



## **Northwestern University Corporate Card Program Cardholder Guide**

### **A. Introduction**

Northwestern University recognizes that schools and departments are in the best position to determine their purchasing needs, and promotes and supports a procurement environment that enables them to efficiently and effectively conduct their business. Policies, procedures, and processes are designed to assure products and services are delivered in a timely and cost effective manner, while also making sure appropriate business decisions are made in the best interest of the University.

Procurement and Payment Services (PPS) has established several purchasing and payment methods for use by schools and departments based on the given purchase (see table 1 below).

**Table 1 – Northwestern approved purchasing and payment methods**

	<i>Most purchases start with a Standard Requisition</i>		<i>Special Requisition Type</i>	<i>Alternative procurement and payment methods (non-PO)</i>	
<b>Procurement Method</b>	<b>iBuyNU (Catalog Requisition)</b>	<b>Non-Catalog Requisition</b>	<b>Blanket Order Requisition</b>	<b>Online Voucher (DPR)</b>	<b>Corporate Card</b>
<b>Type of Purchase</b>	Web-based ordering from Preferred Vendors at contract pricing	Ordering from all other vendors (including Preferred Vendors not in iBuyNU)	Payment for repetitive services under contract	Check request to pay for services that do not fit the normal PO process	Purchase of goods and services when a PO is not necessary

This Cardholder Guide is meant to provide guidance to end users when making purchases on behalf of Northwestern with their Northwestern Corporate Card.

### **B. Corporate Card Overview**

Northwestern’s Corporate Credit Card is a key component of the overall University procurement strategy, featuring a portfolio of tools that schools and departments can use for purchasing and payment. The card offers greater flexibility, and a more efficient and streamlined experience for small dollar, low risk transactions, including travel and entertainment when approved.

### **C. Corporate Card Information**

The Corporate Card is a MasterCard issued and branded by JPMorgan Chase as the ‘One Card.’ Featuring built in chip technology, the card offers enhanced security and helps deter data theft and counterfeiting. The card is not tied to the cardholder’s personal credit as it is a corporate liability card.

### **D. Obtaining a Card**

To obtain a card, simply fill out and submit the online OnBase form [‘Northwestern Corporate Card Application and Agreement’](#) to the Corporate Card office. The application will first route to your supervisor and then your Dean or Vice President’s Office representative for approval. Fraternities and Sororities should work directly with the Corporate Card Office to request cards.

Prospective cardholders must meet the following eligibility requirements:

- A United States resident
- A permanent employee of Northwestern University

**E. Transaction Limit Options**

When requesting a card, one of the following transaction limit and monthly credit limit options will need to be selected:

Per Transaction Limit	Monthly Limit
\$500	\$1,000
\$2,500	\$5,000
\$4,999	\$10,000

Applicants can also request that Travel and Entertainment categories be enable on the card as well.

Alternative transaction limits can be requested to accommodate special purchasing circumstances.

**F. Training**

Approved cardholders will be required to complete the Corporate Card online training course in myHRLearn to be guided through the various features, policies, and procedures associated with the card. A link will be provided once the card application has been fully approved.

Proxies should also take the online training course, if they prepare expense reports on behalf of a cardholder.

All cardholders should review the Cardholder Guide, as they are responsible for understanding and adhering to all enclosed policies and procedures. Cardholders should also review the [Northwestern Travel and Entertainment Policy](#) and the [Purchasing and Payment Policy](#).

**G. Card Pick Up**

Cards are issued once the cardholder successfully completes the training and can be picked up from one of following locations:

- Evanston: the Corporate Card office at 2020 Ridge Avenue
- Chicago: the Depository Services office in Abbott Hall

Please note that a photo identification is required (University Wildcard or driver’s license), and cards are only provided to the cardholder.

**H. Card Activation Instructions**

Once you receive your new Northwestern Corporate Card:

1. **Read the card enclosures:** The enclosed materials will assist you in better understanding card benefits and usage.
2. **Activate and set your PIN:** Call the number on the activation label to activate your card and set your PIN.
3. **Using your card:** You will continue to sign for most purchases at chip readers. You may only be prompted to enter your PIN for purchases at self-service locations. You do not need to use your PIN for online/phone purchases. After using your new chip card at a physical chip reader two times, your PIN will be synced to your card.

**I. Requesting Changes to a Card**

Temporary and permanent dollar limit and MCC code changes on existing cards can be requested as follows:

- For a permanent change fill out the [Change Form](#) and have it approved by the authorized approver for your school or area. Submit the approved form to the Corporate Card office. Changes for Fraternities and Sororities also require approval of your House Director and Student Affairs.
- For a temporary change send an email to the authorized approver for your school or area detailing the reason for the request. The approver will send an email to the Corporate Card Office if the change is approved. You will be notified by the Corporate Card Office when the change has been made.

**J. Using the Card**

Use the card for official University business expenditures only, and not for personal expenses. Contact the vendor and agree to the price, quantity, terms, and delivery date. The chart below provides guidance on when you should consider using your card to make a specific purchase:

<b><i>Acceptable purchases include:</i></b>	<b><i>Unauthorized purchases include:</i></b>
Conference registration fees	Personal purchases
Subscriptions	Cash advances
Membership dues	Excluded, high risk merchant categories codes (MCC)
Emergencies (products or services)	Any item exceeding the card's pre-established transaction limit
Internet orders (when item needed cannot be found from any other source)	Alcoholic beverages may only be purchased for functions hosted by Northwestern and should be charged to account code 76727
Local purchases when there is no time to wait for next day delivery	Travel related expenses, such as hotel accommodations, car rental, taxi rides, etc., if NOT enabled on the card.
Small dollar purchases when a purchase order (PO) is not necessary	Under no circumstances should a purchase be split into multiple transactions to bypass the single transaction dollar limit.
Local food and entertainment department expenses when in compliance with policy.	
Travel related expenses, such as hotel accommodations, car rental, taxi rides, etc., if enabled on the card.	

Purchases must comply with the following:

- [Corporate Card Cardholder Guide](#)
- [Northwestern Travel and Entertainment Guidelines](#)
- [Northwestern Purchasing and Payment Policy](#)

Prior to using the card, cardholders should confirm whether or not the given product or service is available through a Northwestern Preferred Vendor or on iBuyNU. More information is available at [www.northwestern.edu/procurement/purchasing/purchasing-strategic-sourcing/preferred-vendors/index.html](http://www.northwestern.edu/procurement/purchasing/purchasing-strategic-sourcing/preferred-vendors/index.html)

Cardholders should be cognizant of the spending limits on their account and keep track of their monthly purchases to make sure they do not reach their limit. The card cycle begins on the 26<sup>th</sup> of the month and ends on the 25<sup>th</sup> of the following month.

Cardholders should also obtain a receipt at the time of purchase. If the purchase is via phone, mail, or internet, make sure the vendor sends a receipt via email or includes the receipt with the goods when the product is shipped to you. This receipt is the only original documentation that a purchase was made using the Corporate Card.

## K. Managing Transactions

Corporate Card transactions should be reconciled in a timely manner and all transactions must be reconciled on an expense report in NUFinancials and approved within 30 days after the transaction occurs.

- Best Practice: Weekly reconciliation
- Required: Monthly reconciliation
- Please note that it is not necessary to process each transaction individually

Cardholders who have unreconciled transactions in My Wallet for more than 90 days will have their account suspended until the transactions are reconciled on an expense report.

The process for reconciling Corporate Card transactions is as follows:

- Transactions are automatically loaded into My Wallet, which is a module in NUFinancials.
- Cardholders or their proxy prepare an expense report in NUFinancials, pulling the transactions into the expense report from My Wallet.
- Receipts need to be electronically attached.
- The chart string and account code need to be verified.
- A detailed line description is added for each transaction.
- If a proxy prepared the expense report and submitted it on the cardholder's behalf, the cardholder will need to approve their expense report in NUFinancials before it is routed for approvals.
- The expense report will then route to supervisor for approval.

Other reconciliation requirements are as follows:

- Cardholder's supervisor should verify that the purchase was appropriate and adhered to purchasing policies prior to approving expense report. The Corporate Card office should be contacted if inappropriate purchases are identified.
- An exception form must be attached for missing receipts greater than \$40.
- The *90-day rule exception form* must also be attached if transaction is processed after 90 days.
- Original receipts should be maintained by the cardholder until the expense report has been fully approved.
- If an inappropriate charge (personal purchase, against policy, etc.) is made on the card, it must be reconciled on an expense report. The employee must reimburse the University via personal check for the inappropriate expense. The check should be sent to Accounts Payable with a record of the expense report number that included the expense.

Fraternalities and Sororities should forward their statements and receipts to the appropriate office or personnel designated by their House Corporation. **Each account must be reconciled by the 20th of the subsequent month.**

Training information on how to process and expense report for transactions in My Wallet is available at <http://ffra.northwestern.edu/training/curriculum.html>.

**How to Monitor Card Activity.** There are several ways in which cardholders and their support staff can appropriately monitor activity on their card. Utilizing one or more of these options helps ensure that transactions are reconciled in a timely manner:

- **Cardholders will receive an automated email from NUFinancials approximately 24 hours after a transaction has occurred.** The email will list all purchases made from that date and is intended to be a reminder to cardholders that the transactions need to be reconciled on an

expense report within 30 days.

- **My Wallet can be accessed anytime to monitor card activity**

To access My Wallet:

1. Log into the NUportal via <https://nuportal.northwestern.edu>.
2. Select NUFinancials.
3. Go to Navigator > Employee Self Service > Travel and Expenses > MyWallet
4. Enter your employee ID or name (lastname,firstname), click on search and choose it from the results.
5. Select Finish.

- **Monitor card activity using the SC034 in Cognos**

To run the SC034 to view card activity:

1. Log into the NUportal via <https://nuportal.northwestern.edu>.
2. Select Cognos.
3. Choose My Home > Finance Facilities and Research Administration > School > SupplyChain > SC034 – P-Card Activity Report.
4. Choose the date range you want to see. If you're running it weekly you can choose the last 7 days.
5. Choose Transaction Type Both to see unreconciled transactions and transactions on expense reports that have not been posted.
6. In the Card Holder section enter your employee ID or name (lastname,firstname), click on search and choose it from the results.
7. Select Finish.

Please note that there is a 1-2 day delay after using the card before the transaction can be viewed using any of the above methods.

## **L. Sales Tax**

Northwestern University is a tax-exempt 501(c)3 organization for research and education. Therefore, no sales tax should be charged on business-related purchases. The cardholder should inform the vendor of the tax-exempt number for Northwestern at the time of purchase (it is printed on the bottom of the card).

It is the responsibility of cardholders to ensure that no sales tax is charged on their purchases. If sales tax was charged, the cardholder should immediately contact the vendor to have the sales tax reversed. Dean's office approval or functional area leadership approval is required for exceptions.

If necessary, cardholders may obtain a copy of Northwestern's Illinois Tax Exempt One Time Use Letter at <http://www.northwestern.edu/procurement/policies-forms/tax-exempt-status.html>. This letter is to be executed by an authorized/approved purchaser within the school/department and signed by their supervisor.

**M. Resolving Errors and Disputes**

In the case of an error, please contact the vendor first as most disputes can successfully be resolved this way. If you are unable to reach an agreement with the vendor, please contact the Corporate Card office for assistance.

**N. Paying the Bill**

Northwestern's Corporate Card is a corporate pay arrangement. Account balances will be paid in full each week by Northwestern. Please do not send your monthly statement to Accounts Payable with a check request.

**O. Security/Personal Responsibility**

The card is issued in the name of the cardholder, but is the property of Northwestern. The card is not transferable and may not be used by anyone other than the cardholder. The cardholder is responsible for the security of his or her card and the transactions made against the card.

Intentional misuse or fraudulent abuse will result in personal liability and or disciplinary action up to and including dismissal from the Program and Northwestern. It may also result in prosecution. The cardholder will be responsible for the repayment of all inappropriate purchases, including any fees and penalties associated with unauthorized usage of the card.

Accidental personal use of the card should be immediately reported to the Corporate Card office. Northwestern must be reimbursed by a credit to the card or a personal check from the cardholder. The cardholder's supervisor and the appropriate Dean's Office will be notified of accidental misuse.

**P. Refusal of Card or Account**

Should you be declined at the point of sale for any reason, please contact JPMorgan Chase Customer Service at 1-800-316-6056. This telephone number is also found on the back of the card.

**Q. Merchants That Do Not Accept the Card**

The Program is NOT open to all merchants. Merchant category codes (MCC), and not the individual merchants, are included or excluded at the discretion of Northwestern. Cardholders have the freedom to purchase from any merchant within an approved category or any other merchant within that category.

Should the cardholder need to purchase from a merchant category that is not open, the administrator should email a request to the Corporate Card office.

**R. Lost or Stolen Cards**

If your Corporate Card is lost or stolen, or if the cardholder suspects the card or account number has been compromised, the cardholder should immediately notify JP Morgan Chase at 800.316.6056 and the Northwestern Corporate Card Office at 847.491.5340. The cardholder should also notify their department head or designated personnel.

Fraternity and sorority members must also notify the House designated personnel as well as the Director of Business and Finance for Student Affairs.

**S. Departmental Changes**

Cardholders who either transfer to a new department or leave the University should cease use of the card, notify the Corporate Card office, and return the card. Cardholders need to make sure all outstanding transaction are reconciled on an expense report and approved before leaving (see paragraph K. - *Managing Transactions*). If unable to reconcile transactions before leaving, receipts

should be left with someone in the department that will be able to reconcile the transactions on an expense report.

Transfers may complete a new [Corporate Card Application and Agreement Form](#), and obtain appropriate department approval.

It is recommended that cardholders stop using their card at least one week prior to leaving or transferring so all transactions can be processed. Department must make sure all outstanding transactions are processed on an expense report, with receipts, prior to the cardholder making a transition internally, or leaving the University.

**T. Online Retailers (like Amazon)**

Beginning February 1, 2015, internet retailers began collecting sales tax in Illinois. Northwestern University is a private, not for profit, coeducational institution that is exempt from sales tax. This change in Illinois law has caused many questions and heightened the need to put better controls in place regarding the use of Amazon and other internet retailers.

Use of membership clubs and setting up on-line accounts like Amazon is generally discouraged, purchases over the internet should be minimized, and individuals are not to advance their own personal funds to purchase supplies and services on behalf of Northwestern. Cardholders should confirm whether the product or service needed is available from a Northwestern Preferred Vendor or could be purchased through iBuyNU before using Amazon.

However, we acknowledge that there are times when Amazon may be the best option for hard to find items or items not available from Preferred Vendors. To make purchases from Amazon, departments/schools need to set up a business account under the primary Northwestern Amazon account. A Corporate Card is to be used for payment. Details are available on the following web page:

- [How to establish Internet Retailer Account \(such as Amazon\)](#)

**U. Corporate Card Transaction Review**

Your card activity is subject to periodic reviews by Procurement and Payment Services to protect both you and Northwestern. The reviews are designed to ensure adherence to the Program's guidelines and that no fraudulent activity has occurred. In the event of misuse, future use of a Corporate Card may be affected.

**V. Corporate Card Office Contact Information**

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