PURCHASE CARDS

GOODS & SERVICES

FINANCIAL SUPPORT TEAM

- Student Financial Hub Website
- Bursar's Office
- Controller's Office
- Pcard Office
- Student Affair Business Services
- StudentFinHub@Caltech.edu

Student Financial Hub

- Business Services and Operations Manager
- Office of Residential Experience
- Office Hours: Tuesdays
  - 3-4pm in-person (Building 390)
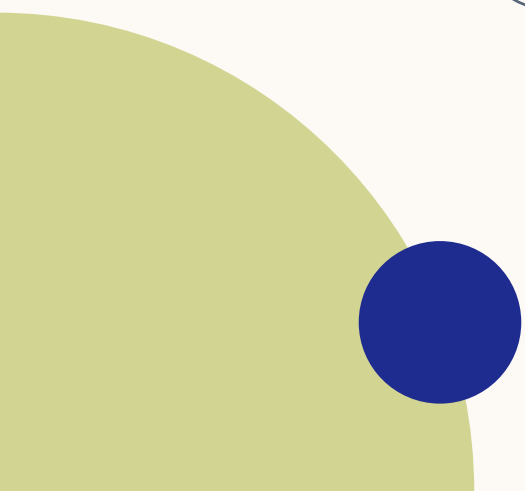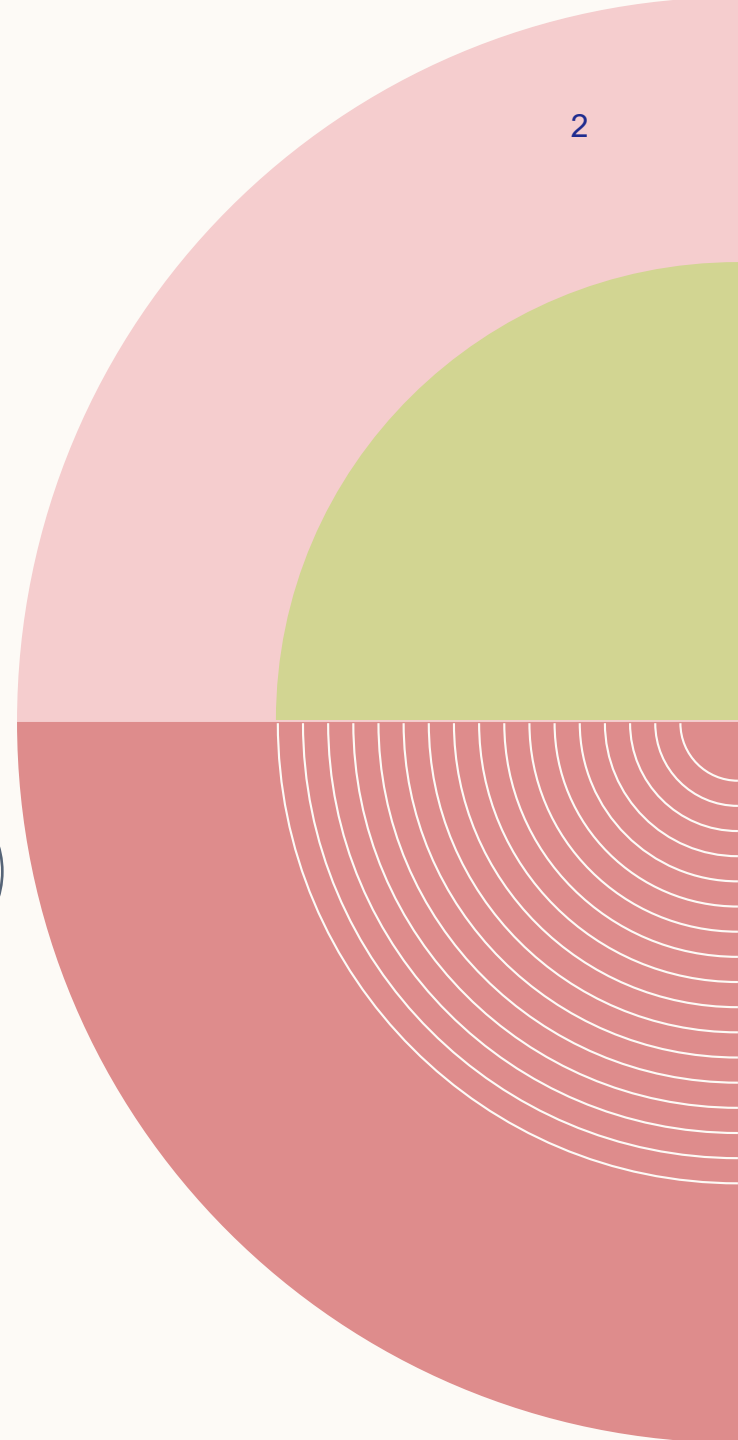 - 4-5pm via zoom (Link on Website)
- mhuseth@caltech.edu

Miranda Huseth

- Administrative Coordinator
- Office of Residential Experience
- Office Hours: Wednesday
  - 1-2pm via zoom (Link on Website)
- jessw@caltech.edu

Jess Walker

Additional Resources:

ORE – Student Financial Hub Website

Procurement – Pcard: G&S User Guides

Pcard Reconciliation Dates

PURCHASE CARDS = PCARDS

HOW DO I GET MY P-CARD?

- Attend P-card Training.
- Complete the policy acknowledgement form.

Card holders will need to:

- Reconcile p-card monthly
- Keep all receipts
- Comply with all Institute p-card and purchasing policies.

- Failure to meet these terms, will result in confiscation of your p-card.
- Once you complete your training and form, you can expect your p-card to arrive within 5-10 days.

WHAT IS A P-CARD?

Visa credit card issued by US Bank
16 digit account number, first 8 numbers are unique to Caltech
Cardholder's name and Caltech appears on card
Works the same as a personal card except Caltech pays the monthly bill: corporate liability
Merchants paid by Visa in 48 hours
Used to purchase items for the use and benefit of Caltech
Customer service 24 hours a day, 7 days a week: 1-800-344-5696

Access Online User Profile (Optional)

- View Statements
- Setup Fraud Alerts
- See available credit
- View information about declined transactions
- Dispute transactions
- View posted transactions

TWO TYPES OF PCARD

GOODS & SERVICES

- All student cards have
- Allow you to purchase basic or general goods and services

TRAVEL

- Student cards do NOT have
- Will not be able to purchase
  - Hotels
  - Airbnb's or similar sites
  - Flights
  - Rental Cars
  - Other travel related items

ROLES OF PARTICIPANTS

| Role	Responsibilities
Cardholder	• Only one who can make purchases • Will verify receipt and conformance • Will retain electronic/paper documentation • May reconcile • Resolve disputes with the merchant
Expense Delegate	• Allocate charges and submits reports for approval • Retains documentation • Assists in disputes with merchants
Expense Approver	• Reviews applications • Determines spending limits • Reviews and electronically approves report

P-CARD BASICS
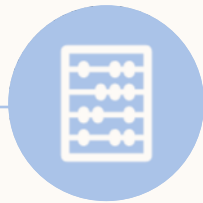
CARD

- Institute issued credit cards supplied by USBank.
- *Not tied to your SSN*
- Complete training & policy ack. form to receive one.
- Used like any other credit card.
- Tied to House PTA and draws directly each month.

CARD LIMITS

- $3,500 single purchase
- $15,000 monthly
- Can be temporarily raised for specialized purchases
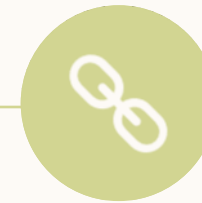
CARD HOLDERS

- Maximum of 3 P-cards per house
- 2 Months of overlap with previous Treasurer
  - Will close former card holders on 4/28

P-Card Policy Overview

➢ Cardholder must secure and guard the P-Card as one is accountable for all purchases made with their card.
➢ Basic card limits: $3,500 single/$15,000 monthly
➢ All purchases must be for use and benefit of Caltech
➢ CardQuest Foreign Receipt Addendum required for receipts in a foreign language
➢ Reconciliation deadline: end of business day of final download
➢ Periodic Audits conducted by the P-Card Team and Auditors
➢ Violations of the policies and procedures may result in cardholder retraining and/or card revocation
➢ Fraudulent misuse will result in disciplinary action

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P-CARD RESTRICTIONS AND RULES

You may NOT:

- Have a p-card until you attend p-card training
- Forget to reconcile your p-card each month. Reminders will be provided from the Pcard Office.
- Purchase marijuana or any other drugs
- Purchase Animals
- Purchase Weapons/Ammunition
- Use for Leases and long-term rentals
- Radioactive/Hazardous materials
- Caltech SmartCash
- Donations of any kind
- Split orders
- Venmo
- *Purchase Gift Cards**
- Purchase personal items for yourself or any other house member. **This card is for House expenses only. Individual use is not allowed.**

RECONCILING AN ACCIDENTAL PERSONAL CHARGE

CASH

1. You will need to take the filled out the Cashier Deposit form to the Caltech Credit Union.
   a. Department = House and/or ORE
   b. Payment Method = Cash / input the cash amount you will be depositing
   c. Your CardQuest Report # is XXXX
      a. You can find this in CardQuest by clicking on Report name
   d. Don't worry about Traveler Name
   e. Check the 'Reimbursement' box
   f. For PTA = House PTA.
      a. The Finance office will deduct it from the PTA and then reconcile it on the back end once the office recognizes/process your deposit at that Credit Union.
2. At the Credit Union, tell them that you have a cash deposit for a pcard personal expense.
3. They will review, stamp, and fill out the bottom portion of the form.
4. Then scan and email a copy of the completed form to financedropbox@caltech.edu (The Hub can do this for you as well).
5. You will also need to attach the completed form to your pcard report along with the receipt.

CHECK

1. You will need to take the filled out the Cashier Deposit form.
   a. Department = House and/or ORE
   b. Payment Method = Check #
   c. Your CardQuest Report # is XXXX
      a. You can find this in CardQuest by clicking on Report name
   d. Don't worry about Traveler Name
   e. Check the 'Reimbursement' box
   f. For PTA = House PTA.
      a. The Finance office will deduct it from the PTA and then reconcile it on the back end once the office recognizes/process your deposit at that Credit Union.
2. Make a copy of the filled out Cashier Deposit Form.
3. Place the Form and the Check in an envelope, with your name and house on it.
4. Walk over to the Spalding Building and deposit the check in the Financial Drop Box
5. The Drop Box s a physical box that is located in the post office area to the left of the teller window, next to the ATM. There is a sign.
6. You will also need to attach the completed form to your pcard report along with the receipt.

Gifts & Gift Cards Policy

Gift Cards

Per **IRC Section 132(a)4**, gift cards purchased for employees and students are considered taxable income. Gift card purchases for students and employees is tax reportable to the Payroll office regardless of the amount

Tangible Gifts

Per **IRC 132 (e) Reg. 1.132-6 (b),** Caltech has determined that tangible gifts with a value of $75 and greater is tax reportable to the student or employee recipient and shall be reported to the Payroll office.

Expense Type for Gift Cards	
CIT Employee or Student Recipient (Any Value)	Non-CIT Employee (Any Value)
Other-Gift/Awards	Goods Simple

Expense Type for Tangible Gifts		
CIT Employee or Student Recipient (Less Than $75.00)	CIT Employee or Student Recipient (Greater Than $75.00)	Non-CIT Employee (Any Value
Goods Simple	Other-Gift/Awards	Goods Simple

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NDAA 889 Federal Regulation

1. Section 889 of the *John S. McCain National Defense Authorization Act* prohibits government contractors from providing the federal government with telecommunications or video surveillance equipment, systems, or services (or an essential component thereof) produced or provided by five Chinese companies are:

* Huawei Technologies Company

* ZTE Corporation

* Hytera Communications Corporation

* Hangzhou Hikvision Digital Technology Company

* Dahua Technology Company

2. Separately, Section 889 prohibits government contractors from using these prohibited items or services, regardless of whether they are used in the performance of work under a federal contract. An updated list of these five companies' subsidiaries can be found here. (Note: Caltech credentials are required for access)

Caltech

NDAA 889 Federal Regulation (cont.)

As a government contractor (recipient of federal funds), Caltech must comply with Section 889 across all transactions. Therefore, if you purchase goods or services on behalf of Caltech, **do no purchase any equipment, system service, or component thereof produced by or provided by these companies, their subsidiaries, or their affiliates.**

Section 889 provides narrow exceptions. If you believe that you require an exemption from Section 889's prohibitions, consult with the Director of Procurement Services or the Associate Director of Purchasing Services **prior to purchasing the prohibited item or service.**

For additional information, visit Caltech's NDAA 889 webpage:

https://researchcompliance.caltech.edu/export/national-defense-authorization-act-ndaa-section-889

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LOST / STOLEN CARD

1. Contact US Bank *(optional)*
2. Contact & inform the Student Financial Hub (Miranda or Jess)
3. The Hub will loop in the Pcard Office and the Pcard Office will alert US Bank.
4. Pcard Office will also close the current card and re-issue another card.
5. New Card will arrive with in 5-10 days.

❖ *If you lose your Pcard more than once, you may not be issued another card depending on the circumstances.*

Lost/Stolen Card

Lost or Stolen P-Card	Contact US Bank Customer Service 1-800-344-5696 Contact a P-Card Administrator
Intercepted P-Card	Contact US Bank Customer Service 1-800-344-5696 Contact a P-Card Administrator

Caltech

FRAUDULENT CHARGES

1. Contact US Bank *(optional)*
2. Contact & inform the Student Financial Hub (Miranda or Jess)
3. The Hub will loop in the Pcard Office and the Pcard Office will alert US Bank.
4. Pcard Office will also close the current card and re-issue another card.
5. New Card will arrive with in 5-10 days.
6. You will be asked to sign a STATEMENT OF FRAUD that will me mailed to you by US Bank.
7. You will also need to process a special CardQuest Report, stating the charges are fraudulent.
8. Once US Bank receives the STATEMENT OF FRAUD and verifies the charges. US Bank will issue a credit to your account.
   - You will be asked again to process a special CardQuest Report to clear those charges.

Fraud

- Fraud cases should be initiated over the phone **(1-800-344-5696).** *Please do not use mail, fax or online processes to initiate fraud.*
- Fraud must be reported within 60 days of the transaction date
- You will be asked to close your card.
- If the fraud charges posted, a credit will be applied to the new account
- The cardholder will be sent a Statement of Fraud to confirm that they did not authorize those transactions
  - **If the signed Statement of Fraud is not received by the bank, the new account will have the charges reapplied and the cardholder will be liable to pay for them**

The Fraud and Dispute Process document is available upon request explaining the processes in more detail.

usbank.

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TEMPORARY LIMIT INCREASES REQUESTS

INCREASES UP TO 8K ARE ONLY ALLOWED ON STUDENT CARDS

Contact the Hub to request temp. increase

Include the following information in your request:

- House
- Amount of purchase
- Reason for Increase

Things to think about:

Don't split payment, Always increase

Timing – need 2-4 days to finalize

Travel related items can not be purchased through pcard increase

If you have a tight timeline, may be best to use a Hub pcard.

RECEIPTS

Missing Receipt Form

Allowed ONLY 4 missing receipts in a 6-month period

Alcohol

Event Alcohol List is required as an attachment if you are reimbursing for alcohol.

Invoice/Quote vs Receipt

Transaction Information needs to be present on receipt

Incorrect Receipts will be returned

Procurement and Pcard Office has become more and more stricter on appropriate receipts.

MISSING RECEIPT FORM

CardQuest
Missing Receipt Form

Report Type (*select one*)

☐   Goods & Services

☐   Travel (missing receipts form required for travel expenses over $75.00)

Report Name

Item Description

Business Purpose

Reason Receipt is missing

Cardholder Name

*** Only 4 missing receipt forms will be accepted in a 6 month period ***

- You are allowed only 4 missing receipts in a 6-month period
- Attached this form to your expense report in place of the receipt.
- Report Name = What you name the report.

APPROPRIATE RECEIPTS

CARDQUEST

CARDQUEST AND HOW IT WORKS

BASIC INFORMATION

- Daily transactions downloaded electronically from Visa into CardQuest
- Billing Cycle (begins on 16th & ends on 15th of every month)
- Email notifications/reminders sent when there are transactions to reconcile

REPORTS

- Create report, move charges
- Enter item description and business purpose, and sales tax if applicable
- Allocate to PTAs
- Submit monthly transaction reports online with e-receipts for approval within system

CARDQUEST LANDING PAGE

CARDQUEST WORKFLOW

Purchase an item → Charges will appear in Cardquest within days → Create a Monthly Report

Fill out report, Attach Receipts, Allocate Expenses

Report will be sent to Miranda for Review. After reviewing, she will approve. ← Review & Submit for approval ← Fill out report, Attach Receipts, Allocate Expenses

Pcard Office for review and approval → "Approved and in accounting Review" meaning it is with p-card services to get audited. → Once it is cleared by pcard office it is sent for Payment

PCARD CHARGES WITHIN OBI

When pcard charges are waiting to be paid.

The pcard transactions will show up in OBI as 'commitments.'

This means that the charges have not been charged to the PTA account but are committed to be once approved.

EXPENSE REPORTS

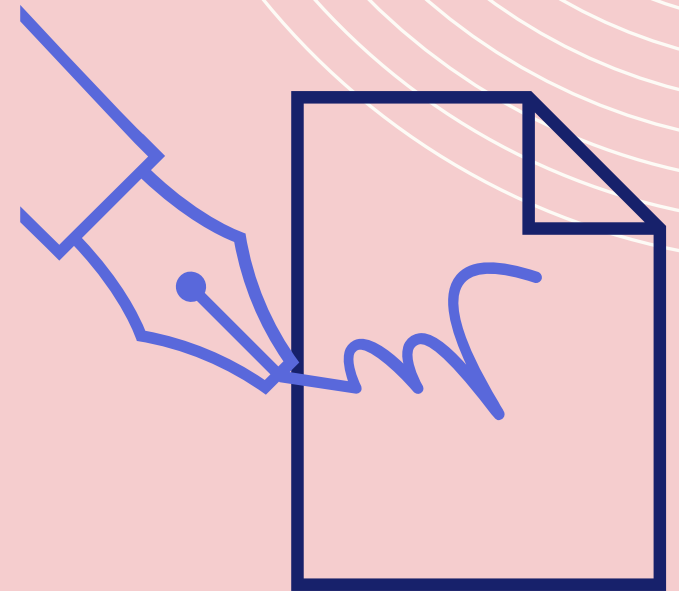# IMPORTANT EXPENSE REPORT INFORMATION

Access →Administrative Services → CardQuest

Goods & Services Expense Report (not a Travel Report)

Reconciled Once a month
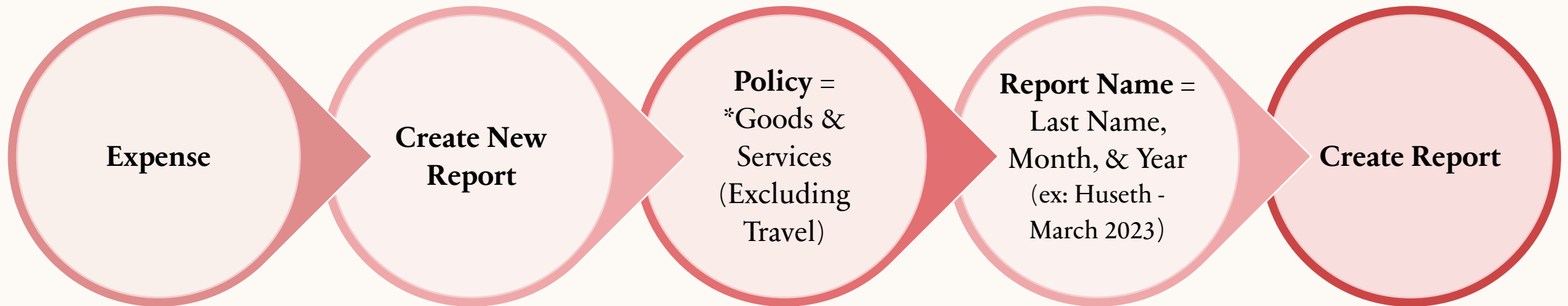
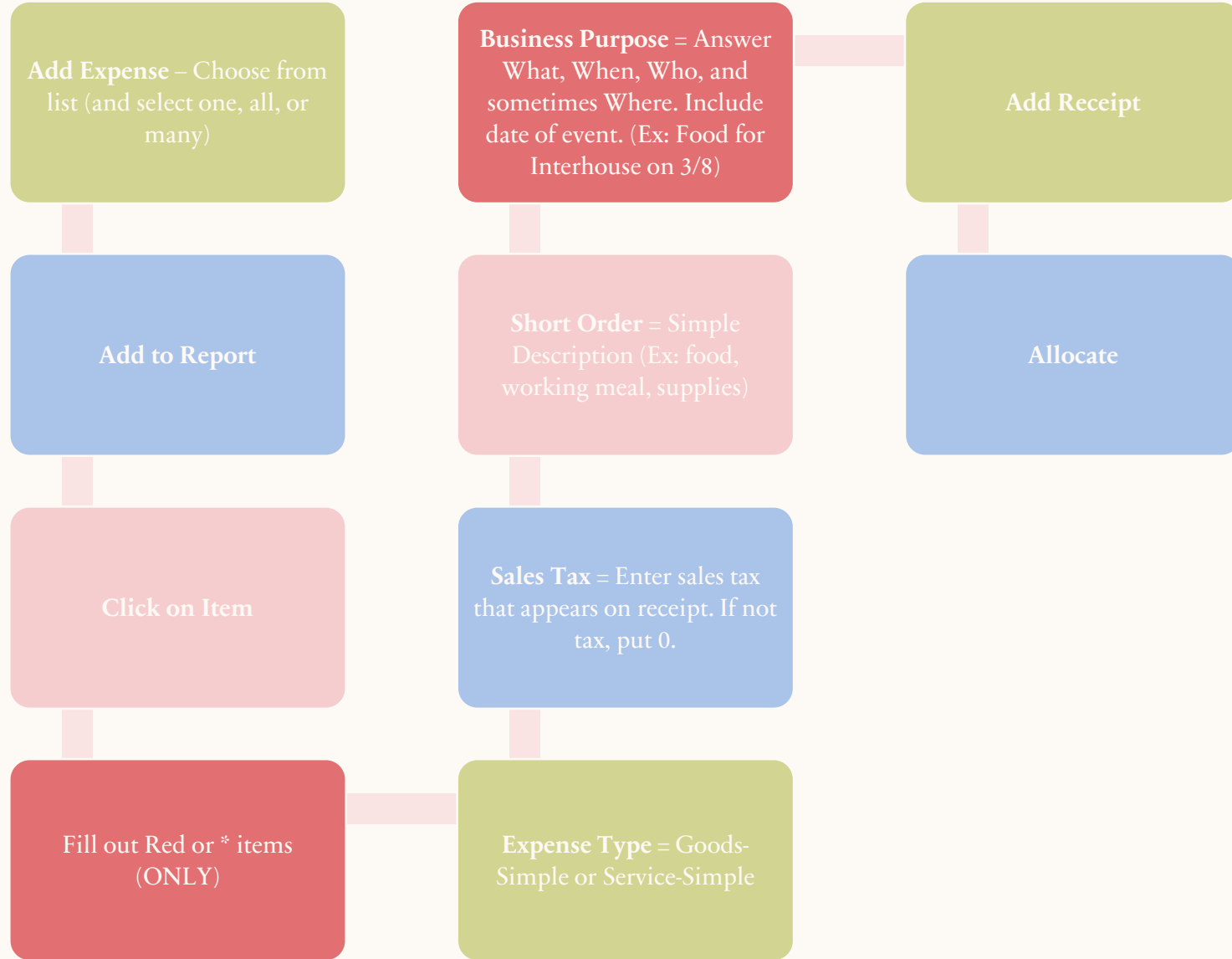If the transaction has sales tax shown on the receipt, you must enter it in a separate tax field.

If you don't have any transactions on your account, you don't have to do an expense report

CREATING A NEW REPORT

Expense → **Create New Report** → **Policy** = *Goods & Services (Excluding Travel)** → **Report Name** = Last Name, Month, & Year (ex: Huseth - March 2023) → **Create Report**

FILLING OUT REPORT

Add Expense – Choose from list (and select one, all, or many)

Add to Report

Click on Item

Fill out Red or * items (ONLY)

Business Purpose = Answer What, When, Who, and sometimes Where. Include date of event. (Ex: Food for Interhouse on 3/8)

Short Order = Simple Description (Ex: food, working meal, supplies)

Sales Tax = Enter sales tax that appears on receipt. If not tax, put 0.

Expense Type = Goods-Simple or Service-Simple

Add Receipt

Allocate

PTA ALLOCATION

Add

Project/Task/Award: Your House PTA should appear automatically. If it doesn't, you can search for it by deleting and typing PTA in appropriate bar.

Federal/Not Federal = Non-Federal (always)

Expenditure = Supplies-Unallocable or Supplies-Allocable (80% Unallocable vs 20% Allocable)

Save

ADDITIONAL REPORT INFO

- Upload New Receipt from computer Desktop
- Forward emailed receipts to
  receipts@concur.com
  - Setup within CardQuest settings
- Concur App
  - Setup within CardQuest settings

Multiple Ways to Add Receipts

- Can allocate to multiple PTAs for one transaction
- If all your transactions will be the same PTA, there is a way to do one allocation for all transaction within a report

PTA Allocation

- Need a Pcard to set up
- Pcard office manages & will set up for you

Caltech Amazon Business Account

CardQuest and TechMart Descriptions Guides

Short Description

Simple Description
Food, working meal, supplies, programming items, etc.
*There is a difference between food and working meal
Food – supply for an activity, ingredient
Working Meal – meal with a meeting

Business Purpose

Answer What, When, Who, and sometimes Where
Include a date of the event, program, activity
If the event has a particular name, please name it.
Ex: ORE Working Meeting 9/5
Blacker RA Event 10/2
Techfest Vendor Payment 9/30
Tickets for Kings Game 10/13
Office supplies don't need a when (date) but a where (which office)
Ex: Office Supplies for Bechtel Office

Choosing an expense type: 90% of the time you will choose Supplies Allocable or Unallocable

Allocable

Supplies/items that benefit or contribute to Caltech's mission or bottom line
Ex: Programming costs for a specific event, office supplies, working meals, etc.

Unallocable

Supplies/items that don't directly benefits to Caltech's mission or bottom line
Ex: non-direct supplies, non-programming or working meals, entertainment, etc.
*Most of the House's expenses will be this

Other useful expense types:

Food

Supply for a program, event, or activity. Is it an essential part of the activity.

Catering

Large amount of food for a particular event. Large scale.

Entertainment

Entertainment on a large scale. Ex: Concert performer, ice skating for house event.

Transportation

Transportation to and from a Caltech sponsored activity, event, or program.

PCARD POLICY PENALTIES

Three Strikes → **Strike 1** – Warning → **Strike 2** – Retraining and/or Suspension → **Strike 3** – Pcard revocation
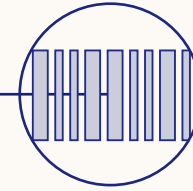
Actions that could land you in pcard probation.

1. Failure to reconcile your CardQuest Report

2. Too many missing receipts

3. Too many lost pcards

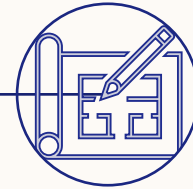4. Failure to abide by procurements & pcards purchasing policies
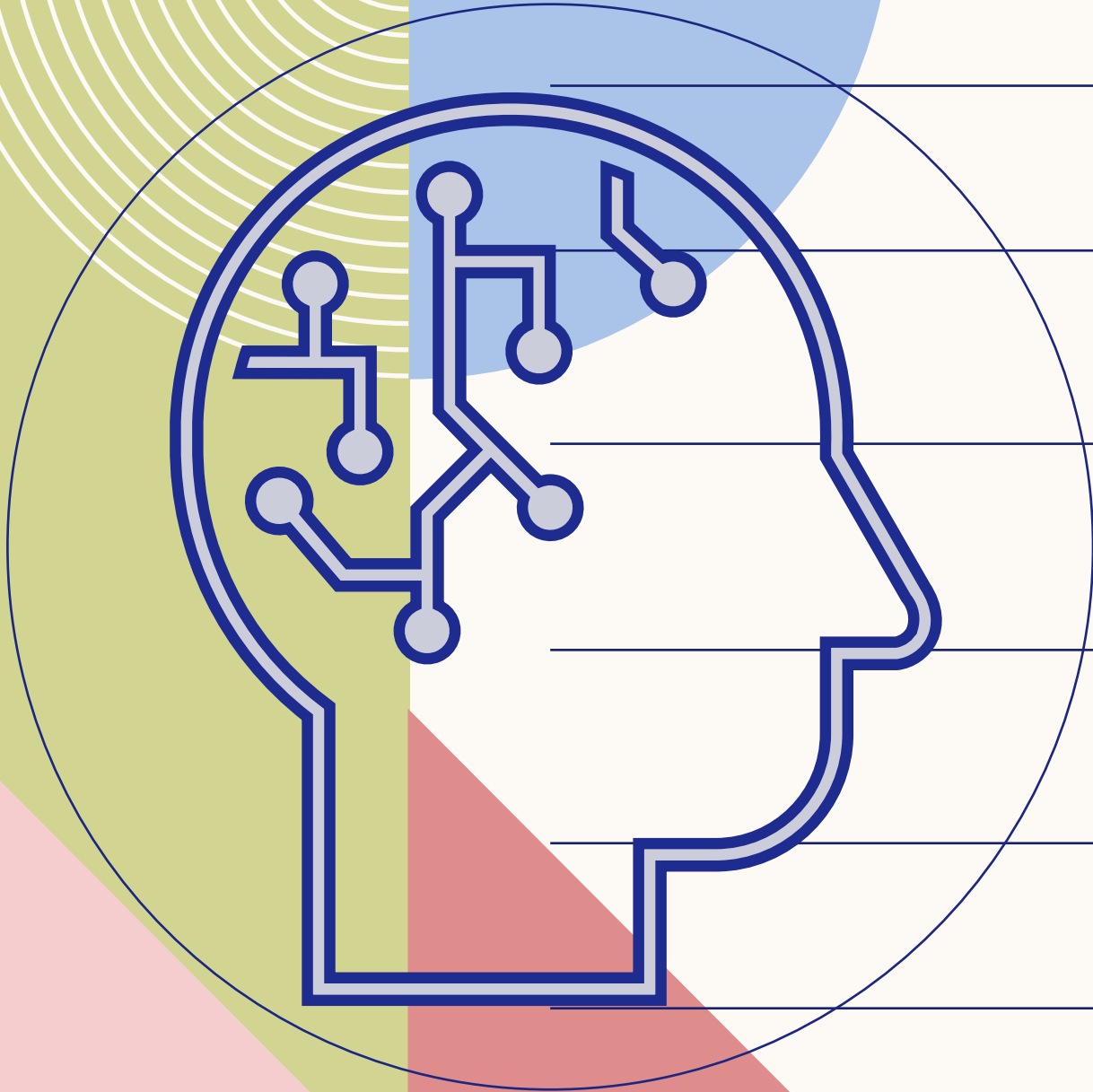
G&S / No Travel

Pcard Limit = $3500
Temp Limit Increase

Monthly Expense / Cardquest
Reports

Appropriate Receipts

Card Issues = Ask for help

3 Strikes

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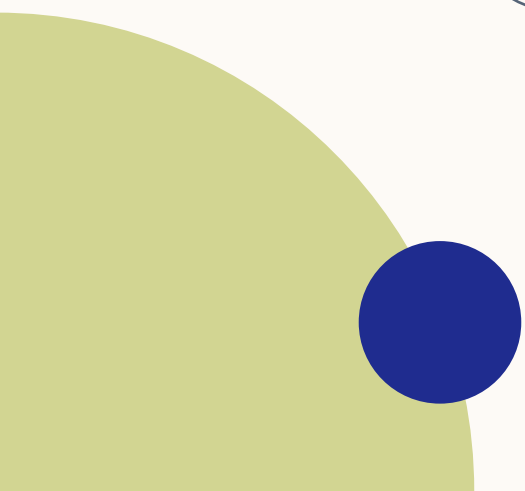 - 4-5pm via zoom (Link on Website)
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Procurement – Pcard: G&S User Guides

Pcard Reconciliation Dates

Important Contact Information

Brian Herrera: 626-395-8470
Lupe Gudino: 626-395-6235
Michelle Lampe: 626-395-6257

pcardservices@caltech.edu

cardquesthelp@caltech.edu

QUESTIONS

QR Code for
Session Survey.

Please fill out.
Thank you!

PCARD TRAINING