Scotiabank VISA CCard Program: Cardholder Guide
CONTENTS

1.0 Purpose 1
2.0 Program Objectives 1
3.0 Cardholder Qualifications 1
4.0 CCard Requests 1
5.0 Cardholder Responsibilities 2
6.0 Restricted Transactions 2
7.0 Ordering Procedures 4
8.0 Receipt and Return of Goods 4
9.0 Customs 4
10.0 PST/GST 5
11.0 Disputed Charges 5
12.0 Lost or Stolen Cards 5
13.0 Audits 5
14.0 Card Records Archive 5
15.0 Contacts 6
16.0 Using Scotiaban CentreSuite 6
1.0 PURPOSE
Simon Fraser University has implemented the Scotiabank VISA Commercial Card (CCard) Program to provide faculty and staff with a convenient, simplified payment process for low-dollar value purchases. Procurement Services is responsible for the administration of the CCard program.

2.0 PROGRAM OBJECTIVES
• Offer faculty and staff an efficient and cost effective means to acquire low value goods and services;
• Reduce the costs and paperwork required to purchase low value goods and services;
• Improve the timeliness of purchases and control of merchant payments;
• Minimize the need for petty cash;
• Strengthen management reporting on purchase activities;
• Enhance vendor negotiations of supply terms;
• Refine control over low-dollar value purchases.

3.0 CARDHOLDER QUALIFICATION
CCards are issued to campus departments through a delegation of purchasing authority from the Director of Procurement Services.

The eligibility requirements of individual applicants include:
• Be a University faculty or staff employee;
• Abide by the CCard procedures and guidelines;
• Secure authorization from your supervisor;
• Confirm you understand the responsibilities and conditions for use of the card.

4.0 CCARD REQUESTS
To apply for a CCard, please complete the SFU CCard Request Form (www.sfu.ca/finance/departments/procurement-page/ccards.html) and send the original to Procurement Services.

• Processing time for new cards is approximately 7-10 business days.
• The CCard Administrator will notify cardholders via email when their credit card has arrived.
• All cardholders will be asked to provide their SFU identification and sign a Cardholder Acknowledgement when collecting the card.
5.0 CARDHOLDER RESPONSIBILITIES

CCards are non-transferable and should be suspended during a cardholder’s work absence (extended or maternity leave, temporary assignment, sabbatical, etc.). The cardholder remains fully accountable for all CCard transactions until the account is suspended.

Personal purchases are not allowed. The University will hold the cardholder fully responsible for all unauthorized or personal purchases, including any associated fees.

Notify the CCard Administrator of any contact changes (e.g., department, supervisor, account codes, and/or University address).

Cancelled CCards are to be returned to Procurement Services, accompanied by a completed maintenance form. (Go to http://www.sfu.ca/finance/departments/procurement-page/ccards.html and click the CCard Change Maintenance form link).

Since the CCard is the property of the University, the cardholder’s personal credit rating is not a consideration, nor will the cardholder’s personal credit rating be affected by using the CCard. However, the University, and therefore the University department and cardholder, should ensure that the credit card is used only to make authorized departmental purchases.

Each cardholder’s statements are required to be properly reconciled in a timely manner, with complete records maintained.

If a CCard is lost or stolen, it should immediately be reported to Scotiabank and the CCard administrator. The University is only responsible for purchases made up to the time the bank is notified.

Each CCard is assigned a default FINS chart-of-account string (fund, department/program/project, and object code). Changes can be allocated to other chart-of-account strings by reallocating costs via Scotiabank’s CentreSuite platform prior to the monthly closing date.

CCard purchases may not be allocated to Funds 59 (Capital Projects), 61, 62 (Endowment), and 25, 31, 32, 35, and 36 (Research Accounts). Purchases must be allocated to an Operating Account and transferred via journal voucher.

6.0 RESTRICTED TRANSACTIONS

- Personal purchases
- Transaction limits
  Cardholders have a duty not to exceed their individual transaction limit as noted on the approved SFU Employee Cardholder Acknowledgement form. If a one-time purchase exception or increase is required, please email your request to the CCard Administrator. You may not use the CCard to bypass existing contracts where SFU has university-wide agreements, (e.g., Rogers Mobility, Dell Canada), or where it participates in a consortia with sector-wide agreements.
- Split purchases
  CCard transactions may not be split to pay for orders over the transaction limit. Purchases over the transaction limit should instead be processed by making a requisition in FINS (fins.sfu.ca) and submitted to Procurement Services for ordering. Individuals and/or departments that misuse a CCard by splitting transactions risk losing card privileges.
- Email purchases
  Transmission of email is not secure and the emailing of credit card numbers is not permitted. The preferred purchase methods include online, telephone, or fax.
6.0 RESTRICTED TRANSACTIONS (CONT)

- The credit card program has been opened to allow to travel expenses (air, hotel, and car); however, all CCard expenses must comply with SFU’s travel and expense policies: http://www.sfu.ca/policies/gazette/administrative/ad3-02.html and http://www.sfu.ca/content/dam/sfu/finance/Payments/BusinessAndTravelExpenseProceduresJune2016.pdf

- Prohibited purchases
  - Alcohol, regulated
  - Apparel (Policy AD 11.21 - Ethical Payment applies)
  - Cash advances, negotiable securities, ATM transactions, and financial instruments including bank drafts and money orders
  - Cable modem, DSL, or other internet connection charges and/or services
  - Cellphones, accessories, and all monthly charges
  - Coffee (Policy AD 11.21 - Ethical Payment, specifically fair trade coffee)
  - Computer desktops, laptops, and tablets
  - Construction, renovations, or architectural services
  - Controlled substances
  - Independent contractor or consulting services
  - Contracted goods and services
  - Cylinder gases
  - Direct employment of individuals
  - Donations
  - eBay purchases
  - Employee moving expenses
  - Entertainment
  - Fines
  - Firearms, ammunition, explosives
  - Food (exception: food expenses for travel)
  - Fuel (exception: fuel expenses for travel)
  - Furniture
  - Gift cards/gift certificates (exception: when part of a department program—example: meal costs when per diems are not permitted, or for guest speakers)
  - Hazardous materials
  - Human pathogens
  - Laboratory and research animals
  - Lease of equipment
  - Maintenance agreements
  - Parking tickets
  - Precious metals
  - SFU inter-departmental and ancillary purchases, such as Bookstore, Document Solutions, Ceremonies and Events, Food Services, Facilities Management, etc.
  - Telecommunications (equipment and service)
  - Telephone cards
  - Training that is a taxable benefit
  - Temporary office help
  - Tuition, fees, or scholarships
  - Vehicle leases and repairs (exception: car rental expenses for travel)
  - Any other purchase for which a vendor requires a contract to be signed

Cardholders should be aware of recurring purchase agreements that include automatic charges to the CCard over a specified time frame or automatic renewal clause that can only be cancelled by giving written notice.
7.0 ORDERING PROCEDURES

Orders may be placed by secure internet sites, phone, facsimile, or in person. Inform the vendor that a Simon Fraser University Visa CCard will be used for the purchase. Provide the name as it appears on the card, the card number, expiry date, and CSV code. The intended purchase cannot be a prohibited CCard transaction, as outlined in Section 6.0. Provide the vendor with the preferred method of shipment (courier, ground or air, depending on the urgency), and the following information:

- Billing address: 8888 University Dr., Burnaby, B.C., V5A 1S6. Shipping Address: Department address details including cardholder name, phone number, department name and address.

Instruct the vendor to ship “FOB Destination, Prepaid and Added” to the University. Ownership will not transfer to the University until the goods are received. If a shipment is lost or damaged in transit, the vendor will be responsible for processing a claim with the carrier.

For electronic purchases, print the order details/confirmation prior to submission. An electronic confirmation of the order should always be obtained.

If an order is placed with a foreign vendor, ensure the vendor includes a commercial invoice listing all order details and pricing, and clearly notes the payment method (e.g., “Paid by credit card”). Brokerage and customs charges will automatically be charged to the cardholder’s default account.

8.0 RECEIPT AND RETURN OF GOODS

It is the cardholder’s responsibility to ensure receipt of goods or services, to follow up with vendors, and to resolve any delivery problems, discrepancies, and/or damaged goods claims. If goods are to be returned, the cardholder is responsible for coordinating returns directly with the vendor and securing the appropriate credit.

The vendor may require the use of a Returned Material Authorization number (RMA). The RMA number should be clearly marked on all packing labels.

At the time of return, please request that the vendor issue a Visa credit transaction slip to verify that credit was given. This transaction slip should be attached to the monthly Scotiabank reconciliation statement/report.

9.0 CUSTOMS

Foreign goods shipped to Canada by either the vendor’s courier or Canada Post are subject to Customs’ regulations and applicable duty and/or taxes. FREE or LOANED items from countries outside of Canada must include the actual declared value as they require brokerage and custom clearance.

For purchases requiring customs clearance, the cardholder must instruct the vendor to use the University’s Customs Broker, Livingston International, or FedEx.

The vendor must also provide a commercial invoice or Canada Customs invoice with the shipment.

For detailed information, please refer to SFU’s policies on importing.
10.0 PST/GST

Canadian purchases include 5% GST and may include 7% PST.
Foreign purchases will not be charged taxes until the time of importation (see Section 9.0 Customs).
All purchases made outside of British Columbia will be self-assessed depending on the end usage.

11.0 DISPUTED CHARGES

Cardholders are responsible for resolving vendor discrepancies and disputes. Every effort must be made to resolve the issue(s) within 30 days of advising the vendor. Credits normally appear on the following month’s statement.

If the dispute cannot be resolved between the cardholder and vendor, the cardholder should contact the CCard Administrator to initiate a dispute claim. Scotiabank will not apply a credit until the dispute process is complete. The cardholder must allocate the original cost to a valid GL code and flag the transaction as disputed. When a credit is applied, reconcile the refund to the same GL account as the initial transaction.

12.0 LOST OR STOLEN CARDS

It is imperative to immediately contact Scotiabank’s lost and stolen card line at 1-888-823-9657 and then notify the CCard administrator at ccard@sfu.ca or 778-782-4388. Prompt action is required as SFU will not be liable for fraudulent charges after an initial report is made.

Scotiabank will immediately block the card and a new one will be issued, with any balances transferred to the new account.

13.0 AUDITS

Random monthly CCard audits are conducted. Credit card transaction records may be audited at any time by the Procurement Department and/or internal or external auditors.

14.0 CCARD RECORDS ARCHIVE

Complete supporting documentation is required for every CCard transaction, including all refund or adjustment matters.

Original records are to be forwarded to the CCard Administrator within two weeks of the reconciliation period closing date. The package should include:

- Monthly statement;
- Approved expense report;
- All original receipts (such as receipt and Visa transaction slip from the vendor; order forms, membership forms, magazine subscriptions, registration fees, etc.)

Note: Files will be retained for seven years.
15.0 CONTACTS

CCard general inquiries: ccard@sfu.ca
Rita Narovlyansky: Administrator, CCard program: 778-782-4388 ~ rita_narovlyansky@sfu.ca
Lost and stolen cards: 1-888-823-9657
Scotiabank customer service: 1-888-823-9657
Mary Aylesworth, Director, Procurement Services: 778-782-3256 ~ mary_aylesworth@sfu.ca

16.0 USING SCOTIABANK CENTRE SUITE

The following provides instructions on how to use the various functions of Scotiabank CentreSuite for managing and administering your CCard and purchases.
Access CentreSuite at centresuite.com

LOGGING IN

1. Enter your User Id (all lowercase)

2. Enter your Password (passwords are case sensitive; you’ve forgotten it, click Forgot your password? to request a hint)

3. Select your preferred language

4. Click LOG ON

Additional Information: Click the provided options as necessary.

Registration: If you are new to CentreSuite, click Not registered? or email ccard@sfu.ca

Notes: If you have forgotten your user ID, click Forgot your user ID? to be emailed a reminder. The email address must match the registration information.

Do not auto save/populate your username or password as the system will lock your account.
SECURITY QUESTIONS

Upon your first login, you will be asked to provide answers to five security questions. Create these from the options provided.

You will need to provide two of these answers each time you log in subsequently.

CENTRESUITE HOMEPAGE

After you log in, your homepage will load.

The default homepage is your dashboard screen that summarizes your account information and gives you several options, including the option to view your last statement.

My Tasks gives you options to review the status of your transactions, including transactions in progress as well as recently approved and unassigned transactions.
RECONCILING A TRANSACTION REPORT

There are two ways to reconcile a transaction report:

1. From the homepage, click In Progress;

2. Or, Select MANAGE EXPENSE REPORTS from the Expenses drop-down menu.

3. On the next screen that loads, click Details to access the auto-generated transaction report. (Transactions made within a statement period are consolidated into one monthly transaction report.)
RECONCILING A TRANSACTION REPORT - UPDATING REPORT DESCRIPTION

On the page that loads, click Step 1 and add a description (optional).

Note: Ignore Step 2 as the system does not allow attachment uploads at this time.

Make any changes as required and then click UPDATE REPORT INFO.

Proceed to Step 3: Finalize Report.
RECONCILING A TRANSACTION REPORT - ADDING DESCRIPTIONS OR GL CODES

To reconcile a transaction, the following fields are mandatory and must be completed:

1. **Description**: Add a detailed description of what was purchased. If the vendor is Paypal, the description needs to include the full supplier name as well as the item description.

   **Note**: Do not use your enter/return key. The description box will auto-expand to accommodate additional text as you type.

2. **Object/Fund/Department/Program**: If the transaction is to be applied to a COA other than the default, select the GL via the pick list from the available (active) GL codes.

   **Note**: CCard purchases may not be allocated to Funds 59 (Capital) 61, 62 (Endowment), and 25, 31, 32, 35, or 36 (Research Accounts). These purchases must be allocated to an Operating Account and transferred via journal voucher.

   **Note**: **Project/Activity** field is optional.

3. **Emplid**: Purchases made on behalf of other employees (such as conference registrations, travel, meals, etc.) must be allocated to their Emplid. Select an available Emplid from the pick list; otherwise, leave as your default.

4. **GST and PST**: Add these from the vendor’s invoices. If taxes were not charged, enter 0.00. These fields must not be left blank.

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**HORIZONTAL SCROLLING**

Due to the number of columns on some results, CentreSuite adds a “double arrow” to enable horizontal scrolling. If you see this double arrow on a page, there are additional line items available off-screen horizontally.
RECONCILING A TRANSACTION REPORT - VIEWING TRANSACTION DETAILS

To view the specific details for any transaction, click on Details (Second icon at the line level). The window as shown below will open (in this case, showing the transaction information, including the USD to CDN fund conversion).

To view other information (Merchant Information, Account Information, etc.), click the down arrow to the right of each to open that panel.
RECONCILING A TRANSACTION REPORT – SPLITTING TRANSACTIONS

To split a transaction, click the “dot” for that transaction under the Split Status column from the transaction report screen.

**Note:** You should reconcile the line before splitting the transaction because your description and GL adjustments will carry through to the split transaction screen otherwise.

On the page that loads, to reconcile split transactions the following fields must be completed:

1. **Split transactions:** You can split transactions by amount or percentage; the default number of splits is two. Additional splits can be added in Add splits. Amounts do not have to be split by amount, simply click SPLIT EQUALLY.

2. As instructed earlier in “Adding Descriptions or GL Codes,” on Page 10, you must also update Description, Object, Fund, Department, Program, and Emplid as needed.

3. GST and PST fields must be updated to reflect the split amount.

4. Once complete, click SAVE and enter/return.
RECONCILING A TRANSACTION REPORT – SUBMITTING FOR APPROVAL

When all transactions have been reconciled, click **SUBMIT**.

To review the report, select **PRINT EXPENSE REPORT**.

**Note**: The submit icon will active on the **16th of each month**. You must submit your reconciled transactions for supervisor review and approval **between the 16th and 24th**. The file will automatically close at midnight on the 25th and changes will no longer be permitted.

Clicking Submit will launch a Submit window. Select an available approver to authorize the transactions and any (optional) comments.

**NOTE**: For transactions involving travel, supervisor or “one-up” approval must always be received. If a delegate is assigned to approve your transactions, please add a note for the delegate that the supervisor must also sign the expense report once approval is complete because travel is involved.

The approver will have the option to approve or reject the report. If the report is rejected, corrections must be made prior to the month-end closing date (24th). Save all corrections and resubmit the transaction report for approval.

When final approval has been received: print and forward the approved report, all original receipts, and the Scotiabank statement to Procurement Services, attention CCard Administrator, by the fifth of the month.

**Note**: Files will be retained by Procurement for seven years.
FLAG A DISPUTED TRANSACTION

To flag a transaction as disputed:

1. Under Detail, click the line item.

2. Scroll to the Transaction Status header and change Disputed from No to Yes.

Note: Disputing a transaction in CentreSuite is for your reference and GL allocation only. To initiate a dispute claim with CentreSuite, you must contact the CCard Administrator.

VIEW ORDOWNLOAD PAST AND CURRENT STATEMENTS

Click on STATEMENTS to access current and past statements. To view a statement, click the PDF icon on the right.

Electronic statements are issued on the 16th of every month.

Statements can be viewed or downloaded for six months.

Note: You must download the monthly statement and attach a copy to your approved transaction report.
REVIEW ACCOUNT ACTIVITY

To review your account activity, the Summary tab under STATEMENTS provides a snapshot of your credit limit, available balance, purchases, and statement balance.

SEARCH EXPENSE REPORTS

This function is for people who can access another cardholder’s profile. It is usually for reconcilers or backup reconcilers.

1. Under Expenses, click the Search Expense Reports tab.
2. Select your options (status, date range, date created, etc.).
3. Under Select value, choose name* and then click SEARCH.
REVIEW TRANSACTIONS

The Transactions tab provides a snapshot of your transactions for a given reporting cycle.

1. Use the Statement Cycle option to change the timeframe.

2. If you want to download a report of the transactions, use the Download format option to select your preferred format and click DOWNLOAD.

3. You can also print the displayed transactions by clicking PRINT THIS PAGE.
REVIEW TRANSACTIONS - ALTERNATE METHOD

You can also review your transactions through the EXPENSES tab.

Click EXPENSES and from the drop-down menu, choose View Transactions (not shown).

Make your selections from the available options (date range, display format, etc.) and click RUN SEARCH.

Below is a sample of a transaction search.
LOGGING OUT AND MANAGING YOUR PASSWORD

1. To exit CentreSuite, click the log-off icon.

2. To change your password, click the drop-down arrow to the right of your name and then click Edit Password (not shown).

SEARCH TIPS

CentreSuite uses the asterisk (*) as its wild card search function.

If you add a single asterisk at the end of a partial search, all account codes that start with that criteria will be displayed.

For a full department code description search, use asterisks at the start and end of your search term. Any criteria within the asterisks will be displayed.

For example, to return all results for science enter *science* in the search field and click SEARCH (as shown in the example).

To search by department, project, or account description, select Valid code description in the Search by field.

To search by department, project, or account code, select Valid code in the Search by field.