



Procurement Card (ProCard) Program

User's Guide and Policies

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Allison Richards
Procard Manager
Procurement Services
Wannalancit Business Center
600 Suffolk Street, Suite 415
Lowell, MA 01854-5105
P: (978) 934-3456 | F: (978) 934-3004 | E: Allison_Richards@uml.edu
[CitiBank contact](#)

The cardholder is required to adhere to all ProCard policies and procedures.

This User Guide is for Cardholder reference on general policy and use. There may be updated policies and procedures on our website which supersede the items contained herein. To be notified of ProCard policy or procedural updates as they occur, please subscribe to the Procurement Services blog and/or consult the [Procard website](#).

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PROGRAM OVERVIEW

The ProCard program is designed to delegate authority and responsibility, to enable you to quickly and conveniently purchase approved commodities directly from those vendors that accept the Master Card credit card. The benefits of the UMass ProCard to you and the university are significant:

Benefits to the Cardholder

- Allow you to obtain consumable supplies faster and more easily
- Reduces workload related to the purchase and payment of consumable supplies
- Allows you to be more efficient, thereby enabling you to better focus on the value added aspects of your job
- Eliminates the need for you to obtain W9 documentation

Benefits to the university

- Enables the Procurement Services Office and each department to focus on higher yield, more value added activities, such as the creation of more and better contracts and the timely processing of invoices and payments
- Dramatically reduces the number of purchase orders, invoices, and checks
- Reduces the number of vendors in the university vendor file

The ProCard is to be used for purchases related to university business only. **Use of the card for personal purchases is strictly prohibited.**

The following guide will take you through all aspects of ProCard use including all applicable policies. If you have any questions, please contact the [ProCard Manager](#) at 978-934-3456.

GET A CARD

The ProCard is a purchasing tool which provides an efficient and effective method of purchasing and paying for consumable items and services totaling up to \$2,500 and small equipment up to \$1,000. It is the preferred method to purchase items not available from the catalog vendors in [UMass BuyWays](#). The ProCard simplifies the purchase and disbursement process by facilitating point-of-demand purchases. Purchasing authority is delegated to the ordering department, thus enabling the authorized cardholder in the department to place an order directly with the supplier.

Use of the ProCard will in no way affect or change the cardholder's personal credit history.

Only university employees designated as responsible for a budget (cost center) or their direct designee(s) may be permitted to receive a ProCard. Each departmental manager must determine if a ProCard is warranted, based upon the purchases one is required to make for university business.

Limits

You may request a single transaction limit up to \$2,500. The ProCard may not be used for equipment greater than \$1,000. Travel Option limits may be adjusted according to anticipated need.

An individual may only receive a card after:

- * Submitting a ProCard Application form (with or without Travel Option) which has been completed and signed by the applicant and the responsible budget signatory/immediate supervisor
- * Attending a formal, 45-minute ProCard training session, at which time you will receive the card. **Prospective cardholders must be present at cardholder training and may not send a proxy.**
- * Signing the [Cardholder Agreement Form](#) (pdf)

[Apply for a ProCard](#) (pdf)

[Apply for a ProCard with Travel Option](#) (pdf). Read about the Travel Option.

NOTE: ProCards linked to ORA grants/Overhead and Faculty start-up funds may not have the Travel Option.

Once the new ProCard arrives in the Procurement Services Office, you will be notified of the next scheduled ProCard training session. You will receive your card at the training. Attending a session is mandatory for new cardholders. They are generally held twice per month in the Wannalancit Business Center at 600 Suffolk Street and run about 45 minutes.

The ProCard is to be used for purchases related to university business only. **Use of the card for personal purchases is strictly prohibited.**

TRAVEL OPTION

You may use your card for the following university-authorized travel expenses, up to your approved transaction limits.

NOTE: ProCards linked to ORA grants/Overhead and Faculty start-up funds may not have the Travel Option.

See [Application for a ProCard with Travel Option](#) (pdf) in the Forms section of this guide (pp. 27-37).

With the Travel Option, may use your card for:

- Airlines and other Transportation
- Auto Rental
 - In accordance with university policy and to get coverage from MasterCard:
 - Rent the vehicle in your name and include “University of Massachusetts” next to your name.
 - Decline the Physical Damage Insurance Collision Damage Waiver - **purchase the Supplemental Liability Protection if you are renting a vehicle outside of Massachusetts or for use outside of Massachusetts**
 - (You may choose to accept the optional personal accident insurance – but if you do, you must pay for this with your own personal funds)
 - MasterCard will only cover the vehicle if your rental is for a rental period of 31 consecutive days or less.
 - MasterCard will only cover a vehicle that is to accommodate 9 passengers or fewer and is intended for bound surfaces, such as concrete and tarmac.
 - MasterCard will only cover the MasterCard holder and those designated in the vehicle rental agreement as authorized drivers.
 - MasterCard will not cover rentals of trucks, pickup, full size vans mounted on truck chassis, campers, off road vehicles and other recreational vehicles.
 - Notify MasterCard immediately of a loss/accident.
 - Please also refer also to the MasterCard Guide to Benefits. You will have received a copy of this Guide in the envelope from the bank that contained your ProCard. The Guide details conditions and coverage provided under the Master Rental Insurance Coverage benefit.
 - **Purchase the Physical Damage Insurance if renting a vehicle excluded by MasterCard.**
 - Refer also to the [UMass Treasurer’s Office information on rented vehicles](#).
- Parking
- Hotels and other lodging (Room charges only; ProCard may not be used for room service, movies, or other service charges)
- Meal Expenses, when taking someone from **outside the university system** to a meal with a clear business purpose (locally or while on travel status). Your monthly reconciliation should include the itemized restaurant receipt, notation of the business purpose, and list of attendees. You may not request per diem for that meal. Per Diem requests must be adjusted according to the breakdown of the per diem by meal. Refer to [UMass Lowell Travel Policy](#).
 - **Personal (individual cardholder) meals, or meals with only university colleagues in attendance - locally or while on travel status- are not allowed.**

TRAVEL OPTION (continued)

- Alcoholic beverages are not allowed without a documented exception in place.
- Gasoline (only for university vehicles or rental vehicles, not for personal vehicles)

You may not use your card for:

- Cash Advances
- Personal Mileage*
- Personal Meals*- when eating alone or simply on the road overnight, an employee is entitled only to the established [per diem](#)

* These expenses are recovered by filing a Travel Reimbursement form upon completion of the travel.

You must retain all [purchase documentation](#) (pg. 12) and [reconcile your statement](#) (pg. 22). You must have on file the appropriately signed travel authorization form relating to all dates of travel and/or other appropriate form of supporting travel authorization documentation.

You must also retain copies of any travel reimbursement forms that pertain to the same travel dates during which the ProCard had been used.

See [Monthly Reconciliation](#) (pg. 22) for more information.

The ProCard is to be used for purchases related to university business only. **Use of the card for personal purchases is strictly prohibited.**

ACTIVATION

You must telephone the bank at the number indicated on your ProCard to activate your card before you use it. The bank will verify your identity and your password (i.e. the last 4 digits of your HR employee ID found on your pay stub) to ensure that you are indeed the legitimate cardholder. Please sign the back of your card.

Remember that only the Cardholder is authorized to use the ProCard. You are responsible for all activity against the card and ***may not share your ProCard with anyone***. For managers who wish to delegate purchasing responsibilities to designated staff members, the staff member should apply for a separate card in his/her name.

ALLOWABLE PURCHASES

The ProCard may be used for the purchase of most business related consumable commodities and services, with some exceptions. Further, purchasing via the [UMass BuyWays system](#) is preferred for items that are carried by one our catalog vendors.

The ProCard may not be used for purchases of commodities and services listed on the [restricted purchases list](#) (pg. 17) unless a documented exception is in place **prior to purchase**. **It is the cardholder's responsibility to ensure that purchases are made for non-restricted commodities only, regardless of whether the purchase is approved at the point-of sale.**

Please note only purchases appropriate for the budget charged are allowed and absolutely **no personal purchases are ever allowed**. All purchases made with a ProCard must be in accordance with the [University Policy for Management of University Funds](#). In addition, all purchases made with a ProCard linked to a project/grant must be in accordance with all specific spending guidelines of that particular contract. For Federal and State Research Grants please review the [ORA Allowable Cost Guidelines](#).

Cardholders will be informed of any changes to policy, as they may occur.

The following is a sample of types of items that may be purchased with the ProCard:

- Lab supplies (other than chemicals-see list of [Restricted Purchases](#) on pg. 17)
- Books (specifically related to the budget charged)
- Software - It is best to verify with the Information Technology department that the university doesn't already hold a [license](#) and the purchase should not violate [university policy](#)
- Small equipment (under \$1,000). Equipment greater than \$1,000 must be purchased via purchase order.
- Professional membership dues
- Subscriptions to professional Journals
- Printing
- Conference registration fees
- Domestic shipping
- International shipping (all international shipping MUST be reviewed and approved by the Office of Institutional Compliance prior to shipment. Copies of such approval must be kept with your ProCard receipts)
- Short term rentals
- Non-contract services and contract services if contract is pre-approved and signed by the [Purchasing and Strategic Contracting Office](#). Examples of such services include equipment repairs, UML vehicle repairs, maintenance agreements less than or equal to 1 year. Trades work (i.e. plumbing, HVAC repair) for university buildings is not allowed.

HOW TO PURCHASE GOODS

The ProCard may be used to purchase consumable commodities and services in person at the supplier site, over the phone, by mail, or via the Internet. When making purchases on-line, please use your discretion in ordering from a reputable site to help ensure the security of the card number. The card should not be shared with anyone. The cardholder should make all purchase transactions.

[See special instructions for Amazon.com purchases](#) (pg. 10).

When placing your order, please be sure to provide the vendor with the following information:

- * Identify yourself as a University of Massachusetts Lowell employee.
- * State that you wish to make a university purchase using a University of Massachusetts Master Card.
- * Request any educational discounts that may be offered by the vendor
- * Provide your name (Cardholder name).
- * Give your ProCard number (located on the front of the card).
- * Furnish the expiration date of your card.
- * State that the university is tax exempt and give the vendor the university's tax-exempt number, which is listed on the front of the card. (See also [Tax Exemption](#), pg. 11)
- * Request discount, if applicable, for purchase being made.
- * State the quantities and descriptions of the consumable supplies that you require.
- * Furnish any other information that is necessary to make the purchase.
- * Provide the billing address, which is your UMass Lowell address noted on your statement
- * Verify the total cost of the purchase with the vendor.

The ProCard banking system validates each transaction against pre-set limits established by the university. All transactions are approved or declined instantaneously based on the following authorization criteria:

1. Number of transactions allowed per day (Set at 20)
2. Number of transactions allowed per month (Set at 100)
3. Single transaction limit (splitting of purchases to avoid the single transaction limit is prohibited)
4. Monthly credit limit (16th of month through the 15th of the following month).
If you reach your monthly credit limit before the monthly cycle ends on the 15th, your purchases will be declined until the new cycle begins on the 16th.
If you require a change in limits, see [Limit Increases](#) (pg. 24).
5. Approved merchant category code (MCC) (limiting the types of approved vendors)
6. Expiration Date

Please note: In addition to criteria set with the bank, the university has established a list of [Restricted Purchases](#) (pg. 17). **It is the cardholder's responsibility to ensure that purchases are made for non-restricted commodities only, regardless of whether the purchase is approved at the point-of sale.**

TAX EXEMPTION

The University of Massachusetts Lowell is exempt from paying Massachusetts state sales tax. The tax-exempt number appears on the front of each ProCard. This number must be given to all vendors by the cardholder at the time of the transaction to exempt payment of state sales tax. It is the cardholder's responsibility as an agent of the University to ensure proper use of the university's tax-exempt number.

If sales tax is billed incorrectly to the cardholder's account, it is the responsibility of the cardholder to dispute the charge with the vendor.

If a vendor requires a tax exemption certificate, it is the responsibility of the cardholder to provide the vendor with a copy of the tax exemption certificate.

AMAZON.COM PURCHASES

The ProCard may be used to purchase products from Amazon.com that are not available from the catalog vendors in [UMass BuyWays](#).

Please note that Amazon.com charges sales tax for purchases delivered to the Commonwealth of Massachusetts. If you use your ProCard to purchase from Amazon, you MUST COMPLETE the following steps so that your university purchases are not charged sales tax.

1. Create an entirely separate profile (Amazon Account) for your university purchasing
2. Once you set up this separate UML Amazon Account, click on "Your Account" and scroll down to "Settings" and click on "Amazon Tax Exempt Program"
3. Upload a copies of the of the **ST-2 and ST-5 tax exempt forms**

Your university Amazon account must be separate from any personal accounts you have on Amazon. An individual personal purchaser CANNOT use the university tax exemption certificate on file to avoid paying taxes on personal items. This is a violation of the university's tax exemption.

PURCHASE DOCUMENTATION

It is your responsibility to maintain proper documentation for all ProCard purchases by retaining all original receipts relating to your purchases and noting each purchase's business use. Such documentation will be used for [monthly reconciliation](#) (pg. 22).

- Cash register receipts* (Make note of the detail of purchase if not detailed on the receipt)
- Copies of vendor order forms or applications
- Order confirmations (When placing phone orders, please request an order confirmation containing dollar amounts)
- E-mail confirmations

*If you misplace your original receipt, contact the vendor and request a copy

If you have any questions, about appropriate documentation, please contact the [ProCard Manager](#).

SHIPPING INSTRUCTIONS

Please have items shipped directly to you if possible. Tell the vendor that the address label/packing list that accompanies the package(s) **must** contain the following information:

Attn: Cardholder Name
Cardholder Title
Department, Building, Room #
University of Massachusetts Lowell
Street Address (i.e., University Ave, Broadway St., etc.)
Lowell, MA 01854-(plus 4 code)

All items must be shipped to a university address. Purchases should not be shipped your home address.

Under no circumstances should the vendor indicate the cardholder's ProCard number on any address labels or packing lists, which would threaten the security of the card.

Please note that, by law, vendors are not permitted to bill your credit card for purchases until the items have been shipped. In most instances, your account will be debited within 48 hours after the vendor ships your merchandise.

Please instruct the vendor to have any receipts or other documentation sent directly to you.

Any original receipts related to your ProCard purchases that are received in the Accounts Payable Office will be forwarded to you for you to maintain with your records.

RECEIPT OF GOODS

The cardholder is responsible for ensuring receipt of goods and to follow-up with the vendor to resolve any delivery problems, discrepancies or damaged goods.

Upon receipt of your goods, keep the documentation received from the vendor (typically a sales receipt, order confirmation, or packing slip) for later reconciliation (see [Purchase Documentation](#), pg. 12, and [Monthly Reconciliation](#), pg. 22)

RETURNS

Returns should be processed as follows:

1. Contact vendor for any specific instructions.
2. Return item(s) by least expensive means (i.e., inquire as to whether vendor may pay).
3. Inquire as to whether vendor may send return address label.
4. Retain any and all documentation.
5. Verify that proper credit is posted for any returned item(s) on cardholder statement each month.

ACCOUNTING

The university will pay the bank directly for all purchases made with the ProCard, and charge the budget assigned to it.

Your card is associated with a single funding source (i.e. fund, department ID, and account number), and multiple cards may be associated each funding source. If you need to make purchases from more than one funding source, you may need to obtain an additional ProCard for each.

For cards associated with a project/grant, if that grant number or speed type is revised to reflect an extension, please notify the [ProCard Manager](#).

Use of the ProCard is restricted to non-appropriated accounts (i.e. trust funds). The ProCard may not be used for purchases against state appropriated accounts, or for any purchases against professional development accounts, which are also state funds, as the accounting procedures required by the state cannot be replicated with the ProCard.

You may view the ProCard charges against your budget by logging into the university's [SUMMIT reporting system](#). You may also [register on-line](#) to view your ProCard statements.

It is the cardholder's responsibility to ensure that s(he) does not exceed the funds available in the budget assigned to the card.

TRANSACTION DISPUTES

Please contact the vendor to attempt to resolve any issues of incorrect charges (failure to receive goods, incorrect amounts, duplicate charges, credits not processed, etc.). Most of these issues can be resolved directly with the vendor. If you are unable to resolve any dispute with the vendor, or if there is a charge on your statement from a vendor that you have not done business with, please contact Citi Bank at the customer service number below **and** notify [ProCard Manager](#) as soon as possible.

Domestic 1-800-248-4553
International 904-954-7314

RESTRICTED PURCHASES

Certain purchases may not be made with a ProCard. Any exception to this list requires documented approval prior to purchase. If you are not sure if a purchase is allowable, contact the [ProCard Manager](#).

The ProCard shall **not** be used to purchase the following commodities:

- Alcoholic beverages (exception may be sought when purchase is deemed to serve the university interest and is pre-approved by the appropriate dean or vice chancellor)
- Animals (live) and animal related purchases (including feed, bedding)
- Cash advances of any type
- Catering and other food purchases (with the exception of Aramark) The only allowable food purchases for on-campus events are through Aramark; food purchases for on-campus events from supermarkets, bakeries, and restaurants are not allowed without pre-approved exception.
- Computer systems, i.e. any type of configurable device: PC, network server, laptop, netbook, and, iPad.
- Construction and renovations (with the exception of the Facilities Department)
- Contributions and donations
- Debit cards/gift cards/phone cards
- eBay and other internet auction site purchases
- Employment ads
- Entertainment-related expenses (only allowed in limited circumstances per [Business Expense Policy](#))
- Firearms of any type
- Travel expenses of any type, unless the card includes the [Travel Option](#) (pp. 5-6)
- Flowers, gifts and cards (only allowed in limited circumstances per [Business Expense Policy](#))
- Gifts showing gratitude to another employee, awards, or gifts in recognition of service (only allowed in limited circumstances per [Business Expense Policy](#))
- Leases and lease-purchases
- Long-term equipment rentals
- Maintenance agreements for greater than a one-year period
- Personal purchases of any type (including personal memberships and wholesale club memberships)
- Personal violations or fines
- Prescription drugs and controlled substances
- Radioactive materials, hazardous materials, all chemicals, all biological materials (including, but not limited to, media enzymes, and test kits), and radiological products
- Reimbursements of any type
- Time payments of any type
- UML parking decals or parking fines

All exceptions require prior approval of the Vice Chancellor for Finance and Operations (or designee). All exceptions must be documented; please initiate your exception request by contacting the [ProCard Manager](#).

SECURITY

Only authorized cardholders may use the ProCard. You must safeguard cards and card numbers against use by unauthorized individuals within or outside the University. Unlike personal credit cards that limit liability to \$50 for a lost or stolen card, the cardholder's account (not the cardholder personally) is liable for all charges that are made to the ProCard (up to the monthly cardholder limitations that are set on the card), until the card is reported lost or stolen.

The bank will never email you asking for account information. Never give out account information over email. Also, never send your full card number in an email; use only the last four digits.

CARDHOLDER RESPONSIBILITY SUMMARY

- 1) All cardholders must sign the [Card Application/Change Form](#) (pdf) or the [Card Application/Change Form with Travel Option](#) (pdf).
- 2) All cardholders **MUST** attend a mandatory training session.
- 3) All cardholders must sign and accept the terms and conditions of the University of Massachusetts Lowell [ProCard Cardholder Agreement Form](#) (pdf).
- 4) All purchase transactions processed against the ProCard must be made by the individual to whom the card is issued. The cardholder is responsible for all activity against the card.
- 5) The ProCard shall not be used for any of the restricted commodities (see [Restricted Purchases](#), pg. 17).
- 6) All purchase transactions for non-restricted items cannot exceed the single transaction limit. (Purchases cannot be split to avoid the single transaction limit.)
- 7) Purchase transactions may not exceed the monthly transaction limit assigned to the card.
- 8) Purchase transactions may not exceed the available budget in the funding source assigned to the card and purchase must be appropriate for that funding source.
- 9) Purchases must be for the use and benefit of the University. No personal purchases are allowed.
- 10) It is the responsibility of the cardholder to ensure that adequate documentation is maintained for all transactions (see [Purchase Documentation](#), pg. 12; [Monthly Reconciliation](#), pg. 22; and [ProCard Log](#), pp. 27-37).
- 11) It is the responsibility of the cardholder to reconcile the cardholder statement and maintain the [ProCard Purchase Log](#), pp. 27-37.
- 12) It is the responsibility of the cardholder to have the ProCard Log reviewed and signed by his/her immediate supervisor or the Research Administration Financial Administrator as applicable.
- 13) It is the responsibility of the cardholder to safeguard the security of the ProCard. Should the ProCard be lost or stolen, it is the cardholder's responsibility to report it immediately to Citi and the University ProCard Manager (see [Lost or Stolen Card](#), pg. 24).
- 14) It is the responsibility of the cardholder, as an agent of the University, to ensure proper use of the University's tax-exempt number.
- 15) Violation of the policies and procedures contained in this User Guide will result in actions being taken in accordance with the procedures established in this User Guide and also stated on the [Cardholder Agreement Form](#) (also see [Consequences of Misuse](#), pg. 21).

MISUSE OF THE PROCARD

The ProCard represents the University's trust in you and your empowerment as a responsible employee of the University to safeguard and protect the University's assets. As a cardholder, you assume the responsibility for the protection and proper use of the ProCard.

Purchases must all be in compliance with the University ProCard Policies and Procedures as referenced in this manual.

The following situations are a few specific examples of "misuse" of the ProCard:

Examples of Personal misuse categories:

- * Purchases made for the sole personal benefit of the employee
- * Use of card to purchase restricted commodities, or for purchases that are inappropriate for the account charged

Examples of Administrative misuse categories:

- * Lack of proper and timely reconciliation of the individual cardholder's account
- * Failure to maintain the ProCard Purchase Log
- * Failure to sign and date the ProCard Purchase Log
- * Failure to forward the ProCard Purchase Log to your supervisor for review
- * Use of card in excess of assigned cardholder limits or available budget

Consequences of Misuse

ProCard activity is monitored as described in [ProCard Compliance Audit Reviews](#) (pg. 25). The consequences of misuse of the ProCard will be handled promptly and uniformly for all cardholders.

- The ProCard Manager has the duty to report potentially significant misuse and non-compliance findings to the UML Director of Procurement Services. Review of the findings may be escalated to the [Controller](#), [University Director of Audits](#), and [University Police](#), as deemed appropriate.
- * Disciplinary measures may include a reduction in the cardholder's authorization limits, suspension/cancellation of the ProCard, or termination of employment and legal action in accordance with the terms and conditions of the [Cardholder Agreement Form](#).

MONTHLY RECONCILIATION

It is the cardholder's responsibility to reconcile (monthly) their bank statements to their purchase documentation.

The reconciliation is imperative to ensure your continued use of the ProCard. You will receive a cardholder statement listing all your purchases for each monthly cycle. The statement is for review and reconciliation purposes only. Please note that the monthly bank cycle closes on the 15th of each month. You will not receive a statement if you have not made any purchases during the monthly cycle.

The reconciliation documentation consists of:

- [ProCard Purchase Log](#) (Excel) - **REQUIRED** to be completed for each bank statement. This is part of the monthly reconciliation (i.e. ProCard Purchase Log/bank statement/receipts).
- Bank card statement - If your statement contains charges that you feel are in error, please follow the steps in [Disputing a Transaction](#) (pg. 16).
- Receipts - If you misplace any support documentation, contact the vendor and request a copy. It is imperative that you obtain all proper support [documentation](#) (pg. 12).
- If your card has the [Travel Option](#) (pg. 12), and you are reconciling business meals, include the itemized restaurant receipt, notation of the business purpose, **and list of attendees**. Refer to [UMass Lowell Travel Policy](#).

Procedure

1. Check the bank statement against your purchase documentation to ensure that all charges are proper and that the goods for which you were charged have been received.
2. Prepare your monthly ProCard log: list all charges from the bank statement onto the log, fully document the business purpose of each charge, total the charges, and sign and date the log. The total of charges on the log must match the total on the statement.
3. Attach your ProCard statement and related receipts to the ProCard log. You may also attach further documentation if needed to support the business use of ProCard charges. For security purposes please black out all but the last four digits of any reference to the card number on the bank statement.

Note: there must be a ProCard Log for each bank statement you receive.

Submit your completed ProCard Monthly Reconciliation (ProCard log, bank statement and receipts) to your supervisor for review and signature. The Authorizing Signatory on your ProCard Application may delegate the approval authority as noted on the Application. Supervisory signoff indicates review and approval on a departmental level and an awareness that all transactions fall within University policy.

For ProCards linked to Research Grants or Overhead: You must submit the ProCard Monthly Reconciliation to your ORA Financial Administrator. All cardholders (regardless of

MONTHLY RECONCILIATION (continued)

whether they are the PI or not) must send the ProCard Monthly Reconciliation to the ORA Financial Administrator. They will return the signed Reconciliation to you.

4. You must ensure you receive back the signed copy and maintain the completed and signed ProCard Monthly Reconciliation on file: the **original** ProCard Log (including supervisory signature), with attached bank statement, and receipts.

Failure to maintain proper documentation and/or failure to reconcile your account will result in penalties, which may include suspension or the cancellation of your ProCard.

AUDIT PROGRAM

All ProCard activity is reviewed to ensure compliance with University ProCard Policies and Procedures. We wish to ensure continued success of the ProCard Program and to meet audit requirements of the University and various government agencies.

The ProCard Manager monitors and performs reviews of transaction activity via the Citi web-based application tool, CitiManager. The activity is also monitored via the University's Financial System. The cardholder will be notified of any apparent misuse or non-compliance and of any corrective action needed. On a regular basis, samples of transactions are selected for further review. Cardholders may receive a request from the ProCard Manager to forward a copy of the receipt and/or a notation of business purpose for a particular transaction.

All travel reimbursement and business expense reimbursement requests are reviewed to ensure they do not duplicate charges also made on the ProCard.

The ProCard Manager also performs periodic on-site (at the cardholder's office) reviews of all cardholder charge activity and record keeping. The objective of these reviews is to determine that items purchased have been received, that proper records are being maintained, and that ProCard policies and procedures are being followed. These reviews are scheduled in advance with the cardholder and generally take 45 – 60 minutes. The frequency with which cardholders are audited varies based upon risk criteria such as: transaction activity, transaction size, types of purchases made, non-typical vendor use i.e. cards used for business purposes at vendors where personal purchases are more likely to be made. To better understand audit content, see the [Cardholder Audit Review/Report](#).

Upon the discovery of any irregularities due to potential misuse, the finding will be escalated to the UML Director of Procurement Services as described in the prior section, [Consequences of Misuse](#) (pg. 21).

Copies of the audit review report are sent to the cardholder and his/her supervisor (or funding source authority). These reports note any recommendations made, which must be followed to ensure continued use of the card.

Cardholder activity and records are also open to review by internal, external, state and federal auditors.

RECORD RETENTION

Please retain all documentation for at least seven years. For Research Projects/Grants, retain documentation for seven years after the close date. When discarding the records that are beyond seven years, you must shred all documents that contain your ProCard number.

Also see the [University's Records Retention Policy, Guidelines, and Schedules](#).

CANCELING AN ACCOUNT

To cancel a ProCard, you must inform the ProCard Manager immediately and destroy the card securely.

LOST OR STOLEN PROCARD

It is the responsibility of the cardholder to **immediately** report a lost or stolen ProCard. You must report a lost or stolen ProCard by telephone directly to the bank at 800-248-4553 (if international, call collect 904-954-7314) **and** contact the [ProCard Manager](#) at 978-934-3456. You must call as soon as you are aware your card has been lost or stolen. The 800 number is staffed 24 hours a day, 7 days a week.

A replacement card will be sent to the ProCard Manager, who will contact you when it arrives.

INACTIVE PROCARDS

Each campus is required to closely monitor and close inactive cards. This practice provides stronger control and sound business practice for our ProCard program. **Cards which have not been used in over one year are routinely closed.**

CREDIT LIMIT INCREASES

If you wish to have a temporary increase in your credit limit, you must send an email request to the ProCard Manager with a copy to your supervisor (or ORA Financial Administrator for grants and overhead accounts).

If you wish to have a permanent increase to your limit, please submit the appropriate form:

[Application/Change Form](#) (pdf)

[Application/Change with Travel Option](#) (pdf). (Read about the [Travel Option](#), pp. 5-6).

RESOURCES

Important Numbers

Lost or Stolen/Dispute a Charge
Domestic 1-800-248-4553
International 904-954-7314

Links

[Procurement Services](#)

[Administrative & Fiscal Policies](#)

[Expense Reimbursements](#)

[Accounts Payable](#)

[Purchasing & Strategic Contracting](#)

[Travel Office](#)

[Per Diem Rates](#)

[UMass BuyWays](#)

FORMS

All interactive forms can be found on the Procard website.

[Application/Change Form](#) (pdf)

[Application/Change Form \(including Travel\)](#) (pdf)

[Cardholder Agreement](#) (pdf)

[Monthly Reconciliation Log](#) (xls)

[Cardholder Audit Review Report](#) (pdf)

[ST-5 Form](#) (pdf)

[ST-2 Form](#) (pdf)

Samples are provided in the following pages for your reference.