

UMASS MEDICAL SCHOOL

Procard User Guide



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OVERVIEW

Welcome to the University of Massachusetts Medical School (UMMS) Procurement Credit Card program, commonly referred to as the **UMass Procard**.

The Procard is a procurement tool which offers an alternative to existing UMMS purchasing/payment processes for items that do not require a purchase requisition.

Procard use must comply with all [UMMS Policies and Procedures](#).

DEPARTMENT ROLES

The individuals that have responsibility for Procard activity are listed below. Please note all department Procard roles require the user to successfully complete the Procard Cardholder Training on line module and complete the Procard Annual Recertification training.

Additionally, Procard Reallocators must complete the Procard Reallocation training module.

Cardholder	Individual who's name appears on the card and is responsible for all transactions
Reallocator	Individual responsible for assigning budget information to transactions in PeopleSoft
Authorized Account Signer	Individual with authority over department budget and authorization for purchasing. Usually the Department Head or Academic Administrator. Cardholders may not be the Authorized Account Signer for their own Procard account.

WHO MAY RECEIVE A PROCARD

A Procard account may be issued to any UMMS employee who

- Has a need to make purchases on behalf of their department
- Has the approval of the Authorized Account Signer
- Has completed the required training module

APPLYING FOR A PROCARD

To apply for a Procard

The Cardholder must:

- Successfully complete the on line training module
- Complete the Applicant section of the [Procard Application form](#)
- Sign the application
- Forward the application form to the Authorized Account Signer for approval

The Authorized Account Signer must:

- Complete the Requesting Department section of the Procard Application form including
 - Transaction limits
 - Default chartfield information and account

- Obtain the signature of the PI if grant funded
- Complete the Reallocation section of the form providing
 - The name and PeopleSoft user ID for all reallocators OR
 - Mark the form as 'auto approve only' if no reallocation is required
- Approve by signing the application

Completed and signed applications can be sent via email to Purchasing@umassmed.edu, fax to 508-856-7880, or mail to Procard Manager, Purchasing, 333 South Street, Shrewsbury

CANCELING A CARD

Should a Cardholder's account need to be canceled for any reason, this may be done immediately by calling the Procard Manager at 508-856-3908 or by email to purchasing@umassmed.edu.

UNUSED/INACTIVE ACCOUNTS

Procard accounts will be closed by the bank on the request of the Procard Manager if:

- The account has not been activated within 3 months of issuance
- The account is determined to be of low usage
- Account has no transaction activity for a period of 6 months

SPECIAL USE CARDS

HUMAN SUBJECT COMPENSATION ACCOUNTS

A separate Declining Balance Procard may be issued for human subject compensation based on amounts specified in an approved IRB request with approval by Grant Accounting.

- Human Subject Compensation accounts are for compensation for a specific restricted fund
- [Human Subject Compensation card applications](#) must be approved by the Cardholder, Principal Investigator for the grant/clinical trial, the department Authorized Account Signer and must be approved by Financial Services/Grant Accounting
- Accounts are declining balance amounts. Each purchase reduces the balance and the account will close when the amount is fully expended
- Distribution of gift cards must be recorded by the cardholder/department staff. Distribution logs must contain the name or participant number of the recipient, the amount of the distribution, and be signed by the Principal Investigator for the grant/clinical trial and the department Authorized Account Signer
- Human Subject Compensation cards will have the words 'Gift Card' as the 2nd embossed line on the card, followed by the speed type number or short grant name

Only approved Human Subject Compensation Procard accounts may be used to purchase gift cards.

DECLINING BALANCE ACCOUNTS

Declining Balance Procards have a set dollar amount allowed on the card. Unlike traditional accounts, each purchase reduces the balance and the account does not 'refresh' each month. When the purchases reduce the amount to zero, the account will automatically be closed by the bank.

If additional funding is available, it is the responsibility of the department to monitor declining balance accounts and to request increases to the accounts prior to the account reaching a zero balance and being closed. Should the account be closed prior to the request for additional funds, a new account application will be required.

CITI BANK ACCESS

UMMS Procards are issued by Citi Bank Commercial Card Services and carry a MasterCard logo.

Access to the [Citi Bank on line portal](#) is available to Cardholders through the self-registration process or for Authorized Account Signers or their designee by request to the Procurement Manager. The Citi Manager system provides access to:

- Account cardholder information, limits and available balance

Account Summary | Statement | Unbilled Transactions

View summary of the selected account.

Overview Of Card Accounts

Card name	Card number	Hierarchy 11511-20006-12311-40001-50001-60071	Employee ID
Account status Open	Line of credit \$ 20,000.00	Cost center Not Available	
Default accounting code			

Last Statement of Cycle

Statement date	03/15/2012
Previous balance	\$ 0.00
Payments	\$ 0.00
Credits	\$ 0.00
New charges	\$ 3,638.93
New balance	\$ 3,638.93
Payment due date	04/09/2012

Unbilled Transaction

Next Statement Date	04/15/2012
Balance as of 03/23/2012	\$ 103.68
Total debits posted as of 03/23/2012	\$ 103.68
Total credits posted as of 03/23/2012	\$ 0.00
Total payments posted as of 03/23/2012	\$ 0.00
Pending authorizations	\$ 0.00
Current balance	\$ 103.68
Available credit	\$ 19,896.32
Payment Due Date	05/10/2012

- Bank statements for view and download

Card Accounts : [Search]

Account Summary | Statement | Unbilled Transactions

View, print and download your account statement.

Please do not pay this bill as your company will be paying.

Card Details

Card number	Card name	Previous balance \$ 0.00	Balance due \$ 0.00	New transactions \$ 3,638.93
Payments received \$ 0.00	Payment Due Date 04/09/2012			

Statement date: 03/15/2012 (dropdown menu) | Statement start date: 02/16/2012 | Statement ending date: 03/15/2012

No.	Transaction	Reference	Transaction detail	Transaction amount	Transaction currency	Exchange rate	Card/Posting amount
1	03/05/2012	03/06/2012	85185642065980024358824 ACME BLUE PRINT CO.	192.50	USD		192.50
2	03/05/2012	03/06/2012	85185642065980024358824 ACME BLUE PRINT CO.	1415.00	USD		1415.00
3	03/05/2012	03/06/2012	85185642065980024358881 ACME BLUE PRINT CO.	488.60	USD		488.60
4	03/06/2012	03/07/2012	85418362066118000100067 WORCESTER TELEGRAM &	1403.23	USD		1403.23
5	03/09/2012	03/15/2012	85185642074980024358864 ACME BLUE PRINT CO.	139.60	USD		139.60

View additional statement information | Back

- Unbilled Transactions (those that will bill on the next bank statement)

Account Summary Statement **Unbilled Transactions**

View, print and download statement of your unbilled transactions.

This is not your final statement.

Overview Of Card Accounts

Card number	Card name	Amount	Available credit limit	Current balance
		\$ 103.68	\$ 19,896.32	\$ 103.68

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No.	Transaction date	Posting date	Reference	Transaction detail	Transaction amount	Transaction currency	Exchange rate	Card/Posting amount
1	03/20/2012	03/23/2012	85185642082980024358831	ACME BLUE PRINT CO.	103.68	USD		103.68

Back

CARDHOLDER RESPONSIBILITIES

RECEIPT/ACTIVATION OF PROCARDS

Upon receipt of the completed and approved Procard application and completion of cardholder training, the Procard Manager will order the card from the bank. Once ordered, the bank will ship the card to the Procard Manager for distribution. The Procard Manager will notify the cardholder when the card is being sent and with the card activation process. The cardholder must complete all activation steps prior to using their card to make purchases including:

- Sign and return the Cardholder agreement form
- Activate the card using the activation information provided by the bank.

Please note, card spend limits are not set on the account until the cardholder has completed ALL activation steps.

CARDHOLDER AGREEMENT

Cardholders must sign the UMMS Cardholder Agreement form upon receipt of their Procard acknowledging:

- Successful completion of training
- Understanding of policies and responsibilities
- Understanding and acceptance of consequences for Procard violations

Cardholders must sign an updated agreement form upon receipt of any newly issued Procard (replacement or renewal cards)

REPLACEMENT CARDS

UMMS Procard accounts will expire every three (3) years. Authorized Cardholders will be provided with a new Procard once they have completed the recertification training. Upon receipt of the replacement card, it is the responsibility of the cardholder to sign and return their updated Cardholder Agreement form and to destroy the expired card.

CHANGES IN CARDHOLDER STATUS

Authorized Account Signers are responsible for notifying the Procard Manager of any changes in Cardholder status that requires a termination of a department Procard Account.

Cardholders who are moving out of their current position to another UMMS department may NOT transfer their card account to their new area. The cardholder must give the Authorized Account Signer any remaining receipts or other documents related to outstanding transactions prior to leaving the department.

Cardholders anticipating retirement or resignation should stop using their Procard far enough in advance of their separation date, if possible, to allow all outstanding transactions to be processed before their separation. The cardholder must give the Account Authorized Signer any remaining receipts or other documents related to outstanding transactions.

The Authorized Account Signer is responsible for reporting staffing changes to the Procard Manager.

REVIEW OF POLICY

Cardholders and Authorized Account Signers are responsible for review and adherence to

- University Policies and Procedures, including
 - [UMMS Policies](#)
 - [Purchasing Policies](#)
 - [Procard User Guide](#)
 - [Travel & Business Expense Policy](#)
- Department internal procedures
- Funding sponsor requirements

CARD CONTROLS

Card controls are customized to fit departmental purchasing needs and are based on anticipated usage, historical spending patterns and budget limitations. Limits on card accounts are controlled by:

- Per transaction dollar limit – the total amount that can be spent on a single transaction
- Per cycle dollar limit – the total amount the cardholder is authorized to spend in a single bank cycle (approximately 1 month)
- Vendor restrictions – the type of vendor is controlled by the Merchant Category Code (MCC). MCC Codes are blocked by the bank for high risk vendors and vendors who provide services that do not typically match the business needs of the University.

Transactions that are not within the established parameters will be declined by the bank and reported to the Procard Manager.

It is the responsibility of the cardholder to know and adhere to the transaction limits on his or her Procard Account(s).

CHANGES OR REVISIONS TO ACCOUNTS

If a Cardholder requires a change in a card's monthly credit limit, charging privileges or contact information, they must submit the request to the Authorized Account Signer via email for approval. The Authorized Account Signer then forwards all approved change requests to the Procard Manager, who will work with the bank to implement any appropriate changes.

CARD SECURITY

Cardholders are responsible for all transaction activity on their Procard account(s) and should take steps to protect their Procard and account number.

- **Cards must be kept in a secure (locked) workplace location when not in use**
- Do not put full card numbers, security codes or expiration dates in email messages
- Use secure web ordering portals through [https](#): web addresses

LOST/STOLEN CARD REPORTING

Cardholders **must immediately** report lost, stolen or fraudulently used Procard accounts to Citi Bank Fraud department at 1-800-248-4553. If fraudulent transactions are found the bank will:

- Immediately close the compromised account and issue a replacement card with a new account number
- Forward transaction affidavits to the cardholder of any transaction activity that is not authorized
- Work with the merchants to recover the transaction amount(s) on behalf of UMMS

Cardholders must notify the Authorized Account Signer and the Procard Manager of any account closure due to suspected fraud. Cardholders must also complete, sign and return any required documentation to the bank within the bank specified time period.

The Cardholder **must immediately** report the loss/theft to the Procard Manager, Lisa Hennessy, 774-455-6560, who in turn will report to the appropriate UMMS Financial Services and police officials.

USING THE PROCARD

Use of the Procard must be consistent with good purchasing practices and with University policies and procedures. The card may be used with any allowable supplier that accepts credit cards as a form of payment.

Advise the supplier that all packages/packing lists and invoices must identify the Cardholder's name and UMMS mailing address (e.g. JOE CARDHOLDER, 333 LRB – PURCHASING, 364 PLANTATION ST, WORCESTER MA 01655). The Procard account number must never appear on any mailing labels, packing lists or invoices.

AUTHORIZED USES OF PROCARD

Procard may be used by employees for purchases of non-capital, business related items that are not available through the BuyWays system within the delegated authority limits on the account EXCEPT those on the 'unauthorized use of Procard' list. BuyWays is the preferred method of purchasing.

Cardholders must follow Commonwealth of Massachusetts, University and UMMS purchasing policies and strive to obtain the maximum value for each dollar of expenditure.

- Order of precedence for selecting vendors:
 - [University contracts](#)
 - [Commonwealth of Massachusetts contracts](#) (OSD)
 - [Massachusetts Higher Education Consortium Contracts](#) (MHEC)
 - Best available vendor proposal based on sound business practice

FOOD FOR BUSINESS MEETINGS

Procard may be used by employees for purchases of food for permitted in-house business meetings. Cardholders must comply with the [Travel & Business Expense Reimbursement Policy](#) including:

- Documentation of business purpose of the meeting
- Pre-approval, if required, must be attached
- List of meeting attendees, if required, must be attached

UNAUTHORIZED USES ON PROCARD

Alcoholic beverages	Exceptions require the approval of the Assoc VC, Administration
Animals (live) or animal related purchases	Including feed, bedding. See Policy 09.02.06 or contact the Department of Animal Medicine for assistance
Amazon Prime Membership	Membership payments for Amazon.com Prime are not allowable.
Capital Equipment	Equipment with a value of \$5000 or more, is repairable, and has a life expectancy greater than or equal to 1 year. See Policy 09.02.02
Cash Advances	
Computers	All computers must be purchased using the requisition system. See Policy 09.02.07
Construction & Renovations	See Policy 09.02.04
Contract Agreements	
Entertainment	
Firearms of any type	
Furniture – Upholstered	Upholstered furniture must meet CAL133 or CAL117 fire code ratings and be purchased using the requisition system
Gifts/donations (including gift certificates)	Please contact Purchasing for information on purchasing gift cards for human subject compensation
Gifts	Gifts are not allowed including birthday, showers, flowers etc.
Insurance	
Leases or lease-purchases	
Maintenance agreements for a period greater than 1 year	
Personal relocation	Lab/office moves are allowable, no household moves (employee relocation)
Personal Purchases	
Prescription drugs (narcotics)	
Radioactive & Hazardous materials	The Radiation Safety Department is the only authorized department which can order and receive radioactive materials directly from a vendor. See Policy 09.02.01
Restaurant meals	Applies to meals consumed off Campus, see Travel and Business Expense Reimbursement Policy for further details
Telephone and cellular services	Please contact UMWHelpdesk@umassmed.edu for assistance
Travel related expenses	EXCEPT conference registration, which may be paid with Procard

DOCUMENTATION REQUIREMENTS

RECEIPTS/PROOF OF PURCHASE

Cardholders must have the approval of the Principle Investigator (PI) for all grant funded transactions, and a copy of the PI approval document (either the purchase receipt or statement) must be maintained with the Procard transaction documents.

Cardholders are responsible for retaining the original proof of purchase for all transactions, e.g. a receipt, sales draft or invoice copy. The original proof of purchase must contain:

- Line item detail – a description of the item purchased
- Line item pricing – the cost of the item
- If not self evident, documentation of the business purpose of the expense must be provided.

Proof of purchase and all supporting documentation must be attached to the bank statement on which the transaction is billed.

LOST/MISSING RECEIPTS

In the event that a receipt is lost or missing, it is the responsibility of the cardholder to obtain a duplicate copy from the vendor. If a copy cannot be obtained, the cardholder may, on an exception basis, provide a [missing receipt form](#) to be used in place of the receipt. The missing receipt form must include:

- Line item information for transaction (description & cost)
- Explanation of attempts to obtain receipt copy from vendor
- Must include the signature of the Cardholder and Authorized Account Signer

Excessive missing receipts (more than 3 in any 12 month period) may result in suspension of card privileges.

UNUSUAL PURCHASES

Vendors or transactions that appear “unusual” will be flagged for Audit by the Procard Manager. Therefore if the business purpose of the expense is not self-evident, cardholders should:

- Annotate the documentation to clearly show the business purpose
- Make certain the purchase is permissible on the funding source used
- Attach detailed receipts, description of item and business purpose of expense, and related approvals to the monthly bank statement

SALES TAX EXEMPTION

The University is exempt from sales and use tax on goods purchased and shipped to our facilities within Massachusetts. The University tax exempt number is printed on the upper left section of each Procard for your convenience. Cardholders are responsible for providing vendors with UMMS tax exempt forms [ST2](#) and [ST5](#) as required and for ensuring no tax is paid.

If tax is erroneously charged, the cardholder must

- Contact the vendor to obtain a credit of the tax amount to their card
- Maintain documentation of attempts to obtain credit with the transaction backup documentation

Sales tax may **not** be disputed through the bank

DELIVERY OF GOODS

Goods should be shipped to official University of Massachusetts business addresses only. No deliveries shall be made to home addresses.

The Cardholder is responsible for ensuring receipt of goods ordered with the Procard, and for contacting the vendor to resolve any delivery issues.

In the event that a credit is to be issued by a vendor, the Cardholder is responsible for ensuring that the credit is received against their account.

TRANSACTION DISPUTES

Cardholders are responsible for review of their transaction detail and for 'disputing' any unauthorized charges on their account within 30 days of the bank statement date on which the transaction was billed.

Cardholders are also responsible for completing, signing and returning any bank issued dispute documentation within the time period specified by the bank.

TRANSACTION DECLINES

In the event that the transaction is 'declined' by the bank, the cardholder should:

- Review the card number and expiration date of the account with the vendor
- Ensure the billing address the vendor is using matches the billing address on your card account
- Review the available balance on their account using [Citi Manager](#)
- Call the bank using the 800 number listed on the back of the card for assistance

The Citi Bank fraud department screens transactions for suspected fraud and does occasionally suspend accounts so that they can validate suspicious activity. Should a fraud alert be active on your account please contact the bank using the number on the back of your card (1-800-248-4553). A bank representative will review all pending transactions with you to verify the account security. If fraudulent transactions are found the bank will:

- Immediately close the compromised account and issue a replacement card with a new account number
- Forward transaction affidavits to the cardholder of any transaction activity that is not authorized
- Work with the merchants to recover the transaction amount on behalf of UMMS

Cardholders **must immediately** notify the Authorized Account Signer and the Procard Manager of any account closure due to suspected fraud. Cardholders must also complete, sign and return any required documentation to the bank within the bank specified time period.

RECONCILING MONTHLY BANK STATEMENTS

Each month, the bank will generate a statement for any card account with transaction activity during the previous bank cycle. This statement will identify each transaction made with the card. The Cardholder or their designee must **download** the statement from the [Citi Manager on-line portal](#). The Cardholder must have backup documentation for each transaction, and is to attach the backup documents to the statement in the order of appearance.

Reconciled monthly statements must be approved and signed by the Authorized Account Signer.

Completed and signed statements with supporting receipts and descriptions are to be kept with the Department Financial records according to the UMMS record retention guidelines.

REALLOCATOR RESPONSIBILITIES

Procard accounts are assigned a default chartfield string and account number in the PeopleSoft system. When a purchase is made against the Procard, the bank will transmit the information to UMMS, where it will be queued to the cardholder on line 'Bank Statement' for review, reallocation and approval. Transactions are available for redistribution (reallocation) of transactions for 30 days from the transaction posting date EXCEPT those accounts that have been designated to 'auto approve' on the application form and Gift Card Accounts.

Auto Approve account transactions will automatically post to the GL in the next nightly PeopleSoft batch process.

The Procard Reallocator is the individual(s) assigned by the Authorized Account Signer to assign correct funding and account information to transactions in the PeopleSoft system.

Reallocators must:

- Review transactions on the PeopleSoft on-line bank statement and assign the appropriate chartfield string and budget account within 30 days of the transaction post date
- Review and resolve all budget error messages on transactions
- Report suspected noncompliance issues to the Authorized Account Signer

AUTHORIZED ACCOUNT SIGNER

The Authorized Account Signer is the individual with the authority over department budgets and authorization for department purchases (typically the Department Head or Academic Administrator).

All Procard applications must be approved by the department Authorized Account Signer. By approving the issuance of a Procard for a designated Cardholder, the Authorized Account Signer agrees to be responsible for all charges made by the Cardholder.

The Authorized Account Signer is responsible for:

- The issuance and collection of card accounts for all department users including:
 - Reporting of staffing changes to the Procard Manager (e.g. transfers, terminations)
 - Approval of Procard applications or changes to accounts including
 - Spending limits
 - Default accounting information
- Assignment of Department Reallocators
- Maintaining budgetary control over all Procard purchases including:
 - Compliance with Commonwealth of Massachusetts, University and UMMS policies
 - Ensure appropriateness of purchases
 - Resolving any questionable purchases with the Cardholder
 - Validation of completeness of documentation
 - Reconciled and signed bank statements
 - Detailed back up documentation (e.g. receipts, descriptions, approvals)
- Ensuring Cardholders reconcile their statements and transactions in a timely manner, no less than each billing cycle
- Approve and sign all bank statements for the department Procard accounts
- Report suspected noncompliance issues to the Procard Manager

An Authorized Account Signer may not be the approver of a Procard application, bank statement or Procard transactions in their own name.

AUDITS & REVIEWS

PROCARD AUDITS

The Procard Quality Reviewer is responsible for monitoring all UMMS Procard transactions and reporting any noncompliance issues to the Procard Manager. Cardholders and the Authorized Account Signer must submit transaction documentation upon the request of the Procard Quality Reviewer or the Procard Manager. Failure to respond to a request for audit information will result in the suspension of the Procard account.

The following are examples of transaction review types that all Procard transactions are subject to:

Method	Description
Statistical sampling	Statistical sampling involves selecting a random sample from the transactions occurring during the review period and analyzing those transactions for compliance.
Non-random sampling	This is a method of selecting a sample based on judgmental factors, such as reviewing the daily bank feed, and selecting questionable transactions for review.
Dovetailed transactions	A non-random method of selecting a sample based on multiple transactions with a single merchant that appear to have been 'split' to circumvent the approved account or individual transaction limits.
Data mining	This is a form of non-random sampling that searches a database of transaction activity to identify suspicious transactions or patterns in the data.
3 rd Party requests	This is a request for information in response to an outside audit e.g. Grant Sponsor audit, A133 Audit

The Procard Quality Reviewer also periodically reviews each department's Procard records for:

- Adherence to policies and procedures
- Adequacy of accountable documentation
- Department reconciliation/review process
- Authorized Account Signer signature is on all department bank statements
- Potential fraudulent transaction types (e.g. dovetailing, unusual vendors)

UMMS employees can confidentially report suspected Procard misuse or fraud to the Procard Manager or UMMS Controller's office at any time.

POTENTIAL CONSEQUENCES FOR PROCARD FRAUD AND MISUSE

UMMS Procard accounts are for official use only. Personal purchases are not permitted, nor are purchases of any unauthorized products or services. Violations of UMMS policies and procedures may result in immediate cancellation of the card and disciplinary action against the cardholder.

DEFINITIONS

Authorized Account Signer	Individual with the authority over department budget and authorization for department purchases
Bank Ph: 800-248-4553	Citi Bank Commercial Card Services, also known as 'merchant bank'
Bank Cycle	The time period for which transactions are posted to a single bank statement. Typically this is from the 16 th of the current month through the 15 th of the following month, with adjustments made for weekends or holidays.
Blocked Merchant	A merchant, who at the request of the University, has been prevented from receiving approval on credit card transactions
Cardholder	Employee that has been designated by the Authorized Account Signer to be issued a Procard in their name. The Cardholder is responsible for all transactions made on their Procard account.
Merchant	The vendor from whom the goods and services are obtained. Merchant information will be in each bank statement line item and is posted in PeopleSoft.
PeopleSoft	The University's accounting general ledger, financial management, purchasing and human resources software system
Procurement Card or Procard	A MasterCard branded credit card issued and paid by the University that may be used by University employees to make purchases
Procard Manager Ph: 774-455- 6560	Administrator of the Procard Program, liaison to Citi Bank
Procard Quality Reviewer Ph: 508-856-3167	Reviews Procard records for compliance with UMMS Policies & Procedures. Reports to the Procard Manager.
Transaction	A single debit or credit billed to the Procard
Transaction 'dovetailing'	Placing an order with a total value that is greater than the authorized transaction limit on the account and having the vendor 'split' the transaction to bypass the account limits
Unauthorized Purchase	A good or service that you may NOT purchase with the Procard or a purchase not authorized by the cardholder

FORMS

[Cardholder Agreement](#)

[Missing Receipt Form](#)

[Procard Application](#)

[Procard Application for Gift Cards](#)