



ST. FRANCIS XAVIER  
UNIVERSITY

**Visa® Purchasing Card**  
**St. Francis Xavier University**



***Purchasing Card (PCard)***  
***Program and User Guide***

*Updated November 4, 2015*

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## ***Purpose of Program***

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The primary objective of the **Purchasing Card Program** is to provide faculty and staff with a **convenient, cost-effective and efficient** method of procuring and paying for low dollar value goods and services. Using the Pcard simplifies the process, improves order cycle time, reduces paperwork, expedites supplier payments and places control with faculty, researchers and staff. Departments may use Purchasing Cards (PCard's) for the purchase and payment of goods and services where it is efficient, economical and operationally feasible to do so. **Program usage must comply with the procedures and guidelines contained in this and related documents.**

### *Related Documents:*

PCard Financial Policy  
PCard Application Form  
Cardholder Acknowledgement Form  
Cardholder Account Maintenance Request  
Cardholder Dispute Form  
PCard System Transaction Log Sheet

## ***Key Areas of Responsibility***

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### **PCard Administrators**

Responsible and accountable for the overall administration of the program including:

- Coordination with the program provider (US Bank of Canada)
- Coordination of card issuance
- Provides support, assistance and training to the training of individual Cardholders

**CONTACTS:**     **Cathy Mason**  
                  **PCard Administrator**  
                  **867 3995**  
                  **Email: [cmason@stfx.ca](mailto:cmason@stfx.ca)**

**Beverly Williams**  
**PCard Administrator**  
**867 2420**  
**Email: [bwilliam@stfx.ca](mailto:bwilliam@stfx.ca)**

### **Financial Services – Business Office – PCard Administrators**

Responsible and accountable for:

- downloading billing file from program provider
- issue monthly email reminders for cardholders
- reconciliation of monthly program PCard transactions
- Posting transactions to General Ledger Accounts.

**CONTACTS:**     **Bonnie Gillis**  
                  **Accounts Payable**  
                  **867 2360**  
                  **Email: [bgillis@stfx.ca](mailto:bgillis@stfx.ca)**

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**Accounts Payable**  
**867 2120**  
**Email: [sleonard@stfx.ca](mailto:sleonard@stfx.ca)**

### **Site Co-ordinator (Department Head, Manager or Designate, PCard Holder)**

Responsible and accountable for:

- administration of the system at the departmental level, including co-ordination of the addition/issue and deletion of cards with Procurement PCard Administrators,
- Monitors cardholder compliance with Purchasing Card (PCard) System Guide,
- Determines reporting hierarchy for the department and ensures accuracy of information.
- Site Co-ordinators act as a departmental resource for Cardholders at the departmental level.

## **Cardholder - “Permanent” University Employee (Full-time, part-time or recurring term of regular or trust employment status)**

Responsible and accountable for:

- security of their PCard,
- use of their PCard in accordance with the Purchasing Card (PCard) Program and User Guide and Purchasing Card (PCard) Financial Policy document and
- additional restrictions/conditions that may be imposed by their Site Co-ordinator or PCard Administrator.

## ***Responsibilities and Operational Instructions***

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### **Site Co-ordinator**

A Department Head or Administrative Professional Officer (or appointed representative) must be designated as the Site Co-ordinator to administer the system at a departmental level and to authorize and control the issuance of departmental cards. Departments using University PCards are responsible for any charges relating to their cards. Liability for charges rests with the department, not the individual Cardholder provided the card is used in compliance with approved guidelines and procedures.

#### **1. Coordinate PCard Applications:**

Applications may be obtained online on the Procurement website at:

[http://sites.stfx.ca/financial\\_services/sites/sites.stfx.ca.financial\\_services/files/ApplicationForm\\_Nov%202013.pdf](http://sites.stfx.ca/financial_services/sites/sites.stfx.ca.financial_services/files/ApplicationForm_Nov%202013.pdf).

All card requests are to be directed to Procurement PCARD ADMINISTRATOR. The card limits currently default to:

- \$1,500.00 CDN per transaction for **research** accounts
- \$500.00 CDN for departmental accounts

with a monthly transaction maximum of \$10,000. Requests for transaction limits greater than the defaults must be made in writing and require approval from the PCARD ADMINISTRATOR and Manager, Finance & Control.

The PCard Administrator and Site Co-ordinators are responsible for ensuring that every Cardholder is informed about the system instructions and procedures including transaction limits of their card, their responsibilities and the restrictions regarding the use of the P Card.

#### **2. Coordinate PCard Cancellations:**

The Site Coordinator is responsible for notifying the PCARD ADMINISTRATOR when a cardholder leaves a Department and/or the University or if an extended absence leaves exceeds a three-month period.

The Site Coordinator is responsible for obtaining the card from the Cardholder prior to their departure and returning the card to the PCARD ADMINISTRATOR.

#### **3. Monthly Reconciliation:**

The Site Coordinator is responsible for ensuring appropriate expensing of charges to the correct GL accounts. If an Account or Sub-account code is incorrect or inactive, charges will be processed against the code that has been designated as the default. In the case of the default account not being valid, charges will be processed to the department’s general operating budget. See Electronic Reconciliation (Appendix A).

#### 4. Internal Controls:

Responsible for ensuring adequate internal controls are in place at the departmental level.

#### 5. Signature Approvals:

Site Co-ordinators must ensure that appropriate signatures from cardholders are obtained for the monthly billing statements.

#### Note:

The Department is liable for any unauthorized use of the card until notification of loss, theft or cancellation has been reported to the card company by the Cardholder. **Lost or stolen cards must be reported immediately to both PCARD Administrator and the US Bank.** The US Bank can be notified 24 hours a day, seven days a week at the following telephone:

**Toll Free: 1-800-588-8067**

**Long Distance: 416-306-3636**

### Cardholder Responsibilities

Cardholders are responsible and accountable for the following and after signing the Cardholder Agreement Form, confirm they will adhere to the Purchasing Card (PCard) Program Guide and Purchasing Card (PCard) Financial Policy.

#### 1. Card security:

PCards must be kept in a secure location when not in use.

#### 2. Card Cancellation:

Upon request by PCard Administrator, transfer from a department or termination of University employment, the Cardholder shall return the Corporate Card to the PCard Administrator. Leave of absences exceeding three months will result in card suspension.

#### 3. Ordering:

All shipments (with the exception of those picked up by cardholder/delegate) are to be shipped and addressed to Central Shipping/Receiving for subsequent delivery to the Cardholder. The Cardholder must instruct the shipper to address the shipment as shown below; **please note different addresses for Canadian and Foreign Shipments. Not all cardholders are authorized to purchase from foreign suppliers.**

Upon receipt of the shipment(s) the Central Receiving Department will forward the unopened shipment via the Facilities Management Delivery Service to the end-user. Shipments may be opened by the Central Receiving Department if the information on the exterior of the shipping container/packaging is insufficient to permit delivery of the shipment to its ultimate destination. Note: The Visa number must not be referenced or shown on shipping cartons.

Cardholders are required to instruct all suppliers to clearly indicate the Cardholder's name and to note "Paid by Visa" on the outer packaging and on all packing documents and other correspondence.

#### Canadian Shipments:

St. Francis Xavier University  
% Central Receiving & Shipping (Cardholder's Name)  
2321 Notre Dame Avenue  
Antigonish, Nova Scotia B2G 2W5  
Canada

**Foreign Shipments (if authorized):**

St. Francis Xavier University  
c/o Livingston Customs Brokerage  
Central Receiving & Shipping (Cardholder's Name)  
2321 Notre Dame Avenue  
Antigonish, Nova Scotia B2G 2W5  
Canada

**4. Import Purchase Form (if authorized for foreign purchases):**

The PCard Import Purchase Form provides written information for Procurement Services and our customs broker (Livingston International) that a shipment of goods entering Canada is the responsibility of StFX and can be cleared through customs appropriately. The form can be found at:

[http://sites.stfx.ca/financial\\_services/procurement/pcard](http://sites.stfx.ca/financial_services/procurement/pcard).

This form **must** be completed and emailed to Procurement Services for all goods entering Canada on behalf of the University when purchased using the University PCard.

**Foreign shipments that arrive without notice will be subject to delays and the shipment may be rejected.**

**5. Monthly Transaction Report:**

The cardholder will review all transactions (usually posted within two days of purchase) to:

- verify charges are correct,
- input the tax information
- Make any changes to the accounting information.

Attach all receipts and supporting documentation (e.g., packing slips, detailed store receipts, invoices) with your individual billing transaction reports and submit the approved report to Accounts Payable at the end of each billing cycle. Accounts Payable will maintain transaction reports and supporting documents for legal and audit purposes.

**6. Document Retention:**

Cardholders are responsible for retention and submission of detailed original receipts/invoices for monthly reconciliation. Every effort must be made to provide supporting documentation for all methods of purchasing (i.e. internet, telephone, fax).

**7. Disputed Items:**

Cardholders are responsible for attempting to resolve any disputed item(s) with vendor, (e.g., incorrect charge on billing statement, wrong goods, etc.) Should the issue remain unresolved after contacting the vendor, please notify the PCard Administrator and contact the US Bank at 1-800-588-8065 to dispute the item in question. PCard holder must complete Cardholder Dispute Form. Cardholders have sixty (60) days from the transaction date to dispute an item.

**Please note** that problems with vendors (e.g., late delivery, lost shipments etc.) are not considered to be disputed items and must be settled directly with the vendor. Cardholders must stress to the vendor that charges may not be made against the PCard until goods are shipped to the University.

**8. Reviewing Transactions:**

Transactions must be reviewed (at a minimum) on a monthly basis. The cardholder must sign the billing

statement and ensure that all supporting documents are attached. Best practice for cardholders would be to review and update transactions weekly with tax and account allocation information.

#### 9. **Signing Authority:**

It is the Cardholder's responsibility to ensure that all required signatures are obtained.

Research grant holders' Pcard transaction reports **must** be approved by one of:

- Dean;
- Department Chair;
- Academic VP or
- AVP Research.

For staff reporting to the grantee, the statement shall be approved by the grantee or principal investigator.

#### 10. **Restrictions:**

Cardholders are responsible for understanding and adhering to restrictions outlined:

Each card has a unique number and is issued to an individual for use only by that individual (no card sharing).

The card must be used only to make authorized, official University purchases.

Purchases must be made within the established card limits. **Splitting transactions in order to circumvent the transaction limit is strictly prohibited and will result in cancellation of card.**

The card **must not** be used for the following:

- Purchases over card limits including all fees, taxes and shipping costs (no transaction splitting)
- Goods or services from any officer or other employee of the University
- Cash advances
- Personal use
- Alcohol, narcotics and other hazardous chemicals or materials
- Laboratory or research animals
- Leasing or rental of equipment in excess of 30 days
- Maintenance contracts
- Radioactive materials
- Salaries, wages or consulting fees
- Travel expenses (including airline tickets, hotels, meals, registrations, taxis, etc.)
- Professional Allowance purchases
- Furniture
- Computer purchases including desktop computers, laptops, printers, monitors, and peripherals (unless authorized)

Acceptable Purchases include:

- Supplies and service for University owned vehicles
- Maintenance supplies (electrical, mechanical, building, etc.)
- Tools, small equipment
- Non hazardous chemicals
- Short term equipment rentals
- Mail/Phone/Web orders

- Books, subscriptions, etc.
- Memberships
- Research related goods and services (subject to exclusions above)

The PCard Administrator, Accounts Payable and other audit authorities will perform an annual review of cardholder activity, limits and status. This is in addition to the ongoing compliance monitoring performed by Procurement Services and Accounts Payable Departments and any other audit requirements.

### ***Program Monitoring***

In addition to regular review of system reports, the PCard Administrator will conduct detailed reviews to determine whether the system objectives are being achieved. The process will include a review of internal control systems.

An audit of selected transactions will be performed on an on-going basis and will include the following:

- Review of receipts (detailed original receipts)
- Purchase of restricted items/vendors
- Split transactions
- Personal purchases
- Appropriate account and sub-account codes
- Appropriate signature approvals (for departmental and/or research controls)
- Documentation (receipts, packing slips, statements)



## ***Appendix A –Transaction Reconciliation Process***

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1. P card transactions are available through the month (usually visible 2 days after transaction) and must be reconciled within 10 (ten) calendar days after the cycle close date. This is the cut-off date for making any changes to transactions.
2. 10 days after the cycle close date all changes to transactions will be locked and posted to the GL. **No changes to accounts will be processed after the cycle close date.**
3. A monthly email reminder will be sent to Cardholders and/or Site Co-ordinators to remind cardholders to review their transactions and submit the approved transaction report.
4. Cardholders are required to update account allocation and tax information and submit all receipts with their monthly transaction report. The transaction report must be signed by the Cardholder and their Supervisor/Manager (second level review/approval) and submitted to Accounts Payable within ten calendar days of the cycle close date.

**NOTE: Cardholders with multiple monthly transactions should make it a practice to update transaction allocation and tax information on a weekly basis.**

5. Transaction reports and receipts shall be forwarded to the Accounts Payable Department for retention. All documents will be retained as required by audit schedules.
6. Research Grants & Contracts

Research grant holder Pcard transaction reports **must** be approved by one of:

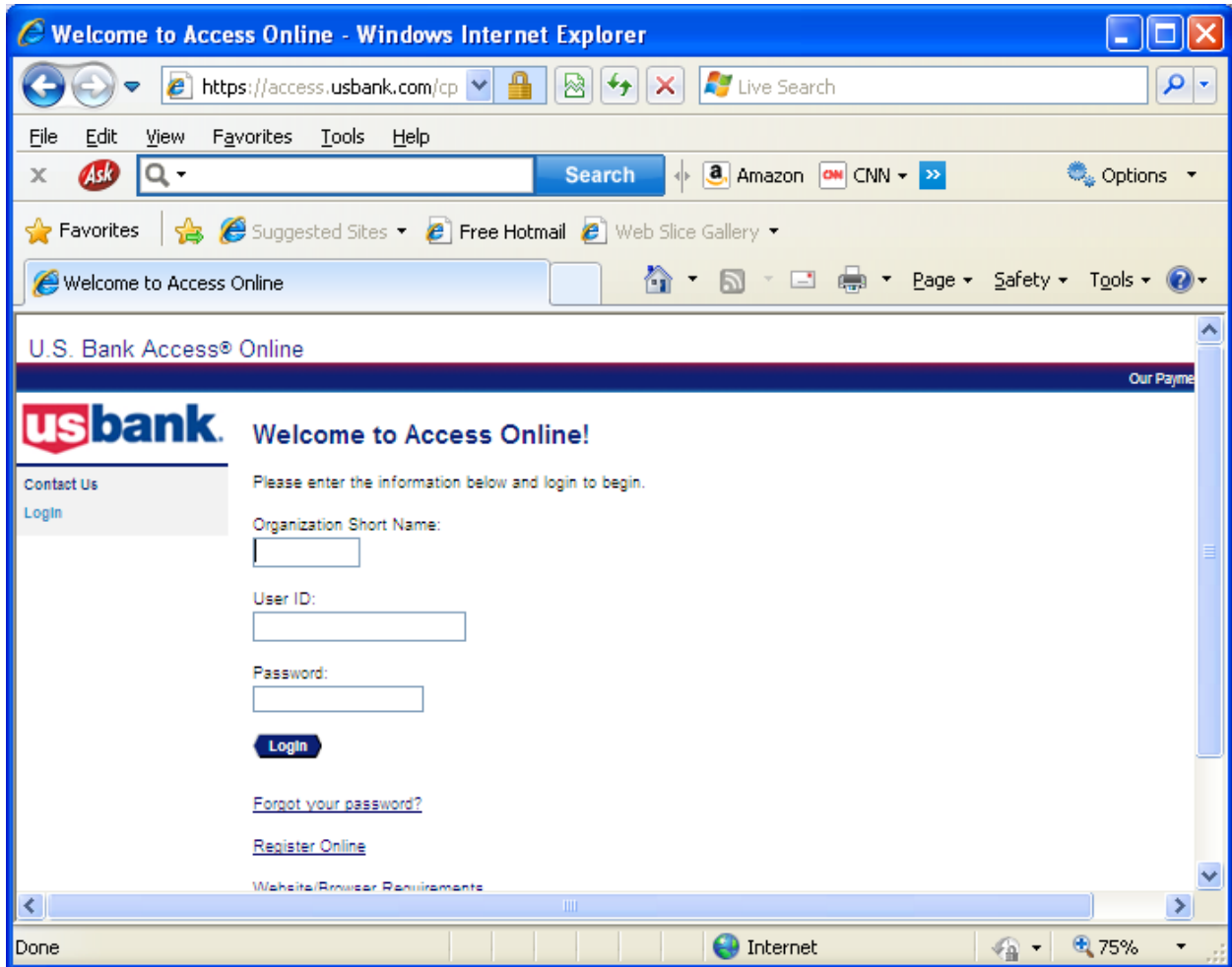
- Dean
- Department Chair
- Academic VP
- AVP Research.

For staff reporting to the grantee, the statement shall be approved by the grantee or principal investigator.

## How to Reconcile Your Transactions

### Logging on to Access Online

1. Launch your Internet browser, go to <https://access.usbank.com/cpsApp1/index.jsp> website.
2. Log in as requested (Organization Short Name: SFXU, User ID and Password) and click on “Login”.



3. Click on Transaction Management (left tool bar)

U.S. Bank Access® Online St Francis Xavier University  
Our Payment Products Logout

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**usbank.** Welcome to Access Online Wendy Morse  
Your last login was 10/24/2013

Language Selection: American English

**Transaction Management**  
Enhanced Supplier Management  
Account Information Reporting  
My Personal Information

Home  
Contact Us  
Training

**Message Center**  
[Message\(s\) from Access Online](#)

---

**Purchasing**

Acct#/Name:	...0197 WENDY MORSE
Account ID:	513024000632

---

Statement Balance: \$3,711.73 **View Current Statement**

Billing Cycle Close Date: 09/27/2013

---

**Quick Links**  
[Manage Home Page Settings](#)  
[Manage Contact Information](#)  
[Manage Email Notifications](#)  
[Run Transaction Detail Report](#)  
[View All Statements](#)  
[View Last Cycle Transactions](#)

4. Click on Transaction List

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Our Payment Products Logout

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**usbank.** Transaction Management

**Transaction Management**  
Transaction List  
Enhanced Supplier Management  
Account Information Reporting  
My Personal Information

Home  
Contact Us  
Training

**Transaction List**  
View, review, allocate/reallocate and add comments to transaction information.

[View Previous Cycle](#)  
Presents the Transaction list for the previous cycle.

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R044.00b20.0 col 2 11-22-2013 06:46:36 CST

- Select the individual transaction you will update by clicking on the Trans Date to view the transaction detail:

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**usbank** Transaction Management  
Card Account Summary with Transaction List

Transaction Management  
Transaction List  
Enhanced Supplier Management  
Account Information Reporting  
My Personal Information

Home  
Contact Us  
Training

Card Account Number: \*\*\*\*\*0197, WENDY MORSE  
Card Account ID: 613024000632  
Trans List

**Card Account Summary**

Account Number: .....0197  
Account Name: WENDY MORSE  
Billing Cycle Close Date: Open    
Open Account

**Search Criteria**

**Transaction List**

Records: 1 - 1 of 1

Select	Status	Trans Date	Posting Date	Merchant	City/State	Amount	Net Amount	National Tax	Regional Tax	Detail	Purchase ID	Comments	Accounting Code
<input checked="" type="checkbox"/>		11/06	11/07	JR RAHEYS FURNITURE A	ANTIGONISH, NS	\$574.94	\$524.70	\$50.24	\$0.00		020296		6575016004

Records: 1 - 1 of 1

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- Click on the Tax and Allocation Tab:

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Our Payment Products Logout

**usbank** Transaction Management  
Transaction Detail

Transaction Management  
Transaction List  
Enhanced Supplier Management  
Account Information Reporting  
My Personal Information

Home  
Contact Us  
Training

Card Account Number: \*\*\*\*\*0197, WENDY MORSE  
Card Account ID: 613024000632  
Trans List

**Transaction Summary**

Status	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID	Accounting Code
	11/06	11/07	JR RAHEYS FURNITURE A	ANTIGONISH, NS	574.94		020296	6575016004

Summary **Tax and Allocations**

The Summary tab shows high-level transaction information.

The review status cannot be changed because the review day limit has been reached. To initiate a dispute, click the "Dispute" button.

<b>Transaction</b>		<b>Reference Information</b>	
<b>Date:</b>	11/06/2013	<b>Billing Cycle:</b>	Open
<b>Purchase ID:</b>	020296	<b>Posting Date:</b>	11/07/2013
<b>Total Amount:</b>	574.94	<b>Reference Number:</b>	74703413310000024808169
<b>Memo Post:</b>	Yes	<b>Authorization Number:</b>	020296
<b>Regional Tax:</b>	0.00	<b>Extract Date(s)</b>	
<b>National Tax:</b>	50.24	<b>Most Recent Standard</b>	
<b>Freight:</b>		<b>Financial Extract:</b>	
<b>Merchant</b>		<b>General Ledger Extract:</b>	
<b>Name:</b>	JR RAHEYS FURNITURE A	<b>Payment Extract:</b>	
<b>City, State/Province:</b>	ANTIGONISH, NS	<b>Currency</b>	
<b>Transaction Type:</b>	SALES DRAFT	<b>Billing Currency:</b>	Canadian Dollar
<b>MCC Code:</b>	5712	<b>Source Currency:</b>	Canadian Dollar
<b>MCC Description:</b>	HOME FURNITURE/EQUIPMENT	<b>Source Currency Amt:</b>	574.94

**Dispute** **Sales Draft Requests**

- none

Dispute information only reflects the last dispute filed for this transaction. More information available in Dispute History.

7. Enter the exact tax amount shown on your receipt:

- HST or GST as **NATIONAL** tax
- **PST** (if applicable) component as **REGIONAL** tax.

NOTE: A value may appear in the tax fields – **please enter the exact tax amount on your receipt**. Make any adjustments to allocations to update account charges and click on **Save Allocations** when complete.

The screenshot shows the 'Transaction Management' interface for a transaction on 11/07 for \$574.94. The 'Tax and Allocations' tab is active, showing a National Tax of \$74.99 and a Regional Tax of \$0.00. A red arrow points from a text box to the National Tax field.

**NATIONAL** tax = HST or GST  
**REGIONAL** tax = PST or QST (if applicable)

The 'Allocations' table below shows a single allocation for 100% of the amount to accounting code 6575016004.

Remove	Allocation Comment	Amount	Alloc %	Accounting Code - Segment Name (Length) COST CENTRE (c) EXPENSE LINE (e)	Favorite
<input type="checkbox"/>		Allocation Amt: \$574.94	OR 100.00 %	65750 6004	Add as Favorite
		Net Allocation Amt: \$ 499.95			
		National Tax: \$ 74.99			
		Regional Tax: \$ 0.00			

Summary: Total Allocated: \$ 574.94 (100.00 %), Amount Remaining: \$ 0.00 (0.00 %). Additional Allocation(s): 1. **Add** button is visible.

8. **Split Transaction Charges:** To charge a transaction to multiple accounts, click Add in the additional allocations field.

This screenshot is identical to the previous one, but a red arrow points to the 'Add' button in the 'Additional Allocation(s): 1' field, indicating how to add a new allocation.

- You can split the transaction by a dollar amount **or** a percentage

- Enter the amount or percentage that you wish to reallocate in the first “Allocation Amt” field and change cost the Cost Centre accordingly.
  - In the second “Allocation Amt” field enter the balance of the “Amount Remaining” (this balance is found on the bottom line under “Amount Remaining”) and adjust account accordingly.
  - Click on “Save Allocations”. If additional fields are required click on “Add Alloc” and follow above procedure.
  - It is not necessary to reallocate tax amounts – they are automatically included in the transaction total.
- To delete an account charge change previously made to a transaction, Check all “Remove” boxes and click on “Remove” then select “Save Allocations”. This will remove all previous allocations and will restore account to its original allocation. If you still wish to reallocate a transaction follow the steps outlined above.
- Changes will be visible when you go into the “Print Account Activity” screen.

Transaction Summary

Status	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID	Accounting Code
	11/06	11/07	JR RAHEYS FURNITURE A	ANTIGONISH, NS	574.94		020296	65740 8004

Displayed
  Trans Detail Level
  Reallocated

The Tax and Allocations tab provides the ability to view, add, or edit the tax and/or allocation information on a transaction.

Transaction Amount: \$574.94  
 National Tax Amount: \$74.99 Source: User  
 Regional Tax Amount: \$0.00 Source: User  
 Net Amount: \$499.95

Allocations

Allocations provides the ability to reallocate a transaction by changing the accounting information to allocate an amount to a different cost center. The reallocation can be to one or to multiple accounting codes.

You can allocate amounts by dollar amount or percentage. Total allocation amounts must equal 100% of the transaction. To allocate to additional accounting codes, click the “Add” button.

After adding, modifying or deleting allocations, click the “Save Allocations” button to save changes.

Allocation Source: User Last Changed By: Morse, Wendy

Remove	Allocation Comment	Amount	Alloc %	Accounting Code - Segment Name (Length)	Favorite
				COST CENTRE (\$) EXPENSE LINE (4)	
<input type="checkbox"/>		Allocation Amt: \$300.00	OR 52.18 %	65740 6004	<a href="#">Add as Favorite</a>
		Net Allocation Amt: \$ 260.87			
		National Tax: \$ 39.13			
		Regional Tax: \$ 0.00			
<input type="checkbox"/>		Allocation Amt: \$274.94	OR 47.82 %	65740 6004	<a href="#">Add as Favorite</a>
		Net Allocation Amt: \$ 239.08			
		National Tax: \$ 35.86			
		Regional Tax: \$ 0.00			

Total Allocated: \$ 574.94 100.00 %   
 Amount Remaining: \$ 0.00 0.00 % Additional Allocation(s): 1

Note: Rows marked for deletion are subtracted from Total Allocated and Amount Remaining values.

- When all transactions in the cycle are updated and complete select "Print Account Activity" from the Transaction Management screen and click on print to product the Cardholder Activity report. Attach original receipts, obtain approval and forward to Accounts Payable (keeping copies for your records).

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Card Account Summary with Transaction List

Transaction Management  
[Transaction List](#)  
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[Account Information Reporting](#)  
[My Personal Information](#)  
[Home](#)  
[Contact Us](#)  
[Training](#)

Card Account Number: \*\*\*\*\*0199, WENDY MORSE  
 Card Account ID: 51302400032  
[Print List](#)

**[-] Card Account Summary**

Account Number: .....0197  
 Account Name: WENDY MORSE

Billing Cycle Close Date:    

Open Account

**[+] Search Criteria** [Print to Top](#)

**[-] Transaction List** [Print to Top](#)

Records 1 - 1 of 1  
[Click All Show](#) | [Uncheck All Show](#)

Select	Status	Trans Date	Posting Date	Merchant	City/State	Amount	Net Amount	National Tax	Regional Tax	Detail	Purchase ID	Comments	Accounting Code
<input type="checkbox"/>		11/08	11/07	JR RAHEY'S FURNITURE A	ANTIGONISH, NS	\$574.94	\$499.95	\$74.99	\$0.00		020206		6574018004

Disputed  Reallocated  Trans Detail Level

[Click All Show](#) | [Uncheck All Show](#)

Records 1 - 1 of 1

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Screen clipping taken: 11/22/2013, 2:00 PM

## ***Glossary of Terms***

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### ***Organization Short Name***

This identification is used to validate the cardholder during login.

### ***User ID***

A unique identifier within your company which identifies the cardholder.

### ***Password***

A private code created by the cardholder used to validate the cardholder during login.

### ***Statement Billing Period***

“Most Recent Billing Statement” indicates the last complete billing cycle. A custom billing period covers all complete billing cycles whose cycle date falls between the “From” and “To” dates.

### ***Cycle Date***

The date of the monthly P card cycle which usually begins on the 29<sup>th</sup> of every month and usually ends on the 28<sup>th</sup> of every month (but not always). The cycle includes all transactions posted to the account from the cycle date back to (but not including) the previous cycle close date.

### ***Cardholder Account or Account Number***

A 16 digit number which represents the cardholder account. For security purposes, this number is not the same as the account number displayed on the physical card.

### ***Visa Transaction***

A transaction processed through the cardholder’s visa account.

### ***National Tax***

The amount of National Tax charged against the transaction. National Tax refers to HST or GST.

### ***Regional Tax***

The amount of Regional or provincial tax charged against the transaction. Regional Tax refers to PST or QST.

### ***Transaction Date***

The date the transaction was performed.

### ***Post Date***

The date the transaction was posted to the visa account.

### ***Merchant***

The merchant or supplier who performed the transaction.

### ***SIC Code***

The Visa Standard Industry Classification Code which identifies the type of merchant.

### ***Reference Number***

An internal trace number used for transaction tracking purposes.

### ***Foreign Amount***

The original amount of the transaction in the currency local to the merchant.

### ***Source Currency***

The international currency identifier for the foreign amount.

### ***Original Amount***



The original amount of the transaction in the currency of the card program.

***Billing Currency***

The international currency identifier for the Original Transaction Amount

***FX Flag***

Identifies if transaction has a different source currency than billing currency.

***Transaction Amount***

The gross amount of the transaction. This amount will differ from the original amount of the transaction where transactions have been split.

***Net Amount***

The transaction amount less the National and Regional tax amounts.

***Accounting Codes***

Up to four internal codes which direct the transaction to a particular general ledger expense category/account.

***Comments***

A free-form field in which cardholder can add information supporting the transaction. May include information such as description of products purchased or usage of products purchased.

