ST. FRANCIS XAVIER UNIVERSITY

Visa® Purchasing Card

St. Francis Xavier University

Purchasing Card (PCard) Program and User Guide

Updated November 2025

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Purpose of Program

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

Key Areas of Responsibility

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 Cardholders

CONTACTS:	**Beverly Williams**	**Shauna Leonard**
	PCard Administrator	**PCard Administrator**
	902-867-2420	**902-867-3995**
	Email: bwilliam@stfx.ca	**Email: sleonard@stfx.ca**

Financial Services – Procure to Pay – 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**	**Trina Teasdale**
	Accounts Payable	**Accounts Payable**
	902-867-2360	**902-867-2120**
	Email: bgillis@stfx.ca	**Email: tteasdale@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

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 Financial Services website at:

PCard Application Form

All card requests are to be directed to Procurement PCARD ADMINISTRATOR at procurement@stfx.ca. The card limits currently default to:

- $2,500.00 CDN per transaction for **research** accounts
- $2,500.00 CDN per transaction 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 Cardholder Manager/Direct Report & Manager, Procure to Pay.

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 PCard.

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 leave 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 Appendix A – Transaction Reconciliation Process.

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 reports.

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 <u>must</u> 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:	**800-588-8065**
Long Distance:	**416-306-3630**

Cardholder Responsibilities

Cardholders are responsible and accountable for the following and after signing the Purchasing Cardholder Acknowledgement 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 PCard 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 Receiving & Shipping 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)
2175 Varsity Drive
Antigonish, Nova Scotia B2G 2W5
Canada

Foreign Shipments (if authorized):
St. Francis Xavier University, c/o Thompson Ahern
Central Receiving & Shipping (Cardholder's Name)
2175 Varsity Drive
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 (Thompson Ahern) 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:

Forms and Guidelines | St. Francis Xavier University

This form **must** be completed and emailed to procurement@stfx.ca 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 2-3 days of purchase) to:

- verify charges are correct
- input the HST/GST tax information
- add comments to give context to purchase
- make any changes to the Accounting Code

The reconciled monthly Cardholder Activity Report complete with receipts is to be forwarded as one pdf (with receipts in the order the transactions appear on the report) to their Manager/Direct Report for Approval.

Manager/Direct Report is to forward approved report to accountspayable@stfx.ca with a copy to the cardholder, within 10 days of the cycle close date. Accounts Payable will maintain transaction reports and support 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.

7. Disputed Items:

Cardholders are responsible for attempting to resolve any disputed item with vendors, (e.g., incorrect charge on monthly Billing Cycle, wrong goods, etc.). Should the issue remain unresolved after contacting the vendor, please notify the PCard Administrator and dispute the transaction online in US Bank Access Online (Summary Tab). You can also contact the US Bank at 1-800-588-8065 to dispute the item in question.

Please note that problems with vendors (e.g., late delivery, lost shipment, 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 Cardholder Activity Report and ensure that all supporting documents are attached. Best practice for cardholders would be to review and update transactions weekly - updating Accounting Code (if required), entering HST/GST for applicable transactions, and adding comments to give context to purchase, for each transaction in cardholder Transaction List.

9. **Signing Authority:**

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

Research grant holders' PCard monthly reports to be approved by the Cardholder.

For staff reporting to the grantee, the report 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 Procure to Pay Department.

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 (purchase receipts, invoices, statements)

Appendix A –Transaction Reconciliation Process

1. PCard transactions are available throughout the month (usually posted within 2-3 days of purchase) and must be reconciled within 8 (eight) calendar days after the cycle close date.

2. Ten 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 this date.**

3. A monthly email reminder will be sent to Cardholders to remind cardholders to review their transactions and reconcile their monthly PCard Report.

4. Cardholders are required to update Accounting Code (if required), enter HST/GST tax, and add comments in the **Allocation Comment** field to give context to purchase, for each transaction in their Transaction List for the monthly Billing Cycle. The reconciled monthly Cardholder Activity Report complete with receipts is to be forwarded as one pdf (with receipts in the order the transactions appear on the report) to their Manager/Direct Report for Approval.

   Manager/Direct Report is to forward approved report to accountspayable@stfx.ca, with a copy to the cardholder, within 10 days of the cycle close date. Accounts Payable will maintain transaction reports and support documents for legal and audit purposes.

   NOTE: Cardholders with multiple monthly transactions should make it a practice to update Accounting Codes, HST/GST, and comments on a weekly basis.

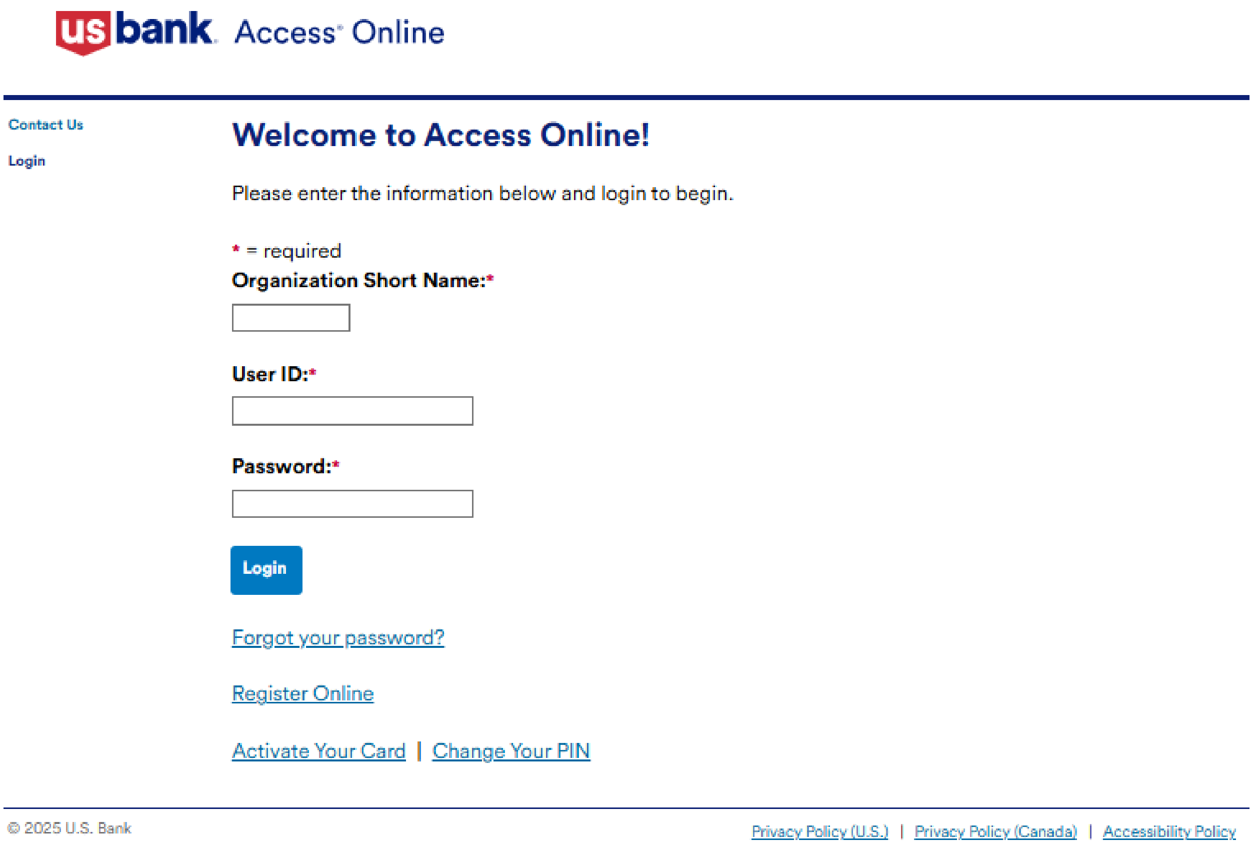
5. Research Grants:

   Research grantee or principal investigator's PCard monthly reports to be approved by the cardholder and forwarded directly to accountspayable@stfx.ca.

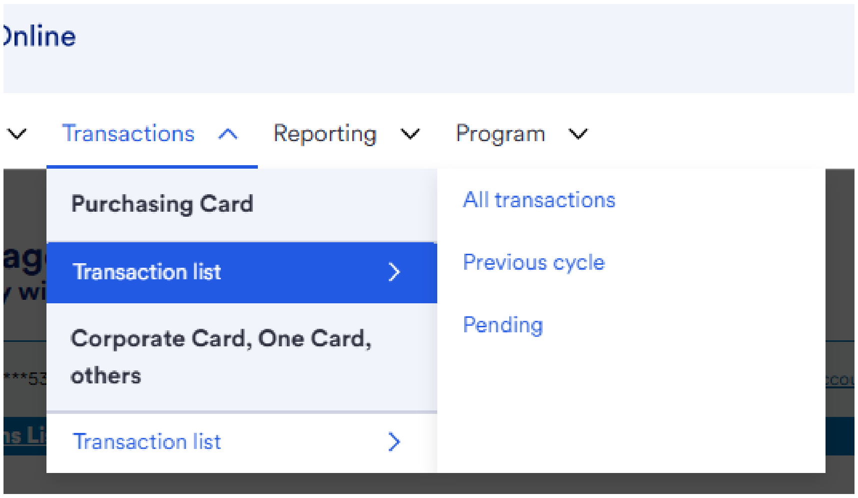
   For staff reporting to the grantee or principal investigator, the report shall be approved by the grantee or principal investigator. Approved report to be forwarded to accountspayable@stfx.ca with a copy to the cardholder within 10 days of the cycle close date.

How to Reconcile Your Transactions

1. Launch your Internet browser, go to [Welcome to Access Online](#).
2. Log in (Organization Short Name: SFXU, enter your User ID and Password) and click on **Login**.

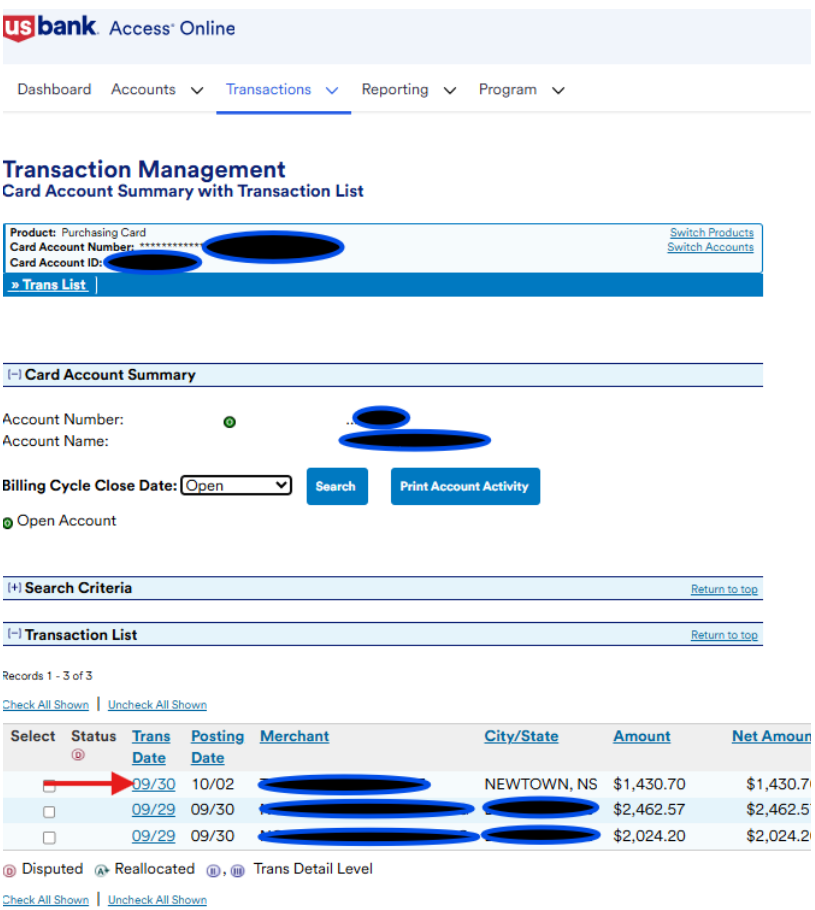


3. Click on **Transactions** (Top Toolbar), click on **Transaction list**, click on **All transactions**:

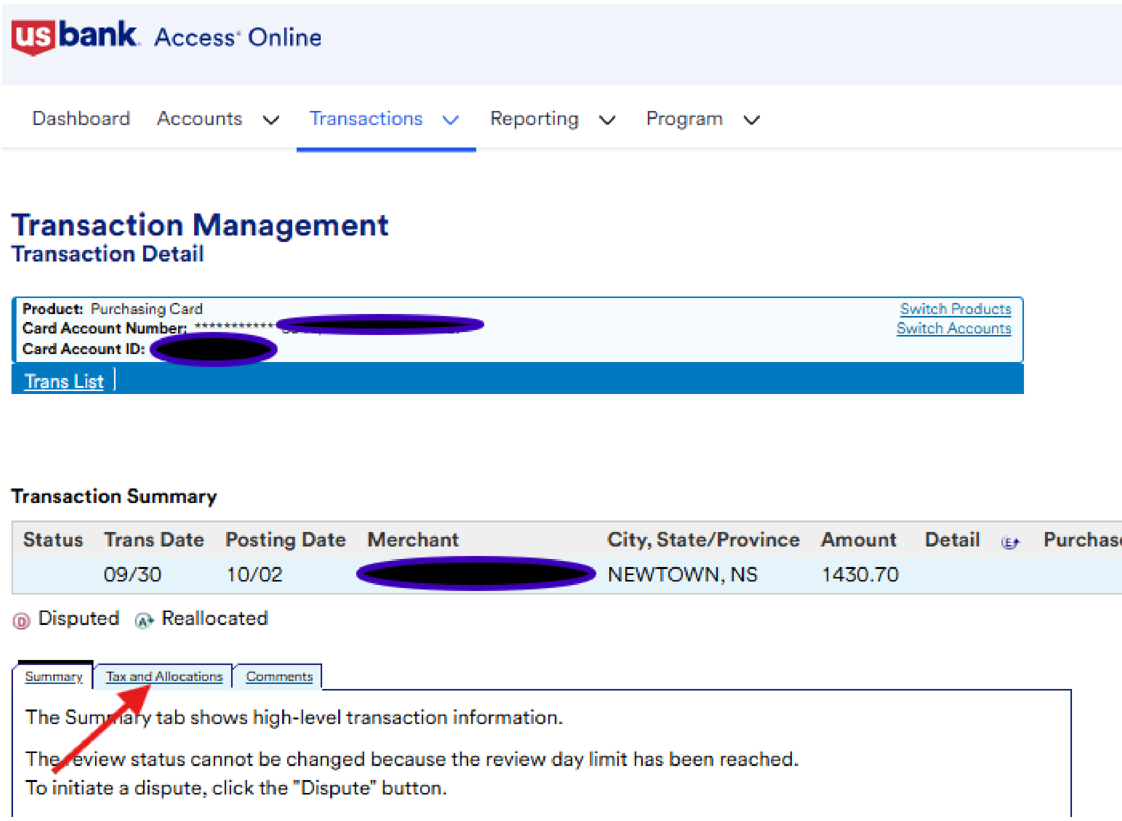


4. Transactions to be reconciled will be listed in Cardholder **Transaction List** either under the **Open** cycle, or by selecting the billing cycle from the dropdown menu under **Billing Cycle Close Date** (and **c**licking on **Search**).

   Select the individual transaction to update by clicking on the **Trans Date** link:

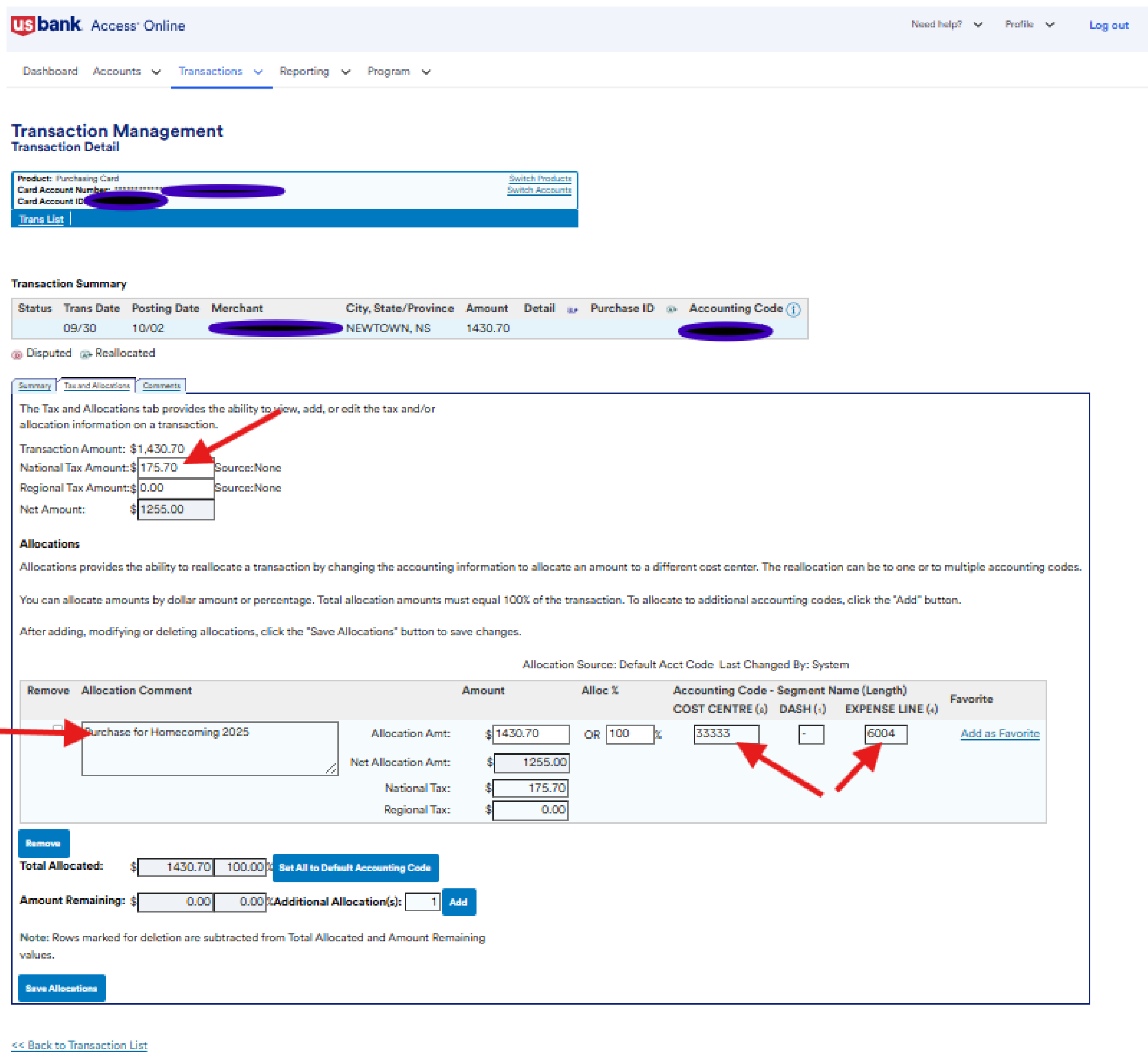


5. Click on the **Tax and Allocations** tab:

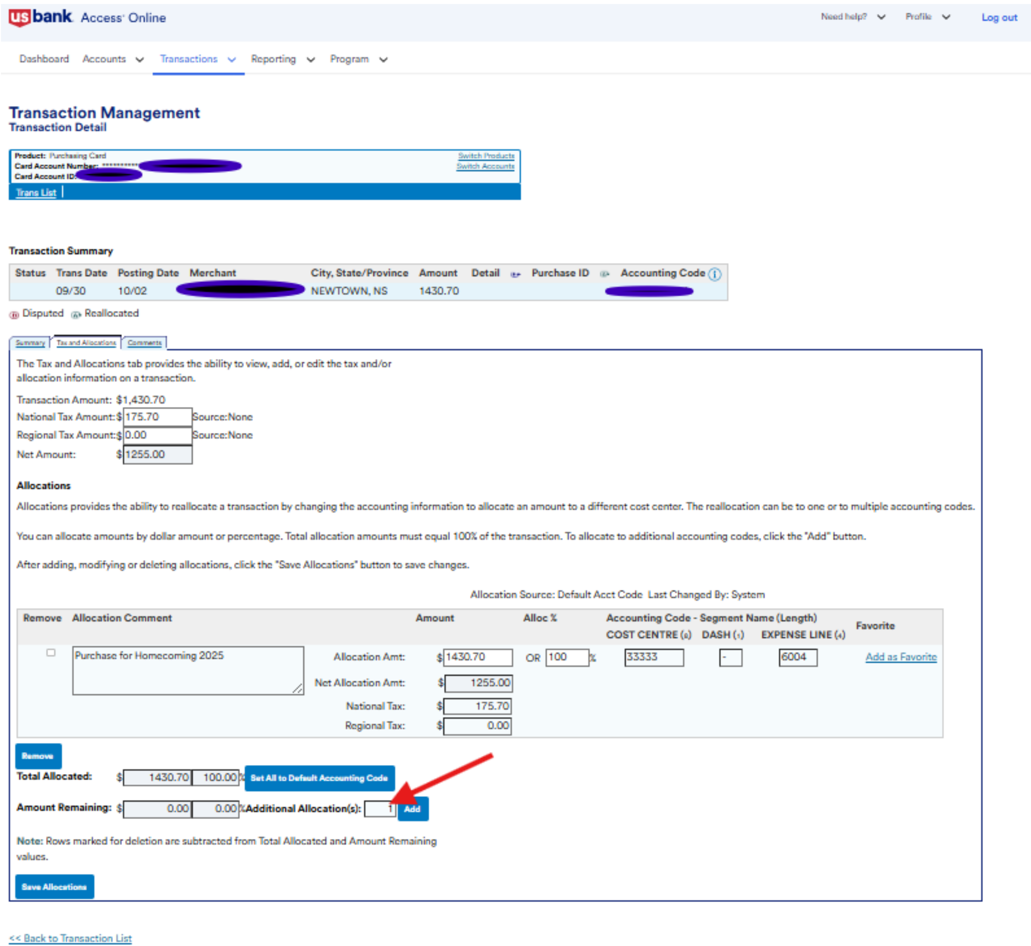


6. Reconcile the transaction:
    - Enter the exact HST or GST tax amount shown on invoice/purchase receipt in the **National Tax Amount** field **(Do not enter tax in the Regional Tax Amount field).**
    - Enter comments to give context to purchase in the **Allocation Comment** field.
    - Update Accounting Code, if required.
    - Click on **Save Allocations**.
    - Click on Back to Transaction List

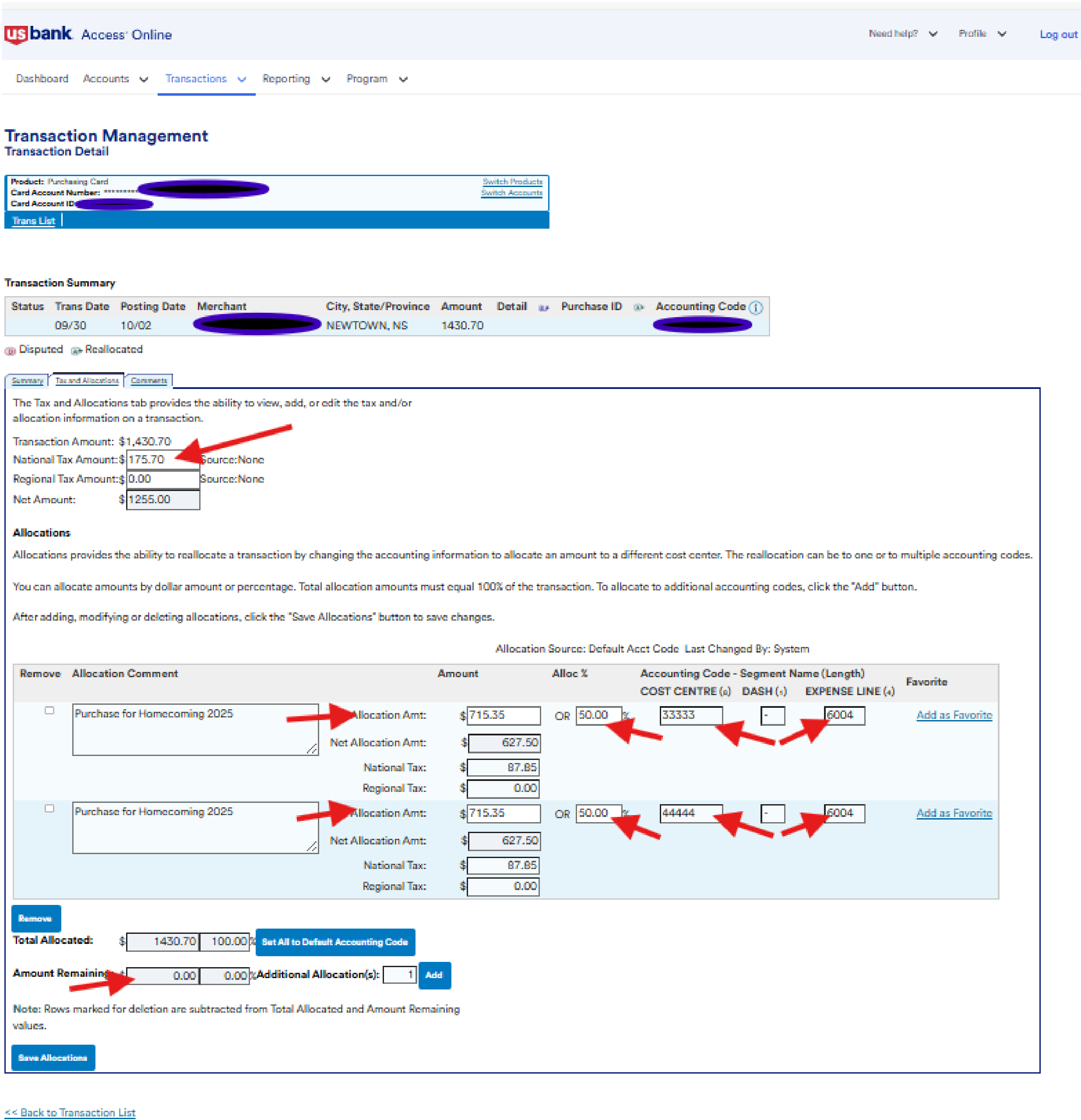
Cardholders must do this for each transaction in their Transaction List.



7. Split Transaction Charges:
   - To charge a transaction to multiple accounts, add the number of additional accounts & click **Add** in the **Additional Allocation(s)** field.

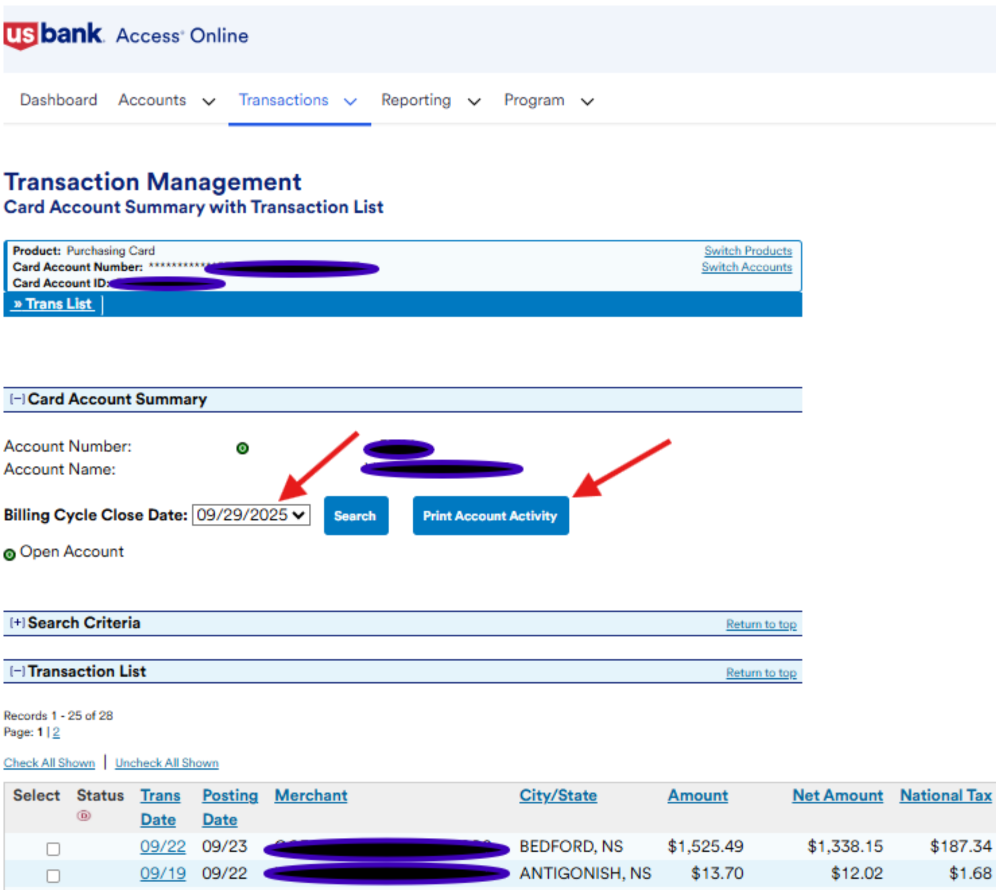


- Cardholder can split the transaction by a dollar amount **or** a percentage.
- Enter the total HST or GST in the **National Tax Amount** field.
- Enter the amount or percentage that you wish to reallocate in the first "Allocation Amt" field and update the Accounting Code accordingly.
- In the second "Allocation Amt" field enter the balance of the "Amount Remaining" (this balance is found on the bottom line under "Amount Remaining" as amount/percent) and update the Accounting Code accordingly.
- Click on **Save Allocations**.
- It is not necessary to reallocate tax amounts – tax will be automatically adjusted based on allocation amount or percentage. See screenshot below:


usbank Access Online
Need help?
Profile
Log out
Dashboard
Accounts
Transactions
Reporting
Program
Transaction Management
Transaction Detail
Product: Purchasing Card
Card Account Number: ******** [redacted]
Card Account ID: [redacted]
Switch Products
Switch Accounts
Trans List
Transaction Summary
Status Trans Date Posting Date Merchant City, State/Province Amount Detail Purchase ID Accounting Code
09/30 10/02 [redacted] NEWTOWN, NS 1430.70 [redacted]
Disputed Reallocated
Summary Tax and Allocations Comments
The Tax and Allocations tab provides the ability to view, add, or edit the tax and/or allocation information on a transaction.
Transaction Amount: $1,430.70
National Tax Amount: $ 175.70 Source:None
Regional Tax Amount: $ 0.00 Source:None
Net Amount: $ 1255.00
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: Default Acct Code Last Changed By: System
Remove Allocation Comment Amount Alloc % Accounting Code - Segment Name (Length) Favorite
COST CENTRE (5) DASH (1) EXPENSE LINE (4)
Purchase for Homecoming 2025
Allocation Amt: $ 715.35 OR 50.00 % 33333 - 6004 Add as Favorite
Net Allocation Amt: $ 627.50
National Tax: $ 87.85
Regional Tax: $ 0.00
Purchase for Homecoming 2025
Allocation Amt: $ 715.35 OR 50.00 % 44444 - 6004 Add as Favorite
Net Allocation Amt: $ 627.50
National Tax: $ 87.85
Regional Tax: $ 0.00
Remove
Total Allocated: $ 1430.70 100.00 % Set All to Default Accounting Code
Amount Remaining: $ 0.00 0.00 % Additional Allocation(s): 1 Add
Note: Rows marked for deletion are subtracted from Total Allocated and Amount Remaining values.
Save Allocations
<< Back to Transaction List

When all transactions are updated for the monthly billing cycle, click on **Print Account Activity** from the Transaction List screen and save the Cardholder Activity Report. The report and the invoices/purchase receipts are to be saved as <u>one pdf</u>. Invoices/purchase receipts are to be of the complete document, clearly legible and scanned in the order the transactions appear on the Cardholder Activity Report. Cardholder to reconcile report, at the latest, within 8 calendar days of monthly billing cycle date.

Cardholder to sign & forward report to Manager/Direct Report for their approval.



Approved report to be submitted to Accounts Payable at accountspayable@stfx.ca by the Manager/Direct Report with a copy to the cardholder within 10 calendar days of the cycle close date.

Research grantee or principal investigator's PCard monthly reports to be approved by the cardholder and forwarded to Accounts Payable at accountspayable@stfx.ca.

For staff reporting to the grantee or principal investigator, the report shall be approved by the grantee or principal investigator, and forwarded to Accounts Payable at accountspayable@stfx.ca with a copy to the cardholder within 10 calendar days of the cycle close date.

Glossary of Terms

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 PCard cycle which usually begins on the 28th of the month and usually ends on the 27th of the following month unless that end date falls on the weekend and, in those cases, the card will cycle out on the following Monday. 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 ID
A 12-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.

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 identifies the type of 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.

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 tax amount.

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.