

Corporate Credit Card Policy

With the exception of personal business travel (on behalf of Andrews University) that may be paid by the employee's personal credit cards or checks, **AU expenses are to be paid for by cash, purchase order, corporate check, wire transfer (international) or the AU corporate credit card.** In recognition of this and in an attempt to approve obtaining a corporate credit card only where there is a demonstrated need and financial responsibility, the following recommendations are made for obtaining and retaining a corporate card.

1. Applicant and supervisor must complete and submit a CORPORATE CREDIT CARD APPLICATION to Financial Records for approval by the Chief Financial Officer (CFO). If, in the opinion of the CFO, an application does not warrant approval, the Financial Management Committee will serve as the appeal body if the applicant so chooses.
2. Upon receiving the credit card and activating the online viewing feature, the applicant or designee agrees to do the following—
 - a. **KNOW POLICIES:** become familiar with AU reimbursement policies pursuant to spending on behalf of AU. Policies can be found here: <https://www.andrews.edu/services/finrec/policies/index.html>
 - b. **EMBURSE SYSTEM:** become familiar with the Emburse Expense Management system that is used for submitting your PNC corporate card expense purchases for reimbursement. Learn more here: <https://www.andrews.edu/services/finrec/chromeriver/index.html>
 - c. **PERSONAL USE:** Personal use is *strictly prohibited* (and can be the basis for forfeiture of the card).
 - d. **MONITOR:** periodically monitor card transactions posting in Emburse to verify their accuracy and validity.
 - e. **UPLOAD:** you may upload receipts to Emburse as items are purchased. This can be done automatically by using the **Emburse App** on your phone to take a picture of the receipt, or by manually uploading a photo or scan.
 - f. **DETAILED RECEIPTS/INVOICES:** all receipts must show detail of what was purchased or service that was paid for. DO NOT upload the credit card charge slip showing only date and amount.
 - g. **BUSINESS MEALS:** restaurant/meal receipts for business entertainment must be the detailed receipt showing everything ordered and paid for. In Emburse, you will need to include names of attendees, business purpose for the meal, and meeting agenda. Please adjust Per Diem reimbursement accordingly. For catering receipts—include names of attendees, location of event, whether delivered or picked-up, and business purpose for the expenditures
 - h. **PERSONAL MEALS:** do not use the corporate card for personal meals (even if on business travel). For personal restaurant/meal expense while on business travel, please use cash or personal credit cards. Reimbursement of personal meal expense while on overnight business travel are covered under Per Diem on the Employee Expense Report.
 - i. **GASOLINE/FUEL:** for rental vehicles, provide detailed fuel-up receipt. Business purpose listed *must* indicate whether for rental car or AU Transportation vehicle. Do not use the corporate card for fuel expenses when using a personal vehicle for business travel – these will not be accepted and you will be personally charged. Personal vehicle fuel expenses are reimbursed through employee expense reports by filing for mileage.
 - j. **UNAUTHORIZED PURCHASES** include: gift cards, domestic travel insurance/protection; hotel insurance; rental car insurance; product warranties; cell phone accessories; donations; parking fines or tickets; companion expenses. These charges may be charged to you personally. (Read all policies to avoid unauthorized purchases). International Travel Insurance is only paid through Adventist Risk Management. See Loretta Nave for more insurance info (x 3484) or nave@andrews.edu .
 - k. **FRAUD CHARGES/LOST CARD:** understand that you are responsible for this card as you would be for your personal credit cards. If you see a fraud charge or your card is lost or stolen, **you** must call the credit card company to report the issues, freeze your account, and request a replacement card. For fraud charges, a dispute form must be completed and submitted immediately to request charges be reversed. Dispute instructions and Form: <https://www.andrews.edu/services/finrec/resources/index.html>
3. **SUBMISSION:** At the end of the month, or after completion of a trip, create an Emburse report for your transactions and submit for approval before the last day of the month to be received by Financial Records by the month end.
4. Avoid using the card at **AU facilities** (such as cafeteria, the computer store and the post office) as well as other **Local Merchants where AU has an account** (Apple Valley, Village Hardware). In some cases, it costs AU a merchant fee and always costs AU state taxes. Please use IDC's wherever possible.

5. **CARD SUSPENSION: CARD WILL BE SUSPENDED IF ANY TRANSACTIONS IN EMBURSE EWALLET ARE OVER 90 DAYS OLD AND HAVE NOT BEEN SUBMITTED IN AN EXPENSE REPORT TO BE ACCOUNTED FOR. PERSONAL CHARGES NOT REIMBURSED TO AU WITHIN 90 DAYS WILL ALSO LEAD TO CARD SUSPENSION AND MAY BE DEDUCTED FROM THE APPLICANT'S PAYROLL.**
6. AU's corporate credit card is a Visa card. There is a direct benefit to AU whenever our corporate credit card is used. As such, it's our preferred method of payment for business purpose on-line shopping or when purchasing items in person for your department. However, if a personal card is used for an AU employee's authorized AU business travel, requests for reimbursement must include documentation that clearly identifies the personal card type, e.g., American Express, Discover, MasterCard, Visa. If the personal card is a Visa card, the documentation must also include the last four digits of the credit card in order to avoid duplicate reimbursements for corporate credit card expenses.
7. Questions? Contact the PNC Administrator in Financial Records at ext 3343 or at TREXP@andrews.edu
8. Your activation code for the card is the last 4 digits of your SS#.

Copy to be kept by applicant