



**COLORADO SCHOOL OF MINES**  
EARTH • ENERGY • ENVIRONMENT

COLORADO SCHOOL OF MINES  
CONTROLLER'S OFFICE



# ONE CARD HANDBOOK

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## Introduction

The *One Card* is a Visa, issued to a specific individual through US Bank. The card is used by authorized Colorado School of Mines (CSM) staff, faculty and students to purchase small-dollar items (maximum of \$4,500 for school use). The authorized cardholder is able to purchase directly on behalf of CSM, thereby allowing tax-exempt use. Transactions are paid by CSM to the bank.

If you have any questions, concerns, or input please do not hesitate to contact the One Card Administrator:

**Cathy Daniels**

*One Card Administrator*

**Phone:** 303-273-326

1500 Illinois St, Golden, CO 80401

cdaniels@mines.edu

To report fraudulent transactions or a lost or stolen card immediately, contact US Bank:

**US Bank**

Fraudulent Transactions or Lost or Stolen Cards: 800-344-5696

## Who Can Participate in the One Card Program?

Faculty, staff and students may participate in the program at the discretion of their Department Heads, Vice Presidents, or Directors, based on the following requirements:

### **Colorado School of Mines employee – faculty or staff** (Application Form)

- Have authorization from his/her *approving official*
- Agree to abide by the One Card procedures and guidelines from Mines as outlined in this handbook.
- Complete a training course given by the One Card Administrator pertaining to the use of the One Card, transaction Expense Reporting, and documentation requirements.

### **Graduate Students** (Student Application Form)

Graduate Students may also be given a One Card at the discretion of the Vice President, Department Head or Director on a case by case basis.

Additional information that will be gathered for Graduate Students are:

- Employment contract start and end date
  - If the Graduate Student will be off campus for an extended period during those active dates (including summer breaks) please indicate those dates for a temporary suspension.
- Approval of Faculty or Staff (Primary Investigator (PI) when working under a grant) that has signature authority on the Index to be charged
  - This person will be required complete expense reports for all transactions made by the cardholder

Any Graduate Student or Student Employee who is to be issued a One Card will need to fill out the “Student Application Form”.

# Responsibilities

## Cardholder Responsibilities

- Complete all required training and certifications.
- Use the One Card for only appropriate purchases that follow the School's policies including but not limited to: Financial Policies, Procurement Rules, and Direct Charging Policies (applicable to sponsored grants and contracts)
- Protect the card at all times to prevent unauthorized use and not sharing or authorizing others to use the card. Take immediate action if the One Card is compromised in any way.
- Obtain proper documentation for each transaction and submit in a timely manner.
- Review transactions in TEM (Travel and Expense Management) for accuracy and appropriateness.
- Complete Expense Reports for all transactions.
- Identify any transactions that need to be disputed and contact the merchant to resolve the dispute directly.
- Notify the One Card Administrator about terminations, transfers, or account changes.
- Assure that the purchase is under the School's tax exempt status.
- Surrender One Card to Approving Official upon termination of employment or upon expiration of an HR Contract for a Graduate Student

## Person Processing One Card in TEM Responsibilities (Cardholder or Delegate)

- A Cardholder may have one or more delegates who can work in the expense System on behalf of the Cardholder
- Complete all required training and certifications.
- Attach any required transaction documentation to the Expense Report
- Ensure that each transaction has a valid Index, Account and Business Purpose.
- Ensure all source documentation that must be kept on paper is retained within the department in accordance with record retention policies.
- Only the Cardholder can submit the expense report.

## Approving Official Responsibilities

- Complete all required training and certifications.
- Monitor transactions of assigned Cardholder for appropriateness of purchases.
- Ensure adequate transaction documentation and explanation of business purposes for unusual purchases.
- Ensure expense reports are submitted timely, review and approve.
- Identify possible violations of assigned Cardholder and taking appropriate action if violations are found.
- Request and authorize changes to the One Card as needed.
- Track disputed items to ensure proper credit has been received.
- Inform the One Card Administrator of terminations and/or transfers of cardholders and obtain the One Card plastic before they leave.

## Liability

The department is liable for all charges made on One Cards assigned to their Cardholders under their supervision. If it is determined that a charge is made on the One Card that is against School Financial Policies the Cardholder may be liable for that charge.

- **Charges on Lost or Stolen Cards:** The department is liable for all transactions made on a lost or stolen card before it is reported lost or stolen to the issuing bank. (These transactions must be disputed with US Bank within 59 days of the posting date of fraudulent transactions. **Please Note:** Reporting does not guarantee the Bank will assume liability.)
- **Sponsored Project Charges:** The department is liable for all transactions reallocated to sponsored program funds, including any charges that are unallowable according to the terms of the specific grant/award.

## Acceptable and Prohibited One Card Purchases

The One Card is used by the Colorado School of Mines as a convenient way for faculty and staff to purchase many of the items they need to perform their job. It may be used for non-capital equipment, supplies, and services costing less than \$4,500 (including any applicable tax and shipping) when not prohibited.

As a One Card holder you are responsible for following CSM policies and procedures including but not limited to the ones found in the:

- Colorado School of Mines Financial Policies [http://inside.mines.edu/Financial\\_policies](http://inside.mines.edu/Financial_policies)
- Procurement Rules [http://inside.mines.edu/Financial\\_policies](http://inside.mines.edu/Financial_policies)
- Direct Charge Policies (for purchases related to Sponsored Projects) [http://inside.mines.edu/Research\\_policies](http://inside.mines.edu/Research_policies)

## Examples of Allowable Purchases

Office Supplies	Airfare
Lab Supplies	Lodging
Reference Materials	Parking
Conference Registrations	Rental Vehicles
Software	Fuel for rental vehicle
Services	Ground Transportation

### When making a purchase - ask yourself:

- Is the purchase for official School business?
- Is the purchase reasonable?
- Is it in the best interest of the School?
- Is it the most effective way to accomplish the business?
- Is it in compliance with policies?
- Do we have the available resources for this purchase?
- Is it directly beneficial to the department?
- Is it in compliance with the School's Conflict of Interest Provisions?

## Sensitive Purchases

There are some purchases that are allowed on the One Card under certain circumstances. Pay close attention to purchases and their propriety.

### Examples of Sensitive Purchases

- Official Functions, Training Functions, Student Activity, Recruiting
- Break Room equipment
- Conferences
- Donations
- Employee appreciation events and gifts
- Employee food and related consumables
- Flowers and fruit baskets
- Gifts or tokens
- Fund raising expenses
- Parking
- Retirement parties
- Tickets to events (Entertainment)

## Unallowable Purchases

As a part of the CSM Procurement Rules and Financial Policies, there are several types of purchases that are not allowed on the One Card.

### Cash or Cash-Type Transactions

This includes (but not limited to) cash advances, gift cards, traveler's checks and money orders. Cardholders are also not allowed to receive cash as a credit for the return of an item.

### Telecom Purchases

The purchase of telephone calls is prohibited where there is no billing available from the merchant itemizing the calls. The payment of cell phones and data plans are also prohibited on the One Card.

**Exceptions:** The One Card may be used for telecom payments for required departmental phones.

### Liquor Purchases

Cardholders cannot use the One Card to purchase alcohol regardless of the source of funds used to pay for the alcohol.

## Sponsored Projects

The purchase of goods and services for sponsored projects must comply with:

- The overall intent of the award
- The specific detail of the sponsor's regulations
- Colorado School of Mines policies and procedures
- Direct Charges must be related to specific actions supported by a grant

Additional guidance for sponsored project expenditures is provided by the Office of Research Administration and Fiscal Services. Please also see the Direct Charging Policy for more information.

### Personal Purchases

Cardholders must report any inadvertent personal purchase to their Approving Officials immediately and must either reimburse the School or arrange for a credit transaction from the merchant. Documentation must include proof of merchant credit or reimbursement by employee.

**Card abuse/employee fraud:** Personal purchases not reported by Cardholders may be considered Suspected Fiscal Misconduct. Any suspected fiscal misconduct or abuse of the card for personal purchases must be reported immediately to both the Controller and the CSM Internal Auditor.

Examples of fraud include but are not limited to:

- Intentional personal use (including float)
- Multiple reimbursements for the same expense (voucher and One Card)
- Not applying credits for returned items to the One Card

### Contracts without an Authorized Signature

Contracts that require an authorized signature must be routed through Procurement Services for appropriate signature(s) prior to making the purchase. Cardholders do not have signature authority on behalf of the School. This includes any purchase where the School is obligated to a vendor's set of Terms & Conditions.

### Split Purchases

Under the School's Procurement Rules it is prohibited to split a purchase in order to circumvent One Card limits. A split purchase is defined as:

- The purchase of a single item costing over the cardholders single transaction limit, not to exceed \$4,500, (including shipping) with the purchase being divided (split) into more than one transaction by the cardholder or divided amongst several cardholders; or,
- A single purchase transaction totaling over \$4,500 (including shipping), where the cardholder has instructed the vendor to divide up the payments to get authorization through the bank system; or,
- The purchase of a group of items totaling over the cardholders single transaction limit, not to exceed \$4,500, (including shipping) for a single purchase need that has been requisitioned into smaller individual orders to get around the single transaction limit, whether the ordering occurred over a few days or several transaction authorizations were within a single day.
- Purchasing the same item, regardless of amount, where the cumulative purchase during the fiscal year would exceed the established purchase thresholds that require Procurement Services to issue a Purchase Order.

**Exception:** Multiple conference registrations are not considered to be violations under the split purchases policy. Rather, event registration fees are considered to be the total of the *individual* registration fee. *For example:* It is acceptable for a Cardholder to register six people (six individual registrations), at \$1,000 per registration, using six different transactions.

### Tax Exemption

Since Cardholders are purchasing on behalf of Colorado School of Mines, these purchases are tax exempt in the State of Colorado. Cardholders are required to inform each merchant of the School's status as a tax-exempt organization. The School's Tax Exemption number can be found on the front of the One Card.

- The Controller's Office has the Tax Exempt Certificate on file and on their website. It can be faxed to merchants upon request.
- If taxed on a purchase from a vendor in the State of Colorado, the Cardholder is expected to work with the vendor for a refund.
- Paying taxes for purchases made in the State of Colorado will result in violations against the Cardholder.

# One Card Purchasing Process

## Obtaining a One Card

- Fill out the One Card Application and have your Approving Official sign it (**Note:** Applications for students require the Student Application Form).
- Send or email the signed Application to the One Card Administrator (GH 224).
- The One Card Administrator will contact you when the card has arrived from the Bank to set up training.
- Participate in the One Card Training and TEM Training.
- Activate and start using your card.

## Activating your One Card

- Call the phone number on the face of your card: 800-344-5696.
- Enter in card number.
- Enter in the billing zip code: 80401.
- When asked for your Social Security Number – enter the *last four digits of your CWID*.
- Enter in your phone number.

**NOTE:** The bank does *not* have your Social Security Number on file. Any time you are asked for it by the bank, give them the **last 4-digits of your CWID**

## Selecting the Merchant

The following questions should be asked before selecting the merchant:

- Does the merchant accept a credit card?
- Does Colorado School of Mines or the State have an established vendor for use in procuring the needed goods or services? Visit the Purchasing website to find out about standing Agreements. (<http://inside.mines.edu/Contracts-Price-Agreements>).
- If there isn't an established Price Agreement, does the vendor offer a discount to the School or to higher education facilities?

## Placing an Order

A purchase or an order can be done in person, by phone, via fax, by mail, or via the internet. If the internet is used, make sure it is a secure site or place the order by phone.

### When placing an order, make sure:

- The purchase is tax exempt if purchasing from a vendor in the State of Colorado.
- You check to see if merchant gives any applicable discounts.
- You request documentation showing description and cost of each item.

**Note:** Your billing address can be found on the cardholders monthly statement found online from US Bank.

## Documenting Transactions

- Keep all receipts and documentation.
- Source documents must include the following information:
  - Vendor identification (Merchant Name);
  - Date of purchase;
  - Description and quantity of each item purchased;
  - Cost per item;
  - Total cost of order;
  - Cardholder name and/or card number and,
  - Explanation of purchase (if this is an unusual purchase for the specific department).
- Attach other applicable required documentation for a transaction such as an Official Function Authorization

Combinations of documents are allowed in order to complete the requirements of valid source documents. Examples of source documents may include any of the following or combination of the following:

- A receipt and card transaction slip from the merchant;
- A packing slip showing total cost of order and/or item cost;

- Order forms for dues, subscriptions. Registrations or similar items;
- Vendor invoice,
- An email confirmation from the merchant.

**Missing a receipt?** If you are missing a receipt for any reason first contact the vendor to see if you can obtain another copy. If receipt cannot be obtained fill out the **Unavailable Documentation Form**. This form *cannot* be used to substitute for other required forms such as the Official Function Authorization.

### Reporting Transactions

Colorado School of Mines uses TEM to report financial information for each transaction. This is done by completing an expense report in TEM and changing the Profile Index if appropriate and Account Code given for the Cardholder. Statements should be reviewed online and the cardholder should verify that all transactions are in TEM. When creating your Expense Report please include receipts and any other required documentation.

**Useful Tip:** An easy way to do this is to create a folder for each month's transactions and place any receipts into the folder whenever you make a purchase. As transactions are available in TEM you'll know where all of your receipts are.

## Declines, Disputes, and Returns

### Declined Transactions

If an attempted purchase is declined contact the One Card Administrator or US Bank Customer Service.

Common reasons for a declined transaction are:

- Cardholder did not activate the card
- Cardholder has reached one of his/her transaction limits
- Merchant's MCC Code is blocked on the Cardholder's One Card
- Billing address and/or Expiration Date error

### Disputes

If the Cardholder thinks they have been charged incorrectly they need to dispute the charge. First, attempt to contact the merchant directly to see if they will help remedy the situation. If a credit is unobtainable a formal dispute can be recorded with the bank in the following scenarios:

- Unauthorized charges, including unauthorized phone or mail order charges
- Difference in dollar amount authorized as opposed to amount charged
- Duplicate charges
- Account not yet credited in the TEM but where the vendor has issued a credit voucher, or said that they will.
- Merchandise not received
- Merchandise returned
- Defective merchandise
- Unrecognized charges (If fraud is suspected, immediately call the Bank to report the charge. Then call One Card Administrator)
- Altered charges

### Bank Dispute Process

- The disputed charge must be placed in dispute status in Access Online System.
- The bank immediately issues a credit for the dispute, pending correspondence with the merchant.
- Both the charge and the credit need to be on an expense report in TEM.



## Returns

Arrangements need to be made directly with the merchant before shipping an item for return. If a replacement item is sent, the merchant should credit the returned item and charge a new transaction, unless there is an exchange of like items, e.g. exchange of different colors. **Cash should never be refunded.**

If there is a problem with an order or goods are returned or exchanged, keep sufficient documentation of the transaction, including names, dates and all correspondence. This information may be needed for a formal dispute.

## One Card Violations

Violations are monitored on a point based system. Violations are issued on a weighted system (from 15-150 points per violation). If a cardholder receives 150 points within two fiscal years, the card will be suspended for a minimum of 6 months pending completion of One Card re-training.

Violation Notifications are issued to Cardholders who misuse the One Card. One Card violations can be reported by anyone including Approving Officials, the One Card Administrator, or whoever audits the One Card. The Violation Notification must be signed by the Cardholder and the Approving Official and then returned to One Card Administrator.

Continued misuse of the One Card beyond a two year period of time may result in the One Card being revoked at the discretion of the Controller.

The following transactions and circumstances are considered Violations:

- **Purchasing Violations**
  - Card Abuse/Employee Fraud – **150 Points**
  - Contract without authorized signature – **75 Points**
  - Inappropriate purchase – **50 Points**
  - Non-Mandatory Price Agreement Vendor – **25 Points**
  - Taxes Charged (for purchases made in the State of Colorado) – **15 Points**
- **One Card Specific Violations**
  - Split Purchases – **75 Points**
  - Cash or Cash-Like Transactions – **75 Points**
  - Liquor Purchase – **50 Points**
  - Sharing Credit Card/Number – **25 Points**
  - Documentation Failure – **15 Points**
  - Services from a 1099 Reportable Entity – **15 Points**
  - Inadvertent personal purchase – **15 points**

## Built in One Card Controls

Each of the One Cards has several controls that allow the purchasing flow of the card. These controls are set based on the discretion of the Department Head, Vice President or Director.

- **Single Purchase Limit:** This limit determines the maximum dollar amount that can be spent on a single transaction. This limit is set by your department and can be set to a maximum of \$4,500.
- **Cycle Limit:** This limit determines how much money you are allotted during the card cycle. This cycle lasts approx. 30 days, beginning on the 11<sup>th</sup> of each month and ending the 10<sup>th</sup> of the following month. This limit is set by the department and can be set to a maximum of \$20,000.
- **Merchant Category Codes (MCC):** This is a four-digit number assigned to a vendor to help classify the business by the type of goods or services it provides. Each One Card is further set up to exclude specific Merchant Category Codes.

## Exception Requests

Some Cardholders might have extenuating circumstances that may allow their One Card for purchases normally blocked. If this is the case please fill out one of the Exception Waivers with a brief explanation as to why this is needed.

- **General Exception:** For any other exceptions that might be necessary please fill out the General Exception request form. These exceptions might include telecom, fleet, and cycle limits over \$20,000.

**Please Note:** All Exception Waivers must be signed by the Controller.

## Lost or Stolen Cards

If your card is lost or stolen *immediately* US Bank: 1-800-344-5696

*Then* notify the One Card Administrator: 303-273-3264

## Termination of Employment

When terminating employment at the Colorado School of Mines or transferring departments the Cardholder or Approving Official must contact the One Card Administrator to close or transfer the One Card appropriately. Cardholders are responsible for all charges until One Card is cancelled.