INSTANT CARD PROGRAM POLICY

March 15, 2024
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Section 1: Procurement Card (P-Card) Program Overview

1.1 Authority

The authority to procure goods and services is granted under the CSU Contracts and Procurement Policy (PolicyStat ID 15202482.) The Chancellor has delegated their authority to the campus President through the chain of delegation of authority. Implementation and compliance with the Procurement Card (P-Card) Program are further delegated to the CSUF Chief Financial Officer (CFO) and administered by the CSUF Contracts and Procurement (C&P) Department. The authority to set and enforce procurement card policies and procedures lies with the procurement card Administrator and their manager.

1.2 About the CSUF Instant Card Program

The Instant Card provides a simplified and convenient method for Cardholders to procure meals and small unexpected incidentals related to official university travel. The use of this card does not supersede any existing Procurement Card (P-Card) Program Policies, Travel Policies, or any other provisions of university policies and procedures.

The Instant Card is a widely accepted temporary virtual credit card issued by a Banking Institution. Eligible Cardholders may make purchases at a merchant’s place of business, by telephone, in-person, via the Internet, or through other business pay applications. The Instant Card is only meant to expend Stateside funds or IRA funds.

1.3 Program Eligibility

To be eligible for the Instant Card, the requester must have official university travel associated with Athletics or IRA Funds. Additionally, the requester must be employed by the University as a part-time or full-time faculty or staff member with an appointment of six (6) months or more or a student 18 years or older enrolled part-time or full-time with CSUF.

Outside temporary staffing agencies, Auxiliary Services Employees, Associated Student, Inc. Employees, Retired Faculty/Staff, Volunteers, and Student Assistants (students employed by the university or its auxiliaries) are not eligible for an Instant Card.

Section 2: P-Card Process

2.1 Applying for a P-Card

Eligible individuals must submit an approved Purchasing Credit Card Request Form, the Purchasing Card Cardholder Agreement, and a copy of the Travel Authorization to ebusiness@fullerton.edu for processing. The Purchasing Credit Card Request Form and Purchasing Card Cardholder Agreement forms are on the C&P Department website.
Upon eBusiness’ (a subset of C&P) receipt of the application, agreement, and travel authorization, the required training courses will be assigned to the Cardholder and any other individuals, such as an Approving Official or Responsible Person.

### 2.2 Approving P-Card Changes/New Accounts

Any change(s) to a P-Card or the creation of a new account must be approved by one of the following MPP positions:

- Division Head (President or Vice President) or direct designee
- College Dean
- Associate Dean, Associate Vice President, or Chief Operating Officer
- Division or College Financial Budget Manager

### 2.3 Credit Limits

The Instant Card credit limit should be based on need and available budget. However, the credit limit may not exceed $500 unless a justifiable circumstance requires an increase in the initial request or through a P-Card Revisions Request Form. The P-Card Revisions Request Form may also be used to reload the card limit with justification and approval by the Approving Official and Division Head or their designee. The Instant Card has no daily or single transaction limits.

### 2.4 Duration

The Instant Card is a temporary virtual credit card that should be opened when needed and will close upon the conclusion of the officially approved university business travel return date. However, under justifiable circumstances, eBusiness may extend the activation of the Instant Card up to six (6) months or the end of the fiscal year, whichever comes first. An extension can be made in the initial request or through a P-Card Revisions Request Form.

### 2.5 Issuance of Instant Card

The Cardholder must have a working mobile device to download the banking application to use the Instant Card (a virtual credit card). eBusiness will notify the Cardholder of the card activation and will be provided an Instant Card instruction guide via email.

### 2.6 P-Card Changes/Revisions

Any changes/revisions to an Instant Card account can be requested by submitting a P-Card Revision Request Form. Changes may include but not be limited to:
Default chartfield
Department (see Separation/Change of Cardholder’s Position section for details)
Spending limits
Contact information (email, phone number, etc.)
Name
Banking Institution delegate
Approving Official

Section 3: Fiduciary Responsibilities

3.1 Fiduciary Responsibilities

The Instant Card represents an official delegation of purchasing authority, Cardholders and Approving Officials have specific fiduciary responsibilities. The Cardholder and Approving Officials are responsible for ensuring that all provisions of university policies and procedures have been followed. A Cardholder and Approving Official’s signature (whether a Responsible Person/Designee reconciles the transactions on behalf of the Cardholder) on the manual P-Card Expense Report and Attestation Form represents personal acknowledgement of the following:

A Cardholder’s signature on the Approval of Procurement Card Transactions form signifies:

- All purchases have been reviewed and reconciled.
- Itemized receipt(s)/invoice(s) supporting all purchases are provided or if a receipt is not available, CSUF Lost and Missing Receipt Form - itemizing each item purchased All purchases are within the credit limit and appropriate for the fund being charged.
- Disputed/fraudulent purchases have been communicated to the bank provider via the fraud/dispute process, and a copy of all information sent to the bank is attached to the reconciliation report. The Cardholder is responsible for resolving these issues and ensuring credits are appropriately posted to the account.
- All purchases have been made only for meals and small unexpected incidentals (for students only) while on officially approved university business travel.
- All travel expenditures are appropriate according to CSUF Travel Policies and Procedures and have been incurred in connection with officially approved university business travel.
- No personal or disallowed purchases made outside of small unexpected incidentals (for students only). If such purchases are made in error, reimbursement is made to the State or IRA Fund before the submission of the manual P-Card Expense Report.
- All purchases comply with all University Policies and Procedures, including P-Card Program Policies and Procedures, Travel Policies, and the Hospitality Policy
- A Hospitality (D11) form, approved by the Division Head or designee, has been submitted with the reconciliation report, if applicable

An Approving Official signature on the manual P-Card Expense Report and Attestation Form signifies:
3.2 Security of Instant Card

CSU Policy categorizes the Instant Card number and the Cardholder’s name as Level I Confidential Information; therefore, the following measures should be taken:

- Only the identified Cardholder is authorized to use the Instant Card.
- The Cardholder ensures the card number is safeguarded at all times, and under no circumstances is the Cardholder’s card number shared, copied, transposed, or compromised.
- Immediately report to the bank provider should the Instant Card be compromised.
- Only the card number’s last four (4) digits may be visible when documenting or corresponding with eBusiness.

3.3 Conflict of Interest

Cardholders are delegated limited purchasing authority on behalf of the University and, as such, have the responsibility to ensure that purchases made on their Instant Card do not fall within the CSU Conflict of Interest Code of interest, which in part prohibits public employees from personally benefitting at the expense of the public interest. Cardholders and Approving Officials should avoid any transaction or circumstance that enables, potentially enables, or appears to enable a conflict of interest. For a complete list of CSUF’s adopted Conflict of Interest statutes and restrictions, consult with CSU legal and/or the CSU Conflict of Interest Code.

Conflict of interest purchases can subject the Cardholder to revocation of the Instant Card and reporting of the conflict of interest violation to the appropriate department and manager for review.

Section 4: Prohibited Expenditures

4.1 Allowable and Prohibited Purchases
The following is a representative list of items that are allowable and prohibited on the Instant Card:

<table>
<thead>
<tr>
<th>Allowable Purchases</th>
<th>Prohibited Purchases</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Meals</td>
<td>1. Registration fees</td>
</tr>
<tr>
<td>2. Small unexpected incidentals for students only</td>
<td>2. Airfare and in-flight service fees</td>
</tr>
<tr>
<td>(e.g., bandages, a pair of socks, etc.)</td>
<td>3. Lodging</td>
</tr>
<tr>
<td></td>
<td>4. Room rental</td>
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<tr>
<td></td>
<td>5. Car rental</td>
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<td></td>
<td>6. Parking, toll fees, or gasoline (for private or rental vehicles)</td>
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<tr>
<td></td>
<td>7. Taxi, shuttle, or other transportation methods</td>
</tr>
<tr>
<td></td>
<td>8. Cash advances, money orders, wire transfers, Titan Card/copy card deposits, gift</td>
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<tr>
<td></td>
<td>cards/certificates or other cash equivalent items</td>
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<tr>
<td></td>
<td>9. Personal purchases (including personal expenses when on travel status).</td>
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<tr>
<td></td>
<td>10. Personal gifts of any kind, e.g., retirement gifts, greeting cards, mugs, pen</td>
</tr>
<tr>
<td></td>
<td>sets, flowers for a co-worker’s illness, funeral, wedding, etc., or their families</td>
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<tr>
<td></td>
<td>11. Purchases requiring a contract with an authorized signature</td>
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<td></td>
<td>12. All Service</td>
</tr>
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<td></td>
<td>13. Fines, late fees, penalties, interest, or finance charges</td>
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<td></td>
<td>14. Electronic Information Technology purchases</td>
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<tr>
<td></td>
<td>15. Postage</td>
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<tr>
<td></td>
<td>16. Narcotics/controlled substances</td>
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<tr>
<td></td>
<td>17. Alcoholic beverages</td>
</tr>
<tr>
<td></td>
<td>18. Firearms</td>
</tr>
<tr>
<td></td>
<td>19. Any expenses not related to official university business</td>
</tr>
<tr>
<td></td>
<td>20. Prohibited or restricted items listed on the P-Card Program Policy</td>
</tr>
</tbody>
</table>

Cardholders will be personally liable for inappropriate or unauthorized transactions violating the P-Card Program Policy. Cardholders will be billed for purchases requiring reimbursement. The Approving Official will be informed of any Cardholder billings and is responsible for ensuring that the Cardholder makes timely reimbursements. Any billing over 60 days will cause the Cardholder’s P-Card to be revoked.

**Section 5: Monthly Reconciliation**

**5.1 Billing Cycle**

The billing cycle generally runs from the 26th of the month (cycle start date) until the 25th of the following month (cycle end date). When the 25th falls on a non-business day, the cycle end date is moved to the next business day, which moves the following month’s cycle start date to the next business day.
5.2 Instant Card Manual P-Card Expense Report

At the close of each monthly billing cycle, e-Business will provide a Reconciliation Report to the Cardholder and/or Responsible Person to initiate the reconciliation process and complete the submission report. The Instant Card manual P-Card Expense Report should include the following items:

a. The Cardholders and Approving Official’s signed Attestation form
b. The manual P-Card Expense Report with each transaction assigned a chartfield (i.e., Account, Fund, Dept ID, Program, Class, & Project)
c. Itemized receipt(s)/invoice(s) or a Lost or Missing Receipt Form itemizing each item purchased (see Instant Card Receipt/Invoice section for details.)
d. A detailed justification/business purpose for each item purchased
   o Must provide enough specifics for a third-party reviewer to understand the nature of the purchase/transaction.
   o Such details should include (when applicable) who, what, when, where, and why. Additionally, abbreviations or acronyms should not be used for a detailed purpose.
e. All purchases are within the allowable means
f. Disputed items have been communicated to the bank provider via the Cardholder dispute process (see the Disputed/Fraudulent Purchase section for details.)
g. All travel expenditures are appropriate and have been incurred in connection with officially approved university business travel.
h. No personal purchases have been made. If personal or disallowed purchases are made in error, reimbursement paperwork must be included in the Instant Card manual P-Card Expense Report.
i. All purchases comply with university policies and procedures, including P-Card Program Policies and Procedures, Travel Policies, and the Hospitality Policy.
j. Travel Authorization number, Hospitality Form, or any other required or supporting documentation (if applicable) are included in the Instant Card manual P-Card Expense Report.

The Instant Card manual P-Card Expense Report must be submitted as a single PDF to ebusiness@fullerton.edu by the 10th (or the closes business day should the 10th land on a non-business day) of the subsequent month following the month's close date in which the transactions incurred.

5.3 Instant Card Receipt/Invoice

Purchases made at a merchant’s place of business, by telephone, in-person, via the Internet, or other business pay applications will require the Cardholder to obtain an itemized receipt or invoice, which must include the following:

- Clearly identifiable description of the items purchased
- Quantity purchased
- Price per item/unit
• Amount of sales tax and total amount
• Name of vendor
• Vendor contact information
• Payment by credit card

If the receipt or invoice is not itemized or has been misplaced, the Cardholder must request itemized details or a duplicate copy from the vendor. If such information cannot be obtained, the itemized information must be provided on a Lost/Missing Receipt Verification Form. *Note: Excessive use of lost/missing receipts may result in ineligibility for the Instant Card program.*

5.4 Sales or Use Tax

CSUF must pay California sales tax on all tangible goods received, including goods from vendors outside California who do not charge sales tax. As such, Accounting Services will accrue local sales tax as a separate expense and charge to chartfield indicated when sales tax is not applied.

5.5 Disputed/Fraudulent Purchases

The Cardholder is responsible for contacting the banking institute on questionable, fraudulent, or disputed items that appear as a transaction on the appropriate transaction report as soon as possible, but no later than 60 days of the cycle close date. Attach a copy of all disputed transaction documents to the Instant Card reconciliation report.

Section 6: Enforcement of Instant Card Program Policy

6.1 Revocation of the Instant Card

eBusiness is responsible for conducting audits of the P-Card Program to ensure compliance with the P-Card Policies and Procedures. Failure to comply may result in the revocation of the Instant Card and be ineligible for any P-Card programs in the future.

6.2 Instant Card Violations

The following violations will result in immediate revocation of the Instant Card:

- Personal purchase without immediate reimbursement to the university fund
- Authorizing the use of the Instant Card by a person other than the Cardholder
- Use of the Instant Card to commit or facilitate an act that violates state or federal law.

Failure to comply with any P-Card Policies and Procedures, including submission of all required documents, may result in revocation of the Instant Card and eligibility for P-Card programs in the future.
6.3 Delinquent/Incomplete Instant Card (P-Card) Expense Reports

Cardholders who have delinquent/incomplete monthly reconciliation (manual P-Card Expense Report) or have inappropriate purchases not related to official University business will be subject to the following action:

- Non-submittal of the Instant Card manual P-Card Expense Report by the 10th day (or the closes business day should the 10th fall on a non-business day) of the month is considered delinquent. The Cardholder and Approving Official will receive an email notifying them of the delinquent P-Card Expense Report and revocation of the Instant Card until all delinquent reports or pending issues have been received/resolved.
- Non-submittal of the Instant Card manual P-Card Expense Reports of 30 days or more will be escalated to the Division Head.
- Cardholders with unsubmitted monthly P-Card Expense Reports of 60 days or more will be billed for all expenses incurred within the card’s billing period.

6.4 Instant Card Reinstatement

A Cardholder’s Instant Card may be reinstated after the revocation period, and all documents have been received and approved by eBusiness. However, eBusiness reserves the right to permanently revoke Instant Card and all other P-Cards for violating the P-Card Program Policies and Procedures.

6.5 Personal Liability for Instant Card Transactions

Cardholders will be personally liable for inappropriate or unauthorized transactions violating the P-Card Policies. Any Instant Card report over 60 days late may also be billed to the Cardholder since the transactions have not been approved per the P-Card Policies.

The Cardholder will be billed for any transaction that requires reimbursement. Any billing that is 60 days overdue will cause the Instant Card to be permanently revoke.

Section 7: Cardholder Cancelation, Separation/Disenrolled, and Changes

7.1 Instant Card Cancelation

An Instant Card can be canceled anytime by the Cardholder, Approving Official, College Dean, Division Head, or their Designee by emailing eBusiness. An email from eBusiness confirming the Instant Card cancellation will be sent to the Cardholder and Approving Official. The Cardholder and Approving Official are responsible for submitting all documents, including any delinquent Instant Card manual P-Card Expense Reports or other documents.
7.2 Separation/Disenrolled

The Official CSUF Separation and Clearance process will notify eBusiness of the Cardholder’s separation. eBusiness will immediately close the Instant Card and notify the Cardholder, Responsible Person, and Approving Official of any pending or outstanding Instant Card expenses, manual P-Card Expense Reports, and reimbursements.

It is the Approving Official’s responsibility to ensure the separating Cardholder’s documents are submitted, including any outstanding manual P-Card Expense Reports, reimbursements (if applicable,) and other documentation before the employee’s final date of employment. Additionally, the Responsible Person or Approving Official is responsible for notifying eBusiness if non-employees (e.g., students) disenroll or separate from the University.

7.3 Cardholder Changes

Changes to a Cardholder’s name or contact information may be requested through the Revision Request Form and emailed to eBusiness for processing.

Section 8: Program Contact Information

8.1 Program Contact Information

Banking Institution: US Bank, Access® Online Customer Service
Phone: 800-344-5696
Email: accessonlinesupport@usbank.com

CSUF Contracts and Procurement Office
Address: 2600 Nutwood Ave., Suite 300, Fullerton, CA 92831
Phone: 657-278-2411
Email: ebusiness@fullerton.edu