

Process Flow for employee credit cards at Washington and Lee University

See also “Other Notes” the end of the process flow

- 1) Supervisors determine if an employee should receive a University credit card.
 - a. The employee signs the Credit Card Use Agreement.
 - b. The Business Office issues new credit cards and replacement cards.

- 2) A cardholder makes business purchases on his/her card.
 - a. Also saves all receipts. Original receipts or scanned copies of receipts are required for all expenses.
 - b. Cardholders should ensure that the receipt documents the vendor name, amount of the transaction, date of the transaction, and itemization of the purchase.

- 3) The following ESP processing deadlines allows transactions to get posted to MyBudget in a timely manner.
 - a. 28th day of month: First day available to cardholders to code transactions from statement period, which generally closes on the 27th of the month.
 - b. 7 business days later: Deadline for coded transactions (cardholders).
 - c. 10th to end of month: Online approvals to be completed by managers
 - d. 15th of the month: Deadline for Business Office to post transactions to MyBudget

- 4) Paperwork or proof of completion is needed each month from each cardholder. This can happen in two ways. Each cardholder has the option to:
 - a. Send monthly credit card receipts to the business office, attached to a copy of the transaction report, i.e. hardcopy choice,
 - b. Scan and “attach” all receipts on ESP, i.e. electronic choice

Certain departments have permission to retain hardcopy in their department. Permission to do so is required from Jane Stokes or Judith Frasier.

5) Once per month, cardholders who have open transactions will receive a prompt email to go online and complete coding.

- a. ESP website: <https://enterprisespendplatform.suntrust.com/secure/welcome.asp>
- b. After logon, click on **Transaction Manager** or **Statement Manager** to display transactions. Click on the red "X" or "?" by the transaction amount to view the coding screen.
- c. On the coding screen three items are required:
 - i. Account code (Fund, Object, Unit Balance) -Note that a transaction can be split across more than one account code.
 - ii. Indication that a receipt exists or not by clicking on the green check or red X after **Receipt ?**
 - iii. **Notes** to explain the nature of the business expense. Also add comments if additional approvals, such as the Dean's Office is required. This will help the approver review expenses better.
- d. If cardholders make charges in the following areas, they should code with the Unit Balances (departments) listed below. As coding is completed, these respective departments will review and re-code the transactions as needed for the cardholder:

AAAAAA – To be coded by Dean the College (DOC)
BBBBBB – To be coded by Provost's Office
CCCCCC – To be coded by President's Office
DDDDDD – Travel to be coded by DOC

Side note regarding expenses for other departments:

When a cardholder make a purchase for a department that is not the cardholders' department, the cardholder should use the coding screen to

- a) Charge the transaction according to the other department's coding instructions
- b) Indicate that the other department is aware or has approved the charges

The cardholder may also send a copy of the electronic receipt to the other department as needed.

- e. **Manage Receipt Images** is located below the transaction listing. Use this to attach electronic copies of receipts to transactions.
 - f. If a cardholder wishes to delegate the ability to code their transactions, select **Settings** from the horizontal menu. Under **My Personal Settings** select **Account Management**. Click on the person bubble in **Account Delegation**. The cardholder can assign an end date to the delegation or leave the date open.
 - g. Cardholders can also dispute charges on the Coding screen – see Dispute Charges under “Other Notes” below.
- 6) Once per month, approvers who have open transactions will receive a prompt email to go online and complete approvals.
- a. After logon, the menu item **Approvals** will “blink” when transactions are waiting for approval. Click on **Approvals** to view the cardholder transactions.
 - b. Click on a cardholder name, then the statement period to view the **Transactions Awaiting Approval** screen. The list of transactions will include account codes, notes, and receipt status. Approve transactions by clicking on **Approve All** or **Approve Selected Transactions**.
 - c. If an approver wishes to delegate the authority to approve, select **Settings** from the horizontal menu. Under **My Personal Settings** select **Approval Delegation**. Click on the person bubble in **Approval Roles**. The approver can assign an end date to the delegation or leave the date open.

Side note regarding expenses for other departments:

When a cardholder make a purchase for a department that is not the cardholders’ department, the cardholder should use the coding screen to

- a) Charge the transaction according to the other department’s coding instructions
- b) Indicate that the other department is aware or has approved the charges

The cardholder may also send a copy of the electronic receipt to the other department as needed.

The cardholder’s ESP manager should approve the cardholder’s purchases, even if those purchases are not for his or her department. The manager should review the reasonableness of the explanation to gain confidence to complete the approval(s). ESP does not allow more than one manager to be assigned to a cardholder.

- 7) Administrative support personnel can monitor transactions to help ensure timely processing on ESP, as well as:
 - a. Gather receipts more quickly after charges are completed
 - b. Monitor for fraudulent purchases
- 8) Cardholders should rely on MyBudget for financial and budget reporting. Some ESP reports may be helpful to department heads and administrative support personnel. Call the Business Office if a particular report cannot be located.

Other Notes

Lost card

If a card is lost or stolen, please call SunTrust VISA at 1-800-836-8562 immediately. Also notify the Business Office and ask for a new card to be issued, if needed.

Dispute Charges

As soon as fraudulent charges are recognized, call SunTrust VISA at 1-800-836-8562. The cardholder should complete the disputed charged form that can be found on the Coding screen on ESP. The cardholder may receive a follow-up call from SunTrust to resolve.

Cancelled card

A credit card may be revoked by the Business Office if the cardholder has not coded transactions or maintained proper expense documentation in a timely manner. All card transactions need to be documented and coded online by the 8th of the month for the previous month's statement.

International travel

The University credit cards can be used for purchases outside of the United States. In the event a cardholder has problems with their credit card while traveling outside of the United States, the customer service number is 800-788-7283.

Credit limits

A cardholders credit limit can be increase either permanently or for a temporary period with written permission from a manager. Requests should be sent to Sue Bryant or Natalie Garvis.

Credit Card Expense Documentation

For cardholders that retain all credit card documentation on ESP with electronic copies of receipts, no additional paperwork is needed. For cardholders that retain credit card documentation on paper, the Business Office (and IRS) requires original receipts attached to a transaction statement each month. Cardholders should ensure that receipts document the vendor name, amount of transaction, date of transaction, and itemization of the purchase.

Record Retention

For cardholders that retain all credit card documentation on ESP with electronic copies of receipts, retention rules are covered online. Cardholders can view statement history for twelve months on ESP. Hardcopy departments will coordinate with the Business Office to determine where paperwork is retained and managed. The Business Office recommends that every year or so, 6 to 12 months of paperwork be forwarded forward to the Business Office for long-term storage.