



AUGUSTA UNIVERSITY

**GEORGIA HEALTH  
SCIENCES FOUNDATION**

**SunTrust MasterCard Purchasing Card Program  
Policy**

**December 31, 2018**

**SunTrust MasterCard Purchasing Card Policies**

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## Overview

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### 1.1 Purpose

This document provides an overview of the Purchasing Card Program and outlines companywide policies and procedures for all cardholders at Augusta University. Cooperation and compliance with the stated policies and procedures will help Georgia Health Sciences Foundation realize cost savings benefits associated with the Purchasing Card Program and minimize risks for the company. Policies will be reviewed and revised periodically to reflect current business needs. Please note, this policy document is internal to Georgia Health Sciences Foundation and does not replace or supersede the Cardholder and Company Purchasing Card Agreements with SunTrust.

### 1.2 Program Scope and Objectives

The Purchasing Card Program enables authorized Augusta University employees to purchase and pay for goods and services related to business travel and entertainment, within given guidelines, while conducting business on behalf of Augusta University. The Purchasing Card is intended to be used for non-capital related purchases, and the primary purchases made should be expenses associated with cultivating relationships with donors and other Augusta University's external constituents. Program policies and procedures apply to all Augusta University employees participating in the Purchasing card program.

### 1.3 Purchasing Card Benefits

#### Convenience

- Empowers employees to separate business related expenses from personal accounts
- Offers a simple and easy to use payment method
- Allows for online approvals and payment of charges
- Enables automated reporting tools
- Provides employees the option to manage their account online

#### Efficiency

- Diminishes paperwork associated with expense reports, invoices, and paper checks
- Streamlines accounts payable operations with fewer paper checks to process for expenses

## Policies

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### Card Issuance and Usage

#### 2.1 Eligibility

- Any Augusta University employee within the Office of External Relations is eligible to receive a Purchasing card if the employee is expected to incur business related expenses associated with cultivating relationships with Augusta University's external constituents.
- The employee's manager within the departmental approval chain of command must approve the employee's application for a Purchasing card.
- Only one Purchasing card account will be issued per employee. In the event that the employee transfers between Augusta University entities, the employee must advise the Program Administrator. Employee may retain the Purchasing card in his / her new position with the approval of his / her new manager.

#### 2.2 Credit Limits

- Standard credit limit is set to \$5,000.00.
- Exceptions to the standard limits require approval of the foundation's Chief Financial Officer.
- SunTrust reserves the right to set lower limits on an individual account based on payment history and/or credit standing.

#### 2.3 Usage

- Employees who incur business related donor and other external constituent expenses at least once a year should use the Purchasing card to pay for these expenses.
- The Purchasing card may not be used for any personal expenditures.
- The cardholder named on the Purchasing card is the ONLY person authorized to use the card or account number. Employees may NOT use the Purchasing card to pay for travel and entertainment expenses on behalf of another employee, or contractors / consultants engaged with Augusta University. This is not a departmental card. Any exceptions to this must be approved in advance by the foundation’s Chief Financial Officer.
- Use of the Purchasing card is monitored and periodically audited. **Any willful misuse of the Purchasing card or violation of the program policies and procedures may result in the cancellation of charge privileges as well as disciplinary action, up to and including termination.**
- Applicable purchase categories are summarized in the table below:

| When to Use a Purchasing Card  | When Not to Use a Purchasing Card   |
|--|---|
| <ul style="list-style-type: none"> <li>• Business Entertainment (e.g., donor meals, advocacy, athletic or cultural events)</li> <li>• Fundraising and Special Events Expenses</li> <li>• Meeting expenses</li> <li>• Pre-approved staff meetings / retreats/ team building / staff events</li> <li>• Receptions</li> <li>• Restaurants / meals with external constituents</li> <li>• Florists and gift baskets</li> <li>• Gift cards/Gift certificates</li> <li>• Personnel related (e.g., awards, dues, licenses, background checks)</li> </ul> | <ul style="list-style-type: none"> <li>• AU Employee Travel (e.g., airfare, ground transportation, hotel, parking)</li> <li>• Capital assets</li> <li>• Cash Advances</li> <li>• Contributions (e.g., sponsorships, donations)</li> <li>• Handheld wireless devices (PDA’s)</li> <li>• Office Supplies</li> <li>• Personal computers</li> <li>• Personal gifts and purchases for employees</li> <li>• Software</li> <li>• T&amp;E expenses for contractors, consultants or other non-Augusta University employees</li> <li>• Telecommunications and wireless monthly service charges (e.g., cell, pagers, LAN)</li> </ul> |

For exceptions to the above guidelines and special arrangements based on business needs, please contact the Program Administrator.

#### 2.4 Applying for a Purchasing Card

To apply for a Purchasing card:

- Employee must obtain the cardholder application form from the Program Administrator.
- The employee must read and agree to the Terms and Conditions on the Use of the Purchasing Card before the application is submitted. If an employee does not agree with the terms and conditions, the application may not be submitted and approved.
- The employee’s manager must approve the application. (See 3.2 Approving Manager’s Responsibilities)
- On receipt of the fully approved application, the Program Administrator will review the information for completeness and accuracy. After review, the Program Administrator will forward the application and request the bank to issue a Purchasing card to the employee. Final approval to issue a card rests with the bank’s credit department.
- The bank will decline to issue a Purchasing card to the employee if the employee has a previously charged-off account with SunTrust, either while employed by Augusta University or during a previous employment. In these cases, the company may make a business case to make a special request to the bank to reconsider the application. In these cases, the bank may reserve the right to decline the special request, or to impose additional restrictions or conditions on the use of the card.

#### 2.5 Terms and Conditions on the Use of the Purchasing Card

- Georgia Health Sciences Foundation authorizes the bank to issue a Purchasing card to an employee pursuant to a contract between the issuing bank and Georgia Health Sciences Foundation.
- Charging privileges may be withdrawn at the discretion of the bank or the company, if the terms and conditions on the use of the card are not met. In addition, SunTrust, at its discretion, may further restrict spending and cash advance limits on a Purchasing card account based on the bank's assessment of credit risk.
- The Purchasing card must be used for business-related expenses only and will not be used for payment of personal expenses under any circumstances.
- Charging privileges are withdrawn automatically and the card returned to the Program Administrator upon termination of employment.
- The employee must notify the bank and the Program Administrator immediately when his/her Purchasing card is lost or stolen and cooperate fully with any related investigation by SunTrust and any law enforcement agency.
- Information concerning the use of a Purchasing card may be furnished by the bank to Georgia Health Sciences Foundation.

## Responsibilities

### 3.1 Employee

As an Augusta University employee, your role as it pertains to the Purchasing card is to:

- Review monthly statements and reconcile all charges against expenses submitted and paid. Dispute any statement discrepancies with the merchant and/or bank to ensure corrections and/or credits are made on a timely basis. Any disputed charges should be identified and brought directly to the attention of the Program Administrator and SunTrust immediately. The employee will be required to complete a Dispute Form as needed and work directly with the bank until the matter is resolved.
- Notify the bank of any profile changes to their account, including:
  - Name change
  - Address change
  - Other contact information
  - Employment status
- Notify the Program Administrator if you transfer between Augusta University entities. The employee is responsible for contacting the Program Administrator, with a copy to both the previous and the new manager, notifying of the change and requesting retention of the Purchasing card. The new manager has the option to cancel the Purchasing card if the manager deems that a Purchasing card will not be necessary for the new role.
- Relinquish their Purchasing card upon resignation, termination or voluntary cancellation of the card. When the card is cancelled, the cardholder must return the Purchasing card to the Program Administrator at the Alumni Building (FI-1000). If the cardholder is terminated, the card must be relinquished as indicated by the Termination Property Checklist. Extended inactivity for a 12-month period may result in the automatic deactivation of the Purchasing card by the Program Administrator.
- Notify the bank and the Program Administrator immediately upon discovery that a card has been lost or stolen. Do not wait. Cardholders should report card loss or theft immediately to the bank's 24-hour customer service at 800-836-8562. To minimize risk, cardholders should not lend cards or give card information to anyone. Cardholders are responsible for protecting their card and password at all times.
- Notify the bank and the card Program Administrator of any fraudulent or unapproved purchases immediately.

### 3.2 Approving Manager

- In approving the employee's Purchasing card application, the manager is responsible for the following:
  - Determining that there is a business need for the employee to obtain a Purchasing card in order to conduct business on behalf of Augusta University
  - Ensuring that the employee understands and adheres to the Terms and Conditions on the use of the Purchasing card
  - Ensuring that the employee understands and adheres to the policies and procedures before incurring expenses, as they are set in Georgia Health Sciences Foundation Restricted Expenditure Control Policy document
- In approving the employee's expenses, the manager is responsible for the following:

- Monitoring Purchasing card use to ensure compliance to Augusta University and Georgia Health Sciences Foundation policies by reviewing in detail, all Purchasing card charges
- Ensuring that Purchasing card charges submitted for payment are within Georgia Health Sciences Foundation Restricted Expenditure Control Policy document
- Approving all expense reports in a timely manner

## **Misuse of the Purchasing Card**

### 4.1 Delinquency

The monthly billing statement cycle on all Purchasing cards ends on the last day of every month.

### 4.2 Audits / Monthly Reviews

On a monthly basis, cardholders may be selected for random audits to ensure policy compliance. The Program Administrator will send detailed instructions to the selected cardholders with a copy to the manager. **Any misuse or violation of the Purchasing card usage guidelines will result in investigation and may lead to disciplinary action, up to and including termination of employment.**

## **Cash Advances**

### 5.1 Policy

- The Purchasing card should not be used for cash advances.

## **Paying for your Purchasing Card Charges**

### 6.1 Purchasing Card Payment

- Employees must submit expense statements and check requests using the Georgia Health Sciences Foundation Purchase Card Expense Statement along with the Georgia Health Sciences Foundation Check Request in order to initiate payment.
- Employees must submit monthly expense statements and check requests no later than the 10<sup>th</sup> of the month in order to ensure timely payment submission.

## **Appendix**

7.1 Quick Reference

7.2 Approver Memo

**PURCHASING CARD  
CARDHOLDER QUICK REFERENCE GUIDE**

Appendix 7.1

Georgia Health Sciences Foundation has implemented a Purchasing card program. This program will streamline the business travel and expense reporting process. For more details, please contact the Purchasing Card Program Administrator at:

Angelica Montiel  
 Foundation Accounting Manager  
 1120 15<sup>th</sup> Street FI – 1054  
 Augusta, GA 30912  
[amontiel@augusta.edu](mailto:amontiel@augusta.edu)  
 706-721-6955

| <i>Who should receive Purchasing Cards?</i>   | <i>How can I get a Card?</i>   |
|---|--|
| <p><b>Augusta University employees who incur business related expenses associated with cultivating relationships with Augusta University’s external constituents. Most often these are members of the Office of External Relations.</b></p>   | <ol style="list-style-type: none"> <li><b>1. Employee completes the application form</b></li> <li><b>2. Approving Manager provides approval</b></li> <li><b>3. Purchasing Card Administrator verifies the request and applies for a Purchasing Card with bank</b></li> <li><b>4. Cardholder takes training course and signs Cardholder Agreement</b></li> <li><b>5. Cardholder receives and activates new Purchasing Card</b></li> </ol>   |
| <i>What are the program rules?</i>  | <i>What are my monthly reconciliation responsibilities?</i>  |
| <ul style="list-style-type: none"> <li>• <b>Purchasing Cards are intended for business related expenses associated with cultivating relationships with Augusta University’s external constituents</b></li> <li>• <b>Purchasing Cards may NOT be used for unallowable expenses</b></li> <li>• <b>Employees may not use their Purchasing Card for personal use</b></li> <li>• <b>Every cardholder must receive training before receiving a card</b></li> <li>• <b>Purchasing Cards may NOT be used for Cash Advances</b></li> </ul> | <ul style="list-style-type: none"> <li>• <b>Cardholders keep receipts for each transaction</b></li> <li>• <b>Cardholders review statement from bank and reconciles charges against receipts</b></li> <li>• <b>Cardholders provide comments for approver on reconciliation to outline reason for transactions</b></li> <li>• <b>Approving Manager reviews the reconciled statements and approves them</b></li> <li>• <b>Cardholders submit approved statements and check requests to Foundation Accounting office</b></li> <li>• <b>Foundation Accounting reviews reconciliations and summary statement to approve payment</b></li> </ul> |
| <i>What are the card limits and controls?</i>   | <i>Who should I contact for help?</i>  |
| <p><b>Each card is issued to one employee. Purchasing Cards have a \$5,000 default monthly credit limit.</b></p> <p><b>For card information and status changes, Cardholders should initiate request to the Purchasing Card Administrator.</b></p>   | <p><b>For lost or stolen Purchasing Cards, immediately contact SunTrust at 800-836-8562 and the Program Administrator</b></p> <p><b>For training materials and complete policies and procedures, visit:</b><br/> <a href="http://www.augusta.edu/giving/resources">www.augusta.edu/giving/resources</a></p>  |





**PURCHASING CARD**  
**APPROVING MANAGER MEMORANDUM**

Appendix 7.2

This memo confirms you are the approving manager for the Purchasing Card issued to your employee and are authorized to approve expenses that will be charged on this purchasing card. This card has a \$5,000 monthly limit.

As the Approving Manager for the card, you are responsible for reviewing and approving each statement forwarded to you by the Cardholder. If the Statement is not reconciled and forwarded to the Foundation Accounting Office by the 10<sup>th</sup> of the following month, it will escalate to you for action.

Please conduct the following for each monthly statement:

- Review Cardholders' monthly Purchasing Card statement along with reconciliation comments
- Validate that transactions comply with the Purchasing Card policies
- Identify any questionable or ambiguous charges and follow-up with Cardholder accordingly
- Ensure there are valid receipts for each transaction
- Check that actual travel occurred as per the charges
- Inquire if Cardholder disputes have been properly initiated for any statement discrepancies

Once you have reviewed and approved the monthly statement, please forward the monthly expense statement and check request to the Foundation Accounting Office.

As the Approving Manager, you are responsible for monitoring Purchasing Card use within your department to ensure adherence to policies. Any suspicious activity should be reported to the Purchasing Card Administration at:

Angelica Montiel  
Foundation Accounting Manager  
1120 15<sup>th</sup> Street FI – 1054  
Augusta, GA 30912  
[amontiel@augusta.edu](mailto:amontiel@augusta.edu)  
706-721-6955