SJSU

GoCard Program Manual
# Table of Contents

- Overview and Benefits of the Program ................................................................. 3
- About the Card ......................................................................................................... 3
  - Authorization ........................................................................................................ 3
- Credit Card Controls ............................................................................................... 3
  - Dollar Limits ........................................................................................................ 3
  - Merchant Restrictions ........................................................................................ 3
  - Exceptions .......................................................................................................... 3
- Allowable Expenses ............................................................................................... 4
  - Prohibited Expenses ........................................................................................ 4
- Insurance ................................................................................................................ 4
- Receipt Requirements ............................................................................................ 4
- Fiscal Year End ........................................................................................................ 4
- Training .................................................................................................................. 4
- Cardholder Responsibility ....................................................................................... 5
- Approving Official Responsibility .......................................................................... 5
- GoCard Reconciliation .......................................................................................... 5
  - Billing Cycle ........................................................................................................ 5
  - Reconciliation by Cardholder ............................................................................. 5
  - Reconciliation by Approving Official ................................................................. 6
- Consequences for Failure to Comply with Program Policy and Procedures .......... 6
  - Consequences of Late Statements / Missing Documentation ........................ 7
  - Consequences of Purchasing Restricted Items ............................................... 7
- Key Contacts .......................................................................................................... 7
- Forms ...................................................................................................................... 7
- Additional Information .......................................................................................... 8
Overview and Benefits of the Program

The university has implemented the GoCard Program, similar to a ProCard, to prepay expenses related to official university travel. The use of this card does not supersede any existing pre-approval requirements for travel or travel-related expenses.

Travel must be approved in advance of making non-cancellable travel arrangements via the Travel Authorization in FTS. For non-university employees, travel related expenses must be approved in advance of making non-cancellable travel arrangements via the Request for Approval of Travel form.

About the Card

Authorization

GoCards will be issued only to staff responsible for arranging and coordinating travel for their department. Approval for issuance of a department GoCard must come from the department’s Approving Official, as outlined in the Delegation of Authority for the Approval of Financial Expenditures Guidelines. GoCards will not be issued to individuals for solely their use. However, with the appropriate preapproval of travel, a Cardholder may make arrangements when they themselves are the traveler.

It is incumbent upon both the GoCard holder and the traveler for which arrangements are made to be familiar with the university’s travel guidelines and policies as outlined in the SJSU Travel Guide.

Cards are issued in the name of the individual (Cardholder) whose transactions are authorized and approved by their Approving Official. The Cardholder is the only person authorized to make purchases with the GoCard. Approving Officials are designated as outlined in the Delegation of Authority for the Approval of Financial Expenditures Guidelines. Cardholder must also sign a Cardholder Participation Agreement prior to receiving a card.

Cards will be renewed automatically unless the individual Cardholder’s privileges have been terminated.

Credit Card Controls

Dollar Limits

Each Cardholder has a limit of $10,000 per monthly billing cycle. Should a purchase be attempted that would put the Cardholder over this established limit, it will be denied when the merchant processes the charge.

Unlike the ProCard, there is not a daily or per transaction limit for the GoCard.

Merchant Restrictions

The GoCard is restricted from use by merchant types such as drug/department stores, restaurants/bars. Goods and services that are normally purchased by ProCard, Requisitions, or Direct Pays are not allowed on the GoCard.

Exceptions

Any request for delegation of authority that would exceed the established monthly limit, or conflict with merchant restrictions or prohibited items must be submitted to the Accounts Payable Manager or designee for approval.
Allowable Expenses
The following is a list of allowable GoCard Expenses:

- Conference fees
- Registration fees
- Airfare
- Car Rentals
- Lodging
- Toll Fees
- Travel arrangements made through the official university’s preferred vendor Fell Travel.
- Parking/Taxi/Shuttle

Prohibited Expenses
The following are not allowed on the GoCard:

- Gasoline for private or rental vehicle
- Meals
- ANY expense not related to official university business
- Cash advances

Insurance
Car Rentals – When using the GoCard for car rentals, liability insurance is covered in the amount of $500,000 per traveler.

Life Insurance – When using a GoCard for expenses related to official university travel, life insurance is covered in the amount of $500,000 per traveler.

Receipt Requirements
Regardless of the method used for paying travel related expenses, the Cardholder must obtain an original receipt to submit with the monthly reconciliation report. Should a receipt be lost, the Cardholder must attempt to obtain a duplicate copy from the merchant. If the Cardholder is unsuccessful in securing a copy, he/she must complete a Generic Invoice form with verification from the traveler. If there are excessive instances of lost receipts, GoCard privileges will be revoked.

Fiscal Year End
All charges with a US Bank post date on or before May 13th of each year will be paid from the current fiscal year. Charges posted after May 13th will be charged to the next fiscal year. (Date subject to change.)

Training
All new Cardholders are required to complete two training sessions:

Finance conducts the ProCard/GoCard Reconciliation training (Course Number FIN903). This class covers the process of completing the reconciliation of the ProCard statement in the CFS system. For more information on training and to enroll in a session, refer to Training in the Finance website. The Cardholder needs to complete and submit the System Access Request form to CMS Security Group after completion of the class to request access to the CFS module used to perform the monthly reconciliation.

When the GoCard is ready for pickup, the Cardholder will receive an overview of the program’s policies from the GoCard Coordinator in Accounts Payable.
Cardholder Responsibility

• Use of card is restricted to Cardholder only
• Keep card and card number secure
• Comply with university GoCard program policy and procedures
• Obtain itemized receipts for each transaction
• Obtain credit from merchant on canceled charges and disputed items
• Review purchases online and distribute to appropriate chartfields
• Reconcile monthly statements with receipts and deliver to Approving Official for approval and submission to Accounts Payable within 5 working days of statement email notification (on or about the 28th of each month)
• Immediately report lost or stolen cards to the credit card company, GoCard Program Coordinator and Approving Official
• Return the card to the GoCard Program Coordinator before leaving the university or when there is no longer a need for the card
• Notify the Travel Card Program Coordinator of changes to your Approving Official
• Agree to the consequences of violating the GoCard program policy and procedures

Approving Official Responsibility

• Review charges for appropriateness and prior approval of expense(s)
• Be familiar with SJSU travel policies
• Know the policy/ramification for late submission of statements
• Notify GoCard Program Coordinator whenever a Cardholder leaves the university
• Submit signed GoCard adjustment reports and receipts within 5 working days of statement email notification (on or about the 28th of each month)
• Agree to uphold the expectations of the GoCard program policy and procedures

GoCard Reconciliation

Billing Cycle
The billing cycle of the US Bank Visa GoCard is from the 16th of the first month to the 15th of the next month (depending on calendar work days). E-statements are available through US Bank’s online service.

Reconciliation by Cardholder
Around the 20th of each month an email notice is sent to all cardholders from the GoCard ListServ indicating that charges for the previous month are available for reconciliation. Each cardholder or their designee will reconcile their account per the instruction received in GoCard training. For detailed instruction on completing the GoCard Reconciliation in CFS, visit Finance Tutorials.

When reconciling transactions posted in the GoCard statement, cardholders should enter information for each transaction in the Description field. Type of information in this field can include Travel Authorization Trip Number (if available), traveler’s name, and trip date(s).
If an item is billed incorrectly or is questionable (e.g., purchases which the cardholder does not believe he/she made), the cardholder must contact US Bank within 14 days of statement date and:

- Notify vendor that made the charge that the transaction is being disputed
- Maintain an accounting of expected credits for disputed items,
- Remember the chartfield string(s) original payment was made from, and
- Ensure future charges do not appear on statement

Note: Research Foundation and Tower Foundation funds are not an allowable funding source. However, Tower Foundation funds are an allowable funding source when the expense is split with the university.

Cardholder statements will be paid in full, including disputed items, to avoid late fees and penalties. It is the Cardholder’s responsibility to secure a reversal of charges (credit) from US Bank.

When preparing the completed reconciliation to submit to Accounts Payable, the Cardholders should organize receipts and backup documentation in the same order the expense appears in the GoCard statement. Receipts should be attached to an 8.5” x 11” piece of paper, if they are smaller than that size. When taping, the tape should not cover any portion of the text to prevent fading.

Submit the signed and approved GoCard Reconciliation Report, matching receipts, and any required justification to the GoCard Coordinator within 5 working days of statement email notification (on or about the 28th of each month).

Reconciliation by Approving Official
The Approving Official must:

- Review the monthly charges made by the Cardholders to make sure they are appropriate, that prohibited items were not purchased, and that appropriate account numbers were assigned to each charge.
- Ensure that disputed items are credited.
- Sign and forward to Accounts Payable all GoCard Reconciliation Reports and receipts within 5 working days of statement email notification (on or about the 28th of each month).

Consequences for Failure to Comply with Program Policy and Procedures
Individual Cardholder and/or department card privileges may be revoked and/or face other disciplinary actions for the following reasons including and not limited to:

- Failure to comply with GoCard program procedures defined in this guideline
- Excessive instances of lost receipts/invoices
- Loaning the GoCard out for others to use
- Purchasing of restricted items
Consequences of Late Statements / Missing Documentation

All paperwork (GoCard reconciliation reports, receipts, and any required justification) must be received in Accounts Payable within 5 working days of statement email notification (on or about the 28th of each month). Failure to comply will result in revoking of card privileges and/or other disciplinary measures:

1st Time: Spending limit on card will be set to $1.00. Limit will be reset 5 working days after receipt of all documents.

2nd Time: Spending limit on card will be set to $1.00. Limit will be reset on the 1st day of the next billing cycle following receipt of all documents.

3rd Time: Cardholder privileges will be terminated.

Consequences of Purchasing Restricted Items

1st Time: Email notification to Cardholder and Approving Official.

2nd Time: Email notification to Cardholder and Approving Official as well as a conference meeting and retraining of both Cardholder and Approving Official required. GoCard limit reduced to $1.00 until training is complete. Further disciplinary action may be taken.

3rd Time: Cancellation of card with no reinstatement. Further disciplinary action may be taken.

Key Contacts

GoCard Bank
US Bank
(800) 344-5696
https://access.usbank.com

- Report lost or stolen card
- Report/dispute questionable charges
- Access account information 24/7
- Enroll in e-statements

GoCard Coordinator
Maggie De La Mere
(408) 924-1572
margaret.delamere@sjsu.edu

- Report lost or stolen card
- Apply for, terminate, replace, or make changes to a card
- Clarify policy
- Submit receipts and accounting information for review

Forms

- GoCard Application (http://www.sjsu.edu/finance/docs/gocard_application.pdf)
- Generic Invoice (http://www.sjsu.edu/finance/docs/generic_invoice.pdf)
- GoCard Participation Agreement- Completed by new Cardholder at the time the GoCard is picked-up.
- Request for Approval of Travel (http://www.sjsu.edu/finance/docs/travel_approval.pdf)
- System Access Request (http://my.sjsu.edu/docs/admin/FR_System_Access_Request.pdf)
Additional Information


- Finance Training (http://www.sjsu.edu/finance/financeconnect/training/index.html)

- Finance Tutorials (http://www.sjsu.edu/finance/financeconnect/training/fin_tutorials/)

- SJSU Travel Guide (http://www.sjsu.edu/finance/policies_guidelines/travel_guide/)