



Wells Fargo
WellsOne Commercial Card Program
P-Card Policies & Procedures Manual

www.pugetsound.edu/p-cards

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Table of Contents

Introduction	2
Purchasing Card Administrators	3
General Guidelines	4
Card Issuance	4
Account Maintenance	4
Card Usage	4
Vendors Not Accepting Visa	5
Limitations and Restrictions	5
Credit Limits	5
Single Transaction Limits	5
Merchant Category Blocking	5
Declined Charges	6
Unauthorized Purchases	6
Lost or Stolen Cards	6
Reconciliation and Payment	7
Traveling Overseas	7
Payment of the Charges	7
How to Reconcile the Statement	7
Statement Cycle	7
Credit Limit Refreshed Monthly	8
Out-of-Pocket Expenses	8
Personal Charges	8
Receipts and Documentation	8
Documenting the Business Purpose	9
Restaurant Receipts	10
Mileage	10
Approver Responsibilities	10
Disputed or Fraudulent Charges	11
Sales and Use Tax	11
Common Questions & Concerns	12

Introduction

Welcome to the University of Puget Sound WellsOne Commercial Card Program! The purpose of the WellsOne Commercial Card (the Purchasing Card or P-Card) Program is to streamline and simplify the purchasing and payment process for Puget Sound transactions. The goal of the Program is to:

- Simplify the purchase-to-payment process
- Eliminate the time-consuming bank record process
- Reduce/eliminate out-of-pocket expense reimbursements
- Provide cardholders with empowerment to choose

This reference manual will provide you with the particulars of the Program, including general guidelines, reconciliation and record-keeping procedures, and customer service information. It is important to read the following information carefully, as you will be responsible for adhering to the university-established policy and procedures.

Purchasing Card Administrators

If you have any additional questions, please contact your Commercial Card (P-Card) Administrators:

Jan Bartolatz
Administrative Assistant

jbartolatz@pugetsound.edu
253-879-3224

Wendy Vu
Accounts Payable Manager

wvu@pugetsound.edu
253-879-2732

Angela Markos
Financial Systems Analyst

amarkos@pugetsound.edu
253-879-3934

General Guidelines

Card Issuance

As a cardholder, you will be asked to complete a cardholder agreement. By signing the agreement, you have agreed to adhere to the guidelines established in this manual. Please refer to the website for examples of the Cardholder Agreement. Please note that ***you are the only person entitled to use the card, and the card is not to be used for personal use, except for incidental use associated with travel.*** As each p-card is linked to a specific department number and individual employee, the card cannot be transferred from one employee to another. If you are moving to another department, contact your P-Card Administrator for the necessary changes. The Administrator may be able to assist you in keeping the same card.

The procurement card (p-card) is provided to you to purchase materials, services, travel, and entertainment expenses for the university. It is not an entitlement nor reflective of title or position. The card may be revoked at any time without your permission and without notice.

Upon receipt of your p-card you will need to activate the account by calling the toll-free number printed on the card. For verification purposes, you will be asked to provide your unique identification number which is preset as the last four digits of your University of Puget Sound student/employee ID. If you have not previously customized a chip-enabled card, you must select a four-digit personal identification number (PIN). If you forget or need to change your PIN, call the WellsOne Service Center at 1-(800) 932-0036, option 2 (cardholder), then option 1 (customize PIN). Although the card is issued in your name, your personal credit history will not affect your ability to obtain a card. The university is responsible for payment of all purchases, and your personal credit will not be affected in any way by using the card.

Account Maintenance

If changes become necessary for the cardholder, such as adding access to a speedchart or changing the credit limit, please complete the P-Card Account Maintenance Request Form (available on the University website) including a signature from your supervisor and/or budget manager and forward to the Office of Finance.

Card Usage

The P-Card can be used at any merchant that accepts VISA and other merchant cards, except as Puget Sound otherwise directs. It may be used for in-store purchases as well as phone, fax or mail orders. There is no special terminal or equipment needed by the merchant to process a P-Card transaction. As of August 31st, 2015, the University provides all new cardholders with cards enabled with chip & PIN technology. Not all merchants are yet equipped with chip readers at all terminals, but your p-card may be used at any traditional machine.

You may supply any phone number convenient for you when placing a p-card order. The phone number is not used for card authorization purposes for p-cards.

When using the p-card with merchants, please request that an invoice not be sent to Accounts Payable as this may result in a duplicate payment.

Vendors Not Accepting Visa

Not all suppliers will accept VISA. However, as commercial purchasing card programs become more popular, vendors will want to accommodate their customers by accepting the card as a method of payment. If you have a vendor who does not accept VISA, please contact your [P-Card Administrator](#). Your administrator will work with Wells Fargo Bank to communicate our desire and the benefits of accepting VISA. Alternatively, you may advise the vendor to contact its local bank for details of becoming a VISA member. It will be to our benefit if as many suppliers as possible are VISA merchants.

Limitations and Restrictions

Credit Limits

Your department head has assigned a credit limit to your card, a total monthly dollar limit. As limitations vary by cardholder, please discuss the limit with your department head. If you and your department head believe your monthly limit to be insufficient for your requirements, please contact your P-Card Administrator to discuss having your limit(s) increased. Please note that cards set with refreshing credit limits will reset on the 16th or 17th of each month. You are encouraged to keep your p-card limit low to prevent adverse impact in the case of fraud or theft.

Single Transaction Limits

There may also be a single transaction limit placed on your card, which means your card will be declined if you attempt to purchase more than this set amount at one time. Do not split a purchase to avoid the single transaction limit. If you believe the single transaction limit will inhibit optimum usage of the p-card, please discuss this with your department head.

Merchant Category Blocking

The WellsOne Commercial Card Program also allows for Merchant Category blocking. If a particular Merchant Category is blocked (e.g., casinos) and you attempt to use your card at such a merchant, your purchase will be declined. The university has made an effort to ensure that the vendors/suppliers used during the normal course of business are not restricted. If your card is refused at a merchant where you believe it should have been accepted, you should call your P- Card Administrator or Wells Fargo WellsOne Customer Service at 1-800-932-0036 to determine the reason for decline.

Getting Help If a Charge Is Declined

Automated customer service assistance is available 24 hours/day, 7 days/week: 1-800-932-0036.

You may also access much of this information online through the Wells Fargo Commercial Card Expense Reporting (CCER) system. Depending on the result of your inquiry, you may want to discuss the issue further with your department head. They are empowered to advise the P-Card Administrator to modify the restrictions on your use of the P-Card.

IMPORTANT: All requests for changes in limitations and restrictions must be made through your P-Card Administrator. Wells Fargo Bank will change existing cardholder restrictions only after a written request is received from the P-Card Administrator.

Unauthorized Purchases/Vendors

As with any company purchase, the card is not to be used for any product, service or with any merchant considered to be inappropriate for university purposes. Examples of such unauthorized purchases include:

- Items for personal use
- Cell phone/mobile device plans and/or equipment
- Country club memberships
- Lottery tickets
- Cell phone/Mobile device purchases and service charges
- Direct marketing

Failure to comply with the above guidelines may result in disciplinary action, cancellation of your card privileges, and possible termination of employment.

Cash Advances

Cash advances are not allowed and are blocked from use on cards, except for exceptions granted occasionally in association with travel outside the US. Charges for cash advances are 2.0%, so they should be used sparingly.

Lost or Stolen Cards

You are responsible for the security of your card and any purchases made on your account. If you believe you have lost your card or that it has been stolen, immediately report this information to Wells Fargo Bank Customer Service at 1-800-932-0036, option 3, then option 3 again. Immediately after reporting to Customer Service, you must inform your P-Card Administrator. It is extremely important to act promptly in the event of a lost or stolen card to avoid department and company liability for fraudulent transactions. The Wells Fargo **WellsOne** Commercial Card Agreement states:

Customer shall be liable for all unauthorized use of the Card in any amount at any time, unless and until Customer has notified Wells Fargo that the Card or Card number has been lost, stolen or misappropriated or that the person or vehicle in whose name the Card has been issued is no longer authorized to use the Card (for example, upon termination of employment). Notification shall be made by Customer calling the customer service number most recently provided by Wells Fargo, followed by delivery of written confirmation signed by the Program Administrator. Customer shall be responsible for full payment of all purchases, fees and charges incurred prior to such notification, regardless of when actually

posted to Customer's account. As with a personal charge card, you will no longer be able to use the account number after notifying the bank. A new card should be issued ***within*** 48 hours of notice to Wells Fargo Bank.

Traveling Overseas

The new chip & PIN technology in University p-cards is common in many areas overseas. It is very important that cardholders know their PIN before travelling. The university also takes preventative measures to avoid restriction due to assumed fraudulent transactions by notifying Wells Fargo of any upcoming travel. Please contact your p-card administrator to alert them to your travel plans at least seven days before the trip.

Reconciliation and Payment

Payment of the Charges

The Office of Finance is responsible for paying the Program invoice each month. You are not responsible for direct payment under your account. You are responsible for identifying personal charges in CCER so reimbursement is made from your bank account to the university's account via electronic funds transfer (direct deposit).

How to Reconcile the Online Statement

It is your responsibility, immediately upon receipt of your email from the CCER system, to sign on and reconcile your statement online. Tape all receipts on to a blank piece of paper for scanning. Number each receipt with the order it has on the statement. Image the receipts into CCER, using as few pages as possible (see the [website](#)). Then, forward your receipts in the envelope provided to the Office of Finance for review and filing. Place a check mark in each "Receipt Attached" box indicating you are submitting a receipt for each purchase and verifying that all expense coding is correct. When you have ensured that everything (coding, descriptions, receipts attached, all details) is in order, select the 'Statement Reviewed' button at the bottom of the screen.

Statement Cycle

You will have seven days to review, make any necessary coding changes, attach receipts, and click the Statement Reviewed button on your statement. After this time expires, your statement is forwarded to your p-card approver. Your p-card approver receives a copy of your statement electronically at this point and has five days to review and approve it. After that time has expired, your statement will be automatically sent to the Program Administrator for downloading of expenses and reimbursements for any 'Out-of-Pocket' expenses.

A Statement Cycle Calendar showing the dates for each month is available on the [website](#).

Credit Limit Refreshed Monthly

Your P-Card credit balance is replenished once per month on the 16th day of the month (except if the 16th falls on a Saturday, Sunday or holiday, when the reset will occur on the next business day). If you made any charges which are pending and have not yet posted, the amount of those charges will be deducted from the maximum credit balance to determine the available balance.

Out-of-Pocket Expenses

For approved university expenditures that you are not able to make with your p-card (generally tips, tolls, mileage, etc.) and for which you use personal funds, enter this information in the 'Out-of-Pocket' expense tab of CCER. If approved by your p-card approver, you will receive an automatic reimbursement deposited directly into your bank account once a month at the end of each review and approval period and an email from Wells Fargo notifying you of the pending transaction.

Whenever possible, use your P-Card (vs. personal funds) for approved university expenditures. It saves everyone time and money!

Personal Charges

When coding a personal charge that was unintentionally made with the p-card, check the "Personal" box in CCER and use the account code 12040 (Personal Charges to Wells Card), and note in the Description field that the purchase was personal. The funds will be withdrawn from your bank account at the same time as the deposit is made for out-of-pocket expenses, approximately the 16th of the following month.

Note: Personal charges can only be withdrawn and out-of-pocket expenses only deposited into the cardholders account when the cardholder has manually entered a checking or savings account number and routing number into the Wells Fargo system under User Information > Banking Information. Please note that Program Administrators cannot view this tab of cardholders' profiles, and the information should be entered at the time of initial p-card training. Please contact a Program Administrator with any questions about the necessity of banking information.

Receipts and Documentation

You are responsible for the following:

Retaining detail receipts for all items purchased with your p-card, and for out-of-pocket expenses, when it is reasonable to expect a receipt. Examples of when a receipt is not expected include: mileage reimbursement for use of a personal vehicle for university business, tips, bus fare, bridge tolls, and parking meters.

Receipts must have the following information present:

- Date(s)
- Business/merchant name

- Items purchased (service or goods)
- Volume/quantity purchased
- Sales tax (if applicable and collected), and
- The total amount paid, including proof of payment with the last four digits of the p-card

For orders placed via phone, fax or mail, request the receipt be faxed or emailed to you prior to the goods being shipped to ensure you have a receipt for statement reconciliation.

Note: Merchants should honor this request, as it is a VISA policy.

Missing or unusual receipts:

Cardholders are responsible to:

- Complete a Missing Receipt Form (available on the website) if a receipt is lost.
- Complete their out-of-pocket receipt records with either beginning/ending odometer readings or a printout of a MapQuest or Google Maps route when using a personal vehicle for approved university business. The map and related expense should start and end at the University's address (1500 North Warner St., Tacoma, WA 98416).
- Send all receipts into the Office of Finance once reconciliation is complete
- Ensure all transactions posted are legitimate purchases made by yourself on behalf of the university.

Documenting the University Business Purpose

Your description should include answers to the following questions:

- What was purchased?
- Why was the purchase made or how is it related to university business? If associated with a university event, identify the event.
- When did the purchase, travel, or event occur? Provide the date(s).
- Who participated in the event or made the trip, or on whose behalf was the expenditure made? Include name and title, or for large numbers of attendees, identify the general nature and approximate number of attendees (e.g.: Biology 401 class and faculty, admission staff, all faculty, trustees and officers, alumni and guests of the university)

Examples of business purpose:

- Chemistry faculty member John Smith attended Association of American Chemists Conference San Francisco CA 5/25/10-5/30/16.
- Graduation reception 5/12/16 for English Department faculty and students.
- Alumni Event Chicago IL, 3/20/11; venue rental and catering.
- Student admission recruiting in Minneapolis MN, 2/16/16-2/20/16
- Accountant Susan Jones attended advanced tax class Seattle 4/15/16

Restaurant Receipts

The IRS requires that expenditures for meals and entertainment include the business purpose and who attended the event. If you are the only person eating and you are *not* traveling on business that requires an overnight stay, the expense does not qualify as a university business expense and therefore should not be charged on the p-card and is not reimbursable.

If you take a class, a club, an athletic team, or some other identifiable group and the activity relates

to the university's programs, the name of the group (Biology 101 class, golf team, chess club) is sufficient. A roster of names of those in the group is not required.

An itemized receipt showing payment of sales tax is preferred (in states where sales tax is imposed). The minimum receipt required is the summary credit card receipt showing proof of payment.

Mileage

Under IRS regulations mileage incurred for business-related travel ***which is in excess of the mileage incurred for a normal day's commute to work*** may be reimbursed without tax implications for the employee. To support the mileage reported, any of the following will suffice, following a description of the business purpose:

- Beginning and ending odometer readings, if you maintain a mileage log in your car (as required by the IRS)
- Online mapping inquiry results, such as through Google Maps or Mapquest. Enter the source (Google, Mapquest, etc.), the beginning address, the ending address and the miles.
- Identify the amount of any miles associated with your daily commute that you subtracted to get to the mileage amount entered, if appropriate.

Approver Responsibilities

P-Card and OOP-only approvers have the following responsibilities:

- You may not approve your own expenses or the expenses of someone to whom you report in the organization (e.g. your supervisor, manager, department chair).
- You agree to approve transactions in CCER (the online Wells Fargo Commercial Card Expense Reporting system) in a timely manner.
- By approving P-Card (those not marked personal) and OOP transactions, you affirm:
 - o they are legitimate university business transactions;
 - o appropriate receipts and documentation are provided, including documentation of university business purpose;
 - o transactions are accounted for correctly (correct fiscal year, speedchart, and account are provided); and
 - o personal use of the P-Card is incidental.

Disputed or Fraudulent Charges

If there is a discrepancy on your statement, it is imperative that the issue is addressed immediately! Depending on the type of discrepancy, you will need to contact either the merchant or your P-Card Administrator to resolve the disputed transaction.

If you believe the merchant has charged you incorrectly or there are outstanding quality or service issues, you must first contact the merchant and try to resolve the error or problem. If you are able to resolve the matter directly with the merchant and the error involved an overcharge, a credit adjustment from the merchant should be requested and will appear on your next statement.

If the merchant disagrees that an adjustment is necessary, immediately contact your P-Card Administrator who will work with Wells Fargo to resolve the dispute. Wells Fargo Bank will request complete details of the dispute in writing in order to research the item in question. The details of the disputed transaction should be reported on university letterhead or on the dispute screen available in CCER.

Wells Fargo Bank must receive any charge dispute within 60 days of the transaction date. While pending resolution, Wells Fargo Bank will credit the university's account for the amount of the disputed transaction. Although Wells Fargo Bank acts as the arbitrator in any dispute, you should never assume that a dispute would be resolved in your favor.

If the dispute is not resolved to your satisfaction and you believe the merchant has treated you unfairly, please notify the P-Card Administrator with the relevant details. If the merchant is one of our preferred vendors, we may take further action.

Any fraudulent charge, i.e., a charge appearing which was not authorized by yourself, must be reported immediately to your P-Card Administrator. Prompt reporting of any such charge will help to prevent the university from being held responsible.

Sales and Use Tax

Merchants are required by taxing authorities to include the applicable sales or use tax at the time of purchase. The amount of tax is dependent on a variety of factors including the state, county, and city where the goods are purchased.

All merchandise not purchased for resale or not specifically exempt should include the applicable sales tax.

If you purchase goods or services for which sales tax is not charged, the university may be required to pay use tax. Please address questions about the university's responsibility to pay sales and use tax to the Office of Finance at finance@pugetsound.edu.

Common Questions and Concerns

- Why did the University of Puget Sound decide to participate in a P-Card Program?

The university receives a rebate on all purchases, depending on annual spend. The rebate received helps support education and general expenses.

Monthly statement reconciliation is fully automated and can be done throughout the month, reducing processing costs.

Cardholder out-of-pocket reimbursements can be made through the same system..

More specific controls can be placed on cards, allowing wider distribution as appropriate.

The P-Card system supports compliance with IRS accountable plan rules, which prevent payments such as travel and entertainment expenses from being treated as taxable income.

- Where are P-cards accepted?

Procurement cards are VISA branded cards and are accepted wherever VISA cards are accepted.

The university can restrict purchases from specified vendors, such as casinos and political organizations.

Restrictions can be managed by type of user. For example, cards that can only purchase gas can be issued to university departments with van rentals

- How can I get a P-card?

Your department head determines whether you need a P-card for transacting university business. The application form is available from any P-card administrator.

- Once I receive the card, can I begin using it immediately?

Once you receive your card, you will be instructed to call Wells Fargo Bank's toll-free number and provide certain information (e.g., Puget Sound ID number or other meaningful data) to activate the card. This procedure ensures a secure card issuance process and helps to prevent fraud.

- What is the procedure when I pay for something with my P-Card?

Essentially, the process is the same as when using your personal credit card. You must always ask for a receipt for your records, particularly for phone, fax and mail orders.

- Are there any restrictions associated with the use of my Card?

Yes, controls and limits may be placed on your card including:

- A monthly dollar limit
- A per-transaction dollar limit
- Blocked merchant categories

Please contact your P-Card Administrator for your specific restrictions.

- How will I know if I have exceeded my monthly limit?

Cardholders can check their available credit by accessing the Personal Profile option on the User Information menu in CCER. Available credit is viewable by scrolling to the bottom of this page. If a card is declined, it is viewable in Reports > View Declines and will provide a reason for this issue.

- What should I do if a supplier does not accept the Wells Fargo Bank P-Card?

Please contact your P-Card Administrator and provide them with the supplier's name, address and phone number. If the item(s) you are purchasing cannot be purchased elsewhere with your P- Card, purchase the item using your personal cash out of pocket and submit for reimbursement on your next p-card statement.

- How will I know if the university is getting billed correctly for the purchases I have made?

You will receive a monthly cardholder activity statement online, listing all the purchases made and credits received in the previous month. This statement is for you or your designated reconciler review only and allows you to reconcile your purchases. You must review the statement in a timely manner, as any disputed or fraudulent transactions must be reported to Wells Fargo Bank in a timely manner.

- Can someone other than the cardholder do the detail review?

Yes. A reconciler can be assigned to review the transactions, which the cardholder then approves. Contact a P-Card Administrator to discuss this option.

- How will my monthly P-Card bills be paid?

You are NOT responsible for the payment of your p-card bills. The monthly statement you receive is for your review only. The Office of Finance will make one payment to Wells Fargo Bank covering P-Card expenses for all faculty, staff, and other university constituents with cards issued in their name.

Notes: You are responsible for identifying personal charges in CCER so reimbursement is made from your bank account to the university's account via direct deposit.

- To whom may I talk if I have questions?

Our current P-Card Administrators are:

Jan Bartolatz
Administrative Assistant

jbartolatz@pugetsound.edu
253-879-3224

Wendy Vu
Accounts Payable Manager

wvu@pugetsound.edu
253-879-2732

Angela Markos
Financial Systems
Analyst

amarkos@pugetsound.edu
253-879-3934

A P-Card Administrator should be contacted for any questions you have regarding limits, usage

and other issues. Only the P-Card Administrator has the authority to change any existing information or restrictions to a cardholder's account.

- What should I do if I have a problem associated with something I bought with my P-Card?

Please refer to the "Disputed or Fraudulent Charges" section of this guide for complete details. It is extremely important that you address these items immediately.

- What should I do if my card is lost or stolen?

It is extremely important to call Wells Fargo Bank's Customer Service toll-free number at 1-800932-0036 immediately if your card is lost or stolen. You must also notify your P-Card Administrator.

- Can another employee utilize my card for purchases?

Each P-Card will be embossed with the individual employee's name. The employee is responsible for the proper use of their card and should not share their card. The cardholder may make purchases on the behalf of another staff/faculty member, but it must not leave the cardholder's possession. At no time should another individual utilize your P-Card.

- Can the P-Card be used outside the United States?

Yes, the Wells Fargo P-Card is accepted worldwide. Purchases can be made in any currency and billed in U.S. dollars. The currency, as well as the foreign exchange rate utilized, is stated for each transaction on your statement. A cross border transaction fee of 1.0% will be charged as well.

- What should I do if I need to change my monthly or single purchase limits?

Please contact your P-Card Administrator, who will help you complete a P-Card Maintenance Reques