

# SMALL PURCHASE CHARGE CARD USER MANUAL

VERSION 14 | OCTOBER 2025

## Purpose and Overview

University policy states that use of the Small Purchase Charge Card (“SPCC”) is required when procuring goods and services with state funds from a vendor that accepts the card, with a few caveats. The purpose of this manual is to provide guidance on the appropriate use of the SPCC.

The SPCC is the preferred payment method of the University and the Commonwealth of Virginia as it streamlines the process for small dollar goods and services. It is also an available payment method to be used in eVA for procuring goods and services

The University also participates in the Online Reconciliation Tool provided by Bank of America called Works. This system allows the Cardholder to view and approve their transactions, upload supporting documentation for those transactions, and view their charge card statements online. Departmental SPCC charges also appear on Banner Budget views and can be queried by users with proper Finance securities.

## Purchasing Card Considerations

As a Cardholder, your responsibilities include considering how the SPCC will be managed within your department. Cardholders must follow all state and University procurement and finance rules and regulations such as proper vendor selection, use of eVA and mandatory contracts, budget restrictions, security access, and annual training.

### Cardholders must:

- Obtain training on and security access to eVA, or delegate eVA entries to a designated departmental buyer responsible for all eVA purchases. The buyer you designate must have proper securities.
- Obtain Banner Finance security and Budget Training, or designate a departmental Finance user responsible for understanding FOAPAL codes and reviewing your budget. Instructions and forms for obtaining Banner Finance security are available on the [Training, Compliance & System Support](#) (“TCSS”) website.
- Obtain Banner Finance security or designate a departmental buyer to complete Direct Pays. Direct Pay is used for purchases which are exempt from eVA and for which the vendor does not accept the SPCC. A list of exempt purchases is available on the [Procurement Services Department website](#).
- Understand that the SPCC is not to be confused with the Travel Card which may be used by employees while on business travel. For information about the Travel Card program, please visit the [Accounts Payable](#) website.

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# SECTION I: AUTHORIZATION AND OVERSIGHT

## Card Management

Management of the SPCC process is large in scope and includes state and internal departmental review and control. Each organization listed below assumes responsibilities for specific areas of card management. As a Cardholder and department Buyer, **you are responsible for the proper use of your card.**

### Commonwealth of Virginia Agencies or Organizations

The Department of Accounts (DOA) is responsible for regulation of card guidelines, card security, and approval of UMW annual SPCC and Gold Card training requirements. They are also the Program Administrators of the GOLD Card Program.

The Department of General Services (DGS), Division of Purchasing and Supply (DPS) is responsible for managing the Commonwealth's electronic procurement system eVA.

The Department of Small Business and Supplier Diversity (DSBSD) manages SWaM (Small (includes Micro), Women-owned, and Minority-Owned or other disadvantaged Business) Registrations.

The Virginia Association of State College and University Purchasing Professionals (VASCUPP) is an organization made up of restructured higher education institutions (Level II and Level III Procurement Authority), such as UMW, which follow the Rules Governing Procurement of Goods, Services, Insurance, and Construction by a Public Institution of Higher Education of the Commonwealth of Virginia (Governing Rules) and the Commonwealth of Virginia Procurement Manual for Institutions of Higher Education and their Vendors ("Higher Ed Manual") for procurement and contracting.

### UMW Finance Departments

Accounting - The department responsible for processing SPCC cost distributions. They are responsible for proper FOAPAL code review and processing to ensure that charges are properly reconciled to the appropriate departmental budgets according to state guidelines.

Accounts Payable (AP) - The department responsible for processing payment to the Gold Card and SPCC contract vendors and answering questions related to travel, personal reimbursements, and use of the SPCC Travel Card. AP also manages the Gift Card policy. Required supporting documentation should be included in the Account Holders' payment card file for audit review. Documentation may include the following AP forms: Business Meal Form, Request for Overnight Travel form, and the Gift Log form. Accounts Payable will review WORKS Bank of America transactions for compliance with DOA and DGS requirements.

Training, Compliance, and System Support (TCSS) - The Finance unit responsible for maintaining the eVA to Banner interface and security, and assisting users with understanding internal and dual system (eVA and Banner) processing requirements. TCSS works with all Business and Finance offices to consolidate training and communications and acts as the eVA Security Office for UMW.

The Assistant Controller-Compliance (AC-C) – This position is responsible for reviewing University processes and documentation for compliance with their respective regulations. This department selects random samples payment card files on a regular basis and performs a thorough review of the files for compliance based on pre-determined criteria.

## UMW Procurement Services Department

Procurement is accountable to DOA for matters related to procurement and to DGS for eVA management and payment of eVA transaction fees. This department officially administers the SPCC program for UMW and is responsible for security and risk assessments including card issuance, initial approval of and continuous review of Cardholder account limits. Procurement will review SPCC Cardholder payment card files for compliance with DOA, and state and University procurement requirements. Works password resets, group and approver edits, late payment requests by cardholders, new and replacement card request, and other tasks can be handled by the Program Administrator. UMW Program Administrators also have the ability to suspend or cancel cards for many reasons including but not limited to history of abuse, indication of fraud, or other Cardholder regulation non-compliance.

### Delegated Purchasing Authority

All University employees have been granted “Delegated Purchasing Authority” by the Agency head, Dr. Paino, up to \$10,000. This means that employees may approve purchases up to this dollar limit that follow all applicable laws, policies, and procedures.

All employees, regardless of whether they have responsibility for payment (i.e., holds a University charge card), must still adhere to all Procurement laws, regulations, policies, and procedures.

### Types of Cards

The University employs the use of two different types of Charge Cards for purchases with state funding: Small Purchase Charge Card and the Gold Card. Each card expires 5 years from the issue date. Below are the main differences of each.

#### Small Purchase Charge Card (SPCC)

- Managed by the University SPCC Program Administrators
- Eligible for full or part-time employees as approved by the Program Administrators and the employee’s supervisor.
- Maximum state-mandated spending limits of \$10,000 per single transaction and \$100,000 per billing cycle limit.

#### Gold Card

- Managed by the Department of Accounts (DOA)
- Eligible for full-time classified employees that the agency head deems to be familiar with procurement regulations and where department spend needs frequently exceed the state-mandated limits for the SPCC.
- Maximum state-mandated spending limits of \$50,000 per single transaction and \$250,000 per billing cycle.

### Small Purchase Charge Card Policies

It is your responsibility as a Cardholder to read all policies pertaining to the use of the Small Purchase Charge Card in addition to this manual:

- [SPCC Policies and Procedures](#)

- Commonwealth Accounting Policies and Procedures ([CAPP Manual Topic 20355](#))
- [Non-Compliances & Consequences](#): Inappropriate Card Use, Infractions, and Subsequent Consequences Policy

## SECTION II: SPCC ISSUANCE REQUIREMENTS

The Commonwealth of Virginia and UMW have requirements that must be fulfilled prior to the ordering and issuance of a state Small Purchase Charge Card to a potential buyer. Please discuss your training needs specific to your department with a staff person in Training, Compliance and System Support (TCSS). All of this information will be send to you in a Welcome Packet from the SPCC Program Administrator.

### Training

- [TCSS Training](#) (depends on your needs)
- SPCC Training:
  - [UMW SPCC Training](#) (required for all Cardholders AND Approvers)
  - DOA Gold Cardholder Training (required for all intended Gold Cardholder)

### Forms

The appropriate forms for completion and signature by prospective departmental buyers will be distributed from the SPCC Program Administrator and TCSS Staff.

#### SPCC Forms:

For Regular SPCC Cardholders:

- UMW SPCC Request Form
- UMW Delegated Purchasing Authority Form
- UMW Cardholder and Approver User Agreement

For Gold Cardholders:

- UMW Delegated Purchasing Authority Form – Gold Card
- UMW Cardholder and Approver User Agreement
- DOA Gold Card Employee Agreement\*
- DOA Gold Card Request Form\*

*\*Any DOA-required forms MUST be completed with a WET or CERTIFIED DIGITAL signature.*

#### Finance Forms:

- Banner Access Account Request Form

Once all applicable training and forms are complete, the Program Administrator will get permission from DOA for a 1:1 Card Replacement. After permission is granted, the PA will order the SPCC. The SPCC will not be approved for pickup after arrival until the Cardholder completes all required in-person training through Procurement and TCSS.

## SECTION III. CARD ACTIVATION AND REGISTRATION

### Card Activation

Once you receive your card, you'll need to activate it following these instructions:

1. Call the number for Bank of America on the back of your card or follow the instructions on the sticker attached to your card.
2. If asked for a phone number associated with the account, it should be extension 1127. If that does not work, try 1057.
3. When asked for an activation code or verification ID, it is 215 + your 6-digit birthday. For example: if your birth date is June 29, 1990, your verification ID would be 215062990.
4. You may be asked to create a 4-digit PIN for your card. Make sure it is one you will remember.

### Global Card Access Registration

After you've activated your card, you'll want to register it with Global Card Access "GCA." GCA allows you to retrieve or reset your PIN on your own and it can provide snapshots of your available funds. It also has a mobile app you can use while on the go. Use the below instructions to register, or go access registration instructions here: <https://business.bofa.com/content/dam/boamlimages/documents/PDFs/gca-registration.pdf>.

1. Go to the GCA website (<https://spacardportal.works.com/gar/login>) and select *Register Now* under Register a Card.
2. Enter your 16-digit card number and click *Continue*.
3. Enter the required account information (expiration date, security code, etc.), select a verification option (either email or Verification ID) and click *Continue*. The verification ID is the same as the activation code for your card.
4. Create your user ID, password, and answer the three security questions which will be used to verify your identify. Then click *Continue*.
5. Enter your user information (first name, last name, email address) and click *Submit*.

### eVA Registration

For instructions on how to register your card within the eVA e-procurement system, see the [eVA User Manual](#).

## SECTION IV: CARDHOLDER RESPONSIBILITIES & GENERAL SPCC INFORMATION

### Cardholder Responsibilities

Cardholder Responsibilities include, but are not limited to:

- Ensuring purchases comply with state procurement regulations and University policies and procedures
- Ensuring transactions made are within your set limits and requesting limit increases/restriction lifts as needed

- Processing proper monthly online reconciliation of billing cycle transactions
- Maintaining a complete transaction or payment card file to include all supporting documentation for each transaction made
- Communicating to department members regarding use of the Cardholder's card and procurement knowledge to support their needs for goods and services PRIOR to making any commitments

## Chip & PIN Cards

All SPCCs and Gold Cards include Chip & PIN technology. These cards are issued with a microchip that provides enhanced fraud protection and increased global acceptance. Cards still have magnetic strips for merchants not yet chip-enabled.

When you activate your SPCC, you will need to create a personalized, unique 4-digit PIN for your card. This PIN may be necessary to complete a transaction at chip-enabled merchants.

## Securing your SPCC

Keeping your card electronically and physically secure is important in mitigating risk of fraud, loss, or theft.

- Secure your card at all times.
- If you leave your card in your office, be sure to place the card in a locked drawer or cabinet prior to leaving the office. If you take your card with you to work from home or to make over-the-counter transactions, make sure the card is kept in a secure location at all times.
- Do not let others use your card. Card sharing will result in revocation of your card.
- Do not share your PIN with anyone.
- NEVER write, fax, mail, print, or email your full card number, PIN, CVC Code, or expiration date. Never make a photocopy of your card.
- When purchasing via the internet, ensure you are using a Secured Socket Layer (SSL) Site. This is the standard security technology establishing an encrypted link between the web server and the browser. Look for the HTTPS in your browser and the lock icon or "secure".
- It is permitted to give your full card information only in instances of making online/web payments through a SSL site, over the phone to a vendor, and in-person for over-the-counter purchases.
- The last 4 digits ONLY of the card can be emailed or communicated to verify the card being used.

## Third Party Payment Processors

Third-party payment processors (PayPal, Square, etc.) allow suppliers to accept card payments without needing their own merchant account by allowing the use of the processor's merchant account and terms of service. The cost of utilizing third-party processors is much lower than a typical merchant bank.

While DOA does not prohibit the use of third-party processors, they DO NOT allow cardholders to store their full 16-digit card number with these processors.

### **Using Amazon Pay as an online payment service is prohibited.**

Amazon Pay is an online payment service that allows the option of paying a supplier utilizing an existing Amazon account. Unlike the above-identified third-party processors, Amazon Pay does not identify the original supplier or provide a detailed description of the transaction in Works or on the card statement which does not provide for adequate transparency or the ability to properly understand what is being purchased and from whom. Therefore, Amazon Pay and other payment options like it are strictly prohibited.

## Mobile Payment & Mobile Wallets

With the number of mobile devices that store card information steadily growing, the Department of Accounts has established that Cardholders are NOT allowed to store their card number on any mobile device – personal or business – nor utilize any type of mobile payment or digital wallet service.

Saving card information in the following applications is **prohibited**: Apple Pay, Google Pay, Samsung Pay, Amazon Pay, Uber, Lyft, Uber Eats, GrubHub, Chick-Fil-A, etc.

## Transaction Splitting

Transaction Splitting is an attempt to purchase more than your Single Transaction Limit (STL) allows in one transaction. Transaction Splitting is PROHIBITED!

Examples of this violation include, but are not limited to:

- Breaking one order into smaller/multiple transactions
- Visiting multiple stores in one day to buy the same/similar goods
- Authorizing a vendor to break up your transaction into amounts within your STL

DO NOT authorize any charges over your card's limits. Purposefully exceeding your limits or breaking a transaction into multiple orders will result in the revocation of your card for a minimum of 3 months.

INSTEAD, ask your Program Administrators for a temporary increase in your limits. If the purchase is over the state-mandated limits, the PAs can help you make the purchase with a Gold Card.

## Spending Limits

The Program Administrator will set each Cardholder account spending limits to the appropriate level based on your buying needs as indicated by historical department spend trends. As a Cardholder, it is imperative that you understand your spending limits.

### Single Transaction Limits

The Single Transaction Limit (STL) is the maximum amount you can spend per each transaction. The state-mandated maximum for single transaction limit a Program Administrator can set a cardholder to is \$10,000.

Any attempts to make a purchase over your assigned Single Transaction Limit will result in an automatic decline of the transaction.

### Cycle Limits

The Cycle Limit or Credit Limit (CL) is the designated maximum amount you can spend during the billing cycle period. The maximum state-mandated monthly credit limit is \$100,000.

A running balance is kept in Bank of America that increases with each authorized charge until you reach the assigned cycle limit. This also consequently makes your available credit balance decrease. Any attempts to make a purchase over the amount of available credit you have remaining will automatically decline. In cases where you need to make payments exceeding your cycle limit, contact the Program Administrator requesting an increase to your limits, or fill out the [SPCC & Gold Card Profile Change Request Form](#). Supervisor (Works Approver) approval is required for all profile limit changes.

Please note that the cycle limit does not automatically replenish all funding at the beginning of the next billing cycle. You will need to ensure transactions are signed off on in Bank of America Works before the credit limit will replenish.

If you have reached your cycle limit and are not able to make any more transactions, but you and your Approver have not signed off on transactions to replenish your credit, the Program Administrator will not increase your spend limits to give you more credit. Extenuating circumstances will be evaluated on a case-by-case basis.

## SPCC Spend Profiles

Standard Spend Profiles (STLs & CLs) for the University include the following:

- \$1,500 STL / \$5,000 CL
- \$3000 STL / \$10,000 CL
- \$5,000 STL / \$25,000 CL
- \$10,000 STL / \$25,000 CL
- \$10,000 STL / \$50,000 CL

In cases where the amount you need to pay is over your STL or CL, contact the Program Administrator requesting an increase to your limits, or fill out the [SPCC & Gold Card Profile Change Request Form](#). Supervisor (Works Approver) approval is required for all profile limit changes.

## Gold Card Profile Changes

### Temporary Increases

Spend limit increases on Gold Cards must be performed by the Department of Accounts since they administer and manage the Gold Card Program. To request a temporary limit increase, Gold Cardholders must:

- Fill out the online form for SPCC & Gold Card Profile Change Requests, or
- Email your Program Administrator stating the need for an increase, the reason for the increase, the amount you need increased to, and dates needing the increase or lift, and the Supervisor's written approval for the change. The Program Administrator shall facilitate obtaining the required supervisor approval for the change if it is not received with the initial increase request.

The Program Administrator will then:

- Fill out the Gold Card Limit Increase Request Form and submit for signatures from the Gold Cardholder and the University's Cardinal Signature Authority
- Submit the increase request using DOA's Online Forms Request Portal

Once DOA has approved the temporary increase, the PA will email DOA's increase confirmation. A copy of this email must be kept in your payment card file with the transaction(s) the increase applies to.

### Temporary Restriction Lifts

Restriction Lifts on Gold Cards must be performed by the Department of Accounts since they administer and manage the Gold Card Program. To request a temporary restriction lift, Gold Cardholders must:

- Fill out the online form for SPCC & Gold Card Profile Change Requests, or

- Email your Program Administrator stating the need for the restriction lift, the reason for the lift, the dates needing the lift, and the Supervisor's written approval for the change. The Program Administrator shall facilitate obtaining the required supervisor approval for the change if it is not received with the initial increase request.

The Program Administrator will then:

- Submit the increase request using DOA's Online Forms Request Portal

Once DOA has approved the temporary restriction lift, the PA will email DOA's lift confirmation. A copy of this email must be kept in your payment card file with the transaction(s) the restriction lift applies to.

## Standard DOA Restricted Purchases and Exceptions

### Restrictions

DOA categorizes restrictions based on MCC (Merchant Category Codes) codes registered for each vendor. Purchases made to vendors using restricted MCC codes will automatically decline on the SPCC unless that particular restriction is lifted. There are certain Standard restrictions automatically placed on every SPCC. These include:

#### Car Rentals (AP Gold Card only)

- Allowable on the AP Gold Card only.

#### Gas & Miscellaneous

- The "Misc" category now includes beauty shops, jewelry stores, amusement parks and arcades, etc.

#### Restaurant/Food

- If you need to purchase food (OR beverages) for human consumption, please ensure to visit the Business Meal and Food Form Guidance on the Accounts Payable website FIRST to determine if you are allowed to use your SPCC to purchase the food items needed.
- In most cases, a finance card, NOT the SPCC, is the preferred method of payment.
- ALL Food AND Beverage purchases intended for human consumption require a completed and approved Business Meal and Food Approval Form. This includes water jugs, candy, mints, snacks, etc.
- The SPCC may not be used for Business Meals outside of the UMW Campus Dining/Catering Contract; a University Finance Card is available from the Cashier's office for this purpose. Please refer to <http://adminfinance.umw.edu/ap/business-meals/> for complete information on Business Meal restrictions and forms. You may also pay for an approved Business Meal with your personal credit card and seek reimbursement through the normal reimbursement process.

#### Hotel Accommodation (AP Gold Card only)

- The preferred payment method for lodging accommodations other than being direct billed from the hotel is paying with personal funds and seeking reimbursement afterwards from the University via the Emburse system. Otherwise, contact the AP Manager.

#### Travel (airfare, railway tickets, buses, taxis)

- If public transportation expenses are paid using the SPCC and the travel involves either

an overnight stay or day- only travel exceeding \$500, entry in Emburse is required. Ticket Class (e.g. economy, coach) MUST appear on the purchase receipt. If not shown on receipt, the ticket stub or boarding pass showing class type MUST be included in the payment card file. See the [Travel](#) section of the Accounts Payable website for complete guidelines.

- Travel Upgrades: Upgrading any airline tickets to first class or beyond the most economical selection, including the option to upgrade at the airport prior to boarding, is prohibited on the SPCC. Please ensure all individuals needing travel arrangements are aware that upgrades are prohibited unless they would like to do so with personal or Foundation funding.
- Travel Insurance: Purchasing travel insurance is prohibited on the SPCC. If the individual needing travel arrangements wants to purchase travel insurance, this must be done separately with personal or Foundation funds.
- Note – some new airline travel regulations require that passengers who purchase electronic tickets with a charge card must produce the card at check-in. It is recommended that verification be performed with the airline of choice prior to purchasing the tickets to determine the airline’s practices.

Exceptions to these restricted purchases are restriction removals authorized by the Program Administrator or DOA.

### Exceptions/Restriction Lifts

If a cardholder needs to make a purchase to a vendor in one of the restricted categories, a temporary restriction lift can be given by the Program Administrator. Temporary lifts on these restrictions can only be given for 2 weeks at a time.

If there is a documented need for frequent purchases which include one or more of the below restrictions, the Program Administrator must receive approval from DOA via the Annual Exception Request report to permanently lift the restriction from the SPCC.

### Disallowed/Prohibited Purchases

Disallowed or prohibited purchases will not automatically decline on the SPCC, so it’s imperative that the Cardholder knows the policies of what they can and cannot purchase with the SPCC. These include:

- NON-STATE funded items/services (local funds, foundation funds)
- Flowers\*
- Charges associated with staff functions (cake, balloons, decorations, cards, etc.)
- Alcohol
- Personal shopping / Fraud
- Retail Club Memberships (Amazon Prime, BJ’s, Costco, Sam’s Club, etc.)

\*There are few circumstances in which purchasing flowers with state funds on the SPCC can be allowed. Contact Procurement Services for guidance.

### Sales and Use Tax Exemption

SPCC and Gold Cardholders should not pay Virginia sales and use tax on goods and services. This does not apply to prepared foods such as catering and meals, or travel-related taxes such as that associated with airfare and

lodging\* (\*Lodging is only paid for by the Accounts Payable Manager or purchased with personal funds and reimbursed). The phrase Tax Exempt and UMW's Tax Exempt # is printed on each payment card. Be sure to inform suppliers of the tax-exempt status when making purchases.

When purchasing over-the-counter from a vendor for the first time, it is advisable to take a copy of the [Tax Exempt Form](#). Vendors may keep a copy of this form on file as proof of tax-exempt status or may use it to produce a store-specific ID number to use in lieu of the University's tax ID number. All Cardholders should use ONLY the Tax-Exempt Form signed by the Vice President for Administration and Finance (CFO) or designee.

As a Cardholder, it is your responsibility to make vendors aware of the University's tax-exempt status and ensure that you are not charged tax on your purchases.

- Please check your receipt as soon as you receive it.
- If you are charged tax, you should contact the vendor and request a refund of all taxes and, if possible, a receipt showing the credit.
- If you are unable to obtain a credit from the vendor for the sales tax, the department is responsible for reimbursing UMW for all sales taxes charged to your account.

## Surcharges & Charge Card Fees

Suppliers are allowed to charge surcharges for the use of paying with a charge card. HOWEVER, they must adhere to the following requirements in order 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 surcharge 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 suppliers violate any of the above, the Program Administrator may submit a complaint to VISA.

For more guidance on how to handle surcharges, including if a supplier charges over the allowed 3% or if a supplier is on a contract completed prior to April 2023, please visit the [Charge Card Fee Guidance](#) page on the Procurement website.

## Over-the-Counter (OTC) Purchases

**Over-the-Counter Definition:** *Cardholder enters a physical brick and mortar establishment and pays for the purchase at the counter with a University Charge Card (SPCC or Finance/Local cards).*

Over-the-counter purchases may be made at local area stores for goods. For these over-the-counter (non-emergency) purchases, follow all procurement rules and regulations. OTC purchases require competition (see Competition/Sourcing Considerations section), but do not require eVA Purchase Order Entry. All receipts must be kept from these purchases.

To use your Chip & PIN card at a merchant store, follow these steps:

1. Insert card face up in a chip-enabled point-of-sale (POS) terminal. Leave the card in place during the transaction.

2. Follow the prompts to complete your purchase – do not select the credit option. In most cases, you'll be asked to enter your 4-digit PIN.
3. Remove your card from the terminal once your transaction is complete.
4. Hold onto your original purchase receipt for your payment card file.

## Invoices & Date Stamping

The University follows the [Prompt Pay Act](#) when paying invoices for goods or services. This policy states that invoices must be paid in 30 calendar days from the date the University, not necessarily the Cardholder, receives the goods/services or a proper invoice, whichever is later, unless the contract dictates otherwise.

*\*If an invoice is being disputed with the supplier, the receipt date of the invoice is the date the proper invoice is received after the issues were resolved.*

### Date Stamping Invoices

Date stamping is critical in determining this 30-day payment window. Whenever an invoice is received by the University (this means anyone at the University) it should be date stamped either physically or electronically with the date it was received.

*Example: If an invoice was received by a different department on February 1, 2022 and was forwarded to you on February 20, 2022, the date used to determine the 30-day payment window is February 1.*

Date stamping can also be electronic in the form of an email time stamp that the email was originally received from the supplier, or by using software to apply a date stamp.

### Recording Goods/Services Received Dates

All Cardholders should make note of when their goods or services were received. This can be done by writing the received/services completed date on an invoice, notating on a purchase order when each line item was received, etc.

This will show which was received LAST (invoice or good/service) to help determine the 30-day prompt pay window.

### Past Due Invoices

If a Cardholder receives an invoice that is overdue based on the date of receipt of the goods/services or date stamp on the invoice, the invoice is considered late.

Cardholders are **not allowed** to pay a late invoice **without PRIOR approval** from DOA.

All late payments must be approved by DOA through a late pay request by the SPCC Program Administrator. In the event that a Cardholder is faced with a late payment situation, contact your SPCC Program Administrator by:

- Submitting the online [Late Payment Request Form](#), or
- Sending an email with the invoice attached and an explanation of the situation

You may continue with your payment **ONLY** once the Program Administrator provides you with DOA's approval. This approval must be kept with your SPCC Payment Card File with the payment.

## Credits & Returns

If you find an error in your transaction or need to make a return, contact the supplier immediately. The supplier must apply a credit back to your SPCC. You cannot accept “store credit” or equivalent. Contact the Program Administrator for guidance if the supplier will not refund your SPCC or will only authorize a store credit.

*\*It is the Cardholder’s responsibility to know the supplier’s return policy.\**

Once you’ve confirmed you will receive a credit from the vendor for the original charge, you can allocate and sign off on the charge.

Once the return is processed and a credit is applied to your account, it should post to your Works account. Allocate the credit to the same FOAP as the original charge, attach the appropriate credit documentation, and include any comments explaining the situation.

### Returns due to Buyer Error

If you are returning items due to no fault of the vendor, the University could be charged additional fees (i.e. a restocking fee or be charged for any damage the return incurred). The vendor could also elect to not accept the return.

## Disputes

If you and the supplier cannot resolve an issue regarding a credit or return, or you have another dispute to take issue with, **contact Bank of America and file a dispute.**

Be sure to document all communication with the supplier including:

- Name and title of the individual you spoke with
- The date and time of communications
- Notes on the discussion
- The supplier’s suggested course of action

## Fraud

If fraud occurs on your card, contact the Program Administrator and Bank of America immediately. The Program Administrator must inform DOA of the fraud occurrence and can give guidance on next steps regarding the closure of your current account and reissue of a new card by Bank of America.

## Name Changes

Whenever a name is changed legally due to marriage, divorce, self-chosen, etc., you must provide legal proof to Human Resources before the Program Administrator can authorize the change on your SPCC, if wanted. In order to change the name on your SPCC, your current card will need to be canceled and the PA to order a new card.

## Location/Department Changes

If you move to a different location on campus, you must take your SPCC records with you. If you leave the University, your SPCC records must be left with your most recent supervisor and they must be aware of the location of the records. SPCC records must be retained for three years.

## SECTION IV: BILLING CYCLES

The SPCC Program is sectioned off into Billing Cycles. Each year, DOA sets the Billing Cycle Date calendar which includes the cycle start and end dates. The University shares this calendar on the [Billing Cycle Dates](#) webpage. Additionally, UMW sets deadlines for transaction sign off which is reflected in this calendar.

### Beat the Sweep

All transactions posted between the cycle start date and end date for each billing cycle must be signed off on by both the Cardholder and Approver by end of day (11:59pm) on the Sign Off Deadline date. The sweep occurs the morning after the sign off deadline.

#### What is the “Sweep”?

In accounting, a sweep is where the accountant prepares all transactions posted during a certain time frame to be cleared from the system. In order for the University Accountant to sweep the transactions at the end of each billing cycle, those transactions **must** be allocated fully and properly (at a minimum GL01-04, GL09, and GL10), must have the required documents attached, and must be signed off by both the Cardholder and Approver. If sign off on a transaction is held up for one reason or another, the transaction **must at least** be allocated prior to Sign Off deadline. Otherwise, the University Accountant will have to allocate to a general FOAP, which will not hit budgets properly.

#### Why should I care?

Cardholders who do not complete allocation and sign off prior to the sweep are subject to [non-compliance consequences](#) which may result in written notices, required refresher trainings, or possible suspension of the card. Cardholders are issued consequences for getting swept because their actions have now created a lot of manual work to be done by the UMW Accountant, including personal outreach to the Cardholders for FOAP information to ensure proper expenditures from budgets, prior to being able to perform the required sweep.

#### Tips to Avoid being Swept

- Set a day each week on your calendar to perform Works reconciliation (allocation & sign off).
  - DO NOT WAIT for Works to send you an email alerting you that transactions are awaiting sign off as the email from the system is most often delayed. Instead, regularly check your Works account for posted transactions that require allocation and sign off.
- Notify the Program Admin of:
  - Upcoming leave/absences due to vacations, sabbaticals, extended or temporary leave, changes in chair appointments, etc. that may coincide with sign off deadlines.
  - Problems with FOAP allocation or GL segment validation.
- Cardholders:
  - Don't wait until the last minute to allocate/sign off since your approvers need to review your transactions and sign off too.
  - Communicate with your Approver if there may be an issue with signing off prior to the deadline, or if you have any last-minute pending transactions.
- Approvers:

- Develop a process of communication for yourself and your cardholder(s) to ensure that transactions are reviewed and signed off in a timely manner.
- Before call of business on the sign off deadline date, double check Works one more time for any transactions in your queue awaiting final sign off. Make sure your filters show the correct billing cycle dates and show all groups you are approver for.
- Check with your Program Administrator to make sure you don't have any outstanding transactions prior to the sign off deadline.

The Program Administrator will send at least 2 email communications notifying you of the sign off deadline and any outstanding items needing to be addressed prior to the sweep. Use these reminders to your advantage.

## SECTION V: PAYMENT CARD FILE & RECORDS MANAGEMENT

### Payment Card File

All Cardholders are responsible for compiling a payment card file for each billing cycle. Payment Card Files are a collection of documents that should essentially tell the story, from beginning to end, of each transaction listed on the Billing Statement for each billing cycle. The [SPCC Payment Card File Checklist](#) is another tool to use that goes through each of the following steps/questions to help compile the payment card file.

It is easiest to compile the file as you go along throughout the billing cycle rather than waiting until the end close to the sign off deadline.

The Payment Card File for each billing cycle must have a printed Billing Cycle Statement that shows the allocations (FOAP + segment values) and comments. Instructions on how to pull the Bank of America Billing Statement are here: <https://adminfinance.umw.edu/procurement/step-by-step-guides/>.

Each transaction (both charges and credits) should have, at a minimum:

- Applicable pre-approvals
- Competition documentation (contract #, SPP exemption code, micro business designation, micro business quote documentation with full justification)
- Purchase Order documentation or SPP exemption code
- Invoice with documented receipt date and receipt of goods/service dates
- Receipt/Proof of Payment (preferably shows \$0 due)
- Other Miscellaneous documents (quotes, vendor outreach, miscellaneous approvals, order confirmations)

### Card File Reviews

At any time, the Assistant Controller-Compliance or Program Administrator may request a physical review of your payment card file for compliance. New Cardholders can expect a review within 3 months of receiving the card and at least twice annually thereafter.

The main purpose of the card file review is educational. It is to ensure that all Cardholders understand the appropriate use of the card and the payment card file documentation required by the Commonwealth of Virginia and UMW. It is also to prepare University Cardholders for external audits by agencies such as Department of Accounts (DOA), Department of General Services (DGS), or Auditor of Public Accounts (APA), that can occur at any time and some of which are performed at least on an annual basis. Results of these audits can affect the University's authority to purchase goods and services for its needs and/or use the SPCC to make payments.

## Records Management

All Payment Card Files must be kept by the Cardholder for a minimum of three (3) years. If a file has reached over 3 years of age, it can be securely destroyed.

### Records Destruction

As a state agency, the University must maintain records in accordance with state and federal regulations. The Library of Virginia provides guidance on the length of time records must be kept and the proper manner in which they should be destroyed.

The following segment related to credit card documents is provided for your convenience. For the full text of the Virginia Public Records Management Manual, please visit <http://www.lva.virginia.gov/agencies/records/>.

From The Library of Virginia Records Retention and Disposition Schedule General Schedule No. 102

RECORD SERIES AND DESCRIPTION	SERIES NUMBER	SCHEDULED RETENTION PERIOD	DISPOSITION METHOD
<u>Accounts Payable</u> This series documents moneys to be paid by the agency to its creditors. The series may include, but is not limited to: invoices, receipts, bills, canceled checks, returned checks, check registers, and checking statements.	012082	3 Years after end of state fiscal year	Non-confidential Destruction

Before destroying any records, a Certificate of Records Destruction RM-3 form must be completed and signed. Once the records have been destroyed and the person witnessing the destruction has signed the RM-3 form indicating such, records custodians should send the original form to the University Archivist who will send the form to the Library of Virginia. The University Archivist keeps a copy of the RM-3 forms for the required 3-year records retention period.

8. Custodians of records must ensure that information in confidential or privacy protected records is protected from unauthorized disclosure through the ultimate destruction of the information. Normally, destruction of confidential or privacy-protected records will be done by shredding or pulping. "Deletion" of confidential or privacy-protected information in computer files or other electronic storage media is not acceptable. Electronic records must be "wiped" clean or the storage media physically destroyed.

### Capital Funds (Gold Card Only)

For goods and services with Capital (9) funds, the purchase can only be made using a GOLD Card, preferably from the designated Capital Outlay Cardholder. By law, Accounts Payable must retain copies of receipts for Capital projects for 28 years following the completion of the project.

If a purchase is being made using Capital Funds by someone who does not have a GOLD Card, the order must be entered into eVA as an On Behalf Of (OBO) order to the Capital Outlay GOLD Cardholder and all supporting documentation for that order must be sent that GOLD Cardholder. Contact Procurement Services for assistance.

## SECTION VI: SPCC WORKS RECONCILIATIONS

See the SPCC Bank of America Works Manual for guidance on Works Reconciliations.

## SECTION VII: USER ACCOUNTABILITY

### Separation/Employment Changes

You are responsible for notifying the Program Administrator if your employment status changes in a way that will affect your SPCC account. If your role changes so that you are no longer responsible for making purchases for your department or if you terminate your employment with the University, you must follow these instructions which will be reiterated to you by the Program Administrator prior to your last day as a Cardholder:

- Make sure all posted transactions are allocated and signed off prior to last working day.
- IF POSSIBLE, avoid making additional purchases to allow all transactions to post and be allocated and signed off PRIOR to the last official work day. If not possible, please make sure that the supervisor has all current cycle documentation, including any pending transaction documentation, and the statement, if it has processed. The SPCC Program Administrator will assist the supervisor as necessary in signing off.
- Providing that all transactions are allocated and signed off, the card will be canceled and your Works account deactivated on the separation date provided by Human Resources.
- Leave ALL SPCC files with current supervisor (includes 3-years of historical files, as required for document retention). If you are moving to another department within the University, take your card files with you to your new office.
- Destroy the plastic card (shredding is preferred!) If you do not have a shredder, please bring it to the SPCC Program Administrator and we will shred it for you. *Please do not send in the interoffice mail.*

If you change departments, you must notify the Program Administrator of this change and whether or not you will be responsible for making purchases on behalf of your new department. If so, you and your new supervisor will need to complete new SPCC User Agreement and Delegated Purchasing Authority forms and return them to the SPCC Administrator.

If a Cardholder is separated from employment with the University, it becomes the responsibility of the supervisor to contact the Program Administrator. The Cardholder Manager will be able to sign off transactions in WORKS and should have possession of the SPCC file.

### Cardholder Compliance

Cardholders are ultimately responsible for ensuring compliance with all policies and procedures regarding use of the SPCC. During any review of your transactions, if you are found non-compliant for any reason, you may be subject to applicable consequences.

There are a variety of reasons in which a Cardholder may be found non-compliant.

- If a transaction does not adhere to all applicable policies and procedures, that transaction will be deemed non-compliant.

- Non-Compliant findings do not only occur during formal reviews of the payment card file, but may be caught during conversations with the Cardholder, eVA transaction reviews for approval, DOA transaction audits, etc.
- Consequences for non-compliant findings are based on the severity of the infraction and the frequency of findings for the Cardholder or Approver.
- The University is transparent relative to consequences which may be applied to certain non-compliant findings. Visit the [SPCC Non-Compliances & Consequences](#) webpage on the Procurement website for more details.
- Please note that some infractions will incur an automatic suspension of the SPCC.

### Tips to Avoid Non-Compliant Findings

To avoid any non-compliant findings, ensure each transaction adheres to all applicable state and University policies and procedures using the resources available to you:

- Review the SPCC Manual
- Use the Payment Card File Checklist
- Ask your Program Administrators or your Procurement Services team before making purchases if you are unsure about the requirements of the purchase
- Regularly sign off on transactions in Works to avoid being swept
- Request refresher training on any areas of Procurement you are unsure of
- Do not fall victim to panic paying; Carefully review any invoices received to ensure proper procedures are being followed
- Educate your department members on the importance of following all rules and regulations of Procurement and the SPCC Program
- Always know before you go (buy): Know all of your requirements BEFORE you make a purchase (FOAP, supplier competition requirements, eVA requirements, supplier accepted payment methods, supplier tax policy, etc.)

### Stay Informed

SPCC procedure or policy changes, training requirements, billing cycle dates, deadlines, and Business and Finance-related requirements will be communicated to you via email and web updates. Additionally, if you are an eVA user, you will be invited to Buyer User Group Meetings (B.U.G. meetings) held throughout the year.