PURCHASING CARD POLICY
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1. Purpose

The purpose of this document is to communicate the policy requirements and individual responsibilities for all University Purchasing Card (P/Card) holders and line managers of employees who have been issued a Purchasing Card.

2. Introduction

The University of Glasgow (University) has entered into a Contractual Agreement with HSBC UK Bank PLC (Bank) to provide all Corporate and Purchase card services. This policy applies to all staff in possession of a University Purchase Card (P/Card) and all line Managers / supervisors of employees who have been issued a P/Card.

This Policy will enable you to make the best use of your P/Card, understand your obligations and restrictions, and will also advise you of what to do and who to contact if you experience any concerns or issues related to the use of your card.

The University uses P/Cards as part of its Procure to Pay (P2P) process. They are intended to facilitate the purchase of low value and / or obscure and irregular items as ordered online, by email or telephone. They do not replace the current process of raising a Purchase Order (PO) or purchasing through e-Procurement. A P/Card provides a mechanism to make payment where POs cannot meet specific strategic business needs. They are NOT for use externally, or for use using contactless transactions except when using the P/Card in the University GU Heritage shop. P/Cards should be always kept in a secure place on campus or at home.

The University made a formal declaration of climate emergency and pledged to achieve carbon neutrality by 2030. Business Travel is our third largest carbon contributor and our Travel Management provider Selective currently provides the University carbon usage information on all Travel. Therefore, it is essential that all travel requirements must be made directly through Selective and not using a P/Card.

All P/Card holders must read and accept the Bank terms and conditions of use (contained in the Cardholder agreement) and undertake all training relating to P/Cards such as, the Procurement good use of cards, the University Anti-Bribery Act training, and the Bank training on purchase transaction coding. All P/Card holders must read and understand the Purchasing and Corporate Cards Privacy Notice and read and understand the Bank Privacy Notice and read and understand the Amazon Business Account Privacy Notice.

3. Policy Statement

This policy should be read in conjunction with the following:

- Procurement Policy
- Financial Regulations
- Conflict of Interest Policy
- Anti-Bribery and Corruption Policy
- University Travel Booking Policy
- Procurement less than £25K
• **Gifts and Hospitality Policy**

• **Procurement Retention Policy**

Suspicious or inappropriate use of a P/ Card will be investigated and may be addressed in accordance with the University’s HR Policies.

4. **Eligibility for a Purchase Card**

Honorary and Affiliate members of staff, Students and the Purchasing card administrators do not have permission to hold a P/Card on behalf of the University.

Only staff who are Agresso Purchasing Officers will be able to become a P/Card holder on behalf of the University. An Agresso Purchasing Officer (APO) must be selected by their College / School or Service and be set up as a Purchasing Officer within the Agresso system.

To obtain a P/Card all training must be completed for example Agresso Purchasing Officer, Anti-Bribery Act, Good use of P/Cards and the Bank transaction coding. All training is held on Moodle, except for the Agresso Purchasing Officer training, please refer to the Agresso System team who will provide guidance and training as required.

All P/Card holders must have access to a work or personal mobile phone. This is to enable Bank validation process with the PIN and multi-factor authentication, which is required as part of card use. Please note, that the University will not provide a mobile phone for the sole use of having a P/Card.

Subsidiary Companies can request P/Cards.

5. **What is a Purchase Card?**

A Purchase Card is a credit card that is provided by the bank, on behalf of the University of Glasgow.

6. **What is Personal Identification Number (PIN)**

A PIN is a numerical code consisting of 4 digits used in many electronic financial transactions. A P/Card holder will receive a PIN number alongside their P/Card. The first purchase on your card and or subsequent new cards will require the user to insert their PIN number as part of the Bank validation process. Your PIN will be sent by the Bank through an SMS message to your mobile number as recorded on your application. If you do not reply to the initial SMS text message and following the Bank’s third attempt, they will send the PIN number in a letter format to the address, as listed in your P/Card application form.

7. **When can it be used?**

In the first instance, consideration must be given to process your expenditure via the University’s financial system, Agresso, as a Purchase Order or e-Procurement. The following provides guidance on when to use a P/Card:

- A P/Card can only be used by the individual named on the card.
• For the purchase of low value goods or services relating to business requirements only
• For one off or irregular low value purchases
• For items as listed on Amazon (as long as there are no Frameworks or Contracts in place).

8. When not to use your P/ Card
It must NOT be used in the following instances:

• No personal use under any circumstances, is permitted. P/Cards should not be used to facilitate personal purchases for the cardholder or anyone else even where the intention is to refund the amount paid.
• When Suppliers are listed on the Procurement Contracts register, the PO process should be used at all times.
• When Suppliers are listed on e-Procurement.
• Withdrawal of cash, or foreign exchange including traveller’s cheques cash advances.
• The card and card details must not be used for illegal purposes.
• Where Framework / Contract agreements are in place.
• Setting up a PayPal Account.
• Setting up an eBay Account.
• Paying for Airbnb or similar non-regulated accommodation.
• Disaggregating or splitting the total value payment, thus avoiding the Procurement threshold rules.
• Paying for vehicle fuel.
• Business hospitality i.e., working breakfast, lunch, or dinner.
• For the purchase of alcohol.
• Catering and hospitality and restaurants bookings or reservations or hospitality or entertainment expenditure in any circumstances. Such expenditure which, in the opinion of the budget-holder can be legitimately charged to the University should be paid for on a personal credit card and reclaimed through the University expenses procedure in the normal manner.
• To make Charity Donations.
• For the purchase of vouchers under the University voucher programme.
• For the purchase of flights, rail, ferries, and hotel / accommodation.

9. Cardholders Responsibility
To positively support their College/School or Service effectively using the P/ Card. To ensure that they understand the Policies held within the Policy statement. To seek guidance from their line manager, the Procurement Office or P/ Card administrator when necessary.

All P/ Card holders must clearly understand their responsibilities as detailed below:

• Participate in all required training
• Comply with all the Bank’s terms and conditions.
• Ensure the card is only used by the individual named on the card.
• Ensure that the P/Card is used for business use only.
• Never allow another colleague or member of staff to use their P/Card or take details of the card number.
• Seek approval from the Budget holder prior to making any purchases on the P/Card.
  o Be aware of the budget available and ensure the purchases made on the card do not exceed the available budget.
• Report any changes in your circumstances that might affect your card use such as, change of name, address or transfer of job role within the University, or long term leave, maternity leave promptly to the P/Card Administrator.
• Ensure that the card is used in accordance with the Policy Statement as listed in this document. Breach of these regulations may result in your card being suspended pending investigation and your authorisation to use a P/Card may be removed.
• Keep your card and PIN secure, separate from each other, and report the loss or theft or your card or PIN to the Bank as soon as you are aware and to the P/Card Administrator as soon as possible thereafter.
• Ensure that VAT receipts are obtained, and the VAT is correctly reconciled so that the University is in compliance with HMRC.
• Inform the P/Card Administrator if you are leaving the University as soon as possible.
  o In the event that an annual subscription is linked to your card the subscriptions must be cancelled or transferred to another P/Card holder following approval from your line Manager or supervisor.
• Complete purchase transaction coding on the Bank portal.
  o All transactions must be coded to the correct expense type and subproject code. - this includes both purchases and refunds
  o Insert reason for purchase and a clear description of why the goods/services were required
  o Add receipts for all purchases to the transaction
  o Select the expense type from the drop-down list provided and that will auto populate the Agresso account code.
  o Select the Subproject code, this is available via a Search box on the HSBC portal if not known, please ensure you ask the budget holder
• Delegate a temporary substitute to complete your responsibilities within the Bank portal in the event of being out of the office.
• Comply with all Bank authentication processes as required.
• Inform your line manager and P/Card administrator of any personal items inadvertently purchased using the University P/Card as soon as you are made aware of it. Note, the purchase of personal items will be recovered with the full amount and any related fees will be deducted from the individuals pay, on the next available payroll run.
• Expenditure is agreed prior to the purchase
• The value of the purchase is in line with the P/Card holder’s transaction and monthly limits
• All transactions are coded to the expense type and subproject code.
• P/Card holders must not, under any circumstances, charge any costs to a budget...
they are not authorised to charge, for example make a purchase on behalf of another school (unless they have written approval to do so).

- Always check the total on the goods/services is correct before you make payment using your P/Card.

Transactions must **NOT** be split in order to avoid exceeding the single transaction limit.

Monthly KPIs will be collated and shared with the Finance Leadership Management team and senior stakeholders across College/School or Service. In the event of a P/Card holder failing to complete their card transaction coding on the Bank portal by the deadline or providing the necessary receipts may results in their card being suspended or revoked.

In the event that the P/Card has been accidentally used to purchase personal items, recovery of the full amount and any related fees will be deducted from the individuals pay, on the next available payroll run.

### 10. Line Manager / Authorised Approvers Responsibility

The authorised approvers have the responsibility for ensuring that all payments processed using a P/Card are correct, valid and in accordance with the Policy statement and available budget. They are responsible for approving P/Card transactions and to challenge or seek clarification on the description, suitability or rationale if a purchase reason and / or description is not clear.

Approvers of P/Card holders must clearly understand their responsibilities as detailed below:

- Authorise the issue of the P/Card
- Ensure that the P/Card holder is always using the P/Card appropriately.
- Report any changes in their circumstances that might affect their responsibilities as an authorised approver promptly to the P/Card administrator such as, change of name, or transfer of job role within the University, or long term leave e.g., or maternity leave or no longer a line manager.
- Approve the P/Card holder’s transactions via the Bank portal once they have been coded by the P/Card holder. Where approvers do not approve their P/Card holder’s transactions every month, this will be reported to the approver’s line manager. Failure of the approver completing their monthly approval tasks may result in the P/Card holder having their card removed, which may affect service delivery for the College/School or Service.
- Review the appropriateness of purchase and relevant backup to ensure compliance with the Policy and before approving that all receipts submitted are valid and match to the transaction on the submitted statement.
- Ensure that all expense types and subproject codes are correct.
- Ensure all leavers who have a P/Card within your area of responsibility are reported to the P/Card administrator, and there is a cardholder colleague delegated as someone to take on the responsibility to code any purchase transactions in HSBC portal after P/Card holder departure.
• Report any suspected misuse of University P/Card transaction promptly to the Head of Finance, Head of Procurement and the Card Administrator.

As an approver, you and the P/Card holder may be audited by Internal Audit, Finance or Procurement to ensure that you are complying with the relevant University Policies.

In the event that the approver discovers misuse of the P/Card, the approver is responsible for ensuring that appropriate and timely action is taken, and that any loss associated with such misuse is recovered through effective communication with the Head of Finance / Procurement.

11. Card Administrator’s Responsibility

To positively engage with all P/Card applicants and P/Card holders, providing support and guidance at all times. The administrators of the P/Card programme are required to manage the day-to-day administration of the cards. Card administrators are not permitted to hold a P/Card. Their responsibilities are as follows:

• Check all application forms are completed correctly and authorised by the correct signatories.
• On completion of correct approvals send the applications to the Head of Procurement for final approval.
• Check the applicant has completed their online bank application correctly and ensure approval by the line manager is completed.
• Ensure all P/Card applicants are Agresso Purchasing Officers (APOs).
• Ensure the P/Card applicant has completed all the necessary Moodle training prior to enabling their card for use.
  o The Bank portal transactions
  o The good use of a P/Card
  o The Anti-bribery Act training
• Review leavers report and immediately cancel all P/Card holders’ cards when they are listed as leavers.
• Respond to all queries relating to the P/Card programme.
• Communicate immediately to a P/Card holder any fraudulent activity that maybe highlighted by the Bank.
• Cancel P/Cards as required.
• Apply limit increase on the bank portal, once fully approved by line manager and Head of Procurement

12. Good use of the Purchasing Card

All P/Card holders must use their card responsibly and ensure that all purchases are made from reputable suppliers only. Good use of a P/Cards must be in compliance with the following:

• Ensure adequate quotes and prices have been received for the goods, services or works in accordance with the spend thresholds.
• Suppliers should be asked for the total costs inclusive of any delivery/handling charges.
• P/Card holders may make purchases by telephone, email or electronically.
• The delivery address and University location must be included in all deliveries to ensure all goods are delivered to the correct department.
• In accordance with section 7.
• In accordance with section 8.
• Do not use the P/Card when the Bank has informed the P/Card holder not to do so.
• Do not use the P/Card when the University has informed the P/Card holder not to do so.

12.1 Amazon Business Account
You must be a P/Card holder prior to registration to be included in the University Amazon Business programme. All P/Card holders must complete the University tailored Amazon Business Account training and then complete their registration on the Amazon Business Account portal. There are 3 different registration scenarios.

1. User has no Amazon account before
2. User has a University Amazon consumer account before
3. User has a University Amazon business account before

If you had a personal Amazon consumer or Amazon business account using your University email address, you will need to change your email address to a private email address to free up your University email address. For the avoidance of doubt your University email address should be only used for business purposes whilst registering and ordering from Amazon.

12.2 Acceptable Use Policy
All purchases from Amazon will be purchased under the Amazon Business Acceptable Use Policy - Amazon Customer Service. Note, the list below highlights key areas you need to be made aware of however, for the full list please click on the hyperlink above.

• BUSINESS USE AND NON-BUSINESS USE. You must use Amazon Business exclusively for business purposes. You may not purchase any products through Amazon Business for personal or household use, nor use any Amazon Business services for personal or household use. You must be at least 18 years old to use Amazon Business.

• SECURITY. You must protect your account credentials, including your password, and not permit any unauthorised users to access your User Account using such credentials. You will contact Amazon immediately if you believe an unauthorised third party may be using your User Account or if your User Account information or your credentials are lost or stolen.

• TERMINATION. If you leave your organization or are no longer authorized to purchase, approve or act on behalf of your organization, you must cease use of your User Account immediately.

• SUBMITTING REVIEWS. You are not permitted to post reviews, comments, photos, videos, and other content whilst using the University Amazon Business Account. If you have any comments that you wish to communicate with Amazon please contact your Amazon contact at the University within the Procurement team on procurement-amazonbusinessaccount@glasgow.ac.uk.

12.3 Conditions of Use
All purchases from Amazon will be purchased under the Amazon Conditions of Use Amazon Conditions of Use. Note, the list below highlights key areas you need to be made aware of however, for the full list please click on the hyperlink above.
• ELECTRONIC COMMUNICATIONS. When you use any Amazon Service or send e-mails to us, you are communicating with us electronically. We will communicate with you electronically in a variety of ways, such as by e-mail, text, in-app push notices or by posting e-mail messages or communications on the website or through the other Amazon Services, such as our Message Centre. For contractual purposes, you agree that all agreements, notices, disclosures and other communications that we provide you electronically satisfy any legal requirement that such communications be in writing, unless mandatory applicable laws specifically require a different form of communication. Note: electronic communications are binding.

• COPYRIGHT, AUTHORS’ RIGHTS AND DATABASE RIGHTS. All content included in or made available through any Amazon Service, such as text, graphics, logos, button icons, images, audio clips, digital downloads and data compilations is the property of Amazon or its content suppliers and is protected by Luxembourg and international copyright, authors' rights and database right laws.

• You may not extract and/or re-utilise parts of the content of any Amazon Service without our express written consent. In particular, you may not utilise any data mining, robots, or similar data gathering and extraction tools to extract (whether once or many times) for re-utilisation any substantial parts of the content of any Amazon Service, without our express written consent. You may also not create and/or publish your own database that features substantial parts of any Amazon Service (e.g. our prices and product listings) without our express written consent. Note: we cannot use any of their IP, logos, databases that appear as part of their Service.

• EXPORT CONTROLS. You agree that you will not export, re-export, or transfer any products (including software or other digital products) that you have purchased on the website to any country, individual, corporation, organisation, or entity to which such export is restricted or prohibited by law.

• PASSWORDS. You must keep your password protected and do not share your password under any circumstances.

• USE OF THE AMAZON SOFTWARE. You may use Amazon Software solely for purposes of enabling you to use and enjoy the Amazon Services as provided by Amazon, and as permitted by the Conditions of Use, these Software Terms and any Service Terms. You may not incorporate any portion of the Amazon Software into your own programs or compile any portion of it in combination with your own programs, transfer it for use with another service, or sell, rent, lease, lend, loan, distribute or sub-license the Amazon Software or otherwise assign any rights to the Amazon Software in whole or in part. You may not use the Amazon Software for any illegal purpose.

12.4 Conditions of Sale
All purchases from Amazon will be purchased under the Amazon Conditions of Sale Amazon Conditions of Sale. Note, the list below highlights key areas you need to be made aware of however, for the full list please click on the hyperlink above.
• **RIGHT OF CANCELLATION UP TO 14 DAYS, EXCEPTIONS TO CANCELLATION AND OUR VOLUNTARY RETURNS GUARANTEE.** Unless one of the exceptions listed below applies, you can cancel your order without giving any reason within 14 days from the day on which you or a third party indicated by you (other than the carrier) receives the goods purchased (or last good, lot or piece if it relates to goods or multiple lots or pieces delivered separately) or from the day of the conclusion of the contract, in the case of services or digital content not supplied in a tangible medium (e.g. CD or DVD).

• You must inform us (Amazon EU Sarl, 38 avenue John F. Kennedy, L-1855 Luxembourg) of your decision to cancel your order. You may submit your request according to the instructions and forms available on our Returns Support Centre, by contacting us, or using this Cancellation Form.

• **PRICING AND AVAILABILITY.** All prices are inclusive of legally applicable VAT. Availability information for products sold by us on the website including on each product information page. Please note that unless otherwise stated on the website, delivery estimates are just that. They are not guaranteed delivery times and should not be relied upon as such.

• **PRODUCT INFORMATION.** Unless expressly indicated otherwise, Amazon is not the manufacturer of the products sold on this website.

**12.5 Purchasing on Amazon Business**

If the Supplier is on the University Contracts Register and or is on Agresso, a Purchase Order must be used. Section 8 also prevails.

- No purchase of IT laptops or desktops is authorised.
- No purchase of adult material is authorised.
- All deliveries must be delivered to the university, no home deliveries are authorised.
- You must add your Purchasing Card details during checkout and your university purchasing card details will be saved for future purchases. DO NOT add private credit card details at any time.
- No private purchases are authorised using your University Amazon business account even when you intend to use your private credit card or reimburse the university later.
- If you need to need to return an item back to Amazon you must process this return within 30 days. Note, return policies and timeframes, can vary if the purchase was made from a 3rd party seller.
- IT Software purchases must be approved in writing by Senior IT colleagues at all times.

**12.6 Amazon Business Customer Service**

Amazon have a dedicated customer service for business customers via Live-Chat, immediate Recall or E-Mail. Please refer to the Amazon portal under Customer Service for more information.
13. **Bank Portal**

All P/Card holders must register with the Bank and set up access via a secure password. They must ensure that their individual password is not shared with anyone (not even the Bank or P/Card Administrator) and is kept in a secure place.

To access the Bank portal P/Card holders must be signed into the University system, which will then enable single sign on (SSO). They must comply with the Bank access authentication process as required. The P/Card holder must notify the bank when they have IT access issue for resolution.

14. **Monthly Purchase Transaction Coding**

It is the responsibility of the P/Card holder to ensure that they update transactions, in a timely manner, on a monthly basis. They must ensure that they provide a detailed description of the goods/service, ensure the expense type is correct and populate the correct sub-project code for all individual transactions. Receipts must be uploaded for every transaction. Care must be taken to ensure the correct VAT tax codes are captured. Transaction coding must be completed at the time of making purchases and fully by the end of the month.

15. **Return of Goods/Purchases**

In the event of a purchase being required to be returned for any reason it is the P/Card holder’s responsibility to contact the Supplier and seek a returns number and clearly understand the returns process. All returns must be packed securely and returned directly back to the Supplier. The Supplier return number must be clearly displayed on the return label. Returns must be credited to the P/Card holders account, cash refunds are strictly prohibited.

If an item has been returned, the P/Card holder must ensure a credit for the returned item(s) is reflected on the next P/Card statement. If the credit is not listed in the next statement, the P/Card holder must contact the Supplier to resolve this matter.

16. **Dispute Resolution**

The P/Card holders must inform their line manager in the event of a dispute relating to any purchases. P/Card holders must also report the disputed transaction to HSBC directly for investigation and mark up the transaction as disputed within the HSBC portal.

17. **Reporting a lost, stolen or misuse of a Purchasing Card**

It is the responsibility of all P/Card holders to notify the Bank immediately if they discover that their card is lost, stolen or they have identified any misuse of the card. They must also notify the P/Card Administrator as soon as possible, on the same day of notifying the Bank.

18. **Purchase Card Security**

In order to reduce and mitigate the risk of fraud, all P/Card holders must:
• Sign their new card immediately.
• Ensure their home address and mobile number is correctly updated in the University’s HR/Payroll system (PeopleXD) and on the HSBC portal.
• Ensure their P/Card is always kept in a secure place. Leaving cards on your desk could pose a serious security risk for potential fraud or theft, and if lost or stolen due to negligence may result in disciplinary action.
• Never leave receipts and card number unattended.
• Never lend the card or card number to anyone to use, even a line Manager.
• Never send card details via email.
• Never give out your PIN number to a third party when purchasing on the internet only use secure sites.
• Ensure that your PIN and P/Card are stored securely in a separate place.

19. **Freedom of Information (Scotland) Act 2002**

The Freedom of Information (Scotland) Act 2002 provides a general right of access to information held by the University. The University will comply at all times, which may include expenditure against P/Cards held by the University.

20. **Data Protection**

To obtain a P/Card, you must consent to your personal data being processed by the Bank in accordance with the P/Card Policy.

The University will be known as the ‘Data Controller’ of your personal data processed in relation to all card applications. Card holders are required to ensure that they have reviewed and understand the University Privacy Notice, the Bank Privacy Notice and Amazon Business Privacy Notice.