



**UNIVERSITY OF
CALGARY**

Corporate Card Program Handbook

Procedures and Regulations

Corporate Card Program

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1. INTRODUCTION

The University of Calgary Corporate Card Program offers employees an efficient and cost-effective method of paying for work-related materials, services, and travel. It reduces the need for out-of-pocket expenses and the use of personal funds.

Scotiabank Visa is the preferred supplier of the University corporate cards.

Available card types include:

- The **Purchasing Card** (PCard) provides an efficient and expedient means of making low-dollar, low-risk purchases of materials and services.
- The **Travel and Expense Card** (T&E Card) provides a method of paying for business-related travel purchases, as well as allowable hospitality expenses.

Either card may be obtained depending on the business requirements of the applicant. To determine which is best suited, refer to [USING THE CARD > Allowable and Restricted Purchases](#).

2. ROLES & RESPONSIBILITIES

2.1 Corporate Card Program Team

The Corporate Card Program Team oversees the program, establishes procedures and regulations, provides reports, assists Cardholders and Departments with issue resolution. The Team is responsible for providing program support and guidance on card usage and monitoring for compliance with University policies and procedures outlined in this handbook.

2.2 Department and Reports to Manager Approver

The Cardholder's department is responsible for ensuring that the Cardholder to whom they entrust issuance of a card will spend operational and/or project funds in a responsible manner adhering to University policies and Corporate Card Program guidelines.

The Cardholder's department is responsible for immediately notifying the Corporate Card Program of any change to the Cardholder's employment status, change of department, or any non-academic absences of three months or longer. They must also ensure that all outstanding transactions are reconciled and submitted online with appropriate documentation.

By signing the Cardholder agreement form and any limit increase forms, the department budget owner agrees that transactions will be charged to their department budget if the Cardholder does not reconcile or purchase in accordance with the Cardholder's responsibilities.

2.3 Cardholders

The Cardholder accepts the responsibility of being issued a University Credit Card by signing the Cardholder Agreement, complete mandatory training via D2L and taking possession of the physical card. Cardholders are responsible for adhering to the Corporate Card Program guidelines and ensuring transactions incurred are for University business and adhere to University policies and funding guidelines. Cardholders have the responsibility to ensure that any items procured for the university

follow commodity pre-approvals when required. Should the Cardholders employment status change as listed above, they are required to notify the Corporate Card program.

2.4 Reconcilers / Delegates

Reconcilers (including delegates) are optional and can be assigned by the Cardholder to reconcile transactions on their behalf. As detailed in this handbook, the reconcilers perform the reconciliation duties according to the requirements and deadlines outlined for the specific card.

Note: Regardless of the assignment of a reconciler/delegate, the Cardholder remains responsible for appropriate card usage and deadlines. The Cardholder must provide the reconciler with adequate information so the reconciler/delegate may complete the task in a timely manner to meet the deadlines stated in this handbook. The information required includes the monthly credit card statement and all related invoices/receipts.

2.5 Budget and Project Approvers

Budget and Project Approvers are accountable for ensuring purchases by the Cardholder are for University business and in compliance with University policies and procedures. As outlined in the [Authority Matrix](#), all transaction approvals will route to the appropriate budget/project owner for approval, and should be approved within a timely manner to meet the deadlines stated in this handbook. The approver verifies appropriate spending and ensures the transactions are eligible as per the funding guidelines.

2.6 Research Accounting

The Compliance & Eligibility group (C&E Team) in Research Accounting is responsible for the management, integrity and process review of granting agency compliance and eligibility activities at the University of Calgary. The C&E Team reviews card transactions and expense claims for eligibility and compliance prior to final approval by budget, project holders or assigned delegates.

3. APPLICATION PROCESS

3.1 Cardholder Eligibility

Cards are issued at the sole discretion of the Corporate Card Program within Supply Chain Management. Eligible applicants are as follows:

PCard: Full-time University Employees and General Associates are eligible.

- MAPS, AUPE, Full-time, PostDoc Associate, Grad Assistants, Research Assistant, Limited-term, Fixed-term

T&E Card: Full-time University Employees only. General Associates are not eligible for this program.

- MAPS, AUPE, Full-time, PostDoc Associate, Grad Assistants, Research Assistant, Limited-term, Fixed-term

Note: Students, part-time, hourly, Post Doctoral Fellows or employment terms ending within **6 months** are **not eligible** for a Corporate Credit Card.

3.2 Applying for a Card

1. Download the Cardholder Agreement from the University Credit Card website [University Credit Cards > APPLY NOW](#).
2. Complete the form, obtaining all required signatures, including:
 - a. Applicants signature on agreement and terms and conditions;
 - b. Applicant's Reports-to Manager as captured by Human Resources;
 - c. Applicant's Home Department Budget Owner – Budget owner of where the applicant's primary salary department is captured by Human Resources

Note: Self-approval is not permitted and will require a signature of the applicant's one-up approver as per the [Authority Matrix](#) if the applicant is a Department Budget Owner.

3. Return the completed Cardholder Agreements for processing by email to finance@ucalgary.ca OR, forward by campus mail to Supply Chain Management, Physical Plant, Attn: Corporate Card Program.
4. Applicants are contacted by email with instructions for completing mandatory training via D2L.
5. Once the training has been completed, the applicant will be notified when the card is available for pick-up at the Physical Plant.

3.3 New Card Issue and Activation

1. There is a training course specific to each card type that is mandatory before the new card can be issued and activated. Training includes a complete program overview, including security, compliance and Cardholder responsibilities.
 - PCard: mandatory training must be completed by the Cardholder to receive the card.
 - T&E Card: mandatory training must be completed by the Cardholder to receive the card.
 - The Cardholder's delegate is also encouraged to complete training sessions.
 - Cardholders do not require training for the replacement of lost or compromised cards.
2. Upon completion of training, Cardholder sign-off and picture identification are required to acknowledge attendance, card receipt and agreement to program compliance.
3. Card Activation:
 - a. Confirm that the name embossed on the card is correct. If not, contact finance@ucalgary.ca immediately.
 - b. Activate the new card following the instructions on the activation sticker on the face of the card. Further secure information required for activation will be provided during the training course and on the instructions provided with each new card. Activation includes the creation of a unique secure code for use with the chip and PIN feature. Activation is instant, and card usage can commence immediately.
 - c. Read and understand the Scotiabank Commercial Card Cardholder Guide & Chip Information pamphlet enclosed with the new card.
 - d. After card activation, Cardholders are required to log in to the Scotiabank CentreSuite website to change their temporary password to a secure password. This

is Scotiabank's proprietary website from which monthly statements can be viewed and downloaded. Login credentials and related information is provided during training and on the instructions provided with each new card.

- e. The card must be kept in a secure location and used in a safe manner. Refer to [MANAGING THE CARD > Card Security](#)

4. USING THE CARD

4.1 Transaction Limits

The **PCard** is used for the payment of low-dollar, low-risk goods and services. There are two types of default spend limits assigned to this card. The monthly limit is the total amount of spend that can occur during the statement period. The single transaction limit is the total amount of a single purchase, not a daily limit.

The default limits set on the **PCard**:

Single Transaction Limit: **\$5,000**

Monthly Limit: **\$10,000**

The **T&E Card** is used for hospitality, entertainment, and business travel expenses. The default monthly spend limit will accommodate most requirements of a traveler during the statement period. There is no single transaction limit due to the nature of the expenses permitted on the card.

The default limits set on the **T&E Card**:

Monthly Limit: **\$25,000**

If there is a specific requirement for higher limits, the Cardholder may request an increase. Under no circumstances shall the Cardholder ask the supplier to split charges to avoid the single transaction limit. The request must be made prior to the purchase. Refer to [MANAGING THE CARD > Limit Increases](#)

4.2 Allowable and Restricted Purchases

Each card is set up and regulated to allow for specific transaction types. Certain items allowed on one card may not be permitted on the other. Applicants may require either or both cards, depending on their business needs.

Note: Cardholders are encouraged to use their corporate card with suppliers whenever possible to streamline the procurement process.

****No deposits or payments for on-campus events are to be charged to either a PCard or T&E Card unless a signed University authorized contract is in place.**

Allowable PCard transactions (materials and supplies) include:

- Advertising
- AHS/CLS invoices
- Art supplies
- Books
- Catering up to \$5000
- Cell phones/parts/accessories
- Computers and parts
- Courier
- Equipment under \$5000
- Fuel (local or field work only)
- Instructional materials
- Journal/magazine subscriptions
- Lab/research supplies
- Memberships (non-PER funded)
- Office supplies
- Printing services
- Publication/page charges
- Subject fees
- Tools

Note: Gift cards & gift expenses must adhere to the [Gifts, Donations, and Sponsorship Policy](#), along with funding guidelines.

Restricted PCard transactions include:

- Alcohol
- Cash advances
- Cash rebates/refunds
- Catering \$5000+
- Construction
- Consulting Services
- Contractual services (or signing an agreement to any terms and conditions)
- Equipment \$5000+
- Expenses not related to University approved Business
- Fines and penalties of any kind
- Fridges/freezers
- Furniture
- Gift cards for employees
- Hazardous, radioactive or explosive materials
- Hospitality
- Hotel or Event deposits
- Laser and x-ray equipment
- Live animals
- Parking fees and fines
- Personal purchases, under any circumstances
- Purchases to be allocated to PER funds
- Rent
- Software/licenses/renewals/cloud applications - unless authorized
- Travel
- Used equipment

Note: Transactions made with the PCard must follow the [Supply Chain Management Policy](#) and any other related policies regarding commodity pre-approval requirements, service or intention of the purchases.

Allowable T&E Card travel expenses include:

- Accommodation
- Airfare (domestic/international)
- Baggage fees
- Bus / taxi / train
- Business phone / internet charges
- Conference / registration fees
- Contract employee travel (outside persons travelling on behalf of a University-related program)
- Fuel (Fleet vehicle only) – *Costs must be identified as fleet on expense claim*
- Group travel
- Group travel expenses (i.e., sports travel, field trips, etc.)
- Hotel expenses (when allowed by the hotel) for guests of the University
- Incidental items including Books/supplies/materials while travelling
- Mail/courier while travelling
- Meals while travelling
- Mileage for local travel
- Non-University travellers (i.e., graduate students, visiting lecturers, departmental recruiting, or other staff not eligible for a corporate card)
- Parking fees/tolls
- Purchases to be allocated to PER funds
- Rental vehicle including fuel for domestic/international travel
- Taxi
- Tuition

Note: Travel expenses made with the T&E Card must follow the [Travel and Expense Reimbursement Handbook](#), along with any other related policies.

Allowable T&E Card hospitality expenses include:

- Alcohol only as permitted by policy
- Catering
- Employee functions
- Event tickets/admission
- Food and/or beverages
- Fundraisers
- Hospitality/meals/catering
- Parking fees
- Recruitment

Note: Hospitality expenses made with the T&E Card must follow the [Hospitality and Travel Expenses Policies and Procedures](#).

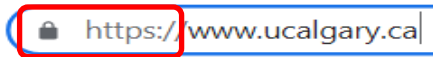
Restricted T&E Card transactions include:

- Cash advances
- Cash rebates/refunds
- Consulting Services
- Expenses not related to University-approved business
- Fines and penalties of any kind
- Gift cards for employees
- Maintenance or lease agreements
- Personal purchases, under any circumstances
- Purchases of equipment, office or lab supplies or other commodities
- Software/licenses/renewals/cloud applications
- Subject fees/honorarium
- Used equipment

4.3 Online / Web Purchases

Cardholders may purchase items online; however, they must protect their card and personal information. When making online purchases, the Cardholder will:

- Use good judgement regarding security;
- Not use the PCard or T&E Card on a site that they would not trust to use their personal card;
- Choose suppliers that have a secure site. The closed lock symbol can identify this, usually shown at the lower right-hand portion of the screen or a site address that starts with <https://>;



- Take a screen shot / print screen of the information or use the confirmation email as the invoice/receipt. This will be required as part of the reconciliation/expense documentation;
- Set up a separate business account from any personal account and use a University email and mailing address when paying through this method. Examples of some online vendors:
 - PayPal
 - Amazon

4.4 Email / Fax Orders

A supplier may request the Cardholder to submit their order by fax or email. This is acceptable; however, Cardholders are prohibited from sending secure information, such as the card number, expiry, security code or a copy of the front and back of the card by either fax or email. Permitted methods are by telephone, secure website or in person. Due to Payment Card Industry (PCI) Standards, the University must comply with secure and safekeeping of credit card information. Only conduct business with suppliers who meet PCI standards. Refer to [CARD PROGRAM CONTROLS > PCI Compliance](#).

4.5 In Person

Electronic verification systems allow suppliers to verify that the card is valid and has sufficient credit to cover the purchase, allowing the verification to happen at the time of purchase. The validation is performed using a credit card payment terminal or point-of-sale (POS) system with a communications link to the supplier's acquiring bank. Data from the card is obtained from a magnetic stripe or chip on the card; the latter system is called Chip and PIN. Protect your credit card like you protect your cash. Never leave it unattended.

4.6 Shipping Instructions

The Cardholder must provide the supplier with adequate delivery instructions for the shipment:

1. Company name: University of Calgary.
2. Recipient's name, department, room/building, telephone.
3. Street address. Shipments for either Foothills Campus or Main University campus should have a street address of 2500 University Drive NW, Calgary AB Canada T2N 1N4. For all other University locations, provide the address accordingly.

NOTE: Goods paid by University or Research funds must NOT be shipped to the Cardholder's home.

4.7 US / Foreign Shipments

When placing an order outside of Canada, there are specific shipping instructions.

1. Brokerage fees are permitted on the PCard. For UPS shipments, it is important to advise the supplier that the broker is 'University of Calgary.' Please, direct suppliers to call our Customs office at 403.220.7224 with questions about the customs broker for particular shipments.
2. The shipping address for all orders must include: 'University of Calgary', the recipient's name, phone number, and delivery address.
3. After placing the order, send the supplier name, courier name, and tracking number, along with the PeopleSoft account number, to customstraffic@ucalgary.ca. This will expedite the transit time of the order through Customs to you.

4.8 Pre-Authorized Recurring Payments

Pre-Authorized Recurring Payments (PRPs) on corporate cards have grown in popularity due to their convenience and ease of use. Examples of services that can use PRPs include journal and magazine subscriptions, monthly water service, wireless communication provider payments for cell phone and pager, and club/organization dues. However, before a Cardholder decides to take advantage of this useful tool on their card, it is important to be aware of the following:

- Once a Cardholder completes a Pre-Authorized Recurring Payments form, they have authorized the supplier to complete specified charges for the term of the contract.
- If a card is cancelled prior to the end of a contract term, any existing PRPs will continue to flow to that card account number. Cancelling the corporate card only prevents the authorization of new PRP agreements and purchases by the supplier.

To stop existing PRPs from appearing on a cancelled card, the Cardholder must contact the supplier and revoke their authorization. The supplier should stop the charges immediately. If they do not, any charges incurred after the authorization is revoked can be disputed. The Cardholder must obtain proof of the service cancellation from the supplier, to support any possible disputes for charges incurred after the cancellation.

If the Cardholder has pre-authorized payments, they or their department must contact the supplier and arrange to pay another way or cancel the service. If this is not done, the supplier can legally continue to bill the card, and the department will be responsible for the charges.

4.9 Billing Address

Suppliers taking orders by phone or on their secure website may require the billing address. For University credit cards, the **Billing Address** is:

2500 University Drive NW
Calgary AB T2N 1N4

The telephone number is the one provided by the Cardholder on the Cardholder Agreement form. The Billing address and Shipping address may be different. Please refer to see section 'Shipping Instructions' above.

5. RECONCILING THE CARD STATEMENT

5.1 Monthly Billing Cycle

Timely reconciliation of incurred charges is required to ensure that transactions are reflected in a Cardholder's budget as soon as possible. Departments are ultimately responsible for ensuring that all submissions are allocated correctly.

Each monthly billing cycle takes place from the 26th of the month to the 25th of the following month and is listed on a credit card statement provided by Scotiabank Visa.

All incurred PCard and T&E Card transactions are automatically uploaded into PeopleSoft and will be available for reconciliation through the 'Reconcile Credit Card' module within the MyUofC portal.

Note: Reconciliation of all charges is completed and submitted electronically; no hard copies are required.

Detailed quick reference guides are available on the [University Credit Cards](#) website. The basic steps for reconciling transactions for each card is as follows:

5.2 PCard Reconciliation

Each PCard has a default chartfield, which is assigned to all transactions. Unless re-allocated to a specific account, the default account will apply automatically to reconciled charges.

Transactions incurred on the PCard are made available for reconciliation in Peoplesoft through the Purchasing module within three to five days of the transaction date. Cardholders have the option to reconcile these immediately or after the cycle cutoff on the 25th. The basic steps are:

1. On the 26th of the month, the Cardholder will receive an email with a pdf copy of the monthly statement from notifications@centresuite.com. Alternately, the Cardholder may log into their CentreSuite account to download the monthly statement copy. For daily or weekly reconciliation, prior to the availability of the monthly statement, a snapshot of the current transactions can be retrieved from CentreSuite to be used in place of the statement. If, after viewing the monthly statement, it is confirmed that no charges were incurred, no reconciliation is required for that billing period. For transactions incurred, proceed to reconcile.
2. Match each transaction on the statement with the applicable invoice/receipt. If any invoices/receipts are missing, refer to [MANAGING THE CARD > Missing Receipts](#).
3. In PeopleSoft, reconcile and submit all outstanding items, attaching related invoice/receipt to each line, along with a monthly Scotiabank Visa statement or transaction snapshot.

Refer to the [Purchasing Card Reconciliation Quick Reference Guide](#) for complete reconciliation instructions.

All charges must be reconciled and submitted by the 15th of the month following the statement date. Missing deadlines may result in suspension or loss of card usage. Refer to the [Escalation Process for Past-Due PCard and T&E Card Transactions](#) for more information.

Credit processing from a supplier or receiving payments from a third party supplier may be a lengthy process. To ensure that transactions are reconciled on a timely basis, the transaction(s) in 'staged' status should be reconciled (goes to a voucher) and processed. Once the credit or payment is received, the credit can be reconciled to the same funding referencing the original voucher number.

5.3 T&E Card Reconciliation

Transactions incurred on the T&E Card are made available for reconciliation within 3-5 business days of the transaction date. If a transaction appears on the monthly credit card statement, it will also appear in My Wallet, in PeopleSoft 'My Wallet' is accessed through 'Reconcile Credit Card,' or through the Travel and Expense Center. My Wallet houses all incurred T&E Card charges awaiting reconciliation.

1. On the 26th of the month, the Cardholder will receive an email with a pdf copy of the monthly statement from notifications@centresuite.com. Alternatively, the Cardholder may log into their CentreSuite account to download the monthly statement copy. For daily or weekly reconciliation, prior to the availability of the monthly statement, a snapshot of the current transactions can be retrieved from CentreSuite to be used in place of the statement. If, after viewing the monthly statement, it is confirmed that no charges were incurred, no reconciliation is required for that billing period. For transactions incurred, proceed to reconcile.
2. Match each transaction on the statement with the applicable invoice/receipt. If any invoices/receipts are missing, refer to [MANAGING THE CARD > Missing Receipts](#).
3. In PeopleSoft, the Cardholder or an assigned delegate will select charges from My Wallet to initiate an Expense Report at any point in a given monthly cycle.
4. Reconcile and submit all outstanding items, ensuring to attach all related invoices.
5. The expense is then submitted and routed for approval, according to the University of Calgary [Authority Matrix](#).

Refer to the [Submitting a Travel and Expense Card Claim - Quick Reference Guide](#) for complete reconciliation instructions.

All charges must be reconciled and submitted by the 15th of the month following the statement date or estimated travel date indicated in My Wallet by the Cardholder. Missing deadlines may result in suspension or loss of card usage. Refer to the [Escalation Process for Past-Due PCard and T&E Card Transactions](#) for more information.

Receiving travel credits from an airline, hotel or other travel providers or payments from a third-party reimbursing travel may be a lengthy process. To ensure that transactions are reconciled on a timely basis. The transaction(s) listed in "My Wallet" should be reconciled into an expense claim and processed. Once the credit or payment is received, the credit can be reconciled to the same funding referencing the original expense claim.

6. MANAGING THE CARD

6.1 Receipts

A receipt must be obtained for each charge to the card. This is a requirement for any audits performed on the card to support the purchase as legitimate and accurate. Eligible receipts must have at least the following:

- Supplier name
- Date of purchase/payment
- Description of what was purchased/paid
- Unit cost
- Total cost charged to the card

Receipts may be a cash register receipt, fax confirmation, email, web order confirmation, completed mail order or a company invoice. The information must be legible.

For receipts in another currency, the amount shown in PeopleSoft will be the converted Canadian dollar amount. For audit purposes, the credit card statement downloaded from CentreSuite (or transaction snapshot) must be included with the submitted paperwork as it provides the original currency amount to match the receipt and the charged/converted Canadian amount that shows in PeopleSoft.

6.2 Missing Receipts

Replacement receipt:

1. In the event the Cardholder has lost a receipt, they should attempt to obtain a copy of the receipt directly from the supplier.
2. If a receipt cannot be obtained by any means:
 - a. PCard: check the 'No Receipt' box on the item line during reconciliation.
 - b. T&E Card: check the 'Missing Receipt' box on the item line in My Wallet before creating an Expense Report.

Missing receipts are an exception and require mandatory justification comments when reconciling in PeopleSoft. Regular occurrences are not acceptable and represent non-compliance to card usage by not obtaining a receipt for each payment. This could result in suspension or the loss of card usage.

6.3 Limit Increases

When the Cardholder has a specific requirement for a higher limit, they must submit a request as follows:

1. Download the Corporate Card Limit Increase Form from the University Credit Cards web page: [UCalgary Finance > Forms & Resources> UCalgary Credit Cards](#)
2. Complete the form ensuring that the limit requested is in Canadian funds, provide an invoice, quotation or other supporting documentation and obtain the signature of the Cardholder's approvers.
3. Required signature's;
 - a. Cardholder's Reports-to Manager = The supervisor information as captured by the cardholder's Human Resources profile;

- b. Cardholder's Home Department Budget Owner = The budget owner of the cardholder's primary salary dept ID (chartfields) as captured by Human Resources
4. Submit the completed form to finance@ucalgary.ca.
5. The turnaround time for increases is typically two business days, depending on the request complexity. The Cardholder will be notified when the limit is available if approved.
6. Permanent increases are subject to a periodic review to ensure the requested amounts are valid.
7. Limit increases will not be permitted for Cardholders who have outstanding transactions that are overdue for reconciliation. Transactions must be reconciled according to deadlines before limit increases can be issued.
 - Temporary – for one-time purchases to roll back to the initial limit after 30 days from an approved increase
 - Permanent - for an increase to the single or monthly limit to cover operational or travel expenses long term

6.4 Card Security

The Cardholder is responsible for the security of the credit card issued to them. Every precaution must be used to maintain confidentiality of all information related to the card, such as the card account number, expiry, PIN and security code.

The card number and physical card must always be protected and kept in a secure location. The only person authorized to use the card is the person whose name appears on the face of the card. Cards are not transferrable. By accepting and using the card, the Cardholder agrees to the terms set forth by Scotiabank Visa, where sharing the card is a breach to those terms with Scotiabank Visa and any misuse is the responsibility of the Cardholder.

If a Cardholder is going to be absent for an extended period (three months or longer), the Cardholder or their supervisor must submit a Maintenance Request Form to have the card suspended or cancelled for security and to prevent any fraudulent activity. All outstanding transactions must be reconciled, and supporting documentation submitted for review and approval.

Note: Card account data can be read from a wallet, pocket or bag. RFID blocking devices (credit card wallet/sleeve) help to reduce the transmission of card data.

6.5 Inactive Cards

Cards are considered inactive if no transactions are incurred for six consecutive months or more. To minimize the risk of fraudulent activity, cards will be placed in a suspended status. At such time that the Cardholder wishes to use the card again, the Corporate Card Program must be contacted for card reinstatement with a submission of a Maintenance Request form through finance@ucalgary.ca.

6.6 Canceling a Card

The Cardholder (or their reports to manager, approver, or department) MUST notify the Corporate Card Program of a card cancellation request by submitting a Maintenance Request form. All outstanding transactions must be reconciled, and supporting documentation submitted for review and approval. Any pre-authorized recurring monthly charges must also be stopped by notifying the related suppliers.

The Cardholder's department is responsible to ensure that the card is cancelled immediately when the Cardholder leaves their current position due to voluntary or involuntary termination or transfers to another department. Refer to [Pre-Authorized Recurring Payments](#) for more information.

If the Corporate Card Program is not notified of a Cardholder leaving their position, the Cardholder's department will be responsible for the reconciliation, and approval of any outstanding transactions incurred on the card before and after the Cardholder's departure.

6.7 Scotiabank Customer Service (Call Centre)

Scotiabank Commercial Card Service Centre representatives provide 24-hour telephone support to individual Cardholders. The number is 1-888-823-9657.

Customer Service Representatives duties include:

- Provide general account information
- Activate new cards
- Cancel lost/stolen cards
- Process disputes
- PIN reset
- Provide available balance information
- Issue replacement cards for any damaged cards
- Provide back-up documentation for transactions
- Replace worn out/defective cards
- Travel notification

NOTE: When contacting Scotiabank Customer Service, be prepared to answer a series of security questions for identity verification, including the 'Date of Significance' (provided when a new or replacement card is issued).

6.8 Lost or Stolen Cards

Cards must be stored in a safe place. If a credit card is lost or stolen, Cardholders must contact Scotiabank Customer Service immediately and inform the Corporate Card Program at finance@ucalgary.ca.

6.9 Payments/Delinquency Fees

Cardholders must never pay Scotiabank Visa directly; all corporate credit cards are paid centrally by the University. As a result, delinquency fees will not be incurred in the program. Direct payments to the provider will result in an infraction of card use.

6.10 Renewal Cards

The expiry date for each card falls on the last day of the month identified on the card. Renewal cards are issued automatically and arrive shortly before expiration. Cardholders are contacted when the card is available for pick-up.

If a card has expired without a replacement being issued, Cardholders must contact the Corporate Card Program immediately. In addition, if the Cardholder is scheduled to travel around the card expiry date, a renewal card can be issued early upon request. Cardholders should expect 10-14 business days for delivery of replacement card.

6.11 Transaction Disputes and Fraud

Cardholders should review their Scotiabank Visa statements each month, regardless of whether or not the card was used. In the event of a discrepancy with any charges or when more transaction information is required, Cardholders should first attempt to resolve directly with the supplier. If the supplier is unable to help, the Scotiabank Call Centre should be contacted for further assistance. When contacting Scotiabank, Cardholders will be asked to provide their Date of Significance, name, account number and may be asked to answer several questions for security purposes.

Cardholders should contact Scotiabank at 1-888-823-9657 for the following:

- Do not recognize a charge
- Declined charge
- Fraudulent transaction
- Unauthorized transaction
- Paid for transaction through other means
- Billed for a different amount than the receipt shows
- Billed for merchandise/services not received
- Disputing quality of merchandise/service received
- Billed for cancelled service
- Returned merchandise with no credit received

If a transaction is identified as invalid or fraudulent, a formal dispute is to be submitted by the Cardholder to Scotiabank. Cardholders have 60 days to dispute a transaction from the date the transaction was made. Scotiabank will investigate the matter and will contact the Cardholder with a final resolution.

Disputed amounts are credited once a resolution occurs. Credits will be treated as any other charge. They will be loaded into PeopleSoft and reconciled against the same account to which the original charge was allocated.

Follow these steps to submit a dispute:

1. Contact Scotiabank's Commercial Card Services;
2. Scotiabank will confirm valid and invalid transactions
3. Scotiabank will cancel the card and initiate a fraud investigation
4. A new card will be issued
5. Notify the card program at finance@ucalgary.ca that the card is being replaced

Due to the length of time for an investigation to be completed, once identified and after Scotiabank has been notified, the suspect/fraud transaction should be reconciled.

- For T&E suspected fraud, once the transaction is listed in "My Wallet" it should be reconciled into an expense claim and identified in the description field as "fraudulent charges" then saved as an expense claim until Scotiabank completes their investigation.

- For PCard suspected fraud, once the transaction is loaded into PS upon reconciliation enter a comment outlining the transaction is fraudulent and under investigation and select 'No Receipt'.

Note: In the event that a card is compromised, Scotiabank will cancel it immediately upon notification, and a new card will be issued to the Corporate Card Team at the University. Cardholders are then contacted when the replacement card is available for pick-up. Cardholders should ask the Customer Service agent to send their new card by courier at no charge. Cardholders should be aware that they will be without a card until the replacement arrives. If Scotiabank is not alerted to a fraudulent charge within the grace period, the charge will be considered valid, and the Cardholder and/or Department will be accountable for payment. Advise the Corporate Card Program at finance@ucalgary.ca of any card replacement.

If a card is lost, stolen, or compromised, the Cardholder must first report to Scotiabank Help Desk (1 888-823-9657 Canada and USA or 1-416-750-6138 all other destinations) and then inform the Corporate Card Program at finance@ucalgary.ca.

6.12 Splitting Transactions

A Cardholder must never request a supplier to split a charge into smaller amounts to circumvent the authorized card limits. If a charge exceeds their single transaction limit, the Cardholder must request a temporary increase by submitting a Limit Increase Request Form to the Corporate Card Program team. Refer to the section in this handbook [MANAGING THE CARD > Limit Increases](#).

6.13 Transactions in a Foreign Currency

Transactions in a foreign currency are converted to Canadian dollars at the exchange rate in effect as determined by Visa International on the date the supplier posted the transaction to Visa and debited or credited to the card. The rate may be different from the rate in effect on the date the transaction was made. Any +/- differences in exchange rate billings or transactions are the Cardholder's department's responsibility for incurred charges. Cardholders may contact Scotiabank for more information about applicable transaction fees.

6.14 Changes to Cardholder information

For all changes to a cardholder profile, the Cardholder (or their reports to manager) MUST notify the Corporate Card Program by submitting a Maintenance Request form. These changes may include:

- Name change
- Phone number
- Adding or removing a reconciler
- U of C email address
- Default chartfields on a PCard
- Department change
- Cancellation of card
- Suspension of card (absence from a position for longer than 3 months)
- Reinstate card

The turnaround time for processing maintenance requests is typically three to five business days, depending on the time of day it was received and the nature of the request. The request initiator will be notified when the change has been updated or processed on the cardholder's profile.

6.15 Refunds

Should a vendor issue a refund the cardholder is responsible for ensuring the refund is processed back to the credit card and not issued personally to the Cardholder.

7. CARD PROGRAM CONTROLS

7.1 Card Violations

Inappropriate usage of a credit card will result in a warning issued by the Corporate Card Program. Three warnings within one calendar year may result in card suspension or cancellation.

Policy violations include, but are not limited to:

- Items listed under Restricted Transactions, including personal purchases made in error
- Missing receipts/back-up documentation
- Splitting purchases in order to stay within authorized set limits
- Future-dating transactions that are non-travel related or travel already completed
- Failure to respond to card-related inquiries by the Corporate Card Program, UService team/ Research Accounting or Financial Operations

The following steps will be taken if there are violations found:

- 1st violation – warning
- 2nd violation – Infraction filed on card profile
- 3rd violation – card suspension

If a card is suspended due to non-compliance, the Corporate Card Program and/or department head reserves the right to request card training be re-taken before the card is reinstated.

Continuous monitoring of all card transactions will apply to all Cardholders.

7.2 Unreconciled Transactions

All charges on the PCard and T&E Card statements are paid by the University directly to Visa. Cardholders need to reconcile and submit their PCard reconciliations and/or T&E Card My Wallet/expense claims by the respective deadlines, allocating expenses to the correct chartfield(s) (department/project).

The Corporate Card Program Team reviews outstanding charges, including pending or non submitted expense reports and sends notifications to Cardholders and their respective departments when they become past due. Failure to reconcile and submit documentation by Corporate Card Program deadlines will result in card suspension and automatic allocation to the Department. Departments are solely responsible for moving any allocated transactions by journal entry.

Cardholders that have had their card suspended three times for non-compliance will no longer be eligible for the University Corporate Cards. Please refer to the [Escalation Process for Past Due Corporate Card Transactions](#).

7.3 Escalation Process for Past Due Corporate Card Transactions (PCard and T&E Card) Unreconciled Transactions:

Timely reconciliation of transactions is a requirement of being issued a University Corporate Card. Cardholders will receive the following communication regarding unreconciled transactions. The following table outlines the communication steps:

Timeline	Action
<p>16th of the following month after statement date</p> <p><i>i.e. Statement date January 25, email sent on February 16</i></p>	<p>Email cardholder reminding them to reconcile outstanding transactions.</p>
<p>1st of the second month after statement date</p> <p><i>i.e. Statement date January 25, email sent on March 1</i></p>	<p>Email cardholder, reminding them to reconcile outstanding transactions. Reminder that card will be suspended on the 16th of the month if transactions are not reconciled and submitted for approval.</p>
<p>16th of the second month after the statement date</p> <p><i>i.e. Statement date January 25, email sent on March 16</i></p>	<p>Email cardholder that card is suspended and will require all outstanding transactions from all card statements to be reconciled, submitted for approval and home department owner approval provided before the card is reactivated, cc to department owner. Reminder that charges will be allocated to the department on the 1st of the following month.</p>
<p>1st of the third month after the statement date</p> <p><i>i.e. Statement date January 25, email sent on April 1</i></p>	<p>Advise home department owner of unreconciled transactions that have been charged to their department budget, cc to Cardholder. Departments are responsible for reallocation of transactions to appropriate funding by journal entry.</p>

***Note:** Statement date for the University for both the PCard and T&E card is the 25th of each month.

This escalation process only applies once the actual travel date has occurred. If there are future-dated travel transactions, the escalation procedure will commence after the travel date, not the statement date. Cardholders may be subject to provide proof of future-dated transactions allocated in Peoplesoft by the Corporate Card Program. If future-dated transactions are proved to be non-travel related or travel already completed, cardholders may be at risk for an infraction for non-compliance.

Unapproved Corporate Card transactions:

Timely approval of transactions is a requirement of Finance reviewers, budget, and department owners. Approvers will receive the following communication regarding unapproved vouchers and expense reports. The following table outlines the communication steps:

7-, 14- and 28-day reminder notification of transactions pending approval on their worklist.

45-day warning notification of upcoming allocation to cardholder's home department budget if transactions pending on their worklist remain unapproved.

60-day advisement that transactions from the unapproved vouchers and expense reports have been allocated to the cardholder's home department budget.

7.4 Suspended Card Reinstatement Process

In all cases, the Cardholder is ultimately responsible for ensuring that all policies and procedures are followed for purchases and reconciliations. Steps for suspension reinstatement are:

1. Cardholder (or delegate) must ensure all outstanding reconciliations are compliant and completed.
2. Once verified by the Card Program that the reconciliations are completed, the card can be reinstated after department head approval is provided.
3. The Corporate Card Program and/or department head reserves the right to request card training be re-taken before the card be reinstated.
4. Cardholders who have had their card suspended three times will no longer be eligible for reinstatement or a Corporate Card (excluding extenuating circumstances to be determined by the Card Program)

7.5 Document Retention

With the required electronic submission of all related supporting documents during reconciliation, Cardholders should refer to their respective Departments to discuss internal retention policies.

7.6 Department Internal Controls

The responsibility for appropriate card usage resides with the Cardholder and the budget owner and/or project approver to ensure that all transactions incurred and approved are for University business only and are in compliance with University policies and funding guidelines. Each department should be aware of incurred transactions and provide approvals where deemed appropriate.

The approving department is responsible for any outstanding transactions not reconciled by the Cardholder. For instances where Cardholders will be absent from their position for three months or longer, they and/or their department is responsible for submitting a Cardholder Maintenance Request Form to the Corporate Card Program to suspend or cancel the card to prevent

unauthorized or fraudulent use. All outstanding transactions must be reconciled, and supporting documentation submitted for review and approval.

7.7 PCI Compliance

The [Payment Card Industry Data Security Standard \(PCI DSS\)](#) is a set of requirements designed to ensure that all companies that process, store or transmit credit card information maintain a secure environment. Essentially, this applies to any supplier that has a Merchant ID (MID). As the University must demonstrate formal PCI DSS Compliance, all credit card processing activities and related technologies must comply fully with the Payment Card Industry Data Security Standards (PCI DSS).

The PCI DSS applies to any organization—supplier or service provider—regardless of size or number of transactions that accepts, transmits or stores any Cardholder data. Said another way, if any customer of that organization ever pays the supplier directly using a credit card or debit card, then the PCI DSS requirements apply.

The University of Calgary has a contractual responsibility with the credit card companies and the current payment processor; to ensure that all Cardholder Data (CHD) and Sensitive Authentication Data elements are protected from:

- unauthorized access;
- disclosure;
- and possible misuse or abuse, throughout the life cycle of the data

Therefore, credit card suppliers at the University are required to follow strict procedures to protect customers' credit card data. These directives apply to all types of credit card activity (storage, processing and transmission of card information), including transactions processed face-to-face, over the phone, via fax, mail or the Internet. There can be no exceptions. Failure to achieve compliance can result in increased fines and service costs, increased liability, and the potential for reputational damage.

Due to a reduced level of security University credit cards are not permitted to be saved in a digital or mobile wallet such as Apple Pay, Google Pay or Samsung Pay.

8. TRAVEL & INSURANCE

8.1 Travel Notification

Cardholders who will be travelling must notify Scotiabank Visa of location and dates. They must also register any international travel on the [Risk Management](#) website.

8.2 Preferred Travel Supplier

Employees using the T&E Card are encouraged to use the University's preferred travel supplier, Maritime Travel, when making travel arrangements. Access to negotiated airline discounts and CAUBO rates for hotels and car rental agencies are only available through the preferred supplier. More information is available at [UCalgary Travel](#).

Employees using the T&E Card arranging travel for University business may refer to the [Hospitality and Travel Expenses Policy](#) and associated procedure documents. They should also review the requirements of University Risk Management and Insurance when planning any work-related travel.

8.3 Travel Insurance

Travel insurance coverage is provided as a default benefit of the T&E Card. No additional paperwork is required to activate it, and there are no deductibles.

Benefits include (but are not limited to):

- Auto Rental Collision/Loss Damage
- Flight Delay
- Emergency Purchases
- Hotel/Motel Burglary and Lost Luggage Insurance
- Travel Accident Insurance

Benefits do not include:

- Trip cancellation
- Extended coverage to other travelers

There are strict regulations regarding timeframes for making a claim, deadlines for filing, and the amount of coverage provided. Please direct all claims to Manulife @ 1-833-389-1090 or through the portal at www.manulife.ca/scotia. For policy # send a request to finance@ucalgary.ca.

For information on Auto Rental Collision/Loss Damage, contact riskmgmt@ucalgary.ca.

NOTE: Trip cancellation and additional insurance can be obtained through the travel supplier for an additional cost.

8.4 Travel Credits

Booked through Maritime

Airline credits issued as a result of cancelled airfare booked through Maritime are tracked by the University and retained by the original claimant to a maximum of 9 months or 270 days.

Note: all airfare credits must be used for University business and flown on within one year of the original date of issue.

Credits within 90 days of expiration may be transferred and used by the department to minimize financial loss to the institution. There will be no redistribution back to the original credit holder for the value of the credit if the original transaction has been charged to University funding. Note: if credits are transferred, there may be a change fee cost.

Booked on a Corporate Card

Airline refunds issued as a result of cancelled airfare booked on a University T&E card are tracked by the University, and the Cardholder's responsibility to reconcile on a timely basis. For credits or vouchers that are provided to the Cardholder by the airline, they must be used within one year and used for University business, or risk losing the credit.

Responsibility of Department for all travel bookings

All travel bookings and credits are the responsibility of the Cardholder and their Department and need to ensure that they are reconciled within a timely basis. Should a cardholder leave the University or for travel that is booked on behalf of a non-employee, the Department is responsible for reconciling all incurred transactions or taking actions to cancel future-dated travel. The overall responsibility of reconciliation for the incurred travel expenditure lies with the Department and will be allocated to the Department budget funding if not reconciled within the Corporate Card program guidelines.

9. APPENDIX

Referenced Documents

- [Authority Matrix](#)
- [Visa PCard and T&E Card Agreements](#)
- [Quick Reference Guides](#)
- [Maintenance Request Form](#)
- [Limit Increase Form](#)
- [University of Calgary Policies and Procedures](#)

Corporate Card Program handbook updates:

- [Corporate Card Program Handbook recent updates](#)