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# University Traveller Corporate Cards: Policy & Procedures

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Heriot-Watt University  
University Traveller Corporate Cards: Policy and Procedures

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## 1. Introduction

This document sets out the University's policy in respect of University Traveller Corporate Cards.

Where members of staff are regular travellers, their Head of School / Director may authorise the issue of a University Traveller Corporate Card. The University Traveller Corporate Card is intended to provide an efficient means of allowing University staff to incur legitimate expenses on University business, in accordance with the University's Travel & Expenses Policy, but which would otherwise have been incurred by a different method of payment, such as an expense claim.

The issue of a University Traveller Corporate Card does not change the responsibilities of individuals, budget holders and Directors / Heads of Schools to ensure expenditure is incurred appropriately – the Cards simply provide an additional and more efficient mechanism for incurring that expenditure.

University Traveller Corporate Cards:

- are only for travel and other expenses incurred whilst on University business, and **in accordance with the [University's Travel & Expense Policy](#) and [Financial Regulations](#)**;
- should not be used for booking travel. Travel is to be booked through the University's travel services provider, Key Travel, by raising a purchase order on the University's financial system. Please refer to the University's Travel & Expenses Policy;
- may be used for urgent unforeseen travel requirements where, exceptionally, it has not been possible to use other procurement routes; and
- are subject to a number of restrictions around the types of expenditure that may be incurred. These restrictions are intended to protect the University and our bank in the event of loss or misuse of the Card. Please refer to the Annex A for full details.

University Traveller Corporate Cards are distinct from Departmental Purchase Cards, and allow only specific types of travel-related expenditure to be incurred. Please refer to the [Departmental Purchase Card Policy and Procedures](#).

## 2. Applying for a Card

Cards should be requested only for those staff who are regular travellers and for whom the issue of the Card will reduce the administrative and financial burden of regular retrospective expense claims. Infrequent travellers should continue to claim expenses through the expenses process. Procurement Services reserve the right to decline Card requests.

### Stage 1: Application

Members of staff who feel that they require a University Traveller Corporate Card should discuss their requirements with their Head of School (Academic Schools) or Director (Professional Services) as well as their Finance Manager in the first instance. The Head of School / Director is responsible for confirming that the need is genuine and appropriate.

If the need is agreed with the Head of School or Director, the member of staff should complete the University Traveller Corporate Card Application and Employee Agreement. The relevant Head of School / Director must authorise the request by signing the Application Form.

Once the forms are completed with the relevant details and approval, it must be returned to [procurement@hw.ac.uk](mailto:procurement@hw.ac.uk). Procurement Services will then send the completed application to the Secretary of the University (or their delegated approver) for final approval.

Following final approval, the member of staff will be required to complete both the RBS Cardholder Application form and the Oracle R12 Registration Form.

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### Stage 2: Training

The second stage of the application process is to complete a training session which explains the role of the Card within the University's Travel & Expense Policy and Financial Regulations, as well as the responsibilities of a Cardholder.

Once the application has been approved (Stage 1), Procurement Services will contact the member of staff to schedule a training session.

### **3. Ordering and Receiving the Card**

Once the Card has been approved by the relevant individuals and all forms are correctly completed, the Cards are ordered from the University's bank. The Cards normally take between 10 – 15 working days to be issued.

Procurement Services will take receipt of the Card to log the card details into the University's secure internal system. The Card will then be despatched to the Cardholder who must notify Procurement Services once received. Procurement Services will in turn activate the Card on the RBS system.

### **4. Credit Limits**

Each University Traveller Corporate Card has an individual transaction limit and a monthly credit limit. Cardholders will be restricted to their designated limits by the RBS system.

- The standard value limit on a single transaction is £500.
- The standard maximum monthly spend is £1,000.

If a temporary limit increase is required of an individual transaction, a request to change the limit can be made using the [PCard Limit Increase Request Form.xlsx](#)

If it becomes apparent that the above set financial limits are incorrect or inappropriate, a request to permanently change the credit limit can be made by contacting [procurement@hw.ac.uk](mailto:procurement@hw.ac.uk), who will advise request and approval process.

### **5. Use of the Card**

Subject to the University's policies and procedures as outlined above, the Card may be used by the Cardholder as a mechanism for incurring University-related travel expenses in the same manner as any credit or debit card.

The University expects all cardholders to treat their University Traveller Corporate Card with the same levels of security and responsibility as they would treat their own personal credit card. This includes, for example, not divulging Card details except for the purposes of making a purchase.

The Card must **NOT** be used:

- for personal purchases, which are not allowed under any circumstances – even if the Cardholder intends to repay the cost of the transaction;
- to purchase any goods or services in merchant categories that have been blocked (as listed in Annex A);
- by anyone other than the member of staff to whom the Card has been issued (the 'Cardholder'), who is responsible for the security of the Card and Card details;
- for withdrawing cash – any attempts to withdraw cash are recorded and reported to the University;
- as a means to avoid purchasing from through the University's travel services provider, Key Travel.

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Cardholders will be responsible for monitoring the transactions on their cards by accessing the RBS Smart Data website.

Cardholders will assume full responsibility for the proper use and security of their Card allocated to them. Cards must be kept in a secure location such as a locked drawer or safe.

Cardholders must not allow others to use their Card, and they must not divulge a Card's number to anyone except a supplier in the course of a transaction. Cardholders must store their Card details securely, and the PIN should not be the same as your personal card PIN.

Valid receipts must be obtained for every transaction, which should be VAT receipts where applicable. Note that a VAT receipt may need to be specifically requested in addition to any Card transaction confirmation slip, which is typically not a valid VAT receipt.

Cardholders are required to retain any invoices, order confirmations, receipts (incl VAT receipts) and any other documentation received in relation to the transaction for a period of seven years.

All University Traveller Corporate Card transactions will be subject to regular scrutiny and audit checks.

**Failure to adhere to this Policy will result in the Card being withdrawn and may result in disciplinary action.**

## 6. Reconciliation and authorisation of expenditure

Each Cardholder must comply with the University's process for reconciling Card transactions every month, uploading receipts and any other relevant documentation, and obtaining the appropriate approval.

### Reconciliation Process

Monthly statements are downloaded from RBS platforms by Procurement Services on the 23<sup>rd</sup> of each month. Individual statements will then be made available to Cardholders through the RBS Smart Data system. Cardholders are responsible for reviewing their monthly statement on the RBS system.

Cardholders are responsible for reconciling all transactions by using the excel template issued by the Finance Systems Team on or shortly after the 23<sup>rd</sup> of each month. Cardholders must ensure all the correct General Ledger/Project coding has been entered to avoid the template being returned.

Cardholders must ensure that the monthly statement is consistent with the excel template that they receive from the Finance Systems team.

All completed coded templates should be returned no later than the second last working day of the month. Cardholders must have their Finance Manager, Line Manager and [procurement@hw.ac.uk](mailto:procurement@hw.ac.uk) copied in to the return email. It is the responsibility of the Line Manager to review and approve the monthly expenditure. The form of approval is an email reply to Procurement Services stating 'Approve'.

Should the Cardholder be out of the office around the cut-off date, they must ensure they delegate to a colleague to submit the template on their behalf. You must advise the Finance Systems team and Procurement Services by sending an email to [oraclehelp@hw.ac.uk](mailto:oraclehelp@hw.ac.uk) and [procurement@hw.ac.uk](mailto:procurement@hw.ac.uk), advising the name of the delegated colleague. This will allow them to forward the excel template and a copy of the RBS statement to the relevant person.

## 7. Cardholders leaving the University or changing roles

Cardholders must inform Procurement Services immediately when they cease to become an employee for any reason, or change to a role that no longer warrants their remaining a Cardholder.

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Cards must be destroyed and returned at least one working week before the Cardholder's leaving date or change of role. The Cardholder then must ensure they delegate a colleague to manage the reconciliation should they no longer be in their role come the month end. Cardholders must also ensure that no direct debits remain active on the Card as this could result in the acquisition of goods or services that are no longer required or create unpaid invoices.

Where a Cardholder is changing to a different role within the University, and it has been agreed with the new Director or Head of School that it is appropriate for the Cardholder to retain their existing Card, a new University Traveller Corporate Card Application Form must be completed and submitted to Procurement Services.

## 8. Loss or compromise of a Card

If a Card has been lost or stolen, or it is suspected that Card details may have been otherwise compromised (for example, divulged to inappropriate persons or used fraudulently) this must be reported immediately to:

(i) **RBS Lost and Stolen Cards**

0870 6000459 (+44 1268 508020 when calling from abroad)  
*(This line is available 24 hours per day, 7 days per week)*

and

(ii) **Heriot-Watt University's Procurement Services**

0131 451 4481 or [procurement@hw.ac.uk](mailto:procurement@hw.ac.uk) *(Marking the email as urgent)*

On a regular basis, you should check your pending transactions to ensure there is no fraudulent use of your Card. Should Cardholders suspect fraudulent transactions on Card statements, the Cardholder must telephone RBS. It is the responsibility of the Cardholder to raise fraudulent transactions with RBS and not Procurement Services, as RBS will require specific information on transactions that Procurement Services would not know.

When the Cardholder informs the bank of the loss or misuse of their Card, the bank automatically issues a new Card which is delivered to Procurement Services within 5 – 7 working days.

## 9. Key Terms and Conditions of Use

Each Card is directly associated with the relevant member of staff in the financial records, and Cardholders are responsible and accountable to the University for the use of the Card, in the same manner as they would be responsible for expenditure incurred by them through other channels such as expense claims or purchase orders.

University Traveller Corporate Cards are issued subject to the discretion of Procurement Services, who will monitor use and may withdraw the facility if there is evidence that the Cardholder is persistently failing to observe this Policy, or if the extent of usage falls below a level that justifies maintaining the Card.

## **Annex A: Permitted expenditure categories**

### Introduction

All organisations that accept credit cards are assigned a 'merchant category' by their bank. These categories reflect a supplier's primary product, service, or line of business. Transactions on University Traveller Corporate Cards can only be undertaken with suppliers in merchant categories that have been deemed appropriate for use with a University Traveller Corporate Card.

### Permitted merchant categories

Transactions can be undertaken with suppliers within the following categories:

- Hotels and Accommodation
- Restaurants and bars
- Travel
- Car hire
- Car fuel
- General retail and wholesale

Regardless of whether a transaction is with a supplier in a permitted category, expenditure must also be incurred in accordance with the [University's Travel & Expense Policy](#). Failure to adhere to the University's Expenses Policy may result in disciplinary action.

### Blocked merchant categories

Transactions cannot be undertaken with suppliers in the following merchant categories:

- Cash withdrawal at ATM
- Cash withdrawal over branch counter / foreign currency outlets
- Building services
- Building materials
- Estates and garden services
- Utilities and non-automotive fuels
- Telecommunication services
- Catering and catering supplies
- Cleaning services and supplies
- Training and educational
- Staff – temporary recruitment
- Mail order / Direct selling
- Personal services
- Freight and storage
- Professional services
- Financial services
- Clubs/Associations/Organisations
- Statutory bodies
- Office stationery, equipment and supplies
- Leisure activities

## Annex B: Card Application & Employee Agreement

### Background

Where members of staff are regular travellers, their Head of School / Director may authorise the issue of a University Traveller Corporate Card. The University Traveller Corporate Card is intended to provide an efficient means of allowing University staff to incur legitimate expenses on University business, in accordance with the University's Travel & Expenses Policy, but which would otherwise have been incurred by a different method of payment, such as an expense claim.

Applicants **must** review the University Traveller Corporate Cards: Policy and Procedures prior to applying for a Card.

### Application

A University Traveller Corporate Card is issued subject to certain criteria being met for its intended use. Cards should be requested only for those staff who are regular travellers and for whom the issue of the Card will reduce the administrative and financial burden of regular retrospective expense claims. Infrequent travellers should continue to claim expenses through the expenses process.

Please complete all fields of this form, and once completed, please email the form to [procurement@hw.ac.uk](mailto:procurement@hw.ac.uk). When submitting your application, please give answers all questions and ensure it is signed by the applicant and their respective Head of School or Director of Professional Services.

Once Procurement has received the completed Application Form, it will be sent to the Secretary of the University for final approval.

Once the application has been fully approved, Procurement Services will contact the member of staff to schedule a mandatory training session.

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### 1. Applicant Details

Name	
Position	
Division (PS) / Institute (School)	
Directorate / School	
Telephone	
E-Mail	

### 2. Business Requirement for a Card

Please detail the requirement for a University Traveller Corporate Card. Please include an outline of the expected volume of travel on an annual basis.



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**3. Cardholder Declaration**

I, as a University Traveller Corporate Card, agree to comply with the following conditions regarding the use of my Card:

- I confirm that I have read the University Traveller Corporate Card Policy and Procedures. I understand and accept the requirements for the use of the Card. I will follow the established procedures for the use of this Card. I understand that failure to do so may result in either revocation of my user privileges or other disciplinary actions, including termination of employment.
- I confirm that all travel-related expenditure, incurred whilst on University business, will be in accordance with the University's Travel & Expense Policy and Financial Regulations;
- I understand that travel should to be booked through the University's travel services provider, Key Travel, by raising a purchase order on the University's financial system.
- I confirm that I will not use my Card for personal purchases or loan my Card to another individual.
- I understand that the University will audit the use of this Card and report on, and take appropriate action on any discrepancies. I agree to retain all necessary paperwork for a minimum of 7 years for audit purposes.
- I understand that the University is liable to the Royal Bank of Scotland for all charges made on the Card.
- I agree to return the Card immediately upon request or upon termination of employment (including retirement). Should there be any change in my role, I agree to return my Card and apply for a new one if there is a business requirement.
- If the Card is lost or stolen, or if I discover fraudulent transactions on my Card, I agree to notify [procurement@hw.ac.uk](mailto:procurement@hw.ac.uk) and contact the Royal Bank of Scotland immediately.
- I understand that if my excel template is not returned within the specific monthly timescales, this may result in the withdrawal of my Card.

<b>I have read and understand this Employee Agreement, as well as the University Traveller Corporate Card Policy and Procedures, and agree to be bound by the terms of use.</b>	Signed:  Print Name:  Date:
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**4. Approval by Head of School / Director of Professional Services**

**Head of School/Director of Professional Services:** I agree to the issue of University Traveller Corporate Card for the intended use. I give my approval for the proposed Cardholder to incur commitments against my budget as, agreed with them, from time to time.

<b>Head of School / Director of Professional Services</b>	Signed:  Print Name:  Date:
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**For completion by Procurement Services**

**Head of Procurement Services:** I agree to the issue of University Traveller Corporate Card for the intended use.

<b>Head of Procurement Services</b>	Signed:  Print Name:  Date:
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**Secretary of the University:** I agree to the issue of University Traveller Corporate Card for the intended use.

<b>Secretary of the University</b>	Signed:  Print Name:  Date:
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