**Introduction**

Where members of staff are regular travellers, their Head of Department / School or Director may authorise the issue of a University Traveller Purchase Card. The University Traveller Purchase Card is intended to provide an efficient means of allowing University staff to incur **legitimate** expenses on University business, in accordance with the University’s [Expenses Policy](http://www.strath.ac.uk/media/ps/finance/expenseclaims/Expenses_Policy.pdf), but which would otherwise have been incurred by a different method of payment, such as an [Expense claim](http://www.strath.ac.uk/finance/financialservices/purchasinggoodsservices/expenseclaims/).

University Traveller VISA Cards are distinct from Departmental Purchasing Cards, and allow only specific types of travel-related expenditure to be incurred. University Traveller VISA Cards are always supported by the issue of a physical card, similar to a personal credit or debit card.

Expenses incurred on University Traveller VISA Cards will be settled by the University directly to the bank each month. Cardholders will be required to review card transactions online on a weekly basis and upload receipts and any other supporting documentation that provides evidence that the expenditure falls within the University’s Expenses, Procurement and other relevant policies. The budgetholder(s) to whose code(s) the expenses are being charged will then be required to approve these records to confirm their agreement that the expenditure is appropriate and has been incurred in line with the University’s policies. The issue of a University Traveller VISA Card does not change the responsibilities of individuals, budgetholders and Heads of Department to ensure expenditure is incurred appropriately: the cards simply provide an additional and more efficient mechanism for incurring that expenditure.

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| **University Traveller VISA Cards are for business use only and under no circumstances should they be used for personal transactions. Personal use of a University card may lead to disciplinary action.** |

**Obtaining a card**

Cards should be requested only for those staff who are regular travellers and for whom the issue of the card will reduce the administrative and financial burden of regular retrospective expense claims. Infrequent travellers should continue to claim expenses through the [Expenses process](http://www.strath.ac.uk/finance/financialservices/purchasinggoodsservices/expenseclaims/). Finance reserve the right to decline requests.

University VISA cards:

* **Are** **only** for travel and other expenses incurred whilst on University business, and in accordance with the University’s [Expenses Policy](http://www.strath.ac.uk/media/ps/finance/expenseclaims/Expenses_Policy.pdf).
* **Should not** be used if it is more cost-effective to use the University's preferred travel provider, or otherwise where expenditure can more cost-effectively be incurred in advance of travel using a University order or a Departmental Purchase Card.
* **May** be used for urgent unforeseen travel requirements where, exceptionally, it has not been possible to use other procurement routes.
* **Are** subject to a number of restrictions around the types of expenditure that may be incurred. These restrictions are intended to protect the University and our bank in the event of loss or misuse of the card. Refer to the Appendix for full details.

Transactions processed through a University Traveller VISA card must comply with all relevant University policies and procedures, including in particular the University’s [Expenses Policy](http://www.strath.ac.uk/media/ps/finance/expenseclaims/Expenses_Policy.pdf). The University expects all cardholders to treat their University Traveller VISA card with the same levels of security and responsibility as they would treat their own personal credit card. This includes: keeping the physical card appropriately secure; not divulging card details except for the purposes of making a purchase; not divulging the PIN to any other person under any circumstances. Failure to adhere to these policies and procedures will result in the card being withdrawn and may result in disciplinary action.

Members of staff who wish to be considered for a University Traveller VISA card should discuss their requirements with their Head of Department in the first instance. The Head of Department is responsible for confirming that the need is genuine and appropriate.

If the need is agreed with the Head of Department, the member of staff should

* complete the [University Traveller VISA Purchase Card - Request & Employee Agreement](https://og.is.strath.ac.uk/terminalfour/SiteManager?ctfn=download&fnno=60&ceid=4288b3dca93c87e627b24928e0daf75dcbdb3388)
* complete the [RBS Application Form](https://www.strath.ac.uk/professionalservices/media/ps/finance/pcards/RBS_Application_Form.pdf)
* the relevant Head of Department **must** authorise the request before submission to Finance
* send both forms to the Purchase Card Admin team, PCard@strath.ac.uk

Cards are ordered from the University’s bank and normally take between 10 and 15 working days to be issued. For security, the card and PIN will be sent separately to Finance. When the card is received, Finance will contact the individual to ask that he or she collect the card in person. The individual will be required to present his or her staff ID card for identification and will also be required to sign to confirm receipt of the card. The card can then be used immediately.

**Use of the card**

Subject to the University’s policies and procedures, as outlined above, the card may be used by the cardholder as a mechanism for incurring University-related travel expenditure in the same manner as any credit or debit card. Value for money must be demonstrated at all times. Valid receipts must be obtained for every transaction, which should be VAT receipts where applicable. Note that a VAT receipt may need to be specifically requested in addition to the card transaction confirmation slip, which is typically not a valid VAT receipt. For full details of requirements, refer to section 7.2 of the [University’s Expenses Policy](http://www.strath.ac.uk/media/ps/finance/expenseclaims/Expenses_Policy.pdf).

The card must NOT be used:

* for personal purchases, which are not allowed under any circumstances – even if the Cardholder intends to repay the cost of the transaction;
* to purchase any goods or services in merchant categories that have been blocked (as listed in the Appendix);
* by anyone other than the member of staff to whom the card has been issued (the ‘cardholder’), who is responsible for the security of the card and card details;
* for withdrawing cash – any attempts to withdraw cash are recorded and reported to the University;
* as a means to avoid advance purchase from the University’s Recommended Suppliers / Contracts which may represent better value for money.

**Reconciliation and authorisation of expenditure**

Each cardholder **must** comply with the University’s process for reconciling card transactions on a regular basis, uploading receipts and any other relevant documentation and submitting these for authorisation. This is an online process, using the Financial Management System (FMS).

Expenditure incurred on each card is provided weekly by the Bank, in the form of an electronic transaction file.

Finance upload the transaction file to FMS, which generates an FMS Task for the Cardholder to complete online.

Cardholders must review the transaction details on FMS and:

* + confirm which transactions they have incurred
	+ investigate immediately any transactions that they have not incurred
	+ upload scanned receipts and any other relevant documentation supporting each transaction
	+ if necessary, amend the Sub Project (budget) to which transactions will be charged

When cardholders have reviewed all transactions on a statement, the confirmed transactions must be submitted for approval. FMS will automatically workflow transactions to the appropriate Sub Project Manager (budget holder).

Cardholders are expected to review FMS statements on a regular basis, not more than 14 days after each weekly statement.

Finance will review submissions for completeness, following up any discrepancies with the cardholder. Although it is the primary responsibility of both the cardholder and the Sub Project Manager to ensure that expenditure has been incurred in line with the University’s Expenses policy, Finance may also conduct routine checks. Additionally, Internal Audit will undertake periodic reviews. **Note that failure to provide adequate explanation of expenditure incurred or appropriate receipts may render staff members liable to income tax.**

Where the card statements have not been reviewed within 14 days of the upload of the transaction file, Finance reserve the right to treat the expenditure as a staff advance. Any outstanding personal expense claims may be offset against this advance and claims may not be settled until card statements have been reviewed. It is appreciated that circumstances will occasionally arise that will prevent timely submission, such as extended illness. Finance must be advised of the nature and probable extent of any delay, ideally in advance of the deadline or else as soon as a difficulty becomes apparent. Continued failure to review card statements, or repeated failure to review them completely, accurately and in a timely manner will result in the card being withdrawn.

**Cardholders leaving the University or changing roles**

Cardholders should inform Finance immediately they cease to be an employee for any reason, or change to a role that no longer warrants their remaining a cardholder. Cards must be returned at least one working week before the cardholder’s leaving date or change of role, with outstanding transactions reviewed and receipts uploaded to FMS prior to the cardholder’s departure or change of role.

Where a Cardholder is changing to a role within another University Department, and it has been agreed with the new Head of that Department that it is appropriate for the Cardholder to retain their existing card, the Cardholder should email the Purchase Card Admin team pcard@strath.ac.uk to arrange for the default Sub Project to be updated. This request must be authorised by the new Head of Department.

**Loss or compromise of a card**

If a card has been lost or stolen, or it is suspected that card details may have been otherwise compromised (for example, divulged to inappropriate persons or used fraudulently) this must be reported **immediately** to:

**RBS Lost and Stolen Cards: 0800 1615164**

*(This line is available 24 hours per day, 7 days per week)*

**and** to the Finance Helpdesk team, finance-helpdesk@strath.ac.uk

**Key Terms and Conditions of Use**

University Traveller VISA Cards must not be used in an attempt to circumvent the University’s broader policies on procurement, purchasing and expenses. Each card is directly associated with the relevant member of staff in the financial records, and cardholders are responsible and accountable to the University for the use of the card, in the same manner as they would be responsible for expenditure incurred by them through other channels such as expense claims or purchase orders.

Each University Traveller VISA Card has an individual transaction limit and a monthly credit limit, both of which are agreed between the Cardholder, the relevant Head of Department / School or Director and Finance prior to issue. Cardholders will be restricted to their designated limits by the Bank system. If it becomes apparent that previously set financial limits are incorrect or inappropriate, a request to change limits can be made using the [Purchase Card Request to Change Limit form](http://www.strath.ac.uk/media/ps/finance/pcards/VISA_Purchase_Card_-_Request_to_Change_Card_Limits.docx).

University Traveller VISA Cards are issued subject to the discretion of Finance and University Purchasing Services, who will monitor use and may withdraw the facility if there is evidence that the Cardholder is persistently failing to observe this Policy, or if the extent of usage falls below a level that justifies maintaining the card.

**Appendix: Permitted expenditure categories**

*Introduction*

All organisations that accept credit cards are assigned a ‘merchant category’ by their bank. These categories reflect a supplier’s primary product, service, or line of business. Transactions on University Traveller VISA cards can only be undertaken with suppliers in a travel-related merchant category.

*Permitted merchant categories*

Transactions can be undertaken with suppliers within the following categories:

* + Hotels and Accommodation
	+ Restaurants and bars
	+ Travel
	+ Car hire
	+ Car fuel
	+ General retail and wholesale

Regardless of whether a transaction is with a supplier in a permitted category, expenditure must also be incurred in accordance with the University’s Expenses Policy. Failure to adhere to the University’s Expenses Policy may result in disciplinary action and personal tax liability for an individual.

*Blocked merchant categories*

Transactions cannot be undertaken with suppliers in the following merchant categories:

* + Cash withdrawal at ATM
	+ Cash withdrawal over branch counter / foreign currency outlets
	+ Building services
	+ Building materials
	+ Estates and garden services
	+ Utilities and non-automotive fuels
	+ Telecommunication services
	+ Catering and catering supplies
	+ Cleaning services and supplies
	+ Training and educational
	+ Staff – temporary recruitment
	+ Mail order / Direct selling
	+ Personal services
	+ Freight and storage
	+ Professional services
	+ Financial services
	+ Clubs/Associations/Organisations
	+ Statutory bodies
	+ Office stationery, equipment and supplies
	+ Leisure activities