

Student Organization Debit Card Guide

Procedures as of Winter 2016

DEFINITIONS

The term **student organization debit card** refers to the prepaid revolving fund card instruments being used within Student Organization Debit Card Program. Unlike bank debit cards, these prepaid cards are funded through voucher-authorized lump sum transfers known as **loads**. They do not draw directly from the student organization's SOFO account with every transaction.

As pertains to the acquisition, use, oversight, reconciliation, and loading of debit cards issued by the Norris Cashier's Office to acknowledged student groups holding accounts with the **Student Organization Finance Office (SOFO)**, the responsibilities of student organization advisors, residence directors (RDs), and Assistant Chairs (ACs) are identical. As such, the term **Advisor** will be used as a general reference for the positions/roles named above and held by Northwestern University staff. Additionally, if graduate assistants (GAs) have oversight on financial matters, and the debit card program is implemented within their residence halls, the GAs are also considered advisors for the purpose of this document. Should an item only apply to a specific role/position, that information will be labeled as such.

Likewise, the terms **Student Organization**, **Student Group**, **Organization**, and **Group** will be used interchangeably to refer to university-sponsored student groups, and those associated with residence halls, residential communities, and residential colleges. This debit card program is only available to undergraduate and TGS student groups holding active accounts at SOFO.

Debit Card Reconciliation Form (Appendix E) – Used to document the reconciliation of an online transaction summary for debit card activity with the original receipts from the corresponding purchases. It is used as a header page of the items within the reconciliation submission.

Designee Debit Card Usage and Purchasing Agreement (Appendix C) – This features the terms and conditions associated with the use of the debit card. It serves to inform and remind Designees of their responsibilities with respect to the appropriate use of the student organization's Debit Card(s). Executed (signed) by Designee and Advisor, at least one such agreement must exist for each Designee and be maintained by the Advisor.

Advisor Debit Card Distribution Log (Appendix D) – Used to record the actual retrieval from and return to the Advisor of the group Debit Card by the Designee. Also records the intended use of the card, as well as the total balance used, whether receipts were presented, and whether the activity was reconciled.

Student Organization Debit Card Application (Appendix A) – Used by student groups to formally request a debit card for the group. President and Treasurer must assume responsibility for the administration and training requirements for the Debit Card(s). The group Advisor is charged with determining whether a student group’s structure and processes can sustain the necessary controls for fund advances a Debit Card represents. Upon signing the application, the Advisor assumes responsibility for the security of the Debit Card(s) and their distribution. The Advisor also assumes the role of record keeper of executed treasurer authorizations and the usage and purchasing agreements.

Treasurer Authorization for Debit Card Use Form (Appendix B) – Used to authorize a student group member access to the group Debit Card(s) for a specified use or duration.

Debit Card Loss Notification Form (Appendix F) – Used to report lost, stolen, or compromised debit cards to the Norris Cashier’s Office.

OVERVIEW

Goal: Reduce the use of personal funds for student organization purchases. The practice of using personal funds to expedite student group activities, aside from being less financially transparent, has the potential for creating financial and social barriers to full participation in campus life. The debit card program was created to remove the perceived need for using personal funds.

Northwestern-branded Debit Card Program: Northwestern-branded debit cards do not replace any of the types of transactions traditionally available to student groups through SOFO. These include:

- Check Advance
- Payment
- Reimbursement
- Petty Cash
- Purchase Order
- Departmental Procurement Card

Debit cards serve as an additional tool that student treasurers may employ to entrust **designated organizational members (Designees)** with the ability to make approved purchases, within University/SOFO policies and guidelines, on behalf of the student organization. While the program is intended to provide student groups with more flexibility in terms of the timing requirements for making purchases, it is not intended to avoid or bypass appropriate “procurement of payment” procedures.

Further, it is important to note that the debit card program is unique in one very significant way. Where the transaction types listed above are available to all student groups at account opening, Northwestern-branded debit cards are available by the submission of application only. Student officers should work with their advisors to determine whether the benefits of a debit card (reduced reliance on personal funds, ease of use, flexibility, etc.) outweigh its potential costs/risks (loss of debit card and pre-loaded funds, misuse by members, missing documentation, frozen account for compliance failures, etc.).

Per the current revision of the **Student Organization Finance Office Policies and Procedures**, “The funds that student organizations use, whether earned through fundraising or received by allocation, are restricted by the organization’s charter, governing authority and University policy.”

The SOFO-issued debit cards may be used for most transactions that would otherwise:

- Require a voucher,
- Meet the requirements for initiating a voucher,
- Acquire consumable rather than capital goods,
- Meet the University’s substantiation/reconciliation requirements,
- Comply with all other University/SOFO policies.

Advisor: *Each Advisor is responsible for the custody and control of every debit card entrusted to student organization(s) under their supervision.* In approving a debit card application submitted by their student group, or a subsequent reload request, the Advisor agrees to:

- Store the debit card(s) in a secure location, properly labeled to correspond to the student group that is funding the card.
- Store separately the original documentation that accompanied the debit card when it was issued to the student group. Account documentation (e.g. Username/Password, statements, receipts, etc.) should also be kept secure, separate from the debit cards.

Only a Norris Financial Administrator may change Debit Card logins or passwords.

- Review the Designee Debit Card Usage and Purchasing Agreement form, at least once, with each student organization member authorized to use the group debit card. The form should be signed and dated by the student member and advisor on the first occasion that possession of the debit card is transferred to the student. Only one fully executed **Agreement form** is needed per member per academic year. The forms should be stored

by the Advisor. The Designee's Agreement form should be located and verified before the debit card is issued to the organization member.

- Maintain all executed Treasurer Authorization for Debit Card Use forms. Should the need arise, the Advisor must be able to produce either a signed form.
- Employ and maintain an Advisor Debit Card Distribution Log to check-out and check-in each debit card.
- Maintain an envelope, or other device, labelled *by card*, to collect transaction receipts
- Provide a Debit Card Reconciliation Form to the group treasurer for reconciliation of the debit card

Supporting documentation shall be formatted and attached to the Debit Card Reconciliation Form per the current revision of the Student Organization Finance Office Policies and Procedures.

- Establish a contingency process and signatory schedule for the distribution, retrieval, and reconciliation of debit cards should the Advisor not be available for extended period of time. These should be communicated to the Advisor's staff backup/supervisor, student group officers, SOFO, and the Norris Cashier's Office.

At the point of distribution, an Advisor will be provided with:

- The Debit Card(s) assigned to their group
- Information necessary to gain online access to view purchase and balance information for each card issued.

Debit Card Load Balances: All debit cards will be generated with zero-dollar balances and linked to the chart string of the SOFO account that is to fund it. It is expected that a Student Organization's executive board/administrative body will determine the budgets for the month (and/or quarter or year); forecast expenditures associated with their group's projects/activities; and include a plan that would provide them with the best and most secure way of maintaining their Northwestern-branded debit card(s). Debit card load balances are set based on the decisions made by the executive board/administrative group. They should be established so that they are: easy to reconcile to and reload; sufficient for planned short term expenses (possibly within a 30-45 day time frame); and small enough that a loss of a card would not affect the group's financial standing or activities for an entire quarter.

Residence Hall Debit Cards will be issued with pre-set values.

Residential Colleges Debit Cards will be issued with pre-set values based on the authorization of the exec board at the end of spring quarter.

Reconciliation of Transactions and Card Balances: Student organization debit cards provide spending access to funds on deposit with SOFO. These debit cards ***must be reconciled and presented to the Norris Cashier's Office for verification once per month, at minimum.*** Debit card load balances will only be replenished after this verification. At the time the cards are reconciled (generally toward the end of each calendar month):

Remaining balance of available funds on the card	}	should equal	}	Debit card's beginning load balance
+ Receipts for authorized purchases				
+ Reimbursements to the group's SOFO account				

If the initial balance is used early in the month, additional reconciliations and reload requests may be necessary. Should a debit card go unreconciled over a calendar month, it will be frozen one week after month's end by the group's Advisor.

A frozen debit card is one that is unavailable for authorization, distribution, and use. The freezing of one debit card for an organization, freezes all debit cards issued to that organization.

Meeting the requirement to reconcile debit cards monthly does not change, in any way, the requirement to perform and present to SOFO a quarterly SOFO account reconciliation.

Documentation: Documentation required for debit card transactions shall meet the **Student Organization Finance Office Policies and Procedures**, as detailed for all other transaction types at <http://www.northwestern.edu/norris/services/sofo/index.html>. Unless the receipts/proof of payments are generated as a result of a transaction performed completely online, all receipts presented for reconciliation purposes must be originals. Receipts must contain the name of the vendor, location and contact information, a listing (not a summary) of what was purchased, the date of the transaction—the method of payment must coincide with the debit card information.

When to Use: Each debit card is an advance of funds to a student organization. In this respect, the debit card is similar to a check advance, and should be used:

- For purchases of *consumable* items—individual items that are normally used up within the calendar year, or that fall below a specified dollar threshold (generally \$500.00)
- In circumstances where more flexibility is required—generally with respect to the purchaser—so that use of personal funds is avoided
- In some situations, where contracts are not the appropriate basis for the transaction and when checks are not accepted by a vendor.
- For recurring payments—e.g., monthly storage fees

When NOT to Use:

- Purchases amounting to more than \$2,500.00 per transaction,
- PIN-based transactions,
- Donations, honorariums, etc.,
- For purchases of prepaid debit or credit cards as gifts, awards, scholarships, etc.,
- Payments for services rendered (artists, performers, lecturers, etc.),
- Situations where a contract is required (including deposits and down payments),
- Big-ticket *capital* purchases—individual items that normally last more than one calendar year, or that exceed a specific dollar threshold (generally \$500.00 and over),
- Situations when considerable planning is required and a check payment is more appropriate,
- Planned or unplanned personal use.

Who Gets Debit Cards: While we would like all student organizations with accounts at SOFO to be able to use this program, we understand that the training, coordination, and financial discipline required of all members of the group may be something that needs to be developed. Participation in the debit card program is voluntary for student organizations. An organization may apply for a debit card at any time during the academic year.

If officers wish to apply for their group's first debit card, they and their Advisor should be fully aware of the requirements and the logistics that they will need to work out: in training their members; authorizing debit card use; storing the card when not in use; recording the distribution and retrieval of the debit card so that who is in possession of the card is known at any given time; establishing a standard method of collecting and safekeeping receipts; and creating other processes that may be necessary given the organization's particular structure.

Communication between officers and members, officers and Advisor, and members and Advisor must be strong for the group to fully realize the benefits offered by the debit card program. ***If communication is not strong or the Advisor has some doubt as to whether the group can be relied upon to successfully manage a debit card, the Advisor should not sign the application until those doubts are addressed/resolved by the group officers.***

Residence Halls/Colleges/Communities will be issued one to two debit card at the inception of the program. The Hall Government may apply for an additional card or cards (see Appendix A, Debit Card Program Application).

PROCEDURES: STUDENT ORGANIZATIONS

After an organization submits a Debit Card Application, and it has been approved, the debit card will be issued to the group's Advisor—to manage and distribute to authorized **designated members (Designees)** of that organization.

FOR RESIDENCE HALLS, RESIDENTIAL COMMUNITIES & COLLEGES

Debit cards will be issued for two purposes to the advisor (or in the case of Residential Colleges, advisors) of each Residence Hall Government:

- University Residential Life (URL) Programming Funds – RA*
- Hall Government Funds (Social Dues Funds)*

Each debit card number will be assigned to only one of the above funds, and may not be used for the other. For example, a debit card assigned for URL Programming Funds may not, in any circumstance, be used for Hall Government Funds purchases. Advisors, Residence Directors and Assistant Chairs serve in a custodial, “librarian” capacity, and may NOT use the debit cards.

For Residential Colleges only, the AMs are responsible for the Hall Government Funds-related debit cards, and the RDs are responsible for the URL Programming Funds-related debit cards.

It is the responsibility of each RD and AM to ensure that the correct card(s) are used for each type of purchase.

Training: SOFO and the Norris Cashier's Office are responsible for providing the general financial training offered to organization Treasurers as part of SOFO's New Officer orientation. It is strongly recommended that organization presidents and Advisors go through this training as well.

For an organization's members to become **Designees**, and be permitted to make purchases with the organization's debit card, they must first be trained by the officers and/or the Advisor who would authorize and give them the debit card. Designees should be aware of:

- The appropriate uses of the debit cards
- When it is not appropriate to use a debit card
- University guidelines and rules for purchasing, including Illinois Sales tax exemptions
- SOFO requirements regarding supporting documentation and timelines
- The restrictions placed on the purchases by the Authorization for Debit Card Use forms

Purchasing: When an organization needs to give a group member purchasing authority and access to the group's debit card, the Treasurer must complete a Treasurer Authorization for Debit Card Use form (Appendix B) which serves to inform and authorize the group's Advisor to issue the card. On the form, the Treasurer:

- Provides the name of the debit card Designee to the Advisor,
- Indicates the parameters of the authority given to the Designee
 - Detail what purchases the Designee is authorized to make,
 - Specify the organization activity for which the purchases are being made,
 - Period of time that the Designee is to have the card.

Debit Cards used for URL Staff Programming Funds

Since the Residence Director serves as both authorizer of Debit Card use as well as distributor of Debit Cards, the Treasurer Authorization for Debit Card Use form may not be necessary.

However, if this form is not used to issue cards to Residence Assistants (RAs), then completion of the Advisor Debit Card Distribution Log at the time of Debit Card distribution becomes most important as the sole record of the card transfer to the RA.

The Designee must sign the Designee Debit Card Usage and Purchasing Agreement form in the presence of the Advisor indicating that the Designee:

- Has read the Designee Debit Card Usage and Purchasing Agreement form,
- Understands the terms, conditions, and expectations governing the use of an organization's debit card,
- Accepts and agrees to all of the policies, procedures, terms, and conditions governing Debit Card use.

The Advisor will then sign out the card for purchases to the Designee, and collect the card and purchase receipts/documentation from that individual when the purchases are complete.

Designees may NOT give the card to anyone else, or allow anyone else to use the card.

The Advisor maintains the ADVISOR DEBIT CARD DISTRIBUTION LOG ([Appendix D](#)), which is used when signing debit cards out and in, and documents that receipts were received and the total of those receipts.

Illinois Sales Tax: Northwestern University and its associated organizations are exempt from paying Illinois sales tax. Designees will need to present their vendor a [Northwestern University One-Time Use Illinois Sales Tax Exemption Letter](#) that specifies the vendor's name and the date of the planned transaction. The individual items purchased must be listed on the debit card receipt and should coincide with the intended use of the card as detailed on the [SOFO Debit Card Authorization](#). If the letter is not kept by the vendor, it is to be returned to the Advisor with the receipts.

The Designee needs a new sales tax exemption letter each time the person wishes to use the debit card, with each different vendor. The Designee should contact the group treasurer as soon as it is determined which vendors he/she will be using and when. This should be done with as much lead time as possible as the treasurer will need to request the letters from SOFO. The treasurer should consult with the advisor if not able to acquire these letters from SOFO.

Advisors may not authorize the payment of Illinois sales tax.

If the Designee has any issues with vendors and their acceptance of the sales tax exemption letters, they must call the Advisor immediately. The Advisor will contact SOFO for tracking and subsequent follow-up with the vendor. ***Under no circumstance may Designees use tax-exempt letters to purchase personal items. This is true even if they intend to reimburse the student organization's debit card.***

URL (RA) Funds are handled differently than non-residence student organizations and Hall Government (Social Dues) funds. Resident Assistants (RAs) are entrusted with making URL Fund purchases with the debit card. The Hall Government President and Treasurer are not directly involved with URL Fund purchases, and may not designate the use of any card assigned for URL Fund purchases.

The RD will sign-out the card to the RA for specific purchases, and collect the card and purchase receipts/documentation/substantiation when the purchases are complete. The procedures detailed above in the Illinois Sales Tax, and under the Receipts and Reimbursement sections apply to purchases by RAs.

Receipts:

Receipts for purchases must be originals, and include:

- Machine-Printed Name and Address of Vendor (Store, Restaurant, etc.),
- Machine-Printed Date of Purchase,
- Last 4 digits of the Debit Card number (or other pre-printed indication of payment method),
- Line item detail of what was purchased.
- *Must NOT include **Illinois** sales tax!!*

The Designee must:

- Verify that the transaction will produce a receipt prior to making the purchase,
- Get a receipt for each purchase at the time the purchase is made,
- Print their name on each receipt,
- Number each receipt (e.g. 1/3, 2/3, 3/3), preferably near the top right corner,
- Turn the receipts in to the Advisor when returning the debit card.

The Advisor must:

- Verify that the name of the purchasing individual is written on each numbered receipt,
- review each receipt *when collected* to verify that no Illinois sales tax or any other unauthorized line items (such as personal expenses) were paid with the debit card,
- Sign the front of each receipt at the bottom.

Reimbursements: If there are any unauthorized transactions, the Advisor must ask the Designee to reimburse the organization's SOFO account, in accordance with University policy. If this individual does not tender reimbursement immediately, the Advisor must email both the Treasurer and the Designee—informing them about the break in policy and the amount of money that must be reimbursed. The Treasurer will be responsible for collecting the reimbursement and depositing it with the Norris Cashier's Office. The reimbursement deposit slip receipt will become part of the reconciliation.

Given the timing requirements set by the University for making deposits, the Advisor should establish with the group officers, at the beginning of the year, whether or not the Advisor will accept reimbursements or simply refer the Designee to the Treasurer.

The following require reimbursement to the SOFO account from the card user:

- Any debit card transaction lacking proper documentation/substantiation.
- Any unauthorized debit card transaction (e.g. personal items).

- Any purchases of weapons, alcohol, and tobacco-related items
- Payment of Illinois Sales Tax.

Reimbursements must be made within 15 calendar days of the date of the original transaction. If any reimbursement is not timely made, the associated debit card (and all debit cards issued to the organization) will be frozen until such time as the reimbursement is received by SOFO.

When reimbursement is tendered to the Treasurer or Advisor, they must, in the presence of the Designee, confirm receipt of the reimbursement via email to the Designee and the other organization representative (Advisor or Treasurer). The email should include the amount and date of the reimbursement.

For reimbursements of URL programming funds, the RD must email both the RA and the purchasing individual the amount that must be reimbursed.

RECONCILIATION RESPONSIBILITIES

Non-Residence Student Organizations and Hall Government Funds:

The **Treasurer** is responsible for **performing** the debit card statement reconciliation.

The **Advisor** is responsible for **reviewing and approving** the debit card reconciliation for each card under their custody and control prior to presentation of each reconciliation to the Norris Cashier's Office by the Treasurer.

University Residential Life (URL) Programming Funds:

The **Residence Director** is responsible for **performing** the debit card statement reconciliation for each card under their custody and control.

Residential Services Budget & Finance is responsible for **reviewing and approving** the debit card reconciliation, and presenting each URL debit card reconciliation to the Norris Cashier's Office.

RECONCILIATION PROCEDURES

Student Organizations and Hall Government Funds

Advisor - At the end of each month (or sooner if additional reloads are needed):

1. Download the Debit Card transaction history detail for each debit card under their custody and control for the period between the date of the last reconciliation and the date on the receipt from the latest transaction.
2. Provide the debit card transaction history detail and related receipts/substantiation to the Treasurer.

3. Provide the Treasurer the record of unauthorized charges, purchases, or cash withdrawals pending reimbursement by the designated cardholders.
4. Review the Treasurer's reconciliation for completeness and accuracy.
5. Verify that all items on the statement have been reconciled, or matched with original receipts.
6. Perform final review of receipts/substantiation for any unauthorized charges or purchases.
7. Verify that the Treasurer has resolved all outstanding items and collected funds to be reimbursed to the SOFO account.
8. Sign and date the reconciled transaction history to document that it was reviewed.
9. Make copies of all documents for your records.
10. Return reconciled transaction detail to the Treasurer, who will then complete and attach the Debit Card Reconciliation Form ([Appendix E](#)) to the front of the reconciled transaction detail, and take the reconciled statement to the Norris Cashier's Office for final review and approval.

Reloads will be delayed until all reimbursements to the group are completed for a given reconciliation period.

Treasurer - At the end of each month (or sooner if a Debit Card reload is necessary):

1. Organize receipts/substantiation in the order that they appear on the Debit Card transaction detail and tape them neatly onto one side of a blank sheet of paper
2. Compare each transaction on the transaction history detail to receipts/documentation/substantiation. Review each receipt for sales tax or any other unauthorized line items.
3. Place a check mark next to each verified transaction.
4. Highlight and follow-up on any unauthorized items requiring reimbursement to the SOFO account. Report results to Advisor.
5. Collect and deposit funds to be reimbursed to SOFO account. Use deposit receipts in debit card reconciliation. This must be done prior to the Advisor signing off on the reconciliation.
6. Highlight and follow-up on any unreconciled items (charge on statement lacking receipt will be most common). Report results to Advisor.
7. Seek assistance from Advisor when needed.
8. Sign and date the transaction history detail to document reconciliation of transactions.
9. Provide reconciled debit card statement and documentation to Advisor.
10. Once the Advisor has approved the reconciled debit card statement and returned it to the Treasurer, the Treasurer will complete and attach the Debit Card Reconciliation Form to

the front of the reconciled statement, and take the reconciled statement, as well as any deposit receipts (from step 5), to the Norris Cashier's Office for final review and approval. If a reload is needed and sufficient funds are available to arrive at the pre-set Debit Card Load Balance.

11. Make copies of all documentation for the group's records.

University Residential Life (URL) Programming Funds

Residence Director - At the end of each month (or sooner if needed):

1. Download the Debit Card Transaction History for the specific period for each debit card under their custody and control.
2. Organize and tape receipts/substantiation in the order that they appear on the statement.
3. Compare each transaction on the Transaction History to receipts /documentation /substantiation.
4. Review each receipt for sales tax or any other unauthorized purchases.
5. Place a check mark next to each verified transaction and note which hall/college/community the funds may have been used for.
6. Highlight and follow-up on any unauthorized items requiring reimbursement to the URL SOFO account.
7. Collect and deposit any funds to be reimbursed to SOFO account. Use deposit receipts in debit card reconciliation.
8. Highlight and follow-up on any unreconciled items (charge on statement lacking receipt will be most common).
9. Seek assistance from Residential Services Budget & Finance when needed.
10. Sign and date the monthly statement to document reconciliation of transactions.
11. Make copies for your records.
12. Provide reconciled debit card statement and documentation, as well as funds to be reimbursed to the URL SOFO account to Residential Services Budget & Finance.

Upon receiving reconciled Debit Card transaction detail and documentation from the RD,

Residential Services Budget & Finance shall:

1. Review the RD's reconciliation for completeness and accuracy.
2. Verify that all items on the statement have been reconciled.
3. Perform final review of receipts/substantiation for any unauthorized charges or purchases.
4. Verify that the RD has resolved all outstanding items and collected funds to be reimbursed to the SOFO account.
5. Sign and date the reconciled monthly statement to document that it was reviewed.
6. Complete and attach the Debit Card Reconciliation Form to the front of the reconciled statement, and take the reconciled statement and any reimbursements to the Norris Cashier's Office for final review, approval and to request a reload.

RELOADING DEBIT CARD BALANCES

Debit Cards must be reconciled with the Norris Cashier's Office before being reloaded.

- The SOFO-trained organization Treasurer will complete a voucher, requesting a transfer to the debit card equal to the amount of the purchase receipts turned in with the Debit Card statement reconciliation.
- The organization President-of-record and the Advisor sign on the voucher approving the transfer.

This amount will then be added to the card. Each replenishment should bring the card balance back to the Card's initial balance as set by the Student Organization's executive board/administrative body.

LOST, STOLEN OR COMPROMISED DEBIT CARDS

In the event that a Debit Card is lost, stolen or otherwise compromised (e.g. used at a store that has its data compromised),

- The Designee—who was in possession of the lost Debit Card; learns that a debit card has been compromised; or from whom the card was stolen—must immediately notify the Advisor.
- The Advisor, in turn, must immediately:
 - Notify the card issuer
 - Cancel the card, and
 - Inform the Norris Cashier's Office Supervisor at (847) 467-0099 of the time and date that the issuer/bank was notified, and that the card was cancelled (see [Appendix F](#), Loss Notification Form).
- A replacement card will be ordered, unless the Advisor requests otherwise. The remaining balance, if available, on the lost card will be transferred to the new debit card.

Should the processing of a compromised or lost Debit Card reveal inadequate record keeping or insufficient security measures within the student organization's Debit Card procedures, as formally written and/or actually practiced, any other Debit Cards issued to the group will be cancelled and their balances returned to the originating SOFO account.

Significant progress with respect to the resolution of the identified weaknesses, and a new application, would be required to have other Debit Cards issued to the organization.

STUDENT ORGANIZATION DEBIT CARD PROGRAM APPLICATION

We, _____, as the recognized president, and
Print Name of Student Organization President

_____, as the recognized treasurer of
Print Name of Student Organization Treasurer

Print Name of Student Organization

a registered Student Organization in good standing at Northwestern University, state our intention to participate in the Student Organization Debit Card Program and assume the responsibilities pertaining to the operation and administration of the Debit Card(s) issued to our group. These responsibilities include but are not limited to the following:

The Student Organization Debit Card is to be used responsibly, solely for organizational expenditures. It may only be used under the parameters and procedures established for the Debit Card Program that are detailed in the *Student Organization Debit Card Guide - General Procedures*. The Debit Card may not be used in PIN-based transactions or for personal purchases even if the intention is to reimburse the organization later. It must be maintained with the highest level of security. If the Card is lost or stolen, or the Card or Account Number may have been compromised, the Card user agrees to immediately notify the card vendor, group Advisor, and Norris Cashier's Office.

The treasurer will determine which members (must be NU students in good standing) of their group will have access to the Debit Card, and must authorize them formally as Debit Card Designees for specific purchases or time frames. The treasurer is responsible for training Designees in all of the rules, policies, and procedures governing the use of Student Organization Debit Cards.

Intended use: _____

No. of cards: _____ Load Balance per card (# / \$Amount): _____

Funding chart string (from -00/-50 only): _____

By signing below, we each acknowledge that we have read, understand, and agree to fully comply with all of the rules, policies, and procedures governing the use of the Debit Card(s) issued to our group, with all Northwestern University policies, including, but not limited to the Northwestern University Student Code of Conduct, and all the terms and conditions contained therein.

President's Signature: _____ Date: ____/____/20____

Treasurer's Signature: _____ Date: ____/____/20____

I, _____, the NU Advisor of record for the above-named student organization, have discussed the requirements corresponding to the operation and administration of Student Organization Debit Cards with the group's officers and believe that they will manage the Debit Card(s) responsibly. I have read and understand the procedures established for the Debit Card Program that are detailed in the *Student Organization Debit Card Guide - General Procedures*. I understand and accept the role that an organization's Advisor serves regarding debit card training, custody, control, and reconciliation.

Advisor's Signature: _____ Date: ____/____/20____

TREASURER AUTHORIZATION OF DESIGNEE
FOR USE OF STUDENT ORGANIZATION DEBIT CARD

Instructions: This form records the authorization given by a student organization treasurer, to a member in good standing, to use the organization's assigned debit card. The authorization extends only to purchases made for the organization, in support of its activities as specified within the document. Authorizations may not be made for an indeterminate time or extend past a week.

Fully executed forms may be scanned and submitted electronically to the advisor via the treasurer's NU email address. Likewise, if the text is copied and the appropriate information added within an email message is complete, this authorization is valid if submitted to the advisor through the treasurer's NU email address. In such submissions, the advisor should verify the email address conforms to the requirement above. Electronically-submitted authorizations should be printed or organized digitally so that they can be easily retrieved.

I, _____, the treasurer of record for
(Treasurer's printed name)

(Student Organization)

authorize _____ to make debit card purchases
(Printed Name of Designee, cannot be more than one person)

on behalf of our organization. I have trained this Designee regarding the rules, requirements, procedures and expectations governing debit card use. This authority is to be limited to the following one or more restrictions:

Purchase(s) (List specific items): _____

Event/Activity-Related Purchase(s) (List event): _____

Period (not to exceed 7 calendar days): from ____/____/20____ to ____/____/20____

Treasurer's Signature: _____ Date: _____

Designee Debit Card Usage and Purchasing Agreement

Instructions: This form is to be used to provide a student organization member with the usage and purchasing policies and requirements associated with a student organization's debit card(s). If the person has been authorized to sign out a debit card, the person must review the information with the group's advisor, and agree to the terms and conditions by executing (signing) the agreement in front of the advisor. This agreement is valid for the academic year in which it is signed and only needs to be executed once within that academic year. The advisor is expected to maintain a file of executed agreements so that subsequent authorizations only require the designee to sign for receipt of the debit card.

It is recommended that the advisor distribute this form as a general practice when issuing a debit card, even with experienced designees.

GENERAL

A debit card issued by the Norris Cashier's Office represents an advance to you of your organization's funds on deposit with the NU Student Organization Finance Office (SOFO). Though equivalent to cash, the debit card is to be used as a credit card. Withdrawal of funds through PIN-based sales/transactions will be rejected.

Your organization's NU Advisor is required to track who has possession of the debit card at all times. As such, a debit card may only be picked up from, and returned to the NU Advisor. Your authorization to use the debit card is only valid for the purchase of the items listed, and the term specified, on the Treasurer Authorization for Debit Card Use. Your authorization is not transferrable. That is, you may NOT let anyone else use the student group debit card in your possession.

CARD USE

Student organization debit cards are generally for purchases of *consumable* items, and for use in situations where more flexibility is required in determining where and when a purchase will occur. It may be used in situations that do not require contracts, but where checks are not accepted by a vendor. All debit card transactions must comply with all Northwestern University policies, procedures and regulations.

The student organization debit cards may NOT be used for any of the following:

- a. Purchases amounting to more than \$2,500.00 per transaction,
- b. PIN-based transactions,
- c. Payment for services rendered (e.g. artist, performer, lecturer, etc.),
- d. Donations, honorariums, gift cards, etc.
- e. Situations where a contract is required (including deposits and down payments),
- f. Big-ticket capital purchases,
- g. Situations where considerable planning is required,
- h. Personal purchases,
- i. Illinois sales tax.

RECEIPTS AND DOCUMENTATION

Receipts can only be used to support debit card transactions if they provide information, as set forth by the guidelines listed below. See the current revision of the Student Organization Finance Office Policies and Procedures for a more complete discussion of the following:

- a. Receipts, for all purchases made, must be given to your Advisor at the time the debit card is returned.
- b. Receipts must be originals.
- c. Receipts must show vendor name, address and phone number.
- d. Receipts must provide an itemized listing of the items purchased.
- e. Vendor invoices must reflect that payment was made.

Designee Debit Card Usage and Purchasing Agreement

- f. If a vendor’s receipting policy does not comply with the receipt requirements listed above, you should request that the vendor create a receipt on the company’s letterhead stationery.

The organization’s debit card will not be reloaded without proper receipts and documentation for purchases.

SALES TAX

*Northwestern University and its associated organizations are exempt from paying Illinois sales tax. When you make purchases for your organization, you will need to present a **Northwestern University One- Time Use Illinois Sales Tax Exemption Letter** that is specific to the purchase you will make. If the letter is not kept by the vendor, you must return it to the Advisor with the purchase receipts.*

You will need to get a new, purchase-specific **Northwestern University One-Time Use Illinois Sales Tax Exemption Letter** each time you use the debit card. You should contact the group treasurer as soon as you determine which vendors you will be using and when. Do this with as much lead time as possible as the treasurer will need to request them from SOFO. Consult with the group’s advisor if the treasurer is not able to acquire these letters from SOFO. *Advisors may not authorize you to pay Illinois sales tax.*

REIMBURSEMENTS TO the Student ORGANIZATION

The following require you to reimburse your organization’s Treasurer for deposit in the organization’s SOFO account:

- a. Any debit card transaction lacking receipts, proper documentation or substantiation.
- b. Any unauthorized debit card charge or transaction.
- c. Payment of Illinois Sales Tax (Consistent with the **University’s** tax-exempt status in Illinois, which extends to student organizations, *any sales tax included on any debit card transaction must be reimbursed.*)

You must make any reimbursements *within 15 calendar days* of the original debit card transaction. If any reimbursement is not timely made, the associated debit card (and all cards issued to your organization) will be frozen until such time as the reimbursement is made and deposited in the SOFO account.

LOST, STOLEN OR COMPROMISED DEBIT CARDS

While in your possession, it is your responsibility to safeguard the Debit Card and its financial information at all times. In the event that a Debit Card is lost, stolen or otherwise compromised, you must report it immediately.

DESIGNEE’S AGREEMENT AND ACCEPTANCE

I have read, understand, and accept all of the above regarding the rules, policies and procedures governing the use of my organization’s debit card.

I further agree to fully comply with all of the rules, policies and procedures governing the use of my organization’s debit card, with all Northwestern University policies, including, but not limited to the Northwestern University Student Code of Conduct, and all the terms and conditions contained herein.

Designee Name (Printed) _____ Phone: (_____) _____

Designee Signature _____ Date: _____

Advisor Signature _____ Date: _____

Period: ____/____/20____ to ____/____/20____

Page ____ of ____

**STUDENT ORGANIZATION DEBIT CARD PROGRAM
ADVISOR DEBIT CARD DISTRIBUTION LOG**

Student Organization: _____ Advisor: _____

Inventory Control No: _____ - _____ Last 4 Digits of Card No.: _____

Date Out	Card User	Date In	Receipt Rec'd (Y/N)	Total Purchase Amount (\$)	Required Refund (\$)	Rec to Stmt (Y/N)
	Printed:					
	Signature:					
	Purpose:					
	Printed:					
	Signature:					
	Purpose:					
	Printed:					
	Signature:					
	Purpose:					
	Printed:					
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	Purpose:					
	Printed:					
	Signature:					
	Purpose:					

ADVISOR SIGNATURE / DATE: _____

**STUDENT ORGANIZATION DEBIT CARD
RECONCILIATION**

ORGANIZATION NAME: _____ RECONCILIATION PERIOD: ____ / ____ / ____ to ____ / ____ / ____

ACCOUNT No.: 20 _____ - _____ CARD No.: **** * 0000 0000 0000 _____

INVENTORY CONTROL No.: _____ - _____

REIMBURSEMENTS DEPOSITED TO ORGANIZATION

DATE	DESCRIPTION	DEPOSIT No.	AMOUNT
			\$
	Total Reimbursed to SOFO Account		\$

ACTIVITY SUMMARY

DOCUMENTATION TOTALS

<p>Load Balance: \$ _____</p> <p>Balance as of ____: - _____</p> <p>Pending transactions: - _____</p> <p>Total Expenditures:* \$ _____</p>	<p>Authorized receipts: \$ _____</p> <p>Reimbursements deposited: + _____</p> <p>Reconciliation Subtotal:* \$ _____</p> <p><small>*Total Expenditures must equal the Reconciliation Subtotal for the reconciliation to succeed.</small></p>
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DEBIT CARD RELOAD

Reconciliation Subtotal (from Documentation Totals above): \$ _____

Total prior Reconciliation Subtotals pending reload: + _____

Debit Card Reload Amount: \$ _____

By my signature, I attest to the accuracy and the integrity of the attached reconciled debit card transaction history - that it includes full documentation, approval and support for all the debit card transactions listed therein, entered into by the student organization that I represent. I understand that all undocumented and/or unauthorized items must be resolved and documented to complete this reconciliation. All reimbursements detailed above, if any, have been tendered to, and deposited to the organization through the Norris Cashier's Office.

TREASURER: _____ DATE: _____

CASH SERVICES ASSISTANT: _____ DATE: _____

**STUDENT ORGANIZATION DEBIT CARD
LOSS NOTIFICATION**

This form is to be completed by the organization's Advisor and filed with the Norris Cashier's Office on the first business day after the:

- (a) Discovery that a Debit Card has been lost, stolen or compromised, and the
- (b) Debit Card issuer has been notified.

It will be the basis for a rollback of the remaining balance of the cancelled card to the group's SOFO account. Should a replacement debit card be requested, a new card will be ordered. The Load Balance of the cancelled card will be applied to the replacement card. The initial funding of the new card will be processed upon the group's completion of a reconciliation of all outstanding transactions on the cancelled card and the submission of a voucher for the initial load.

ORGANIZATION INFORMATION (Please Print)

Group Name: _____ Account No.: **20** _____ - _____

Treasurer Name: _____

Debit Card Inventory Control No.: _____ - _____

INCIDENT INFORMATION

Date Issuer Notified: _____ / _____ / **20** _____ Time of Notification: _____ : _____ **AM / PM**
(Circle one)

Authorized Designee at time of loss: _____

Name of Contact at Card Issuer: _____

Reference number for Cancellation: _____

Card Cancelled (Circle one): **YES / NO** Requesting Replacement (Circle one) : **YES / NO**

If card not cancelled, explanation: _____

Other information: _____

ADVISOR SIGNATURE: _____ DATE: ____ / ____ /20 ____