Small Purchase Charge Card (SPCC) Procedures

Procedure ID number: AS-SPCC-01

Effective Date: February 5, 2026

Next Review Date: Annually (Reviewed when CAPP Topic 20355 updates occur.)

1. **Purpose**

   The Radford University Small Purchase Charge Card Procedure defines the requirements for the execution of the Small Purchase Charge Card (SPCC) program at Radford University (RU).

   The Small Purchase Charge Card (SPCC) Program is governed by the Commonwealth Accounting Policies and Procedures (CAPP) Manual Topic No. 20355 – Purchasing Charge Card. As allowed by CAPP Topic 20355, RU's procedures may be more stringent in some areas to comply with RU internal policy and procedures.

2. **Applicability**

   This procedure applies to all employees that are given a SPCC by the University as well as employees that have official responsibility for the execution of the SPCC at Radford University. This procedure outlines the responsibilities when committing Radford University funds ("university funds") via the SPCC. All funds are considered "university funds" regardless of the revenue source. Card use is not intended for Foundation funded purchases.

3. **Procedure**

   A. **Overview:**

   Disbursements of university funds are made to businesses and/or individuals that furnish goods and/or services to Radford University. To justify the use of university funds, purchases must be considered essential to the operation of the University and in support of the University's mission. Since university-funded expenditures are subject to public scrutiny, the appearance of unusual purchases should be considered. Accounting Services will request adequate documentation from the ordering department for unusual purchases as necessary.

   The Small Purchase Charge Card (SPCC) program offers departments an alternate payment method when making small purchases. This method gives departments the opportunity to purchase goods and services up to $10,000 (maximum allowable limit the Program Administrator can set) per transaction. If a limit above $10,000 is needed contact the Program Administrator for assistance, this will require Department of Accounts approval.

   Use of the SPCC allows the University to consolidate multiple vendor payments into one monthly payment to Bank of America VISA: the Commonwealth of Virginia's designated purchase charge card contractor. Bank of America VISA, in turn, makes payments directly to the vendors. Reports are available via Bank of America Works to help cardholders and departments maintain control over purchases and payments.

Cards are required to be used at least every 120 days. Any card that becomes inactive for 120 consecutive days will be cancelled. *Cards can be suspended for stated periods of time for noncompliance, abuse, leave of absence (disability or medical), and/or 10-month employees or seasonal use such as team needs. The cardholder or immediate supervisor must notify the Program Administrator if the card needs to be suspended. Use of the PCard for personal items, cash advances, or business-related travel expenses such as hotel (meals, room rentals, accommodations and incidentals (e.g. laundry detergent)) or rental cars are prohibited unless an exception is approved by a Card Program Administrator. All cases of personal use, misuse or improper expenditure infractions must be reported to the Department of Accounts (DOA) immediately. Employee personal use or misuse of the SPCC must be repaid by the employee. If repayment does not occur, the agency may recover funds through payroll deduction. Cardholders are prohibited from placing personal travel-related expenses (Travel, Rental, Accommodations) on the SPCC card issued in their name.

Radford University has a delegated primary and secondary Agency Program Administrator (PA), these individuals are registered with Bank of America VISA and the Department of Accounts (DOA) as the person(s) authorized to make changes (e.g., add or cancel cards, change card controls, etc.) for the SPCC program. Please see the information below for the primary Agency Program Administrator and secondary Administrator:

Primary PA:	Secondary PA:
Kim McKinney	Jeanie Quesenberry
Accounting Services	Manager, Risk Mgmt & Finance System Security
Card Program Administrator	Card Program Administrator (back up)
PO Box 6906	PO Box 6923
Radford, VA 24142	Radford, VA 24142
kbane@radford.edu	jquesenbe8@radford.edu
(540) 831-7613	(540) 831-7204

Cardholders shall maintain a log (https://learn.radford.edu/d2l/le/content/186363/viewContent/4397492/View) of all purchases and purchasing activity and assist with reconciling the monthly BOA statements. This will ensure that cardholders follow up with vendors if orders have been placed but charges have not occurred. Cardholders are required to create an account in Global Card Access to download their statement. Each month the cardholder is required to submit an Emburse Enterprise expense report by the 25th of the statement closing month (For example, if the statement end date is August 15th for the period July 16 – August 15th, the Emburse Enterprise Expense Report must be fully approved and submitted to Accounting Support Services by August 25th). Bank of America VISA provides a list of monthly statement dates which can be located at: https://www.doa.virginia.gov/reference/chargeCardAdmin/index.shtml#Purchase_Charge_Card_Main.

Departments shall retain all SPCC records for three (3) years plus the current fiscal year for auditing purposes. Refer to Record Retention located on the website for guidance at https://www.radford.edu/risk-management/record-retention.html.

The Program Administrator can set the card limits up to a maximum of $10,000 per transaction and up to a maximum monthly limit of $100,000, any adjustments above the amounts stated must be approved by Department of Accounts. The limits are determined by the PA, cardholder and their supervisor based on the departmental requirements. Departments are liable for authorized charges

made using the card. Cardholders and their supervisors are responsible for ensuring charges are for official Radford University business purchases only. Cardholders and their supervisors/reviewers or designee are also responsible for ensuring all purchases comply with Commonwealth and University policies and procedures and do not exceed the cardholder's delegation of authority transactional or monthly limit. The PA can be contacted if a need arises that exceeds the established cardholder limits. *Contact the PA if a credit card purchase exceeds the limits listed above for payment solutions. **Cardholders may contact the SPCC PA if they have questions concerning appropriate use of the card.**

B. **Request, Update Information or Cancel a Card:**

   Request:

   1. Full or part-time employees are eligible to submit a request for a Bank of America VISA SPCC. Use of the SPCC is encouraged; however <u>not mandatory</u>. Departments may have multiple individuals within the same department be cardholders if deemed necessary. Contract employees are not eligible for a SPCC.

   2. An applicant's supervisor may request a card for an employee who has the authority to purchase items for the department. To request cards, the Department shall complete the following two forms and submit them to SPCC PA, Campus Box 6906 for processing:

       a. Small Purchase Charge Card Request Form
       b. Bank of America Purchasing Card Employee Agreement Form (can be submitted after training but before card is disbursed)

       These forms can be found on the Accounting Services website at:
       https://www.radford.edu/accounting-services/forms-resources.html.

       Upon approval, cards are provided to the PA and are issued with the
       name of the cardholder and Radford University is embossed on the front.
       Next steps include:

   1. **Training**: Cardholders are required to take the online "DOA- Cardholder Training" in conjunction with the University training prior to receiving the card. This training is also required annually. See Appendix 1 – *Quick Reference Guide to Accessing the Small Purchase Charge Card Training – Commonwealth of Virginia Learning Center.* Supervisors are required to complete "DOA-Supervisor Reviewer Training" annually.
   2. **Distribution:** Cards are mailed to the SPCC PA. Upon receipt of the card the PA will contact the new cardholder to schedule cardholder training. Upon completion of training the PA will issue the card to the cardholder. The cardholder shall provide a photo ID and sign for the card. Emburse Enterprise SPCC training will also be provided after card distribution. The SPCC Emburse Enterprise User's Guide can be found on D2L located on OneCampus.
   3. **Card Activation**:
       - The card is embedded with a chip; the cardholder will need to select a PIN# when it is activated. (PA does not have access to the PIN# created)
       - Forgotten PIN#'s can be retrieved at the following link www.bofa.com/globalcardaccess. Register as a new user with verification code provided when the card is distributed by the PA.

Cardholder Information Update:

1. Cardholders should contact the PA to have changes made to existing cards. Changes/cancellations include but are not limited to:

    a. Name changes. Legal documentation must be submitted to the PA to change the name on your card and account; the existing card will be cancelled and a new card issued
    b. Separation from the University
    c. Change in job responsibilities (use/need of card may change)
    d. Change in supervisor or designee requires new forms with correct signatures
    e. Telephone number change
    f. Address change
    g. Change in email address

It is important to keep your contact information current; this information is provided to Bank of America VISA so they may contact the cardholder if fraud, abuse or misuse is suspected.

Card Cancellation/Return:

Cardholders shall return cards to the SPCC PA immediately upon the request of their supervisor/reviewer or designee or the PA. If transferring from one University department to another, please contact the PA for assistance to determine if continued use of the card is required. New forms shall be completed if use continues in new area with new supervision. The cardholder shall also return the card when terminating employment. When the card is returned all outstanding logs and backup documentation shall be submitted to the cardholder's supervisor. The cardholder should ensure all outstanding issues on their final statement have been addressed before turning in their card. If there are outstanding issues that cannot be resolved prior to turning in their card, the cardholder must ensure adequate documentation is provided to the supervisor to finalize resolution. The cardholder's documentation/files are still subject to audits and reviews for a period of three years.

C. **Small Purchase Charge Card Security:**

1. Authorized use of the card is limited to the person whose name appears on the face of the card. Individual cardholders shall not lend the card or share the card number with anyone other than the vendor with whom they are conducting business.

    a. If the cardholder is scheduled to be absent from work for an extended period (two weeks or more) they are required to notify the SPCC PA. If the cardholder is absent from work and is not able to coordinate time off in advance, the cardholder's immediate supervisor/reviewer or designee shall contact the SPCC PA.
    b. Be on alert that some on-line vendors store credit card information (ex. Amazon). Be sure to review and delete any cardholder data after the order confirmation is received. Additionally, the cardholder must read terms and conditions as they may provide information concerning automatic renewals (When in doubt, the cardholder should contact the vendor to ensure that subscriptions are not renewed without prior authorization).

c. A vendor may be allowed to keep the card number on file under the following, limited, conditions: 1) the cardholder must make initial contact with the vendor to provide the card number 2) the vendor must keep the card number in a secure, preferably electronic, file 3) the vendor must assign a separate, store account number for use by representatives of the cardholder so that the card number is not shared *An exception request must be approved by DOA (contact PA).

d. Auto-Pay - Establishing autopay with a vendor is permitted under certain conditions: Some vendors require auto-pay as their standard business practice and a card must remain on file to prevent service interruption. Other vendors provide the option for autopay as a matter of convenience. Autopay may not be established for agency convenience. *An exception request must be approved by DOA (contact PA).

e. Mobile payments of digital wallet services allow users to make payments in person, via mobile applications and on the web. Due to the cyber security and fraud risks surrounding the use of mobile wallets, **the use of mobile wallets is not approved for use.**
Cardholders are strictly prohibited from adding any Commonwealth/University cards to any payment application such as Apple Pay, Google Pay, Samsung Pay, etc. This also includes storing card information in applications such as Lyft, Uber, Uber Eats, GrubHub, Chick fil-A, etc. Cards found to have been used for mobile wallet transactions are subject to suspension and/or cancellation.

f. Amazon pay is an online payment service that allows the option of paying a supplier utilizing an existing Amazon account. Amazon Pay and other payment options are strictly forbidden and should not be used.

g. Cardholders may use third party processors (PayPal, Square, etc.) that process payments only. Cardholders are prohibited from storing their full 16-digit card account number with these processors. Third party processors allow vendors to accept card payments without having a merchant account and minimize costs for the vendor. Most suppliers accept a VISA as a form of payment. Cardholders should be paying for their goods/services utilizing the VISA option.

2. When not in the cardholder's physical possession, the card should be kept in an accessible but secure location within the office, such as a locked file cabinet or desk. The cardholder should not post the card account number or leave the card in a conspicuous place.   The cardholder should possess the card only when conducting official University business.

3. Never make a photocopy of a card.

4. Faxing, mailing or emailing (even in an attachment) the SPCC full account number is **prohibited**. Order forms may be faxed to a vendor by omitting the full account number (last 4 digits of account number is allowed). Never provide the full account number, expiration date and CVC security code in writing to a vendor. This information should be provided to the vendor by phone (record the name of the person with whom the number has been provided to in supporting files) and remind the vendor to handle the sensitive information securely.

5. The individual cardholder maintaining the card is ultimately responsible for lost or stolen cards. If the card is lost or stolen, immediately notify Bank of America VISA at 1-888-449-2273 so that the compromised account will be closed and a new card issued. You must notify the SPCC PA to have file documentation. Replacement cards will be sent to the PA for distribution.

6. Radford University is liable for purchases made by authorized users of the SPCC if the

purchase is within the single per transaction dollar limit. Radford University does not accept liability for the following:

a. Unauthorized use of the card.
b. Account numbers that are fraudulently used. **Fraud attempts on cards must be reported to the PA.**

7. When making purchases using an internet source, it is the responsibility of the cardholder to ensure that the vendor meets security requirements prior to placing an order. The cardholder should ensure that their regular browser is receiving regular updates. Ensure that you are using the latest TLS (transport layer security) encryption. **Does the site provide a secure protocol (https)?** Be vigilant and research the company you plan to conduct business with, make sure you are dealing with the correct company before placing an order online.
    As a reminder, advance approval is required for placing purchases via the web, this can be in the form of an eVA PO or an Emburse Enterprise preapproval.

D.   Card Issued Restrictions:

Vendors register with Bank of America by merchant category codes (MCC's). These codes provide information about the vendor specifying the type of goods or services they provide. Based on these codes certain MCC's have been identified and restricted on the SPCC. The following restrictions currently apply:

Table 1 COV MCC RESTRICTION TABLE (Revised August 1, 2024)

COVT001 (E) Travel Table	Description
3000-3349	Airlines
4112	Passenger Railways
4121	Limos/Taxi Cabs
4131	Bus Lines, including Charters and Tour Busses
4411	Cruise Lines/Steamships
4511	Air Carriers, Airlines

Table 2 COV MCC RESTRICTION TABLE (Revised August 1, 2024)

COVC001 (E) Car Rental Table	Description
3350-3499	Car Rental Agencies
7512	Automobile Rental Agent

Table 3 COV MCC RESTRICTION TABLE (Revised August 1, 2024)

COVG001 (E) Gas & Misc	Description
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispensers, Automated
9752	U.K. Petrol Stations
5631	Women's Accessory and Specialty Shops
5816	Digital Goods--Games
5977	Cosmetic Stores
7230	Beauty and Barber Shops
7800	Government-Owned Lotteries (US Region only)
7801	Government-Licensed On-Line Casinos (On-Line Gambling) (US Region only)

7802	Government-Licensed Horse/Dog Racing (US Region only)
7911	Dance Halls, Studios and Schools
7992	Public Golf Courses
7994	Video Game Arcades/Establishments
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Racetracks, and games of chance to win prizes of monetary value
7996	Amusement Parks, Circuses, Carnivals, and Fortune Tellers

Table 4 COV MCC RESTRICTION TABLE (Revised August 1, 2024)

COVR001 (E) Restaurant Table	Description
5422	Freezer and Locker Meat Provisioners
5441	Candy, Confectionery, and Nut Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores, Convenience Stores, Markets, Specialty Stores & Vending Machines
5811	Caterers
5812	Eating Places-Restaurants
5814	Quick Payment Service-Fast Food Restaurants
5921	Package Stores, Beer, Wine and Liquor
5993	Cigar Stores and Stands
9751	U.K. Supermarkets, Electronic Hot File

Table 5 COV MCC RESTRICTION TABLE (Revised August 1, 2024)

COVA001 (E) Accommodation Table	Description
3500-39999	Hotels
7011	Lodging-Hotels, Motels, Resorts
7012	Time Shares

Table 6 COV MCC RESTRICTION TABLE (Revised August 1, 2024)

COVF001 (E) COV Fraud Table	Description
4829	Money Transfer Merchants
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs & Taverns-Drinking Places (Alcoholic)
5933	Pawn Shops
6010	Financial Institutions (Manual Cash Disbursements)
6011	Financial Institutions (Automated Cash Disbursements)
6050	Quasi Cash Member Financial Institution
6051	Quasi Cash Merchant
7273	Dating and Escort Services
7297	Massage Parlors
7995	Betting (including Lottery Tickets, Chips at Gaming Casinos, Off-Track Betting & Wagers at Race Tracks
9222	Fines
9223	Bail and Bond Payments
9401	Food Stamps

It is at the discretion of the PA to determine if the restriction is authorized. Cardholder's supervisor/reviewer or designee must request written permission to obtain a permanent or temporary lift of these restrictions. The request can be in the form of an email to the PA. The request must contain, at a minimum, the following information: which industry restriction is to be lifted, the estimated date(s) of the purchase, dollar amount(s) and reason for the purchase. Please allow sufficient time for the restriction to be lifted (3 days is a reasonable time frame).

E. **Purchases:**

Radford University Procurement and Contracts Manual provides the University's policy and procedures regarding the purchase of goods and services. The manual delegates purchasing authority for many small purchases to certain employees at the department level. Individuals with delegated authority may use the SPCC as one method to obtain goods and services. Individuals will be held accountable to ensure all Commonwealth and University policy and procedures are followed. The Procurement and Contracts Manual can be found on the Procurement and Contracts website at:
General SPCC Restrictions:

The SPCC may not be used for the following goods and/or services:

a. Campus Design and Construction, carpet and air conditioners (except for Facilities Management). This includes any type of renovations, security/fire systems, painting, electrical, building lock/keys, etc.
b. Computers (unless an exception is approved by the PA and authorized as an allowable purchase by Information Technology (IT) before the purchase is initiated).
c. Equipment trust fund items.
d. Any equipment that is capitalized (account code ends with a C).
e. Gifts
f. Gift card/gift certificate purchases (must be compliant with the Employee Recognition Program, Employee Payment Policy, approved through Human Resources and an exception approved by the PA before the purchase is initiated).
g. Licensed vehicles. All new and used licensed vehicles must be purchased through the Procurement and Contracts Office.
h. Narcotics or dangerous drugs (prescription drugs).
i. Purchases from state employees or immediate family.
j. Radioactive materials.
k. EZ-Pass Purchases (tolls). Contact the PA if this service is required.

2. **General SPCC Restrictions Allowed with preapproval authorization:**
The SPCC may be used for the following goods and/or services with a fully approved eVA Purchase Order.
   - Printing (includes imprinted products or use of university approved logo).

3. Individual Membership dues/fees (must be associated with required job responsibilities) and Registration fees for events (i.e., conferences, workshops, seminars, etc.) may be purchased with the SPCC. Advance approval must be obtained in the form of an eVA PO or Emburse Enterprise preapproval prior to card use. Membership dues/fees and Registration fees may not be paid more than 90 days in advance of the membership period or event date. If you need to pay outside of the 90-day allowable period, please provide the SPCC PA a detailed memo with the justification for consideration of approval. Approval of purchasing more than 90 days in advance must be granted by the PA before the purchase can be initiated. The itemized receipt and an eVA PO or Emburse Enterprise preapproval number must be provided in the Emburse Enterprise expense report.

4. Rail tickets, limos/taxi cabs, bus lines, and cruise tickets as deemed appropriate may be purchased with the SPCC with approval by the PA. These purchases are normally a restriction (Travel) on the SPCC. See Section D "Card Issued Restrictions" for requirements of a card restriction lift. Lifting of the restriction must be requested in writing (an email is acceptable) by the cardholder supervisor and approved by the PA before the purchase can be initiated. Only the specific purchase approved by the PA may be used against the lift. Rail tickets, limos/taxi cabs, bus lines and cruise tickets may be used against the lift. These may not be paid more than 90 days in advance of the travel date. If you need outside of the 90-day allowable period, please provide the SPCC PA with a detailed memo or email with the justification for consideration of approval. Approval of purchasing more than 90 days in advance must be granted by the PA before the purchase can be initiated. The itemized receipt and Emburse preapproval number must be provided in the Emburse expense report. All travel related charges must be purchased in compliance with the University Travel Policy and Procedures which can be found on the Accounting Services website at:
https://www.radford.edu/accounting-services/travel.html
The University's air travel card (ATC) must be used for purchasing airfare through Diversity Travel. Airfare purchases require an Emburse preapproval in advance of commitment.

5. Lodging may be purchased for candidate, group and student related travel (including coaches and chaperones) with the SPCC with the approval by the PA. Lodging is normally a restriction (Accommodations) on the SPCC. See Section D "Card Issued Restrictions" for requirements of a card restriction lift. Lifting of the restriction must be requested in writing by the cardholder supervisor and approved by the PA before the purchase can be initiated. Only the specific purchase approved by the PA may be used against the lift. The SPCC cannot be present at check-in or check-out unless prior authorization is obtained. If a deposit is required only a one-night deposit for lodging is allowed. Lodging may not be paid more than 90 days in advance of the travel date. If you need to pay outside of the 90-day allowable period, please provide the SPCC PA a detailed memo with the justification for consideration of approval. Approval of purchasing more than 90 days in advance must be granted by the PA before the purchase can be initiated. Lodging must be purchased in compliance with the University Travel Policy and Procedures which can be located on the Accounting Services website at https://www.radford.edu/accounting-services/travel.html. Lodging should not be booked through websites that allow you to purchase combined services (i.e., lodging and airfare) these sites will charge your card at time of purchase which is a violation of the one-night deposit allowance. The itemized receipt and Emburse Enterprise preapproval number must be provided in the Emburse Enterprise expense report. Arrangements that require a lodging agreement must be approved by Procurement and Contracts.
*Cardholders are prohibited from placing personal travel related expenses (Travel, Rental, Accommodations) on the SPCC card issued in their name.

6. Food and Beverage may be purchased with the SPCC in compliance with the Food and Beverage Policy. All documentation required in the Food and Beverage policy must be maintained and submitted with the SPCC Emburse Enterprise expense report. All Food and Beverage purchases require Emburse Enterprise preapproval in advance of card use. Purchases made at restaurants are normally restricted on the SPCC. See Section D 'Card

Issued Restrictions' for requirements of a card restriction lift (Restaurant). Lifting of the restriction must be requested in writing by the cardholder supervisor and approved by the PA before the purchase can be initiated. Only the specific purchase approved by the PA may be used against the lift. The itemized receipt and Emburse Enterprise preapproval number must be provided in the Emburse Enterprise expense report. Business meals conducted while in travel status must adhere to the University Travel Policy.

*Reminder – we are tax exempt from meal purchases at restaurants.

7. Furniture: All furniture, including chairs, computer tables, desks, filing cabinets, etc. must be procured through Procurement and Contracts. Cardholders are not authorized to purchase furniture from any other source without a written release from VCE or as approved by Procurement and Contracts. Please visit the Procurement and Contracts website for guidance.

8. Fees:

    Convenience Fees: The vendor must follow all the steps below to charge Convenience Fee
    - Only permitted for non-face to face payments in the form of an alternative payment channel
    - Must disclose the convenience fee prior to completion of the transaction
    - Must disclose the amount of the convenience fee as a flat or fixed amount
    - Must be processed as one transaction

    Surcharge fees: The vendor must follow all the steps below to Surcharge
    - Must disclose the amount of the surcharge using signs at register or posted in location on Point of Sale (POS)
    - Must disclose the amount of the surcharge prior to online check-out
    - Must disclose the fee as a separate line item on the invoice or receipt
    - Must disclose the amount of the surcharge which can't exceed more than 3%
    - Must be processed as one transaction

    If a vendor is non-compliant with the above-mentioned requirements a vendor complaint should be filed with Bank of America.

9. Past Due or Late Payments: Payments must comply with the Prompt Pay Act of Virginia, which states that all vendors are to be paid within 30 days of receipt of goods or services or receipt of the invoice whichever is later. **Do not process late or past due invoices with SPCC, contact the PA for guidance. Payment by check is the preferred method of payment for late or past due invoices.**

    DOA must approve any late or past due payments prior to card use: Requests to DOA for Past Due Invoice payments must contain one of the following:
    - A copy of the invoice, with a date stamp, to indicate the date invoice was received.
    - A copy of the invoice and a copy of the vendor's email to confirm date invoice was received.
    - Email approval from cardholders' supervisor that provides detailed information to include Vendor Name, Invoice Amount, Invoice Number, Invoice Date, Invoice Received Date, Invoice Due Date, Cardholder Name, Last 4 Digits of the card, to which the invoice

will be paid, and reason invoice is being paid late.

F. Additional Authorization - Small Purchase Charge Card Purchases:

To comply with State and University guidelines, certain purchases may require additional authorization. For any purchase requiring special approval, documentation of approval shall be maintained with the SPCC records. As a reminder, all purchases must be made in compliance with university guidelines, policies and procedures. University policies can be found on the Office of Policy and Tax Compliance website at: https://www.radford.edu/content/policies/home/policies/policy-listing.html

Additional guidance can also be found on the Accounting Services website under Forms and Resources: https://www.radford.edu/accounting-services/forms-resources.html

The following policies and guidelines listed below include items that are frequently questioned regarding SPCC purchases:

1. **Promotional Items Policy** (eVA Purchase Order required)
2. **Apparel Policy** (eVA Purchase Order required)
3. **Spending Guidelines** (no gifts or gift cards, employee recognition requires Human Resources approval, student recognition must comply with the Payments to Students Policy/Guidelines and no personal comfort items)
4. **Payment Method Guidelines**
5. **Radford University Guidelines for Payments/Credits to Students** (prizes and incentives only allowed for students and requires Controller Office approval)
6. **Food and Beverage Policy** (Emburse Enterprise preapproval required)

The eVA approval flow must include Information Technology (IT) for the items listed below:

- Audio-Visual equipment (monitors, TVs, TV mounts, multimedia projectors, overhead projectors, slide projectors, projection screens, carts, lecterns with sound systems, microphones and headsets).
- Ipads, ipods, and applications.
- Printers and printer accessories.
- Software and software/hardware maintenance.
- Telecommunications/radio goods which require the use of a frequency and all telecommunications services for the transmission of voice data and/or video communications beyond the boundaries of Radford University.

G. Ordering Using the SPCC:

An eVA purchase order (for goods or services) or Emburse Enterprise preapproval (travel related expenses such as memberships, registrations and food and beverage purchases) must be completed prior to making a commitment on behalf of the University. An exception to this is local point of sale charges (POS). POS transactions occur when you swipe the card at the vendor's place of business and receive the goods or service provided at time of payment (does not require an eVA PO or Emburse Enterprise preapproval). It's important to understand the requirements regarding the commodity being purchased. In some cases, while a PO may not be required because it's POS, the commodity could require preapproval (ex. Apparel, Promotional Items or Food and Beverage Policy). Orders submitted in eVA obtain the necessary approval flow based on how the order is entered. Exceptions and local POS charges are not tracked in eVA. It is the responsibility of the cardholder to obtain necessary approval to commit departmental funds.

Refer to Procurement and Contracts Purchase Portal for guidance on entering eVA orders.

- It is preferred that the vendor be in eVA as either "Self-Registered" or "State Entered"; however if you have a onetime purchase from a specific vendor not in eVA you can enter the request with limited vendor information (see eVA Next Gen Transition SharePoint – **SPCC Ordering Guide**). Follow the guidelines provided on Accounting Services website under Vendor Management for assistance to have a vendor set up as "State Entered". (If a vendor is not already in eVA a COVA W9 will be required for set up.)
- Always check the "Bypass ERP Integration" box in eVA to bypass integration. Please note SPCC orders do not integrate into Banner; therefore, do not encumber. Note: The bypass feature stops the integration of the order from eVA into banner so it will not be encumbered, but if a vendor is self-registered, and is set up to receive their orders electronically and accepts the PCard as a form of payment they will still receive the order through eVA. If you contact the vendor separately concerning the order, take extra care to ensure the order is not duplicated.
- Enter "SPCC", in the title of the requisition to help identify that this is a SPCC order.
- eVA receiving is required. The signatures (cardholder and supervisor/reviewer or designee) on the payment certification also serve as a receiving document and certify validity of the charge(s).

H. Sales Tax:

Radford University is exempt from Virginia sales tax on goods, services, meals and catering. Radford University may still be responsible for local meals and sales tax, dependent on the jurisdiction of the charges. Radford University reviews local taxes for exemption above $50 per transaction. See Appendix 2 – 'Sales and Use Tax Exemption Certificate' or obtain a blank form located on the Office of Policy and Tax Compliance website at: https://www.radford.edu/policies/_documents/sales-use-tax-certificate.pdf.

(Special tax-exempt forms for specific vendors: See Appendix 3 'Wal-Mart Tax Exempt Identification Card', & Appendix 4 'Amazon Sales Tax Information Process'.) This includes online purchases. See the vendor's website under frequently asked questions (FAQ) for instructions concerning refunds for sales tax.

*To receive tax exemption at Lowe's you will need to provide our account phone number (540) 831-5000.

I. Split Orders:

 "Split Orders" is defined as awarding any one vendor multiple orders within a short time period so that the total goods or services purchased do not exceed the $5,000 threshold.

1. Although multiple transactions may be conducted in a single day, the dollar threshold from each vendor must remain under the $5,000 limit or have an approved eVA PO. The single purchase limit must not be circumvented by "splitting orders."
2. Each cardholder has set specific card limits (single transaction and monthly) based on the information provided on their request form. The limits set must be followed. Please contact the PA if adjustments are needed.

J. Small Women and Minority owned business (SWaM):

Cardholders should obtain a quote or document an attempt to obtain at least one telephone or written price from one Department of Small Business and Supplier Diversity (DSBSD) certified SWaM firm. A listing of DSBSD certified firms is available on their website at: https://www.sbsd.virginia.gov/ . You may also locate SWaM vendors in eVA.

K. Monthly Reconciliation and Reporting to Accounting Services:

Each cardholder must maintain a record of any transactions made with their SPCC and reconcile it with the BOA. Any discrepancies should be reviewed and resolved by contacting the vendor. This includes but is not limited to whether a charge has not been posted on your SPCC, but merchandise or service has been received or completed and if a credit has not been issued that was expected. Sample Purchase Card Log can be used to record transactions. The Emburse reconciliation can be used once it has been completed.

1. **Emburse Enterprise:**
   SPCC charges will be reconciled monthly through Emburse Enterprise via an expense report. Card transactions will be posted nightly into Emburse Enterprise by Bank of America. Once the transaction appears in Emburse Enterprise, an expense report can be generated, and the transaction can be allocated. It is a suggestion to start the reconciliation as soon as transactions post (this will speed up the monthly reconciliation process). After the monthly statement closing date, each transaction needs to be allocated via an expense report generated in Emburse Enterprise and submitted for approval (one expense report is to be submitted for entire billing period/cycle). Your credit card statement should be downloaded from Global Card Access to ensure the report submitted matches the transactions on the statement. Do not upload the credit card statement to your expense report since it includes sensitive card information.

   a. Each transaction requires an itemized receipt/invoice (must include vendor name and details and prices of purchase) to be attached as well as the purchase justification (why the item was required) and approval information (point of sale, eVA PO or Emburse Enterprise preapproval).
   b. The expense report will be automatically routed to the supervisor for approval. Once approved by the supervisor, the expense report is routed to Accounting Services for final review, approval and posting. If any adjustments or questions about transactions are needed a Kuali SPCC Action Request/Information Form will be sent to the cardholder and supervisor for action/information. The Emburse Enterprise reconciliation may need to be returned to address any corrections required.
   c. Automated Approval Important Note: The cardholder cannot approve their own transactions, even if they are a delegate for the supervisor.

2. **Posting in Banner:** Once Accounting Support Services approves the expense report, charges will be posted to the allocated budget. Appropriately monitor your budget to ensure fund availability.

3. **Deadline:** The Emburse Enterprise expense report should be submitted by the 25th of each month following receipt of the cardholder statement on the 16th. If you do not have any charges, you do not submit an expense report. The 25th of the month deadline must be adhered to in order to be able to promptly post charges to department budgets. Cardholders that habitually submit late expense reports are subject to potential card cancellation for non-compliance.

4. **Documents to Retain:** The cardholder must retain copies of the statement, original itemized invoices, packing slips, receiving reports, Emburse Enterprise preapproval, and eVA PO. Documentation must validate purchases. If a receipt is lost a detailed memo which includes a list of what was purchased and an explanation signed by the cardholder's supervisor must be included with the Emburse Enterprise reconciliation. Keep all SPCC documentation in a file

readily available upon request. Not being able to provide a receipt makes it impossible to validate a purchase. Chronic issues will result in card suspension or cancellation.

5. **Monthly Statement:** Cardholder statements are available from Global Card Access on the 16th of each month. Cardholder statements are not sent by mail. Cardholders should register for Global Card Access at www.bofa.com/globalcardaccess to receive their statements electronically, view or change PIN# and set up alerts. Additional information concerning Global Card Access can be found on Accounting Services web site under Forms and Resources. **Monthly statements must be utilized to reconcile monthly activity for completing the expense report, however the monthly statement should not be uploaded and stored within Emburse Enterprise.**
Cardholders should log into the Bank of America's Works system periodically to monitor their card activity. Accessing your account in "Works" prior to the billing cycle close date allows the cardholder to dispute any transaction or report fraud for charges they did not authorize. Works provides card activity in real time. All cardholders are granted access to Works when a SPCC is issued. The cardholder will receive a "Welcome" email providing instructions on how to log into Bank of America's banking system. Additional training and help in Works can be found by clicking on Training guides and Training Videos located at the bottom of each page in Works. Please contact the PA if additional assistance is required.
Credits, Returns and Disputes:

- Accounts Payable must pay the total amount of the Bank of America/SPCC invoice. Any disputes or credits must be coordinated directly with the SPCC provider and corrections or credits made on subsequent statements. By logging into Works weekly, the cardholder can avoid payments of fraudulent and incorrect charges by allowing them to address issues and obtain credits before the final invoice is received.
- Cardholders are responsible for follow-up and resolution of any discrepancies or disputes. In most cases these can be resolved directly between the cardholder and the SPCC provider.
- When returning an item for credit the cardholder should send the item back to the vendor in the manner agreed upon. The vendor should issue credit to the SPCC for items returned. Make sure you have the original receipt/invoice so credit can be properly applied. "Store credits" are not allowed. If the vendor refuses to credit the SPCC please request a refund via check and/or contact the SPCC PA.
- **Credits are transactions and require justifications, documentation and FOAP (use the same FOAP for credit as used for the original charge).** The vendor should issue documentation of the return, and this documentation should be provided as the invoice/receipt of the credit transaction and attach in Emburse Enterprise.
- Check statements for fraudulent charges and report them immediately to the SPCC PA.

6. **Resources:**

   a. Please refer to the Expenditure Account Codes located on the Accounting Services website for a detailed list of account codes.
   b. Supervisors should review the Emburse Enterprise before approving charges.

L. Card Renewals:
SPCC's are renewed automatically. Renewal cards are sent to the program administrator

approximately 6 weeks prior to card expiration date. No action is required on the part of the cardholder. Cardholders will be notified by the PA to inform them of the date, time and place where the card is available for picking up. A new employee agreement will need to be completed. The cardholder must provide a photo ID and sign for the card. Current cards are valid on the last day of the month in which it expires. The expired card shall be returned to the PA for documented destruction.

M. Card Infractions:

In the event the cardholder makes an inappropriate expenditure on the SPCC the following penalties will be enforced:

Infraction	Penalty
Misuse of restriction being lifted	1st time: Retraining and supervisor notification 2nd time: 6-month suspension of restriction lift 3rd time: ability to have restriction lifted removed
Late Emburse Enterprise reconciliation to Accounting Services. Expense reports are due 25th of month statement is released	5 days late (31st day of month): notify warning to cardholder and supervisor 10 days late (6th day of month following statement release 30-day card suspension and supervisor notification 15 days late (12th day of month following statement release): 3-month card suspension, retraining and supervisor notification
Audit of file. (Response requested for information pertaining to transactions. Request will include date response is needed.)	1st request: notify cardholder 2nd request: (day after response required) notify cardholder and supervisor 3rd request: (5 days after 2nd request 30-day card suspension) notify cardholder and supervisor 4th request: (10 days after 2nd request 3-month card suspension) notify cardholder and supervisor
Split purchase order. Spending more than $5,000 with one vendor without prior approval.	1st time: retrain cardholder and supervisor notification 2nd time: cardholder provides understanding of policy memo signed by supervisor 3rd time: 3-month card suspension with full retraining and supervisor notification
Exceeding card limit – Authorizing a transaction more than the cardholder's single transaction limit	1st time: retrain cardholder and supervisor notification 2nd time: 30-day card suspension, retraining and supervisor notification 3rd time: 3-month card suspension, retraining and supervisor notification *All instances must be reported to Department of Accounts*

Infraction	Penalty
Restricted purchase infraction (gifts or gift card purchases are not allowable and require immediate repayment to the university)	1st time: retraining and supervisor notification 2nd time: 30-day suspension, retraining and supervisor notification 3rd time: card cancellation, card can be reissued after 6-months
Advance Payments – Allowable advance payments are subject to a maximum prepayment period of 90 days. (If an advance payment is justifiable, submit a request to the Program Administrator for consideration prior to issuing payment – if approval is provided include the approval with reconciliation of transaction)	1st time: retraining and supervisor notification 2nd time: 30-day suspension, retraining and supervisor notification 3rd time: card cancellation, card can be reissued after 6-months
Personal Purchases – university must be reimbursed and proof of repayment sent to the Program Administrator or repayment will be processed through payroll deduction	1st time: retraining and supervisor notification 2nd time: 30-day suspension, retraining and supervisor notification 3rd time: card cancellation, card can be reissued after 6-months *All instances must be reported to Department of Accounts*
Late Invoice Payments – payments must be compliant with the Prompt Pay Act of Virginia and paid within 30 days of receipt of goods or services or receipt of the invoice (whichever is later)	1st time: retraining and supervisor notification 2nd time: 30-day suspension, retraining and supervisor notification 3rd time: card cancellation, card can be reissued after 6-months *All instances must be reported to Department of Accounts*
Sales Tax	1st time: cardholder notification 2nd time: 15-day suspension, retraining and supervisor notification 3rd time: 30-day suspension, retraining and supervisor notification.
Card security violation	1st time: 30-day card suspension, retraining and supervisor notification 2nd time: 3-month card suspension, retraining and supervisor notification 3rd time: card cancellation, card can be reissued after 6-month
No receipt	1st time: detailed memo signed by supervisor that includes details of purchase and corrective steps to ensure receipts are kept, retraining and supervisor notification 2nd time: 30-day suspension, detailed memo signed by supervisor that includes details of purchase and corrective steps to ensure receipts are kept,

Infraction	Penalty
	retraining and supervisor notification
	3rd time: card cancelled, card can be reissued after 1 year

Penalties are at the discretion of the PA.

N. Card Reviews:

Random audits will be conducted by the PA of cardholder card activity. A monthly review of transactions occurs when Accounting Services approves the reconciliation submitted by the cardholder. The attached Emburse Enterprise SPCC Supervisor Checklist Appendix 5 will be used as a guide when conducting these reviews.

O. Responsibilities

1. **Cardholder**:
   a. Maintain the card and the card account number in a secure location for the individual cardholder's use only.
   b. Comply with this procedure when obtaining goods and services or returning items purchased with the card.
   c. Inform the vendor of the University's tax-exempt status and ensure sales tax has not been charged, if tax has been charged cardholder must contact the vendor to obtain credit.
   d. Maintain all supporting documentation of all transactions to include an itemized invoice and receipt, receipt of goods, PO (if required) or Emburse Enterprise preapproval and Bank of America VISA statement as outlined in this procedure.
   e. Ensure all internet orders are following this procedure.
   f. Ensure item(s) purchased are not restricted purchases.
   g. Return the card to the SPCC PA when requested by the supervisor/reviewer or designee or the PA. Also, return the card when terminating employment and notify (PA) if transferring from one University department to another.
   h. Ensure sales tax is not charged and obtain a refund from the vendor.
   i. Ensure late payments are not made.
   j. Ensure card limits are increased as needed. (splitting transactions to be under card limit is a violation)
   k. Complete all required training in a timely manner.
   l. Complete and submit Emburse Enterprise Reconciliation/Expense report (if applicable) payment certifications and required supporting documentation to Accounting Services by the 25th of each month.

   *Cardholders are responsible for all charges to their card. It is required that the Radford University's Procurement and Contracts Procedures Manual is followed. Misuse of the card may lead to suspension or revocation of the card.

2. **Supervisor/Reviewer or Designee:**
   a. Provide the cardholder access to university policies and procedures.
   b. Submit a card request form for employee.
   c. Review/approve cardholder's statements through Emburse Enterprise SPCC online reconciliation ensuring compliance with this procedure and the Emburse Enterprise SPCC Supervisor Checklist is followed. See Appendix 5 'Emburse Enterprise SPCC Supervisor Checklist'.
   d. Revoke cardholders purchasing authority for misuse of the card. Obtain and return card to PA.

e. Responding to PA requests in a timely manner (i.e., review of cardholder spend limits, cardholder noncompliance correspondence, etc.)
f. Complete all required training in a timely manner.

3. **Program Administrator:**

a. Enter cardholder data, review and approve card applications.
b. Set appropriate transaction limits based on request form and buying needs.
c. Issue cards.
d. Ensure that Virginia Sales tax has not been charged on purchases.
e. Ensuring due diligence in the Accounts Payables (AP) processes so that duplicate payments do not occur.
f. Ensure past due invoices are not being paid on the card without prior approval from DOA.
g. Ensure replacement cards are received in 7 business days and cancel if they have not been.
h. Monitor on a regular basis, at least monthly, SPCC transactional data.
i. Complete annual analysis of each cardholder's card usage and card limits.
j. Monitor and cancel inactive cards or cards that are no longer needed.
k. Ensure appropriate restrictions are placed on cards. Remove either permanent or temporary restrictions on a case-by-case basis. Maintain necessary documentation.
l. Ensure compliance with state regulations and procedures.
m. Cancel or suspend cards used in the wrong manner. The card can be suspended or permanently revoked for continued misuse.
n. Provide training for cardholders and supervisors/reviewers or designee.
o. Ensure supervisors and cardholders complete annual training through the Learning Center.
p. Take Annual PA Training as well as Supervisor and/or Cardholder training.
q. Participate in monthly PA conference calls.
r. Complete required forms for additional staff that require access to billing statements, reports and monthly bills.
s. Notify Bank of America VISA of any potential or confirmed fraudulent use and take appropriate action to ensure card cancellation, communication with the vendor and/or Bank of America VISA, notification of law enforcement officials as appropriate.
t. Manage and assist cardholders with vendor issues pertaining to goods/services not received or charged incorrectly.
u. Maintain files, issue cards, and confirm the list of current cardholders with departments.
v. Ensure all reports required by the Department of Accounts are completed by established deadlines.
w. Provide documentation that PA has completed all required training to Radford University Controller.
x. Provide the Bank of America corporate account number to any staff member processing payment to Bank of America.

Appendices

Appendix 1   **Quick Reference Guide to Accessing the Small Purchase Charge Card Training – Commonwealth of Virginia Learning Center**

Appendix 2   **Wal-Mart Tax Exempt Identification Card**

Appendix 3   **Amazon Tax Exempt Process**

Appendix 4   **Radford University Supervisor/Reviewer or Designee Checklist**

Appendix 5   **Resources**

APPROVED BY: _____   **Date:** _____

Name: _____

Title: _____

APPENDIX 1

Quick Reference Guide to Accessing the Commonwealth of Virginia Learning Center

- Follow the link to Human Resources Guide to the Virginia Learning Center (VLC) Information page- https://www.radford.edu/human-resources/training/virginia-learning-center-information.html or go directly to Virginia Learning Center.

- From the Catalog – Search Small Purchase Charge
    - *Cardholders must complete "DOA-Small Purchase Charge Card Cardholder Training 2025"
    - *Supervisors/Reviewers must complete "DOA-Charge Card Supervisor Reviewer Training 2025"

- Choose the course you need to complete.
  (SPCC Cardholders need "DOA – Small Purchase Charge Card Cardholder Training 2025" Cardholder Supervisors need "DOA-Cardholder Supervisor/Reviewer Training 2025")

- The courses are read aloud and at the end you are required to complete the quiz. **Be sure to select FINISH and print out your quiz results.**

- You may review your training history in the 'Transcript' tab.

Note: If you have multiple cards (SPCC & Travel) or have a card(s) and are also a supervisor/reviewer you will be required to complete multiple training courses.

APPENDIX 2

Wal-Mart Tax Exempt Identification Card

Wal-Mart requires you to submit a tax exemption certificate to the customer service area to receive a Tax-Exempt Identification Card. They have assigned a Customer ID Number (216390) which must be provided to the cashier before any transactions are made.

A Tax Exemption certificate can be located on the Office of Policy and Tax Compliance-Tax Compliance tab Sales and Use Tax Certificate of Exemption.

APPENDIX 3

Amazon Sales Tax Refund Process

When an order is placed with Amazon the cart should detail if sales tax will be charged. The sales tax cannot be removed from the order until the charge occurs. A notification will be sent from Amazon when the order ships.

Please follow the instructions below to obtain a refund for sales tax:

Request a Tax Refund

The following information is provided on how to request a tax refund.

To request a tax refund, please contact Customer Service with a detailed request from the e-mail address associated with the account after the order has been delivered. Include any supporting tax exemption documentation for the state or US territory to which your shipment was delivered. Please provide the documentation in PDF file format, as Customer Service is unable to open any documents that are not in PDF format.

After the order has been delivered successfully, send any required documentation from the account that placed the order along with the following information to tax-exempt@amazon.com:

- Reason for request
- Order number (17 digits in this format: XXX-XXXXXXX-XXXXXXX)
- Acceptable documentation of exemption in PDF format (if required).

Upon verification of the document, we'll process the tax refund. Please note that tax refunds cannot be issued until your shipment is delivered successfully.

For a list of acceptable documents for tax refunds by exempt entities, visit **Certificates Required by State for Exemption or Tax Refund.**

For documentation requirements on orders delivered to freight forwarders, visit **Tax Refunds on Freight Forward Exports from the United States.**

You can obtain a Sales and Use Tax Certificate of Exemption from the following link:
https://www.radford.edu/policies/_documents/sales-use-tax-certificate.pdf .

APPENDIX 4

Emburse Enterprise SPCC Supervisor Checklist

This checklist is a summary of items to aid in review of the SPCC monthly expense report. Please see the Small Purchase Charge Card procedures for an all-inclusive listing of cardholders and supervisor requirements.

Deadline: Reconciliation/Expense Report is reviewed, approved, and submitted to Accounting Services by 25th of the month following the statement date.

As a supervisor you are certifying that:

☐ No sales tax was charged on any transaction (exceptions for lodging are permitted)

    ☐ If there was tax charged, contact the cardholder and instruct that a credit from the vendor be required immediately. Ensure a notification to this effect is included in the expense report.

☐ Itemized receipts for each transaction are attached

☐ Vendor name on receipt matches Vendor name as fed by Bank of America

☐ Business purpose statements document the reasonableness and necessity of items purchased to support the university's mission and vision

☐ Each transaction is valid, economical, and that it complies with State and University policies and procedures

☐ As required, an eVA PO or Emburse Enterprise preapproval is referenced

☐ The proper Fund, Organization, and Account code were assigned to each transaction

☐ Any outstanding issues from the prior month have been resolved

☐ Grand total on Bank of America statement agrees to total Emburse Enterprise Expense Report

☐ Any known issue that is not resolved by submission date has attached documentation explaining

☐ There are no split transactions to bypass cardholder spend authority

☐ Expense report is within budget

As a reminder:

☐ If there are any issues with any of the above requirements, contact the cardholder to resolve it immediately.

☐ Document any outstanding issues for your files and attach to expense report

☐ All outstanding issues should be resolved no later than the next expense report due date

APPENDIX 5

Resources

- **Bank of America - Cardholder Customer Service**
  888-449-2273   24 hours/day, 7 days/week
- **Bank of America Global Card Access** (allows access to card statements, PIN# retrieval and alerts) www.bofa.com/globalcardaccess
- **Bank of America Works**
  https://payment2.works.com/works/
- **Cardinal Expenditures 20310**
  https://www.doa.virginia.gov/reference/CAPP/CAPP_Topics_Cardinal/20310.pdf
- **Cardinal Purchasing Charge Card 20355**
  https://www.doa.virginia.gov/reference/CAPP/CAPP_Topics_Cardinal/20355.pdf
- **Cardinal Travel Charge Card 20360**
  https://www.doa.virginia.gov/reference/CAPP/CAPP_Topics_Cardinal/20360.pdf
- **Commonwealth's Learning Center**
  https://covlc.virginia.gov/Default.aspx

Agency Program Administrator and back up Administrator

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