Contents
1.0 Commercial Card Program Overview .......................................................... 2
2.0 Commercial Card Usage .............................................................................. 2
3.0 Commercial Card Contacts ........................................................................ 3
4.0 Applying for a C Card .................................................................................. 3
5.0 Responsibilities ......................................................................................... 4
  5.1 Cardholder ............................................................................................... 4
  5.2 Cardholder approver (one over one approver) .......................................... 6
  5.3 Accounting Services ................................................................................ 6
  5.4 Purchasing Services .................................................................................. 7
6.0 Monthly C Card Reporting and Follow Up .................................................. 7
  6.1 Failure to report ...................................................................................... 8
7.0 Card Violations .......................................................................................... 8
8.0 Out of Country Purchases .......................................................................... 8
9.0 Sales Taxes – GST and PST ....................................................................... 10
1.0 Commercial Card Program Overview
The Commercial Card (C Card) program provides departments with a convenient, efficient and cost effective method to make low dollar (up to $5,000) purchases and payments. Access to the C Card program is a privilege provided to trusted university employees. The purpose of the program is to provide purchasing convenience and process efficiencies that benefit the cardholder, their department and university administrative departments. The program significantly reduces costs associated with purchasing processes and accounting transactions by reducing the need for payment requisitions, petty cash and reimbursement of personal funds.

Benefits of the C Card program include:
• Convenient and cost effective method of making purchases up to $5,000
• Online reconciliation and coding of charges
• Reduced payment cycle time for vendors, which improves UVic’s ability to negotiate attractive contracts
• Reduced need for petty cash funds
• Automated monthly upload of charges into FAST
• Improved management reporting of purchasing activities

The C Card program is not intended to avoid or bypass university policies or procedures; it is meant to complement UVic’s existing policies and procedures including the Purchasing Policy, Signing Authority Policy and preferred supplier agreements or contracts. UVic C Cards have restrictions on specific types of purchases, vendor types and dollar limits to comply with public sector procurement requirements and to provide expenditure controls. See a detailed list of restricted items here. Cardholders are expected to use the C Card responsibly and to comply with all UVic’s policies and procedures. The inherent risks of credit card fraud require that cardholders take responsibility for the security of their C Card at all times and use it responsibly while making purchases on behalf of the university.

Monthly submission of approved expense reports with supporting documentation is required to ensure timely approval of expenditures that align with UVic’s standard purchasing and vendor payment practices. Consistent late submission of C Card expense reports may result in the deactivation of an individual’s C Card. Reactivation will only occur when all overdue expense reports are submitted with appropriate approvals and supporting documentation. The Executive Director, Financial Services and the Director of Purchasing Services have the authority to deactivate or terminate C Cards at any time if there is:
• purchasing policy compliance issue
• inappropriate use of C Cards
• fraud
• failure to submit approved expense reports with receipts attached by the deadlines

This Handbook includes information on responsibilities for, and on-going use of, UVic C Cards. Cardholders must read this Handbook and sign the cardholder agreement before their C Card will be distributed. By signing the commercial card application, the applicant is indicating they understand the intent of the program and agree to adhere to the information and administrative practices in this Handbook and to university policies.

2.0 Commercial Card Usage
The cardholder is the only person entitled to use the card, is responsible for security of the card and ensuring that all charges are valid university business purchases.

- Personal charges cannot be made with a UVic C Card.
- Splitting orders to avoid credit card and purchasing policy limits is not allowed.
- Certain types of purchases are restricted and cannot be made with a C Card. See a detailed list of restricted items here.
- Request for temporary additional limits or exceptions to the C Card prohibited Items list may be approved by the Vice-President Finance & Operations.
- Certain vendors are also restricted and purchases from these vendors cannot be charged to a UVic C Card.
- The university has corporate supply agreements with a number of vendors, which result in negotiated discounts. Cardholders are encouraged to purchase goods and services from these vendors.

The standard University Commercial Card limits are $5,000 per single transaction and $5,000 cumulative per month. Requests for a higher monthly limit of $15,000 may be approved by the Director, Purchasing Services on the basis of business need.

3.0 Commercial Card Contacts

Rosanna Perri  
Commercial Card Administrator  
250-472-5041  
rperri@uvic.ca

Dana England  
Assistant Commercial Card Administrator  
250-472-5147  
dengland@uvic.ca

C Card Reporting and FAST Upload  
card@uvic.ca

Scotiabank commercial card service centre  
1-888-823-9657  
Scotiabank CentreSuite

4.0 Applying for a C Card

Before completing the commercial card application, read through this Commercial Card Handbook in its entirety. Signing the commercial card application indicates that the applicant has read and agrees to comply with this Handbook, university policies and the responsibilities associated with becoming a UVic C Card cardholder.

All applications for a C Card must be approved by the applicant’s Department Chair, Manager or higher level of authority. Only university employees and employees of affiliated entities are eligible to apply for a UVic C Card. In order to apply for a C Card, the applicant must have signing authority or signing authority delegation on the FAST account that will be set up as the default for C Card charges. C Cards are issued to address an identified business requirement for the department or the employee’s role to make purchases of low value items (<$5,000).

C Card Application processing typically up to two weeks. The C Card administrator will email the cardholder when the new C card is available for pick up in Purchasing Services. Cardholders will be required to read and sign the C Card Cardholder agreement in order to obtain their new C Card.
5.0 Responsibilities

5.1 Cardholder

The cardholder will use the UVic C Card in accordance with this Handbook, university policies and related procedures. Purchases by the cardholder will only be for university business related to their current responsibilities. Goods and services purchased must comply with relevant Canadian and Provincial regulatory standards including, but not limited to CSA, WHMIS, Canada Customs and Transport Canada. If in doubt about whether the purchase complies with the necessary standards, contact Purchasing Services.

Backup documentation for C Card charges

At the time of purchase, make sure to obtain a receipt. Original receipts are required to be submitted as supporting documentation with monthly C Card expense reports. For online purchases, print the payment confirmation or order confirmation page. Redact card data if the full card number is shown on any receipt or supporting documentation before submission. Other forms of supporting documentation may be acceptable:

- Packing slip that identifies what was purchased
- Order forms for dues, subscriptions, registrations
- Email confirmations from the merchant

All supporting documentation must include:

- Merchant name
- Date of purchase
- Description and quantity of each item purchased
- Total cost of the order, with taxes shown separately where applicable
- Reference that the purchase was made by credit card to ensure that duplicate payment does not occur

If a receipt is lost, the cardholder is expected to contact the vendor and obtain a duplicate. If a duplicate receipt cannot be obtained, the cardholder must complete a [missing receipts declaration] form and attach this declaration to their monthly C Card expense report.

Card and card number security

The cardholder is the only person entitled to use the card, is responsible for security of the card and for ensuring that all charges are valid university business purchases. Purchases made with a C Card should be made with the same level of consideration as using Purchasing Services to purchase goods or services.

- Keep your card in a safe place at all times.
- **Only the cardholder may charge purchases to their card; do not share the card with others.**
- Never type the credit card number into an electronic message such as an email, or other messaging services. This includes attachments sent as part of an email or other messaging service.
- Only use secure websites when making online purchases. Typically, a website URL will start with https:// if it is a secure connection (rather than a non-secure URL which starts with http://).
- For fax orders, ensure the merchant’s fax machine is secure and that the card number is only received by personnel authorized to process credit card transactions.
- Redact card data if the full card number is shown on any receipt or supporting documentation.
before submission.

- Immediately report lost or stolen cards and fraudulent charges to Scotiabank at 1-888-823-9657 (in Canada or the US) or 1-416-750-6138 (outside Canada or the US); and notify the UVic C Card Administrator at 250-472-5041.
- If a cardholder goes on leave, they must complete the cardholder leave form, found on the Purchasing Services website. The C Card Administrator will deactivate their C Card for the leave period. The card number may not be used by another employee during their absence. A deactivated card can be reactivated, if necessary, when the cardholder returns to work.

**Monthly expense report reconciliation and submission**

On a monthly basis, cardholders must send a reviewed and approved C Card expense report with supporting documentation to Accounting Services. This is a requirement of the C Card program. Failure to adhere to this requirement will initiate an escalation process that could result in the deactivation and eventual termination of the cardholder’s C Card account. Steps to complete this monthly reporting process are:

- After the last day of the month, logon to CentreSuite to review your expense report for accuracy of charges and compliance with university policies.
- Review C Card transactions and reallocate charges to appropriate general ledger account codes as necessary. Charges should be reallocated to authorized FAST accounts.
- Print out the expense report from CentreSuite, attach supporting documentation/receipts, obtain one over one approval signature and send the reporting package to Accounting by the 15th of the following month.
  - Handwritten changes to default coding on C Card expense reports are not processed by Accounting Services.
  - Cardholders are expected to reallocate C Card charges within CentreSuite by the 15th of the following month. Any corrections to C Card transaction general ledger coding after this date, must be made in FAST via journal voucher.
- Follow up with the vendor and Scotiabank on disputed charges or charges that are inaccurate.
  - The C Card Administrator can assist as required with more complex disputes.
- Ensure disputed charges from the previous month, if any, have been resolved.
- Submit the monthly expense report, with supporting documentation, signed by the cardholder and the cardholder’s one over one approver, to Accounting Services by the 15th of the following month.

**Absentee cardholders**

If the cardholder is going to be away from the university for an extended period of time while carrying on their regular work activities and there are monthly charges to their C Card, reporting to Accounting Services is still required. If it is not possible to sign the C Card expense reports in person and provide original receipts at the time the expense report is due to Accounting Services, the cardholder must work with the administrative person in their department to provide the necessary approvals and documentation to Accounting Services.

- An absentee cardholder can provide an approval of the monthly expense report by email to an administrative person in their department, or directly to their approver.
- Scanned images or pictures of receipts will be accepted as interim documentation until the cardholder returns to campus and can provide original receipts.
- The administrative person can then coordinate one over one supervisor approval and submit the expense report with a copy of the cardholder approval email and receipts to Accounting Services.
Cardholders who are on leave from the university where another person is performing their duties, must have their C Card deactivated while they are on leave. The C Card can be reactivated upon return to work by request from the cardholder’s FAST account holder or direct financial manager.

**Additional cardholder responsibilities**
- Cardholders are expected to respond to requests from Accounting Services regarding overdue expense reports, missing receipts or insufficient documentation and questions regarding specific expenditures charged to the C Card.
- If a cardholder cannot remember their password for CentreSuite, use the ‘Forgot your password’ option. If an incorrect password is entered three times, the cardholder can reset their logon credentials through CentreSuite.
- Cardholder contact information should be kept current in the CentreSuite profile. If the cardholder’s email address has changed, the cardholder must log in to CentreSuite and update the contact details.

**5.2 Cardholder approver (one over one approver)**
The cardholder’s one over one approver is responsible for:
- Overseeing C Card usage to ensure the cardholder is using the C Card in accordance with this Handbook and university policies.
- Approving expenditures that comply with university policies and are appropriate for university business.
- Ensuring that the cardholder’s expense report is reviewed, approved and supporting documentation is attached prior to submission to Accounting Services.
- Following up with the cardholder when Accounting Services has identified that the cardholder’s C Card expense report is overdue or supporting documentation is incomplete.
- Ensuring that C Cards are deactivated for staff who are on leave, and terminated for staff who have left the university.
- By signing the expense report, the one over one approver confirms that supporting receipts have been reviewed and that the charges are legitimate university expenses, are reasonable and in compliance with university policy

**5.3 Accounting Services**
Accounting Services is responsible for:
- Ensuring the practices within the C Card Handbook are being followed by cardholders (restricted items, no personal use, missing receipts etc.).
- Providing oversight to ensure expenditures on C Cards are within university policies.
- Developing and maintaining program documentation including process instructions, forms, etc.
- Communicating expense report submission deadlines to cardholders
- Receiving monthly expense reports from cardholders
- Following up with cardholders, approvers and department administrators regarding overdue expense reports.
- Following up with cardholders and approvers regarding insufficient backup documentation or questions on specific charges that require additional information to support the expenditure.
- Working with the Executive Director Financial Services, Director of Accounting Services and Purchasing Services regarding the status of cardholder accounts, and issues with compliance
and appropriate use of C Cards.

- Working with the C Card Administrator to ensure reporting from the C Card provider system is complete and accurate and cardholders and their delegates have appropriate access to complete monthly expense report requirements.
- Working with UVic Internal Audit on expenditures that require investigation.
- Quarterly audit against policies and tax treatment.
- Monthly uploads of chart of accounts, cardholders and transactions.
- Maintaining system tables for cards exempt from PST & GST, exempt from PST and tax treatment by vendor.

5.4 Purchasing Services

Purchasing Services is responsible for:

- Overseeing the C Card application and termination processes including processing C Card applications, deactivations and terminations in accordance with university policies and the C Card Handbook.
- Developing and maintaining program documentation including the C Card Handbook, processes, forms, etc.
- Processing changes of cardholder name, address, email and other contact information.
- Setting up cardholders and their designates in the C Card provider system so that cardholders can review their transactions online.
- Ensuring that cardholders complete and sign the Cardholder Agreement and receive initial training before the C Card is distributed.
- Ensuring C Card usage complies with public sector procurement requirements.
- Maintaining the restricted items list on the Purchasing Services website.
- Assisting cardholders with complex vendor disputes to ensure the university is properly charged or credited for expenditures.
- Responding to questions from users about the card providers system.
- Keeping the C Card website current and relevant for cardholders.
- Providing training and on-going communications about the program.

6.0 Monthly C Card Reporting and Follow Up

As a public institution, it is essential that all university expenditures are approved within a reasonable time after they are incurred. Each month, all cardholders with an account balance are required to review and submit an approved C Card expense report with supporting documentation to Accounting Services by the 15th of the following month. Failure to submit approved expense reports with receipts attached will result in an escalation process that could lead to card deactivation and eventually C Card account termination.

The university’s C Card billing cycle runs from the 1st to the last day of the month. Expense reports are available the day after the end of the billing cycle. Approved expense reports with receipts attached are due to Accounting Services on the 15th of the following month. Expense reports that do not have appropriate approvals or are missing receipts are considered incomplete and may be returned to the cardholder. Reports are available through CentreSuite at any time during the billing cycle to view charges on a C Card.

Once the monthly C Card expense reports are available, cardholders will receive an email notification from Scotiabank. Cardholders must submit the approved expense report with supporting...
documentation to Accounting Services by the 15\textsuperscript{th} of the following month.

6.1 Failure to report
Taking into account specific situations for absentee cardholders, referenced in section 5 above, Accounting Services will follow up with cardholders who have not submitted their approved expense reports by the due date. Email reminders will be sent to the email address in the cardholder profile regularly until expense reports are submitted. Cardholders or their designate are expected to respond and provide the status of their expense report submission.

If a cardholder has any expense report that is three months overdue, regardless of whether more recent expense reports have been submitted, the cardholder’s account will be considered for deactivation by the Executive Director Financial Services or Director of Accounting Services. If it is determined that deactivation is necessary, the cardholder will receive an email from the Executive Director Financial Services or Director of Accounting Services advising the cardholder that their C Card has been deactivated until all overdue expense reports with supporting documentation and appropriate approvals are submitted to Accounting Services.

Ongoing late submission of approved expense reports, incomplete supporting documentation, misuse or unauthorized use may result in termination of the cardholder’s account by the Executive Director Financial Services or the Director Purchasing Services. Once a C Card account is terminated, it will not be reinstated.

7.0 Card Violations
The UVic C Card is entrusted to individuals to make the purchase of low dollar value goods and services more efficient. Failure to adhere to university policies and this Handbook may result in appropriate consequences, including but not limited to C Card deactivation, termination of C Card user privileges, reimbursement to the university of any unauthorized purchases and further investigation by UVic Internal Audit and Human Resources. C Cards can be terminated at any time by the Executive Director Financial Services or the Director of Purchasing Services for inappropriate use. The following violations can cause the deactivation and termination process to begin:

- C Card is used to purchase restricted items, including personal purchases.
- Repeated, late submission of C Card expense reports.
- Repeated, missing backup documentation or failure to respond to requests for further information to support the expenditure as being appropriate for university purposes.
- Repeatedly splitting transaction to circumvent transaction limits.
- Repeatedly missing approval signatures.
- Not reporting a lost or stolen card.

8.0 Out of Country Purchases
Foreign purchases made on a C Card are subject to applicable customs brokerage fees, duty and Canadian sales taxes. Goods must be cleared into Canada through the university contracted customs broker, refer to the notice for shipment form on the Purchasing Services website. Note that there may be additional charges for customs brokerage fees, duties and Canadian sales taxes for purchases from vendors outside of Canada that may not be assessed at the time of purchase. Cardholders are responsible for these charges when they are incurred and need to consider these additional costs.
when deciding where to purchase goods from.
9.0 Sales Taxes – GST and PST

Purchases made within BC will normally be charged GST and PST, unless the purchase is for items that are specifically GST or PST exempt. See A-Z sales tax information list on the Accounting Services website. If the purchase is exempt from sales taxes, this exemption should be provided at the point of sale by the vendor.

If a purchase is made from a vendor in another Canadian province with a different tax rate, the total amount charged to the C Card account may not reflect the final amount that is posted to the FAST account. The FAST C Card accounting system is programmed to make assumptions related to sales taxes. The general rules for C Card sales tax processing are:

- Purchases made within BC – the system assumes the purchase includes PST and GST
- Purchases made in Canada but outside BC – the system assumes the purchase includes GST/HST and self-assesses PST.
- Purchases made outside Canada – GST and PST are self-assessed by the system.

*Note: some exceptions to the above general rules do apply. For questions regarding sales taxes, tax treatment in FAST contact the Treasury Services Manager.

Application

If you have read and agree to the information in this UVic commercial card handbook and your one over one supervisor acknowledges his / her responsibilities, access the C Card application form to begin the application process.

LINK: Commercial Card application form