

# VISA One Card Corporate Credit Card Program User Guide

**Administrative Support:**

Procurement Services [purchasing@trentu.ca](mailto:purchasing@trentu.ca)

**Allocation Support (Emburse Enterprise/Chrome River):**

Accounts Payable [accountspayable@trentu.ca](mailto:accountspayable@trentu.ca)

**Financial Institute Support:**

U.S. Bank Canada Customer Service 1-800-588-8065

## INTRODUCTION

The Trent University corporate credit card program offers staff and faculty an effective method of paying for low dollar business related goods, services, travel and allowable hospitality expenses that reduces the need for out-of-pocket expenses and use of personal funds. U.S. Bank Canada is the contracted supplier of the University corporate credit cards, referred to as VISA One Card. All corporate credit cards are paid centrally by the University.

## ROLES AND RESPONSIBILITIES

**Procurement Services** administers the card program providing guidance and support to clients and authorizes eligible applicants, issuance of card, provides training and card maintenance when deemed appropriate.

**Accounts Payable** provides support using the Emburse Enterprise (formerly known as Chrome River) expense management tool, validates expenses, monitors and addresses non-compliant transactions, conducts audits and is authorized to suspend or cancel cards as required.

**Cardholder** agrees to the responsibilities of being issued a corporate credit card and adheres to Policies and Procedures ensuring transactions incurred are for university business. Allocates transactions timely providing adequate invoices/receipts that supports the transaction.

**Budget Account Owner** is responsible for ensuring purchases by the cardholder are for university business, compliant with Policies and Procedure and timely approves transactions against their budget. Ensures that the cardholder outstanding transactions are allocated and submitted with the appropriate supporting documentation in a timely fashion.

**Research Accounting** is responsible for the management, integrity and process review of granting agency compliance and eligibility of transactions prior to final approval.

## CARD APPLICATION PROCESS

Cardholder eligibility is at the discretion of Financial Services. Applicant requirements include:

- Be an employee of the University and/or as deemed eligible by Procurement having access to Emburse Enterprise software tool.
- Complete a Cardholder Application Form and email to [purchasing@trentu.ca](mailto:purchasing@trentu.ca)
- Application process requires viewing a One Card Training Video (view time 8 minutes) and review of Corporate Credit Card Procedure.
- Activate credit card upon receipt per U.S. Bank Canada instructions assigning a personal PIN.
- Each card will have an expiry date and will automatically be replaced before expiration.

## USING THE CARD

The standard default limits set on the corporate credit card are Canadian dollar, inclusive of taxes:

- Single Transaction Limit: \$5,000 (total amount of a single purchase).
- Monthly Transaction Limit: \$20,000 (total amount of spend that can occur during the monthly statement period).

- Cards will be set up and regulated to allow for specific transaction types within defined dollar threshold limits.
- Cardholders will use their corporate credit card with suppliers whenever possible for travel and low valued dollar procurements.

## ALLOCATING CARD TRANSACTIONS IN EMBURSE ENTERPRISE

Card transactions are required to be allocated through the Emburse Enterprise tool recommending allocations be done daily or weekly.

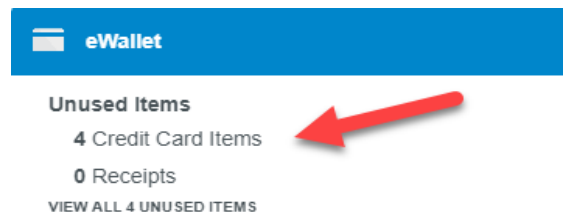
### 1.0 Accessing Emburse Enterprise

1. [myTrent Portal](#) - Login into using your university staff ID and password.
2. Select the airplane icon application “Emburse Travel and Expenses” on the toolbar.



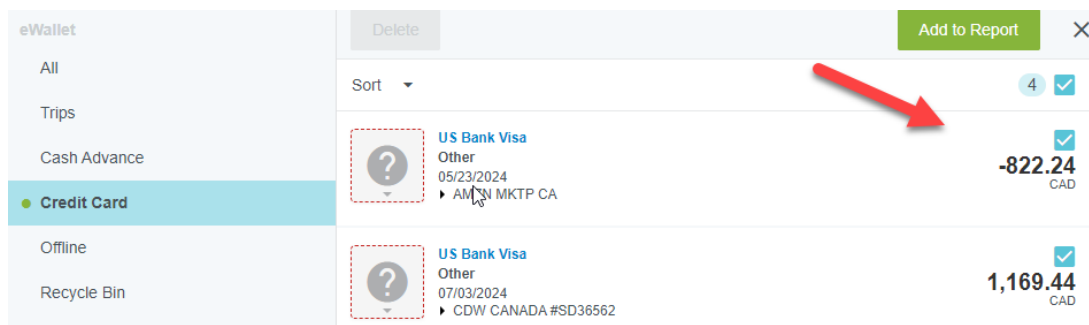
### 2.0 Accessing Your VISA One Card Transactions

1. After your Emburse Enterprise account opens, select “Credit Card Items” under the eWallet section located on the upper left-hand side of the dashboard to access the transaction for allocation.



### 3.0 Creating Your Expense Report

1. Select the transaction(s) to allocate from the listing in your eWallet pop-out menu. To quickly select every transaction under “Credit Card,” select the square on the right-hand side to capture all available transactions.

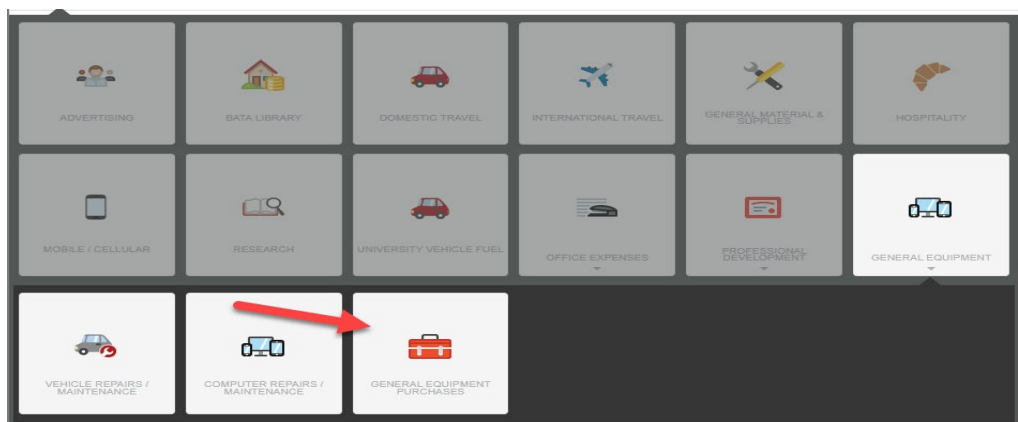


- Once a transaction selected, then Select “Add to Report.” A popup appears to enable you to create a new expense report or choose an existing draft expense report. If you have an existing expense report for the VISA One Card transactions, skip to step 5 to add transactions to the report.
- “Create a New Expense Report” will bring up an information page for data input.



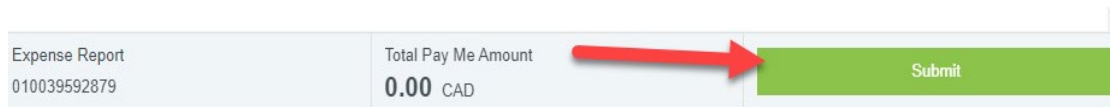
| Expenses For Christopher McWilliam |  |
|------------------------------------|--|
| Report Name                        | A. Amazon Refund and New Printer             |
| Pay Me In                          | CAD - Canada Dollars                         |
| Start Date                         | B. 05/23/2024                                |
| End Date                           | B. 07/03/2024                                |
| Fiscal Year                        | C. FY25 -MAY 1, 2024 to APRIL 30, 2025       |
| Business Purpose                   | D. Equipment refund and new printer purchase |
| Report Type                        | E. OneCard (Visa)                            |

- Report Name: The nature of the transaction(s).
  - Start Date and End Date: Transaction date or the date range if the report is for multiple transactions.
  - Fiscal Year: This should always be the current fiscal period.
  - Business purpose: A brief description of the business purpose, why you were buying the goods, or why you were traveling
  - Report Type: Select “One Card (VISA)” for VISA transactions.
- Select “Save” when you are ready to move forward.
  - Choose the appropriate tile to classify your transaction.



- Add an optional description if desired.

7. Select the General Ledger (GL) account code for the allocation. *Quick tip: The system will begin to populate the field as GL is typed in, always double check to ensure the code is correct before moving on.* Approved GL allocations within Emburse Enterprise will not be eligible for account reallocation after posting to Colleague.
8. Add an Attachment. Appropriate documentation must be included that supports your transaction. Documents can be dragged and dropped or attached using file prompt in the “Attachment” section. *Quick tip: If multiple expenses are charged under a single U.S. Bank Canada transaction, attach all receipts to the single U.S. Bank Canada transaction.*
9. Once all transactions have been added to your expense report, click “Submit” for processing. The transaction will be sent to the appropriate approver based on assigned approval routing for the GL selected. Approvers will receive notifications automatically from Emburse Enterprise when the report is ready to be approved.



|                                |                                 |               |
|--------------------------------|---------------------------------|---------------|
| Expense Report<br>010039592879 | Total Pay Me Amount<br>0.00 CAD | <b>Submit</b> |
|--------------------------------|---------------------------------|---------------|

Timely allocation of transactions is a requirement. Overview:

Each month's transactions must be allocated with valid supporting documentation **before the 7<sup>th</sup> day of the following month** (E.g. Card transactions dated in April should be submitted and approved in Emburse Enterprise by May 7<sup>th</sup>)

- Cardholders will receive daily reminder they have pending transactions one day after transactions appear in the cardholder's eWallet
- Budget approving authority will receive reminders every two (2) days after transactions are submitted for approval.

Cardholders with unallocated transactions 90 days or older may have their card suspended.

Cardholders with unallocated transactions 180 days or older will result in their cards being suspended and the unallocated transactions will be considered as debt owed to the University.

## INVOICES/RECEIPTS

Itemized invoices or receipts must be attached to each transaction. Receipts/invoices to include the following information:

- Supplier Name
- Date of purchases/payment
- Description of what was purchased/paid
- Unit cost
- Tax breakdown
- Total cost charged to the card
- HST number when applicable

Cardholders are required to personally retain receipt/invoice for 12 months following the transaction for CRA audit purposes.

For missing receipts, cardholders are required to complete Lost Receipt Form if all efforts to acquire receipt/invoice from supplier have failed. Missing receipts are an exemption and require mandatory justification comments when allocating transaction. No HST rebate can be claimed without the invoice and/or itemized receipt.

## SHIPPING INSTRUCTIONS FOR CARD PURCHASES

The cardholder must provide the supplier with adequate delivery instructions for the shipment:

- Company Name: Trent University
- Street Address: 2089 East Bank Drive, Peterborough, ON K9L 1Z8 (705-748-1011 x7433)
- Recipient Name, Department, Room/Building, Telephone

Goods paid by the University must not be shipped to the cardholders' home.

## INTERNATIONAL CARD PURCHASES

When using a corporate credit card to procure goods internationally, provide the supplier with the following for their shipping documentation to avoid clearance delays at border:

- Advise **“Trent University” name must be in the address** to flag broker
- Cardholder name and contact information
- Trent University shipping address 2089 East Bank Drive, Peterborough, ON K9L 1Z8
- Identify building and room number
- Provide department cost center (GL) as a reference number that will be used to cover the clearance cost of shipment
- Advise customs broker is Thompson Ahern
- The supplier must indicate if goods are perishable on packaging

Cardholders who will be travelling need to ensure appropriate limits are available on their card prior to departure and should contact U.S. Bank Canada pre-advising travel location and dates. Employees are encouraged to use a travel agent when making travel arrangements (contact Procurement for assistance). Travel insurance coverage is provided as a default benefit of the VISA One Card for the cardholder.

Foreign currency transactions are converted to Canadian dollars at the exchange rate in effect as determined by VISA International on the date the supplier posted the transaction to VISA.

## CREDIT LIMIT CARD CHANGE REQUEST

If there is a specific requirement for higher limits beyond the default limits, the cardholder may request a change in credit limit providing a valid justification. Temporary increases may be deemed necessary for unique travel requirements. Cardholder request for a credit limit adjustment, as follows:

- Download the Maintenance Request Form from the Procurement website under Resources for Staff/Corporate Credit Card

- Complete form justifying credit limit change request and can include supporting documentation (i.e. invoice, quotation, travel requirement). Types of credit limit requests include:
  - Temporary – one-time purchases or travel requirements
  - Permanent – increase single and/or monthly limit to cover operational or travel expenses long term.
- Obtain signature of the budget approving authority.
- Submit form to [purchasing@trentu.ca](mailto:purchasing@trentu.ca)
- Turn around for request is typically 3-5 business days depending on request complexity and cardholder will be notified when the limit is available if approved. Limit increases may be delayed or declined if the cardholder has transactions overdue for allocation.

A cardholder must never request a supplier to split a charge into smaller amounts to circumvent authorized limits. If a charge exceeds single transaction limit, the cardholder must request a temporary increase by submitting Maintenance Request Form to [purchasing@trentu.ca](mailto:purchasing@trentu.ca)

## INELIGIBLE CARD PURCHASES

- Personal transactions, under any circumstances, not related to university approved business
- Purchase of radioactive materials or products that contain radioactive sources
- Purchase of hazardous chemicals or materials
- Gift certificates, gift cards or gifts for employees
- Live animals
- Narcotics and controlled substances
- Equipment valued greater than \$5,000 (pre-tax) deemed a capital asset
- Gaming and lottery type affiliations
- Cash advances and ATM withdrawals
- Alcohol purchased for unsanctioned events

## CARD VIOLATIONS

Violations that can result in card cancellation include:

- Procuring restricted or personal goods, services, or travel
- Continual late submissions of cardholder allocation
- Repeated instances of missing supporting documentation (i.e., itemized invoices/receipts)
- Failure to report lost or stolen cards
- Lending the corporate credit card to an unauthorized user
- Failure to report a change in position and/or department

If corporate credit card transactions are deemed ineligible, the charges are considered a debt owed to the University. The cardholder is required to provide payment for the ineligible amount. To reimburse the University, the Cardholder is required to provide either a cheque payable to Trent University or personal debit card for the ineligible amount with the Emburse Enterprise 12-digit expense report ID number referenced. Cheque and debit card payments are accepted at the Student Accounts Office, Suite 114, in Blackburn Hall on the Peterborough campus. Please note, the University does not accept personal credit cards, e-transfers or cash payments.

If repayment is not provided after one (1) month of the expense(s) being deemed ineligible, the funds will be deducted from the Cardholder's pay.

Card suspension or cancellation may occur if ongoing violations found 1<sup>st</sup> violation – warning; 2<sup>nd</sup> violation – infraction filed on card profile; 3<sup>rd</sup> violation – card suspension. Finance reserves the right to request card training and a meeting with the cardholder before the card is reinstated.

## CARD SECURITY

The cardholder is responsible for the security and safekeeping of the credit card and maintaining confidentiality of all information associated with the card. The only person authorized to use the card is the person whose name appears on the card. Cards are not transferable.

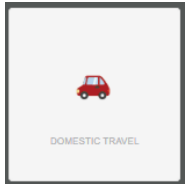
If a cardholder is going to be absent for an extended period (3 months or longer), the cardholder or supervisor must submit a Maintenance Request Form to have the card suspended or cancelled for security purposes to prevent fraudulent activity. All outstanding transactions must be allocated. Reinstatement of the card can be requested using the Maintenance Request Form.

Contact U.S. Bank Canada Customer Service 1-800-588-8065 (phone number located on back of VISA card) to report lost or stolen cards, fraudulent activities, disputes, general card inquiries.



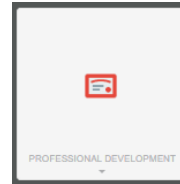
## Corporate Credit Card (VISA) Expense Tiles in Emburse Enterprise

### Domestic Travel



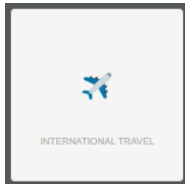
**52010** - Travel costs within Canada

### Professional Development Tiles



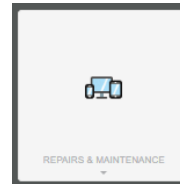
**58001** - Books and Publishing fees  
**58410** - Membership dues  
**58044** - Conference / Seminar fees  
**58155** - Subscriptions  
**58094** - Licenses / Permits

### International Travel



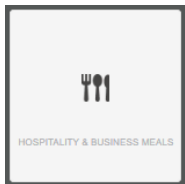
**52025** - Travel costs outside of Canada

### Repair & Maintenance Tiles:



**54650** - Vehicle Repairs / Maintenance  
**54630** - Computers Repairs / Maintenance  
**54025** - Furniture / Equipment Repairs

### Hospitality & Business Meals



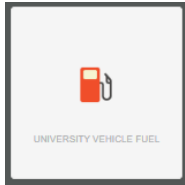
**58002** - Hospitality, business meals and groceries.

### Bata Library



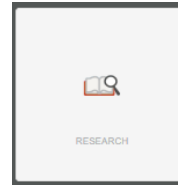
For Bata Library use only

## University Vehicle Fuel



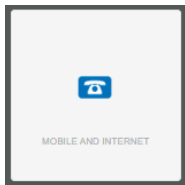
**58093** - Vehicle fuel purchases

## Research



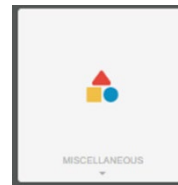
**54110** - Lab scientific equipment  
**58079** - Shipping/courier charges  
**58132** - Teaching supplies  
**58153** - Science supplies

## Mobile & Cellular



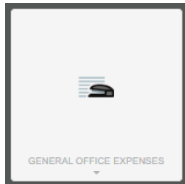
**58088** - Mobile and internet costs for university owned devices

## Miscellaneous



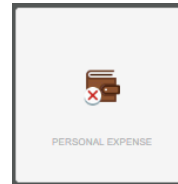
**57010** - Externally Contracted Services  
**58935** - Student Fee Costs  
**67150** - Supplies for resale

## General Materials & Supplies



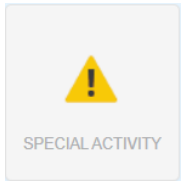
**58003** - Advertising and promotional costs  
**54230** - End-User Computer Purchases  
**54010** - General Equipment Purchases  
**58001** - General Materials & Supplies  
**58079** - Shipping Courier  
**58111** - Software Applications

## Personal Expense



**10-00000-14201** - Non-Reimbursable solely for reimbursing the University for ineligible purchases.

## Special Activity



Only to be used as authorized by Financial Services

## Facilities Management



For Facilities Management use only

## Print Shop



For Print Shop use only