Procurement Card (P-Card) Manual

POLICIES, PROCEDURES AND INSTRUCTIONS FOR ISSUANCE, USAGE AND COMPLIANCE

Revised November 2026

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I. INTRODUCTION

The purpose of the North Carolina Central University (NCCU) Procurement Card (P-Card) Program is to simplify procurement and payment processes for selected low dollar goods. This program is designed to maintain accountability and provide a more efficient cost-effective method for procuring small dollar goods and services.

This reference guide will provide you with details of the NCCU P-Card, including roles and responsibilities, general information, card security, purchasing guidelines, documentation requirements, and reconciliation.

A. BACKGROUND

In accordance with 01 NCAC 05B.1523- Procurement Cards, the North Carolina Division of Purchase & Contract, 946A- Procurement Card State Term Contract, and Section 1300.7.2[R] of the UNC Policy Manual, Regulation on University Procurement and Purchasing Card Program, provides statewide management and administration for the State Corporate Procurement Card Program.

A copy of NCCU's P-Card policies and procedures are on file with the Division of Purchase and Contract Office. When policies or procedures are updated, they must be sent to the division.

B. BENEFITS

a. CARDHOLDER

- Provides convenience, security, and flexibility to make small dollar purchases.
- The VISA card is accepted virtually anywhere credit cards are accepted.
- Liability rests with NCCU instead of the individual cardholder.

b. UNIVERSITY

- The number of purchase requisition and check requests will decrease, thereby reducing the amount of paperwork and time associated with the process of a small purchase.
- The University can block specific categories of merchants/vendors (airline reservations, cash advances, liquor purchases, etc.).
- The University has full dispute rights and corporate liability for all purchases.

II. GENERAL INFORMATION

The NCCU P-Card is a corporate VISA card issued through Bank of America Merrill Lynch (BOA) and administered by the Procurement Services Department, a division of Administration and Finance. It is authorized for NCCU business transactions only; personal use is prohibited.

The P-Card does not have an impact on an individual's personal credit. The University assumes liability for authorized business charges made by employees but is not liable for:

- Personal or non-University purchases
- Charges resulting from theft or fraudulent use by third parties not employed by NCCU

Cardholders must comply with all University procurement policies and procedures. Violations may result in revocation of P-Card privileges and/or disciplinary action, up to and including termination of employment and criminal prosecution, in accordance with the University's Procurement Card Infractions

Policy. By using the P-Card, employees consent to wage garnishment or other University collection methods if purchases are deemed non-business related or noncompliant with State or University policy.

Eligibility for a P-Card is limited to non-temporary, full-time faculty and staff. Part-time faculty or staff, students, contractors, consultants, and visiting faculty are not eligible. The Program Administrator may also deny a card application if the employee has a history of procurement policy violations.

A. OBTAINING A P-CARD

Employees recommended for participation in the P-Card Program must complete a Procurement Card Application & Agreement (available in myEOL Forms and Documents).

Prior to card issuance, the cardholder, coordinator (if applicable), and department head are required to successfully complete the mandatory procurement card training. A passing score requires 100% accuracy on the exam, which assesses knowledge of P-Card policies and procedures. The training and exam can be accessed at: Purchasing Card (P-Card) Training

Upon successful completion of both the application and training, the P-Card will be ordered and should arrive within 3–5 business days. Once the card is received, the P-Card Administrator will notify the employee via email to arrange an appointment for pickup. At the appointment, the cardholder must present valid proof of identification. Please note that only the assigned cardholder may pick up their P-Card. After receiving the card, it is the cardholder's responsibility to activate it and establish a secure PIN number.

Cardholders and Proxy/Approvers must complete Purchasing Card (P-Card) Training annually.

B. CARD SECURITY

The cardholder is solely and personally responsible for ensuring the protection, security, and proper use of their card.

All information, including data relating to the card, must be managed by authorized University employees only. Information must be restricted to those whose jobs require such access.

a. CARD STORAGE

The card should be maintained in a secure location and the card account number carefully guarded. The account number should not be posted, photocopied, left in a conspicuous place, recorded on a payment form for any reason, or sent electronically. **Always speak directly with a merchant representative to communicate P-Card information for payment.**

b. LOST OR STOLEN CARD

Cardholders are required to immediately report any lost or stolen P-Card to BOA by calling 1-888-449-2273 (24 hours a day, 365 days a year). Cardholders must immediately notify the Program Administrator and Department Head about the lost or stolen card at the first opportunity during normal business hours. BOA will immediately deactivate the P-Card and reissue another card. **It is extremely important to act promptly in the event of a lost or stolen card, to avoid company liability for fraudulent transactions.**

If the cardholder believes their card has been misplaced, contact the Program Administrator to have the card temporarily suspended.

C. ROLES AND RESPONSIBILITIES

University employees and management share responsibility for the proper administration and use of the P-Card Program. Responsibilities apply according to each individual's assigned role, approval authority, and applicable University requirements. The following summarizes key responsibilities and is not an exhaustive list.

a. CARDHOLDER

Cardholders are responsible for using the P-Card only for authorized University business and complying with applicable purchasing and funding requirements. Responsibilities include:

- Reviewing and following applicable policies, procedures, and cardholder agreements.
- Completing required training.
- Confirming purchases are allowable, within approved limits, and supported by appropriate funding.
- Documenting a clear business purpose and obtaining itemized receipts and required approvals.
- Applying the University's North Carolina sales tax exemption to eligible purchases and seeking correction of tax charged in error.
- Reconciling transactions in Chrome River, selecting appropriate funding and account information, and submitting reports within required deadlines.
- Maintaining complete supporting documentation and promptly addressing returned reports, missing information, or other discrepancies.
- Following up on billing disputes, credits, and transaction errors.
- Immediately reporting lost or stolen cards, suspected fraud, or unauthorized use.
- Coordinating appropriate reconciliation coverage during absences.

Assistance from a delegate or reconciliation staff does not relieve the cardholder of responsibility for proper card use and complete, accurate documentation.

b. APPROVER

Approvers may include supervisors, fund managers, and other individuals designated in the University's approval workflow. Each reviewer is responsible for completing the review associated with their assigned role and authority. Responsibilities include, as applicable:

- Reviewing transactions and supporting documentation in Chrome River within required deadlines.
- Confirming purchases serve a legitimate University business purpose and are reasonable and appropriate.
- Reviewing compliance with applicable purchasing, travel, funding, and card program requirements.
- Verifying receipts, business justifications, and required approvals support the expense.
- Confirming the accuracy and appropriateness of the Fund, Organization, Account, and Program (FOAP).
- Confirming funding availability and compliance with restrictions applicable to the funding source.
- Returning reports requiring correction or additional documentation.
- Reporting suspected misuse, potential split transactions, or other compliance concerns to Purchasing and Travel Services.

c. PROGRAM ADMINISTRATION AND TRANSACTION REVIEW

Purchasing and Travel Services administers the P-Card and T-Card programs through designated personnel.

Responsibilities are assigned according to each individual's role and authority.

BOA Program Administrator: Designated in writing by the Chief Financial Officer or designee, the Program Administrator oversees program compliance, spending controls, reconciliation, training, recordkeeping, monitoring, and required reviews, audits, and certifications. The Program Administrator reviews limit and exception requests for disposition by the Chief Procurement Officer or authorized designee and oversees corrective action within assigned authority.

BOA Card Administrator: Under the Program Administrator's oversight, the Card Administrator processes approved applications and account changes, maintains card controls and records, coordinates authorized system access and workflow updates, assists users, and produces reports. Approval authority is limited to that expressly granted through a written delegation.

Transaction Reviewers and Reconciliation Staff: Designated staff prepare or review transactions in Chrome River for business purpose, supporting documentation, compliance, and accurate coding. They request corrections, follow up on incomplete reconciliations and pending approvals, and promptly pursue discrepancies or refer suspected misuse to the Program Administrator or appropriate University official. Staff also support spending controls, training, recordkeeping, monitoring, and required reviews, audits, and certifications within their assigned responsibilities.

Preparation, reconciliation, review, and approval duties must be assigned to maintain appropriate separation of responsibilities. Staff assistance and program review do not replace required cardholder actions or designated approvals. Account changes, exceptions, suspensions, and reinstatements must be authorized and documented in accordance with assigned approval authority.

d. WRITTEN DESIGNATIONS AND DELEGATIONS

Card program roles and delegated authority must be documented in writing. Records must identify the employee, assigned role, scope of authority, effective date, limitations, and approving official. Designations must be reviewed annually, retained as official program records, and provided to Internal Audit for the annual review required by UNC Regulation 1300.7.2[R].

Effective October 1, 2026, the following assignments apply:

1. Ashley Hill, Director of Procurement and Travel/Chief Procurement Officer

Oversees the University's P-Card and T-Card programs and retains primary approval authority for card program requests and permitted exceptions within the scope of her authority.

2. Nichele Daniel, Associate Director/BOA Program Administrator

Oversees the BOA Card Program and, upon designation by the Chief Financial Officer or designee, serves as the University's P-Card Program Administrator under UNC Regulation 1300.7.2[R]. In the Chief Procurement Officer's absence, she may approve card applications, account-maintenance requests, spending-limit changes, and other permitted exceptions.

3. Komal Sarma, Accounting Technician/BOA Card Administrator and T-Card Transaction Reviewer

Performs authorized BOA account administration and maintenance and reviews T-Card transactions. When both the Chief Procurement Officer and BOA Program Administrator are unavailable, she may approve necessary requests and permitted exceptions, provided she does not both approve and process the same request.

4. Sheila Whitley, Purchasing Specialist/P-Card Transaction Reviewer/Reconciliation Staff

Reviews P-Card transactions for appropriate documentation, reconciliation, and compliance.

Limitation of Delegated Authority

Backup approval authority may be exercised only in the order stated above and during the absence or unavailability of the official with primary approval authority. Delegation does not expand the authority of the

delegating official or permit exceptions prohibited by law, UNC System regulations, or University policy. All delegated approvals and exceptions must be documented in writing.

D. DEFINITIONS

Approver – University-assigned supervisor responsible for reviewing and approving P-Card transactions.

Bank of America (BOA) – State-contracted provider for the P-Card.

Cardholder – University-eligible employee authorized to use a P-Card to make business purchases on behalf of their department.

Chrome River – NCCU transaction reconciliation system.

BOA Global Card Access – Bank of America's online platform that allows authorized users to view, manage, and monitor P-Card and other corporate card accounts. BOA Global Card Access provides detailed transaction information, reporting tools, and user access controls for Cardholders.

Merchant Category Code (MCC) – A four-digit classification code assigned to a business by credit card companies. MCCs classify businesses by the type of goods or services provided and allow the University to block certain purchases.

Program Administrator – Oversees program operations and compliance. In consultation with the Procurement Director, manages the overall program, maintains cardholder accounts, ensures adherence to policies, monitors compliance, and manages reporting. Serves as the primary liaison with Bank of America and is authorized to make program changes (e.g., add or cancel cards; adjust spend controls).

Reconciler – Individual responsible for reconciling P-Card transactions (may be the cardholder). The department determines who serves in this role.

Reconciliation – Department review process in Chrome River, including allocation, justification, and documentation of transactions.

III. PURCHASING CARD GUIDELINES

A. SPENDING LIMITS

Each Procurement Card (P-Card) is assigned a spend profile, which establishes the card's spending limits. These limits include the maximum amount that can be spent per transaction and the total that can be spent per month. The default limits are outlined below; however, they may be adjusted on a case-by-case basis.

Procurement Card Spending Levels

Transaction Limit	Amount
Single Transaction Limit	$1,000
Daily Transaction Limit	$2,500
Monthly Transaction Limit	$5,000

B. ALLOWABLE AND NON-ALLOWABLE PURCHASES

Table 1 identifies allowable and non-allowable P-Card purchases. Contact the Purchasing Transaction Reviewer or Purchasing Department before purchasing if clarification is needed.

In exceptional circumstances, the Director of Procurement Services or Program Administrator may authorize a non-allowable purchase based on a documented, justifiable business need. Prior written approval is required, and exceptions must comply with applicable laws, regulations, and funding restrictions.

Table 1. ALLOWABLE & NON-ALLOWABLE PURCHASES

GOOD and SERVICES	
Allowable Items	**Non-Allowable Items**
➢ Membership Dues & Fees – must be University/Job related and benefits the University ➢ Required Professional Licensure (Medical, Legal, etc.) ➢ Conference/Registration Fees and Training Material (registrations that are not connected to hotel reservation) ➢ Professional Development ➢ Webinars/Teleconferences ➢ Conference Booth and Space Rental ➢ Express Mail Services & Freight ➢ Printing ➢ Food/Beverage Purchases (grocery store)-Must not use state fund & must provide justification for purpose. **Advertising** ➢ Internet (Social Media Platforms) ➢ Journal, Magazine, Newspaper & Periodicals Subscriptions for the current year **Supplies** ➢ Agricultural ➢ Classroom *(Items for instruction, research, or exam purposes)* ➢ Office Supplies (State Contract 4412A, FSI) ➢ Electrical Parts* ➢ Janitorial ➢ Laboratory ➢ Mechanical Parts ➢ Motor Vehicle Repair ***(Campus Police & Facilities/ Fleet Only)*** ➢ Office ➢ Plumbing Parts	➢ Alcohol or Tobacco Products ➢ Any Purchase that Requires Agreements or Contracts ➢ Cash or Cash Advances ➢ Computer Hardware, Peripherals & Software (including Software & Distribution License, Developed Software or Upgrades to Existing Software) ➢ Contributions or Donations ➢ Cell Phone Equipment, Accessories & Plan Expenses ➢ All Contractual/Consultant Services (General Maintenance, Equipment Service, Independent Contractor and Professional, Legal, Medical, and Sole Proprietor) ➢ Gifts Certificates or Cards (Exception for Grants upon Request) ➢ Insurance Premiums, Co-Pays, or Deductibles ➢ Invoices ➢ Lease or Rental Agreement ➢ Monthly Recurring Charges ➢ Travel (Airfare, Baggage, Hotel, Transportation, etc.) ➢ Fuel **Supplies** ➢ Hazardous Materials *(Cylinder Gases, Radioactive Materials)* ➢ Vendors who use 3rd Party Billing (CashApp) **Non-Allowable if…** **Advertising** ➢ Contract is Required ➢ Billboard Advertisement ➢ Media Advertisement

C. GRANT AND CONTRACT FUNDS

All P-Card purchases charged to grant or contract funds must comply with grant and contract requirements for cost allocation and document retention. The Principal Investigator (PI) is responsible for ensuring that all expenses are allowable, allocable, and reasonable. With support from their research team and departmental staff, the PI must confirm that purchases comply with Grants and Contracts Administration procedures, sponsor regulations, and federal guidelines. Sponsor regulations may impose additional restrictions, and Grants and Contracts Administration provides technical guidance on these requirements.

When using a P-Card against a Sponsored Program Account, the Cardholder is responsible for ensuring that purchases are allowable under the terms of the award. If uncertain, the Cardholder should consult the Sponsored Program Accountant in the University Contracts and Grants Department for clarification. Some grant funds requested to be added in Banner or Chrome River may also require prior approval from Sponsored Programs before they can be assigned to a P-Card. In all cases, funds must be available before charges are made.

D. ONLINE PURCHASES

Online purchases must be made with merchants who utilize a Secure Sockets Layer (SSL) browser session. To confirm that a secure area has been accessed, look for "https" (denoting a secure site) in the web address. A closed lock usually appears in the left hand of the web address or at the bottom right-hand side of the screen when prompt to enter the P-Card number. **If the site does not appear to be secure, DO NOT USE IT!**

IV. MAKING A PROCUREMENT CARD PURCHASE

This section addresses the application of general procurement guidelines to Procurement Card transactions. If in doubt about any part of the process, Cardholder should contact the P-Card Transaction Reviewer or the Program Administrator.

A. CARD PURCHASE STEPS

1. Verify that you are using the correct card.
2. Follow your department's internal procedures to confirm that the purchase is required and authorized.
    a. Determine if the P-Card is the most appropriate payment method (consider the $1,000 single transaction limit and overall credit limit).
    b. Confirm the purchase is allowable by reviewing the Allowable & Non-Allowable Purchases List.
    c. Check for applicable State or System Office (SO) bid contracts before proceeding.
    d. Verify that the vendor is not listed on the Debarred Vendors Listing.
    e. Inform the vendor that the purchase is on behalf of North Carolina Central University, which is exempt from NC Sales and Use Tax. Provide a copy of the University's Tax Exemption Letter if requested.
3. Obtain an itemized receipt (The receipt must clear list item descriptions, quantity, unit prices and total purchase price).
4. If goods are to be delivered, provide the vendor with your name, department, phone number,

and complete delivery instructions. All items must be shipped directly to campus:

North Carolina Central University
Central Receiving
Attention: **[Cardholder Name]**
[Building Name/Room No.]
625 George Street
Durham, NC 27707

5. Reconciliation in Chrome River:
   a. Upload the itemized receipt (ensure it is clear and legible).
   b. Allocate/Edit – Enter the appropriate: Fund, Organization, Account, and Program (FOAP) codes accurately.
   c. Add the business justification in the comment field.
   d. Save and sign-off on the transaction.

B. CHROME RIVER

Chrome River is the University's system for reconciling and approving Procurement Card (P-Card) transactions. Cardholders use Chrome River to review transactions, attach receipts and supporting documentation, verify accounting allocations, enter business justifications, and submit transactions for approval. Approvers review submitted transactions for compliance with University policy, completeness of documentation, and appropriate use of funds.

Step-by-step instructions for accessing Chrome River and completing reconciliation and approval are available in the Chrome River User Guide.

a. UNDERSTANDING RECONCILIATION

Cardholders must reconcile and submit each P-Card transaction in Chrome River within seven (7) business days after the transaction posts. Reconciliation includes reviewing the transaction, attaching required receipts and supporting documentation, verifying the accounting allocation, and providing a clear University business purpose.

When reconciliation remains incomplete after the seventh (7) business day deadline, the Card Administrator will send the Cardholder an initial email identifying the outstanding transactions and required corrective action. The initial notice does not extend the reconciliation deadline. Unresolved transactions are subject to suspension and written infractions.

Approvers remain responsible for reviewing submitted transactions and returning transactions requiring correction. Purchasing & Travel will review outstanding reconciliation and approval reports at least weekly. Overdue Cardholder reconciliations and overdue Approver actions will be tracked and addressed separately.

PURCHASE DOCUMENTATION

Cardholders are required to retain an electronic copy of all documentation related to each P-Card transaction in accordance with University records retention requirements. Itemized receipts and supporting documentation must be obtained at the time of purchase and, at a minimum, must include the merchant's name, transaction date, purchase amount, and a description of the items or services purchased.

Cardholders must attach a legible receipt for every purchase transaction in Chrome River before submitting it for approval. Supporting documentation must also be attached for credits and refunds, as applicable. If a receipt is missing or unavailable, Cardholders must follow the University's missing-

receipt procedure.

To streamline reconciliation, Cardholders should promptly convert paper receipts into electronic format and retain them in a secure University-approved location until they are attached to the appropriate transaction.

ALLOCATE / EDIT

Cardholders are responsible for ensuring that each P-Card transaction is accurately allocated to the appropriate Fund, Organization, Account, and Program (FOAP) before submission.

Cardholders must:

- Review the accounting allocation for each transaction and make any necessary corrections.
- Confirm that the selected funding source and account code are appropriate for the purchase.
- Resolve any required fields or validation errors before submission.

Refer to the Chrome River User Guide for instructions on entering and editing accounting allocations.

BUSINESS JUSTIFICATION

Every P-Card transaction must include a clear business justification explaining how the purchase supports University operations, programs, or activities. The justification must be entered in Chrome River as part of the reconciliation process and forms part of the transaction's supporting record for audit and compliance purposes.

Business justifications must:

- Identify what was purchased and its University business purpose.
- Include enough detail for an independent reviewer to understand the purpose of the expense.
- Identify the relevant department, program, event, or activity, as applicable.
- Avoid vague or incomplete statements such as "miscellaneous" or "needed for office."

Examples include "Laboratory supplies for Biology Department instructional labs" and "Registration fee for staff professional development workshop."

Refer to the Chrome River User Guide for instructions on entering business justifications.

CARDHOLDER SUBMISSION

Cardholders must complete reconciliation and submit all P-Card transactions for approval in Chrome River. Before submission, Cardholders must verify that:

- The transaction amount and merchant information are accurate.
- Required receipts and supporting documentation are attached and legible.
- The accounting allocation is correct.
- A clear business justification is included.
- The purchase complies with University policy.

Submission confirms that the Cardholder has reviewed the transaction and that the information and supporting documentation are complete and accurate. Submitted transactions route through the designated approval workflow in Chrome River.

Cardholders must monitor returned transactions, make the required corrections, and resubmit them

promptly to meet the reconciliation deadlines.

APPROVER REVIEW AND APPROVAL

Approvers must review P-Card transactions in Chrome River after Cardholder submission. Approval confirms that the purchase supports a University business purpose, complies with University policy, includes adequate supporting documentation, and is charged to an appropriate funding source with sufficient funds. Approvers must verify that:

- Required receipts and supporting documentation are attached and legible.
- The business justification adequately explains the purchase.
- The accounting allocation and funding source are appropriate.
- The purchase complies with applicable P-Card requirements.

Transactions with missing documentation, incorrect allocations, or insufficient explanations must be returned to the Cardholder for correction. Approvers must provide a clear explanation of the required corrections.

Following approval, transactions proceed through any remaining required review steps in the University's configured Chrome River workflow.

V. COMPLIANCE VIOLATIONS

All Procurement Card (P-Card) transactions are subject to audit. Cardholders who violate policy may have card privileges suspended or revoked and could face additional disciplinary action, up to and including termination of employment. Disciplinary measures will be determined by the Program Administrator, Procurement Services, and/or the Cardholder's Department Head, based on the severity of the violation. For more details, refer to North Carolina Central University's Policy on Procurement Card Infractions.

A. P-CARD MISUSE AND ABUSE

Misuse: Violation of P-Card policies and procedures for business-related reasons (e.g., failure to follow reconciliation or documentation rules). Three or more misuse violations within a six-month or audit review period will result in suspension of card privileges.

Abuse: Violation of P-Card policies and procedures for personal gain. Abuse is grounds for immediate cancellation of the card and disciplinary action.

B. ACCOUNTHOLDER INFRACTIONS

Examples of Cardholder infractions include, but are not limited to:

- Failure to reconcile and submit transactions within seven (7) days of posting. Cardholder's P-Card will be suspended in accordance with the escalation process.
- Failure to provide a valid business justification for a purchase.
- Failure to immediately report loss or theft of a card.
- Splitting transactions to circumvent transaction limits.
- Failure to supply valid receipts, invoices, or supporting documentation.
- Using the P-Card for non-allowable items or misusing temporary exceptions.
- Failure to clear the P-Card Clearing Account by the end of the following month (departments

must assign the correct FOAP each month).

- Failure to complete annual P-Card training.

Any other infraction deemed significant by the Program Administrator, Business Manager, or Department Head.

C. INFRACTIONS AND CORRECTIVE ACTIONS

Infractions will be tracked on a rolling 12-month basis and issued through Dynamic Forms. Purchasing and Travel Services has authority to issue infractions, require corrective action, suspend or reinstate card privileges, and escalate matters to appropriate University personnel.

Corrective action will be determined by the type, severity, and recurrence of the infraction. Purchasing and Travel Services may adjust corrective actions or proceed directly to a higher offense level when warranted.

1st Offense	The cardholder will be issued an infraction through Dynamic Forms identifying the violation and any required corrective action. Depending on the nature of the infraction, card privileges may be temporarily suspended until corrective action is completed.
2nd Offense	The cardholder will be issued an infraction through Dynamic Forms, and the approver will be notified. Corrective action may include suspension of card privileges, a departmental plan addressing how future infractions will be prevented, and completion of P-Card training. Purchasing and Travel Services will determine the suspension period and requirements for reinstatement.
3rd Offense	The cardholder will be issued an infraction through Dynamic Forms, and the approver and appropriate Vice Chancellor will be notified. Corrective action may include suspension of card privileges through the end of the fiscal year or revocation of card privileges, as determined by Purchasing and Travel Services.

Purchasing and Travel Services may reinstate card privileges based on corrective action taken and any conditions established. Failure to meet reinstatement conditions may result in further suspension or revocation.

D. CRIMINAL ACTIVITY

Any intentional personal purchase on a University-issued Procurement Card is considered theft of state property. Consequences include:

- Immediate revocation of the P-Card and notification to the Cardholder, Approver, Department Head/Dean, and other designated parties.
- Disciplinary action by the Department Head or Dean, in consultation with Human Resources, up to and including termination of employment.
- University reserves the right to pursue criminal charges in cases of suspected unlawful activity.
- Cardholders found engaging in criminal activity are permanently ineligible for future P-Card participation.

VI. OTHER CONSIDERATIONS

A. SALES TAX EXEMPTION

The University is exempt from North Carolina Sales & Use Tax for qualifying purchases. Cardholders must ensure that merchants are aware of this exemption by providing a copy of the Certificate of Exemption. The University's tax-exempt number is also printed on the P-Card.

It is the responsibility of the Cardholder to confirm that invoices and receipts do not include North Carolina sales and use tax. If tax is charged, the Cardholder must contact the merchant and request a credit. NCCU cannot recover taxes already paid by any other means.

Any sales tax paid in error will be charged to the default organization and general ledger fund listed on the Cardholder's Procurement Card Application. To avoid issues, Cardholders should inform vendors before making a purchase that the transaction is tax-exempt and provide the required documentation at the time of sale.

B. MERCHANDISE RETURNS

Items purchased with the Procurement Card will periodically need to be returned. It is the responsibility of the Cardholder to ensure that the merchant issues a credit back to the P-Card. **Store credit or cash shall never be accepted.**

When this occurs, a vendor will usually provide or issue a Return Materials Authorization (RMA) number to return the purchase and credit invoice upon receipt of the goods. Make certain to document the RMA number and keep the credit invoice to use in the reconciliation process at the end of the billing cycle.

When receiving goods that you may need to return, consider the items below:

- Always retain boxes, containers, special packaging slips, etc., until certain that the item(s) shall be kept. Items that are fragile or computer-related cannot be returned without the original packing materials.
- Read all enclosed documents carefully. Often a critical phone number and other instructions are included on the packing slip and/or receipt.

The Cardholder is responsible for ensuring the item(s) is packed as instructed by the merchant. Normally the merchant will request to have the item(s) returned through United States Postal Service (USPS) or United Parcel Service (UPS). Once the return method and process have been confirmed, Cardholder should contact Central Receiving or the Campus Mail Center to facilitate the return of the item(s).

Note: IT IS NOT THE RESPONSIBLITY OF CENTRAL RECEIVING OR THE CAMPUS MAIL CENTER TO CONTACT A VENDOR TO REQUEST A RETURN.

A. SPLIT TRANSACTIONS

Splitting transactions to circumvent card limits or University purchasing requirements is prohibited. A split transaction occurs when a single purchase or known purchasing requirement is divided into smaller orders or payments to avoid a card's single transaction, daily, or monthly limit; competitive solicitation; required approvals; or another required purchasing procedure.

Cardholders must consider the total cost of the known purchasing requirement before placing an order. Dividing

purchases among different dates, invoices, vendors, cardholders, cards, or payment methods does not eliminate applicable limits or purchasing requirements. Cardholders must not request or permit a vendor to divide charges to bypass these requirements.

Examples of Prohibited Split Transactions

1. A cardholder with a $1,000 single transaction limit purchases items totaling $1,900 and has the vendor process separate charges of $1,000 and $900 to remain within the limit.
2. A cardholder with a $4,999.99 single transaction limit makes a $6,500 purchase, paying $4,000 on Monday and the remaining $2,500 on Friday to avoid exceeding the limit.
3. Two cardholders each pay $3,000 toward a single $6,000 purchase because the total exceeds their individual card limits.
4. A department divides a known purchasing requirement into smaller orders to avoid competitive solicitation, required approval, or a required requisition or check request process.

Separate Transactions and Appropriate Purchasing Methods

Multiple transactions with the same vendor do not, by themselves, constitute prohibited splitting. Separate charges for individual memberships, registrations, or other independently billed items may be permissible when the purchases are allowable on the P-Card and no applicable limit or purchasing requirement is circumvented. The total known requirement must still be considered when determining applicable limits and approvals.

B. SUPPLIER DISPUTES & FRAUDULENT CHARGES

If a transaction discrepancy occurs, the Cardholder must act immediately. For suspected billing errors (e.g., overcharges or incorrect orders), first contact the supplier to resolve the issue. If the supplier confirms an error, request a credit adjustment. If the supplier refuses, the Cardholder has sixty (60) days from the statement close date to initiate a dispute in Bank of America Global Card Access. Documentation of all resolution attempts must be commented on in the transaction.

Fraudulent charges (transactions not authorized by the Cardholder) must be reported immediately. The Cardholder should:

1. Attempt to contact the supplier to resolve the issue.
2. Mark the transaction for dispute in Bank of America Global Card Access.
3. Contact the Bank of America Fraud Department at 1-866-500-8282.
4. Notify the Program Administrator.

Cards with confirmed fraudulent activity will be closed, a new account issued. Cardholders are not liable for verified fraudulent charges.

VII. FORMS AND SUPPORTING DOCUMENATION

Lost Receipts

If a receipt is lost, the Cardholder must first contact the merchant to request a replacement. If a duplicate receipt cannot be obtained, the Cardholder must complete a Missing Receipt Affidavit. This affidavit must be signed by the Department Head and attached to the associated transaction in the system.

Account Maintenance

To request a permanent change to your account—such as Department Change, Name Update, Adding a FOAP, or Updating a Reconciler/Approver—the Cardholder must submit a P-Card Maintenance Form (available in myEOL Forms and Documents).

New Card Applications

Employees recommended for participation in the P-Card Program must complete a Card Application and Agreement (available in myEOL Forms and Documents).

Training and Exam

- Training for NCCU employees is automated. The required training and quiz can be accessed at: Purchasing Card (P-Card) Training & Quiz
- For instructions on reconciling transaction and completing approvals please refer to the: NCCU Chrome River Job Aid

Spend Profile Increases

Cardholders requesting an increase to their spending profile (single, daily, or monthly limit) must submit a P-Card Limit Increase Request Form.

System Access

- Chrome River: Access Chrome River through the University's single sign-on portal to reconcile P-Card transactions
- Bank of America Global Card Access: Cardholders, Approvers, and Administrators can access card account information at Bank of America Global Card Access

VIII. FREQUENTLY ASKED QUESTIONS (FAQ)

The following are frequently asking questions about Bank of America Global Card Access, Chrome River, and the NCCU Procurement Card (P-Card) program. For complete understanding, users are advised to read the Procurement Card Program Manual and User Guide in its entirety.

1. What is Bank of America Global Card Access and how do I access it?
Bank of America Global Card Access is an online portal that allows cardholders to view their P-Card account information, including credit limits, balances, available credit, recent card activity, and their card PIN.
To access the portal, visit Bank of America Global Card Access and sign in. First-time users must select the registration option and follow the prompts to register their card and create an account.

2. Is training required for all Cardholder?
Yes. Training is required for all Cardholders and Proxy/Approvers. Employees must successfully complete the required training prior to the card being ordered. In addition, all Cardholders and Proxy/Approvers must complete refresher training annually. The required training and quiz can be accessed at: Purchasing Card (P-Card) Training & Quiz

3. **What if I need to request an increase in the single, daily, or monthly transactions spend limit?**
Cardholders requesting an increase to their spend profile (single, daily, or monthly limit) must complete and submit P-Card Limit Increase Request Form. The request should include a business justification and required approvals. Once reviewed and approved by the Program Administrator and appropriate authority, the updated limits will be applied to the Cardholder's account.

4. How do I know if a purchase is allowable?
Refer to the Allowable and Non-Allowable Purchases Chart in the Procurement Card Program Manual for guidance. If you are uncertain whether a purchase is permitted, contact the Purchasing Office for clarification before completing the transaction.

5. **What do I do if I would like to make a special request to purchase an item on the non- allowable list?**
Cardholders requesting an exception to purchase an item listed as non-allowable must complete and submit a P-Card Limit Increase Request Form, selecting the "Other Spending Limit" option. In the space provided, include a clear explanation and business justification for the purchase.
Once the request is reviewed and approved, upload the approved form and the purchase receipt to the corresponding transaction in Chrome River.

6. Who can approve my transactions in Chrome River?
Each Cardholder is assigned an Approver who is responsible for reviewing and providing final sign-off on transactions. Approvers may also return transactions back to the Cardholder for updates or additional information. The Approver is the individual listed on the P-Card Application, typically the Cardholder's supervisor or fiduciary responsible party.

7. Will I receive notification of transactions pending approval in Chrome River?
Yes. Users receive daily automated email notifications from the Chrome River system listing transactions pending action. Clicking the link in the email will prompt you to log into Chrome River, where you can view pending "Approvals" on your dashboard.

8. Do I have to save my receipts?
Yes. Cardholders or Proxy Reconcilers must upload and attach an itemized receipt for each purchase transaction in Chrome River. The Cardholder or Proxy Reconcilers can upload the receipt once the transaction appears or "store" it and attach later.

9. What happens if I do not reconcile transactions in Chrome River?
The P-Card Transaction Reviewer will return or email you regarding unreconciled transactions. Failure to reconcile or sign off on transactions in a timely manner may result in the temporary suspension of your P-Card. To restore account access, all outstanding transactions must be reconciled and approved.

10. **What should I do if I find fraudulent charges on my P-Card?**
Cardholders must immediately report fraudulent charges (e.g., charges not initiated by the Cardholder) to the BOA Fraud Department at 1-866-500-8262 and to the Program Administrator. The affected card will be closed and replaced. The bank will transfer only valid charges to the new account, and the Cardholder will not be held liable for fraudulent activity.

IX. PROCUREMENT CARD PROGRAM CONTACTS

For assistance with P-Card or T-Card matters, contact the Office of Procurement Services at 919-530-6329. Visit the Purchasing and Travel webpage for current program resources, forms, documents, training materials, applications, and contact information.

Current card program assignments and delegated authority are listed in the Written Designations and Delegations section of this manual. To contact Bank of America (BOA), call the number on the back of your card 888-449-2273. Any time BOA is contacted, you should also contact the Purchasing Card Program Administrator or Program Administrator.

X. REVISION HISTORY

REVISION DATE	APPROVED BY	REVISION DETAILS
Sept. 2018	Procurement	Established Document
Aug. 2020	James Tanzosch	Multiple sections – updated process.
May 5, 2023	Ashley Wages	Multiple Sections – Updated Program Procedures Added links to throughout document. Updated the P-Card Application and Agreement Created Procurement Card Maintenance Request Form and Missing Receipt Affidavit
May 14, 2023	Ashley Wages	Updated Table 1. Allowable & Non-Allowable Purchases Added APPENDIX II: FAQ
July 24, 2023	Ashley Wages	Multiple Sections - Updated Procurement Card Spending Level Modified Table 1. Allowable & Non-Allowable Purchases Updated – X. Understanding Reconciliation, Billing Cycle End Date, and reconciliation timeframe period. Updated – XIV. Compliance Violations, B. Accountholders Infractions; Offenses Table Modify APPENDIX II: FAQ
10/1/2025	Ashley Hill	Updated P-Card Application & Agreement (NextGen) Updated Training & Quiz (Automated) Updated procurement contact information. Updated definitions Updated P-Card limits Modified Table 1. Allowable & Non-Allowable Purchases Update FAQ Add section: Other Considerations, Form and Supporting Documentation Remove Sweep of Unapproved Transactions Removed purchase card monthly statement section. Removed Card restrictions section
11/2026	Ashley Hill	Updated roles and responsibilities. Added written card program designations and delegations of authority. Removed third-party billing and PayPal from the non-allowable purchases list. Changed the reconciliation deadline from weekly to within seven business days. Updated reconciliation references from Bank of America Works to Chrome River. Clarified the definition of split transactions and appropriate purchasing methods.