



Corporate Credit Card Procedure

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In developing this procedure the University had regard to the provisions of section 40B(1)(b) of the Human Rights Act 2004 (ACT).

1. PURPOSE:

1.1. This Procedure governs the University's management of corporate credit cards (corporate cards) to be used for certain business expenses and describe the circumstances in which a corporate card can be cancelled, or its balance reduced to \$0.00. This Procedure is to be read in conjunction with the University's Finance Governance Policy.

2. SCOPE:

- 2.1. This Procedure applies to:
- 2.1.1. all staff, affiliates, and controlled entity representatives who are issued with a University corporate card (cardholders);
 - 2.1.2. all delegates approving the 'issuing' of a corporate card; and
 - 2.1.3. all authorisation delegates approving corporate card transactions undertaken by cardholders within their respective cost centres.

3. PROCEDURE:

3.1. General Principles

- 3.1.1. Corporate cards can be issued to staff, affiliates, and controlled entity representatives if:
 - 3.1.1.1. there is a demonstrated business need for the card;
 - 3.1.1.2. the person requesting the corporate card has a contract of employment for at least 12 months; and
 - 3.1.1.3. it is approved by the relevant authorisation delegate.
- 3.1.2. Corporate cards must only be used for University business expenses relating to:

- 3.1.2.1. travel, accommodation, conferences and entertainment;
- 3.1.2.2. goods and services where an approved supplier arrangement does not apply, up to the individual card transaction limit; and
- 3.1.2.3. non-cash gift cards.

3.1.3. Cardholders must complete the online training course provided in Expense8 (acquittal of expenses), within 4 weeks of receiving the card. Failure to complete the training course, will result in the card being dropped to \$0. Expense8 training should be arranged via CardTravelExpense@canberra.edu.au

3.1.4. Cardholders must ensure that funding is available, and relevant grant conditions are met, for each transaction.

3.1.5. Cardholders cannot approve their own expenses.

3.1.6. The most senior manager involved in the expense should incur the corporate card expense whenever practical.

3.1.7. Each corporate card is issued in an individual's name and sharing of the card is not permitted.

3.1.8. Cardholders must provide tax invoices for all transactions, except that a receipt may be provided instead if:

- 3.1.8.1. a tax invoice is not available; and
- 3.1.8.2. the amount involved is \$75 (exclusive of GST) or less.

3.1.9. When incurring and/or authorising hospitality expenses, compliance with the University Finance Governance Policy, together with public accountability, requires cardholders to exercise particular care.

3.1.10. Entertainment (or expenditure for official hospitality) should only be incurred where it is considered essential to facilitate the conduct of University activities, in accordance with the Finance Governance Policy, through persons who are able to do so, either by advice or because their position or business needs and represents value for money to the University.

3.1.11. Internal University purchases must be made by journal transfer.

3.1.12. Cardholders must register their corporate card with Netbank (self-service app) to minimise the risk of fraud. Please refer to the instructions in [Linking an existing corporate card to Netbank](#). Once registered, cardholders can:

- 3.1.12.1. view transactions online;
- 3.1.12.2. set up notifications (to promptly identify fraudulent transactions);
- 3.1.12.3. activate their replacement card;
- 3.1.12.4. reset their PIN;
- 3.1.12.5. temporarily lock/unlock their card for infrequent use;
- 3.1.12.6. report a lost, stolen or damaged card;
- 3.1.12.7. manage online international purchases (and deactivate them for rare or unusual instances); and
- 3.1.12.8. download their statements in NetBank.

3.2. Card Limits

3.2.1. The default credit limit is \$5,000. The monthly and transaction limit will be set up as selected and approved in the form "[Request a Credit Card Form](#)"

- 3.2.2. Once the card has been issued, the authorisation delegate must authorise any higher limits.
- 3.2.3. Cardholders can request a higher default credit limit or change to their monthly credit limit by sending their request and approval to CardTravelExpense@canberra.edu.au
- 3.2.4. The corporate card administrator will provide the Deputy Director Corporate Finance with an annual list of:
 - 3.2.4.1. all corporate cards with limits over \$20,000; and
 - 3.2.4.2. justification provided for each credit limit over this level.

3.3. Prohibited Uses

- 3.3.1. Corporate cards CANNOT be used for:
 - 3.3.1.1. personal expenses;
 - 3.3.1.2. fines or penalties;
 - 3.3.1.3. direct airfares (airfares can only be booked through the University Travel Service Provider/Locomote);
 - 3.3.1.4. the purchase of gifts and flowers above \$300 for staff in relation to farewells or significant events;
 - 3.3.1.5. cash advances and cash refunds, unless expressly approved by Deputy Director Corporate Finance or Chief Financial Officer.
 - 3.3.1.6. payment of a contractor or employee for supply of labour;
 - 3.3.1.7. travellers' cheques, bank cheques, postal money orders and gift cards that allow cash withdrawals;
 - 3.3.1.8. internal University purchases;
 - 3.3.1.9. the purchase of information technology, including, but not limited to, mobile phones, iPads, laptops, tablets, PDA's or audio-visual equipment, cases or protective covers or associated expenses; or
 - 3.3.1.10. any expenses incurred while participating in an Outside Studies Program (OSP). Please refer to [OSP Procedure](#).

3.4. Applying For a Corporate Card

- 3.4.1. The applicant must complete the following:
 - 3.4.1.1. [Request a Credit Card Form](#)
 - 3.4.1.2. [University of Canberra Cardholder Agreement](#)
 - 3.4.1.3. [Online CommBank application](#) once the forms listed in 3.4(a)(i) and (ii) above have been completed.
 - 3.4.1.4. [Request for Expense8 Access form](#)
- 3.4.2. Where required, the forms must be signed by:
 - 3.4.2.1. the applicant for the corporate card;
 - 3.4.2.2. the applicant's line manager;
 - 3.4.2.3. the relevant authorisation delegate.

3.4.3. All new cardholders will be required to complete digital ID verification and establish/link their card to Netbank and the CommBank app. Please see [Cardholder Guide](#).

3.4.4. The digital ID verification process is an online process. The bank will check one or more of the following forms of identification that will need to be current/not expired unless specified

otherwise:

- 3.4.4.1. Australian driver licence
- 3.4.4.2. Medicare card
- 3.4.4.3. Australian Passport (which has not expired for 2 years or more)
- 3.4.4.4. Australian birth certificate.

3.4.5. If the applicant does not have an ID listed above, or the name does not match, the applicant will need to complete an ID check in one of the bank branches.

3.4.6. The corporate card will be issued overnight and will arrive at the nominated postal address within Australia Post SLAs (7 - 10 business days).

3.5. Transferring a Corporate Card

3.5.1. If a cardholder moves to another area of the University and needs to retain the corporate card, the cardholder and relevant line managers must advise the corporate card administrator CardTravelExpense@canberra.edu.au

3.6. Acquittals

3.6.1. Deadlines

3.6.1.1. Cardholders must acquit all card transactions in Expense8 no later than 30 days after the incurring of the expense, for authorisation delegate approval to be completed within 14 days of the transaction being made available for their approval.

3.6.1.2. Transactions that are not approved by the end of the month will be automatically accrued to the cardholder's default cost centre. Expenses are only moved from unacquitted once the authorisation delegate has approved them.

3.6.1.3. Final cut off period for acquittals will be 6 months. Any remaining transactions will be acquitted to the default cost centre.

3.6.1.4. The authorisation delegate is responsible for any remaining acquittals if the cardholder is no longer able to complete for example, if they have left the University or are on long term leave.

3.6.2. Tax Invoice/Receipt

3.6.2.1. Cardholders must attach tax invoices or receipts to each transaction in Expense8.

3.6.2.2. For transactions where the GST- exclusive value does not exceed \$75 (that is a GST -inclusive price of \$82.50), a [lost/missing receipt affidavit form](#) should be completed, and the GST can be claimed.

3.6.2.3. For transactions where the GST – exclusive value is greater than \$75, a tax invoice must be attached to enable GST to be claimed.

3.6.2.4. Where necessary, cardholders should contact the supplier to obtain a copy of the tax invoice so that there is no additional cost to the University.

3.6.2.5. Corporate card transaction dockets are not valid tax invoices for claiming GST.

3.6.3. Lost/Missing Receipts

3.6.3.1. A [lost/missing receipt affidavit form](#) must still be completed for any transaction below \$500 (exclusive of GST) for which an invoice or tax receipt cannot be obtained. The expense is to be submitted GST free and the Faculty/Business unit will bear the cost of the GST.

3.6.3.2. A lost/missing receipt affidavit cannot be used for accommodation, airfare, or car rental. The cardholder must obtain a tax invoice from the supplier.

3.6.3.3. A lost/missing receipt affidavit cannot be used for any transaction of \$500 or above (exclusive of GST). The cardholder must obtain a tax invoice from the supplier.

3.6.4. Non-Cash Transactions

3.6.4.1. For all non-cash gift card transactions, the cardholder must enter each recipient's details in Expense8, including:

3.6.4.1.1. recipient name;

3.6.4.1.2. employee or non-employee status;

3.6.4.1.3. purpose, e.g., staff gift, non-staff research; and

3.6.4.1.4. amount of the gift card. **[Note: FBT is applicable to gifts to staff of \$300 (inclusive of GST) and over.]**

3.6.4.2. Cardholders must identify transactions on which FBT ([refer to Fringe Benefits Tax Guide](#)) is applicable and provide the number and details of employees and business guests in Expense8.

3.6.4.3. Other relevant supporting documentation should be attached to the expense report in Expense8, and if necessary, clarification included in the comment field.

3.6.5. Disputed Transactions

3.6.5.1. If a transaction is not recognised, the cardholder must lock the corporate card temporarily using the NetBank or CommBank app while investigating. Alternatively, the cardholder can contact the bank on 131576 to temporarily block the card account. For more details, follow the checklist provided [here](#).

3.6.5.2. The cardholder must contact the supplier to verify and resolve any incorrect, duplicate, or unidentified transaction.

3.6.5.3. To raise a dispute, the cardholder must call or message the Bank. A new card will be reissued and will arrive at the nominated postal address between 7-10 business days.

3.6.5.4. Where a transaction is disputed the cardholder must mark it as disputed in Expense8 and when the dispute is resolved and a refund is received, both transactions in Expense8 should be acquitted under the same cost centre. For instructions regarding how to acquit, please follow [06 - Disputed Transaction](#)

3.6.5.5. If a disputed transaction is substantiated by the bank as having been authorised by the cardholder, a voucher retrieval fee, if charged by the bank, will be charged to the cardholder's account.

3.6.6. Cancelling Or Suspending a Corporate Card

3.6.6.1. The corporate card administrator, in consultation with the Deputy Director Corporate Finance, may cancel a corporate card or reduce its credit limit to \$0 if:

3.6.6.1.1. the cardholder has charged personal expenditure to the corporate card and the repayment of this/these amount/s to the University has not occurred within a period of 14 days of the date of the expenditure;

3.6.6.1.2. the cardholder has not completed the online training course for Expense8 processing within 4 weeks of receiving the card;

3.6.6.1.3. they consider there has been a breach of this Procedure or any other relevant University policy or procedure;

3.6.6.1.4. the cardholder has unacquitted transactions (excluding disputed transactions) over 30 days from the date of the initial transaction and has not provided justification for the delay to the corporate card administrator at

CardTravelExpense@canberra.edu.au . The cardholder's staff reimbursement account may also be suspended until all expenses are acquitted;

3.6.6.1.5. fraud, or suspected fraud, has been reported;

3.6.6.1.6. the card has been inactive for 12 months or more, unless the cardholder is on extended leave i.e., Maternity Leave;

3.6.6.1.7. the card has been lost or stolen;

3.6.6.1.8. the cardholder has resigned or otherwise left the University; or

3.6.6.1.9. the cardholder has not provided requested documentation to either their Manager, corporate card administrator, or Internal Audit.

3.6.6.2. The corporate card administrator, in consultation with the Deputy Director Corporate Finance, may at their discretion, cancel a corporate card where:

3.6.6.2.1. the cardholder has incurred personal expenses on the corporate card for a second or subsequent time/s; or

3.6.6.2.2. the cardholder has failed on two or more occasions to acquit expenditure in Expense8 within 30 days of the initial transaction.

3.6.6.3. Cardholders who have their corporate card cancelled under clause 3.6.6.2 cannot apply for a new card for six months after the cancellation.

3.6.6.4. A cardholder's line manager must notify the corporate card administrator via email to CardTravelExpense@canberra.edu.au, if:

3.6.6.4.1. the cardholder resigns or otherwise leaves the University;

3.6.6.4.2. the cardholder moves to another area of the University; or

3.6.6.4.3. the card is no longer required.

3.6.6.5. The cardholder must return a cancelled card to their line manager. The relevant line manager must destroy a cancelled card.

3.6.6.6. Corporate cards that are the subject of an investigation by the Deputy Director, Corporate Finance or Internal audit into possible misuse will be suspended until the investigation is complete.

3.6.7. Expense Authorisation

3.6.7.1. The cardholder's line manager will be primarily responsible for verifying the reasonableness and appropriateness of a cardholder's expenses and approving the expenses in Expense8 no later than 14 days after the payment was submitted to them for approval.

3.6.7.2. If the line manager does not have the appropriate level of financial delegation, the corporate card administrator should be contacted by email CardTravelExpense@canberra.edu.au to add the next level of approval.

3.6.7.3. If the fund/project to which the expenditure is to be charged is the responsibility of another manager (such as a chief investigator for a research grant) the relevant additional approver must be added by either the cardholder submitting the expense report or the default line manager. Requests must be sent to CardTravelExpense@canberra.edu.au

4. ROLES AND RESPONSIBILITIES:

Who	Responsibilities
<p>The contact for this Procedure is the Corporate Card Administrator CardTravelExpense@canberra.edu.au</p>	<p>The overall administration and management of the corporate card facility at the University</p> <p>Processes to:</p> <ul style="list-style-type: none"> • Monitor compliance; • Analyse behavioural patterns; • Follow up outstanding acquittals; • Finalise cardholder resignations by cancelling a corporate card; and • Provide support to cardholders <p>The administration and management of cardholders including:</p> <ul style="list-style-type: none"> • Cancelling corporate cards and access to the expense management system/Expense8, as specified in this procedure; • In consultation with the Deputy Director Corporate Finance, monitoring and following up transactions with cardholders; • Reviewing credit card applications and assigning limits; • Overseeing disputed transactions that cardholders have notified to the bank; • Contacting the bank in relation to cancellations, suspensions and increased credit limits; • In consultation with the Deputy Director Corporate Finance, monitoring the continued need for the corporate card and credit limit applying for each card at least annually.

<p>Corporate Cardholders (cardholders)</p>	<ul style="list-style-type: none"> • Keeping their corporate card safe; • Immediately notifying the issuing bank of lost or stolen corporate cards through Netbank or the CommBank app; https://www.commbank.com.au/support/lost-stolen-or-damaged-card-support-page.html • Immediately notifying the University of lost or stolen corporate cards (contact corporate card administrator CardTravelExpense@canberra.edu.au); • Acquitting all card transactions in the expense management system/Expense8; • Requesting the corporate card administrator to add relevant additional expense authorisation delegate to the expense management system/Expense8 where necessary; • Notifying the corporate card administrator of any changes/transfer to other areas (to update the reviewer and authorisation delegate in the expense management system/Expense8) • Returning cards and cancelling automatic payments when advised to do so by the corporate card administrator; • Notifying the corporate card administrator of their impending Outside Studies Program (OSP) Travel (4 weeks before departure). Corporate card will be reduced to \$0 whilst on OSP. • Keeping up to date with relevant policy and procedures; and • Undertaking any training in relation to the use of University corporate cards.
<p>Authorisation Delegate (Expense Approvers)</p>	<ul style="list-style-type: none"> • Verifying reasonableness and appropriateness of a cardholder's expenses; • Escalating approvals where required; • Requesting the corporate card administrator to add relevant additional expense approvers to the expense management system/Expense8 where necessary; and • Completing any remaining acquittals if cardholders are no longer able to complete (e.g if they have left the University or are on long term leave).

Expense Reviewers	<ul style="list-style-type: none"> • Checking that the details submitted in the expense management system (Expense8) are correct; • Checking that the attachment is correct (tax invoice); • Reviewing or Rejecting expenses; • Contacting the corporate card administrator if any issues arise
Expense Delegates (as for Expense8)	<ul style="list-style-type: none"> • Coding and submitting supporting documentation of expenses in the expense management system (expense8), as requested by the cardholder • Contacting the corporate card administrator if any issues arise
Deputy Director Corporate Finance	<ul style="list-style-type: none"> • Following advice from the corporate card administrator, for following up unacquitted transactions that are over 60 days old.

5. IMPLEMENTATION AND REPORTING:

5.1. Weekly Unacquitted Expense Report: This report displays a summary and detailed information of all expenses, categorised by management unit, that have not yet been approved in Expense8. It includes expenses that are unsubmitted, submitted but not yet reviewed, and reviewed but not yet approved. The corporate card administrator will be responsible for preparing this report and following up with cardholders, expense reviewers and authorisation delegates.

5.2. Card Limit Annual Report to the Deputy Director Corporate: The corporate card administrator will provide an annual report to the Deputy Director, Corporate including a list of all corporate cards with credit limits exceeding \$20,000. Additionally, the report will provide justifications for each credit limit above this threshold.

6. GOVERNING POLICY AND LEGISLATION:

6.1. This Procedure is governed by the following legislation:

6.1.1. [University of Canberra Act 1989 \(ACT\)](#);

6.1.2. Financial Management Act (ACT)(1996);

6.1.3. Criminal Code 2002 (ACT);

6.1.4. A New Tax System (Goods and Services Tax) Act 1999 (Cth);

6.1.5. Finance Governance Policy; and

6.1.6. Delegations of Authority Policy.

7. SUPPORTING INFORMATION:

7.1. The following document supports this Procedure:

7.1.1. [University of Canberra Cardholder Agreement](#)

8. DEFINITIONS:

Terms	Definitions
Affiliate	<p>A person appointed or engaged by the University to perform duties or functions on its behalf, including but not limited to:</p> <ul style="list-style-type: none"> • an honorary office holder engaged under a formal contract arrangement to act in a University capacity; • a consultant or contractor to the University; • an office holder in a University entity, a member of any University committee, board or foundation; and • a student who has been engaged by the University under a formal contract arrangement to act in a University capacity. <p>An affiliate is not an employee of the University.</p>
Approved Supplier	<p>A supplier:</p> <ul style="list-style-type: none"> • who has been evaluated through an approved procurement process by Procurement Services, Information Technology, Campus Estate or other areas of significant procurement activity; and • with whom the University has entered into a formal contract for the provision of specified goods or services. <p>Examples are, but not limited to: Winc for office supplies, ATPi Australia for Travel, Green Options for ground maintenance.</p>
AUSTRAC	<p>The Australian Transaction Reports and Analysis Centre which is a Commonwealth agency responsible for monitoring financial transactions to identify money laundering, organised crime, tax evasion, welfare fraud and terrorism.</p>
Authorisation Delegate / Delegate	<p>The University delegate (or entity delegate) who holds the delegation for authorising expenditure undertaken by approved cardholders. Has the meaning provided in the Delegations of Authority Policy.</p> <p>At the date of this Procedure is an employee, member or committee of Council or any other person or entity to whom or which a delegation has been made by the Council.</p>
Expense Reviewers	<p>A person designated by the Faculty or Business Unit to review expenses in the expense management system, Expense8, submitted by cardholders.</p>

Expense Delegates	A person designated by the Faculty, Business Unit or Cardholder to submit expenses on behalf of the cardholder in the expense management system/Expense8.
Business Activity	An activity undertaken by an employee or an affiliate that relates to their work as a University of Canberra employee or affiliate or an activity undertaken by an employee or affiliate of a controlled entity that relates to their work as a controlled entity employee or affiliate.
Business Expenses	Expenses incurred on the University's behalf for travel, accommodation, conferences, entertainment, goods, and services.
Corporate Card	Same meaning as 'corporate credit card' in this Procedure.
Corporate Cardholder	This is a staff member or approved affiliate (member of Council or visitor) that has been approved to hold a corporate card.
Corporate Card Administrator	The position established in Finance to administer the University's corporate cards.
Corporate Credit Card	A University credit card used for business expenses relating to travel, accommodation, conferences, entertainment, goods, and services.
Evidence of Expense	This is the form of detailed invoices and receipts of all expenses incurred. For GST purposes the EFTPOS Terminal receipt is not a GST eligible invoice/receipt document. If an invoice/receipt is unavailable the Cardholder must complete the lost/missing receipts form or the minor receipts form.
Expense Management System	The University's online expense management system (EMS) is called Expense8. This system is used for the acquittal, claiming and processing of corporate card transactions and cash expenses/reimbursements.
Expenses of a Personal or Private nature	Expenses of a personal or private nature are not payable by the University. Use of a corporate card for personal or private expenses may result in the corporate card spend limit being reduced to \$0.00 or the card cancelled.
GST Compliant Receipt/Invoice	Tax invoice requirements vary, depending on the total \$ value of the tax invoice. For transactions greater than \$1,000, the tax invoice must include: The name of the recipient (i.e. University of Canberra); and the address or ABN of the recipient (i.e. University of Canberra's Bruce address or ABN).
Internal University purchases	Transactions between University cost centres.
Non-cash gift cards	Gift cards that do not allow cash withdrawals.
Preferred Supplier Agreements	Value for money arrangements backed by specific contractual obligations designed specifically for the University that must be used when undertaking University travel or procurement activities.

Reasonable Costs/Expenses	Legitimate work-related costs/expenses made in accordance with the University Finance Governance/Management Policy up to the amounts as defined in the University Delegations of Authority Policy or such other amount as determined by the Chief Financial Officer from time to time.
University Cardholder Agreement	Form B detailed in the application process of this Procedure (as updated from time to time). It must be signed by all new corporate cardholders and outlines their obligations in respect of holding a corporate card – these obligations are to be read in conjunction with the requirements of this Procedure.
Digital ID verification	The personal identification verification system required by the Commonwealth government for opening financial accounts in Australia.