Credit Card Procedure

Section 1 - Purpose

(1) This Procedure establishes how the University facilitates the issuing and use of a University Credit Card pursuant to the Credit Card Policy.

Scope

(2) This Procedure applies to staff and authorised affiliates of the University eligible for a Credit Card as described in Clause (3), regardless of the funding source.

(3) Continuing, fixed term staff and authorised affiliates of the University are eligible for a Credit Card on the following basis:

a. professional, academic, and research staff, all staff of Controlled Entities, paid via University payroll.
b. authorised contractors paid by University payroll, across all campuses and locations of the University, who incur expenses on behalf of the University.
c. authorised affiliates, in exceptional circumstances, with approval from the Executive Dean or equivalent and Deputy Group Chief Financial Officer or equivalent.
d. honorary title holders in exceptional circumstances (who hold a Research Grant with the University) and only with the approval of the Executive Dean or equivalent.

(4) Adjunct, visiting, casual staff, and students (including research active students) are not eligible for a Credit Card.

Section 2 - Policy

(5) Refer to the Credit Card Policy.

Section 3 - Procedures

Part A - General

Credit Card Limits

(6) Credit Card limits are set to allow eligible Card Holders to effectively undertake their duties whilst minimising financial exposure for the University. Table 1 - Credit Limits, below, establishes the default Credit Card transaction limit (with the matching monthly limit) that can be requested for Credit Cards subject to business needs:

Table 1: Credit Limits

Transaction Limit	Monthly Limit
$2,500	$5,000
$5,000	$10,000

Transaction Limit	Monthly Limit
$10,000	$20,000
$20,000	$30,000
$30,000	$50,000

(7) Increases to either the transaction or monthly limit and any other temporary or permanent changes must be requested via a OneHelp Ticket. Approval is given via an automated workflow by the nominated Approver within the Organisational Unit and validated by the Purchasing Team. Any questions or concerns related to Credit Cards should be logged via a One Help Ticket.

Financial Delegation

(8) Financial Delegation as defined in the University's Delegations register is exercised by the Expense Approver who reviews and approves the monthly credit card report. Eligible Card Holders do not require a financial delegation as the delegation is exercised when the Expense Approver approves the claim. Card Holders must not approve their own expense claim.

Direct Debits

(9) Wherever possible, cardholders should avoid using the University Credit Card for recurring (monthly) payments via direct debit. A register of Direct Debit payments must be maintained by each Organisational Unit and this register must be regularly reviewed to ensure direct debit payments are cancelled as part of the offboarding process where a staff member is leaving the University.

Deviation from this Procedure

(10) It is acknowledged that deviation from this Procedure may be necessary in exceptional circumstances. Where this occurs, the Cardholder must seek approval in writing prior to incurring the expense from their relevant Faculty Executive Director or Office Executive Manager and the Director, Finance Shared Services.

(11) Such approval must be obtained before making a purchase and must be attached to the transaction supporting documentation.

Part B - Roles and Responsibilities

(12) The following roles and responsibilities are defined under this procedure:

a. Card Holder - this is the Eligible Card Holder who uses the Credit Card
b. Processing Delegate – this is an optional role who assists the Card Holder with processing claims
c. Expense Approver Delegate – this is an optional role who assists the Approver with reviewing and/or approving claims
d. Expense Approver – this is the manager in the cardholder's reporting line with Financial Delegation for the value of the claim
e. One Help Approver – this is the position that administers requests for Credit Card changes
f. Organisational Unit – this is the position that oversees and governs use of Credit Cards in line with Policy and Procedure
g. Group Finance – this is the group that oversees and administers operation of the University Credit Card
h. Financial Institution – this is the bank that provides the Credit Card Facility to the University

(13) The Card Holder is responsible for:

New Cards / Changes to Existing Cards:

a. completing the online application form via a OneHelp ticket; and
b. logging any requests for any changes via a OneHelp ticket;

Using the Card:

a. abiding by the Credit Card Policy and this Procedure and ensure usage compliance.
b. securing the physical Credit Card as well as the card number and not share the card, card number or PIN with anyone and always keep the card and PIN separate.
c. using the Credit Card for appropriate University business purposes only. If a Personal Expense is inadvertently incurred, such expenditure must be reimbursed in accordance with the requirements and timeframes detailed in the Credit Card Procedure. Failure to do so may lead to the Credit Card being suspended or cancelled.
d. not splitting a transaction into smaller amounts (or over multiple Credit Cards) to circumvent expenditure or transaction limits.
e. ensuring that when a hospitality or entertainment expense is incurred the most senior University officer in attendance pays the entire amount for that event or expense.
f. obtaining the correct type of Required Supporting Documentation from the Merchant for all transactions (including contactless or tap) made on their Credit Card.
g. reconciling Credit Card expenditure via Concur within 30 days from the Statement Period end date.
h. lodging any disputes within ninety (90) days of the transaction date by contacting the financial institution and providing any relevant information and/or supporting documentation.

Lost and Stolen Cards:

a. reporting any lost or stolen Credit Card to the financial institution.
b. following the reporting of the lost or stolen card to the financial institution, then a OneHelp ticket must be logged as well.

(14) The Expense Processing Delegate (where applicable) is responsible for:

a. reconciling Credit Card expenditure on behalf of the Card Holder, within thirty (30) days from the Statement Period end date.
b. The cardholder is responsible for these tasks where there is no Expense Processing Delegate.

(15) The Expense Approver Delegate (where applicable) is responsible for:

a. examining the Credit Card transactions to confirm that the charges are appropriate and comply with University policies and procedures.
b. ensuring the correct type of Required Supporting Documentation and any related approvals are electronically attached to the expense claim in the accepted format and are legible.
c. returning any Credit Card transactions back to the employee using Concur (send back functionality) that do not comply and directing the Card Holder or Expense Processing Delegate to correct any identified errors.
d. approving the expense claim via Concur within thirty (30) days of the Statement Period end date.
e. The Expense Approver is responsible for these tasks where there is no Expense Approver Delegate.

(16) The Expense Approver is responsible for:

a. examining Credit Card transactions to confirm that the charges are appropriate and comply with University policies and procedures.
b. ensuring that the correct type of Required Supporting Documentation and any related approvals are

electronically attached to the expense claim in the accepted format and are legible.

c. returning any Credit Card transactions back to the employee using Concur (send back functionality) that do not comply and directing the Card Holder or Expense Processing Delegate to correct any identified errors.
d. approving the expense claim via Concur within thirty (30) days of the Statement Period end date.
e. monitoring Credit Card expenditure for your area of responsibility by reviewing the expense claim.

(17) The One Help Approver is responsible for:

a. Reviewing, approving, or rejecting any requests for any changes or access to related systems via a One Help ticket.

(18) The Organisational Unit is responsible for:

a. monitoring Credit Card expenditure for policy compliance and acting on policy breaches.
b. keeping a record of any Direct Debit listings.
c. reviewing and approving or rejecting any One Help Tickets.
d. reviewing the monthly Credit Card Status Report and taking appropriate action if required.
e. following up with Card Holders regarding suspension of a Credit Card.
f. cancelling any direct debits if a staff member is leaving the University
g. receiving any notifications regarding any outstanding expense transactions and taking the appropriate action.

(19) Group Finance is responsible for:

Governance:

a. implementing and reviewing the Credit Card Policy and Procedure.
b. providing training to stakeholders in relation to Credit Card Policy or Procedure.
c. ensuring that there are appropriate administrative processes in place to support Card Holders, Expense Processing Delegates, Approver Delegates, Approvers and Concur Approvers.

New Cards / Changes to Existing Cards:

a. ensuring the completed OneHelp ticket has the appropriate delegation and approval.
b. processing the online application with the financial institution.
c. organising for new Credit Cards and PINs to be delivered to the home address of the Card Holder.
d. processing any requests for increases or decreases to limits via a OneHelp ticket.

Card Administration:

a. sending out the monthly notification for staff to compete their expense claims.
b. reviewing Credit Card transactions on a monthly sample basis and directing the Card Holder to correct any identified errors.
c. communicating correct type of Required Supporting Documentation to Card Holders, Expense Processing Delegates and Expense Approver Delegates, and Expense Approvers.
d. communicating the monthly Credit Card Status Report to the Faculty Executive Director or Office Executive Manager or equivalent.
e. issuing notifications regarding suspension of Credit Card due to non-compliance of Policy in consultation with the Organisational Unit.
f. following up with Card Holders regarding suspension of their Credit Card.
g. cancelling a Credit Card when a staff member has left the University.

(20) The Financial Institution is responsible for:

a. the resolution of disputed transactions while the card holder may be required to provide relevant information to assist the investigation.
b. provide an upload of the transactions to Concur within seven (7) business days from the transaction date.

Part C - New Cards

Applying for a Credit Card

(21) To apply for a Credit Card an Eligible Staff Member must complete an online request via a OneHelp Ticket.

(22) The Eligible Staff Member will complete the online credit card application form via the portal for the financial institution (link is via a One Help ticket). The following information will need to be provided at the time:

a. Date of Birth;
b. University Email address;
c. Full legal name as it appears on a Passport or Birth Certificate;
d. Home address;
e. Mobile Phone Number; and
f. OneID.

Processing the Application

(23) The application must be approved online by the nominated representative for the Organisational Unit and validated by Group Finance. Group Finance will verify that the approval is correct and that the requested limit is appropriate for the position.

(24) The Credit Card and PIN will be delivered separately by the Bank to the nominated home address for the Card Holder that was stated on the online application within five (5) to seven (7) business days.

(25) The Card Holder must complete the Appendix 1 - Credit Card Declaration Form, agreeing to the terms and conditions for use of the Credit Card upon receipt of the Credit Card.

Part D - Using the Credit Card

Reconciling and Verifying Expenses

(26) All transactions on the Credit Card must be for a legitimate University business purpose.

(27) Transactions from Credit Cards will be automatically loaded into Concur approximately seven (7) days after the transaction date.

(28) The Card Holder must verify their transactions at the end of every Statement Period. A notification is sent every month by Group Finance to the Card Holder for any outstanding transactions as a reminder to complete their expense claim for the nominated Statement Period.

(29) The Card Holder will be requested within Concur to certify that the total amount of Australian GST on the Concur Expense Report agrees to the total amount of Australian GST on the attached valid tax invoices.

Personal Expenses

(30) In cases where the expenditure on the Credit Card cannot be substantiated as expenditure for a legitimate

University purpose, the full amount of the transaction (including GST), will be treated as a Personal Expense. The full amount of the transaction must be repaid via an Online Payment within seven (7) days from when the expense was identified as Personal.

(31) In such instances the use of the Credit Card may be considered in breach of the Credit Card Policy and this Procedure.

(32) Where a personal expense has been charged to a University issued Credit Card, whether accidentally or under extenuating circumstances, the Card Holder must:

a. reimburse the University the full amount via the Online Payment Gateway within seven (7) days of becoming aware of the matter, noting that the Card Holder is liable for all costs related to the repayment of this expense to the University, including any fees or penalties;
b. flag the expense as personal and assign it to category code 4611 – Personal Expense on their Concur claim during the reconciliation process;
c. upload a copy of the payment receipt noting that the item has been repaid to the University; and
d. advise your Approver of the matter.

(33) Where the personal expense charged to a University Credit Card is found to be intentional, such action may constitute fraud as per the Fraud and Corruption Control Policy. In such cases, the University will cancel / suspend the Credit Card and take appropriate disciplinary action as per the Staff Code of Conduct.

Supporting Documentation

(34) It is the responsibility of the Card Holder to:

a. Obtain the correct type of Required Supporting Documentation from the merchant in relation to each transaction made on the Credit Card.
b. Attach the correct type of Required Supporting Documentation and any related approvals to the expense claim and ensure it is legible. The documentation must be in one of these formats png,.jpeg,.jpg,.pdf,.tif or .tiff. with a size limit of 5MB each.
c. Ensure the Receipt Status on the expense claim agrees with the type of supporting documentation attached to the claim.

(35) The types of Required Supporting Documentation and when they are required is listed below in Table 2.

Table 2: Types of Required Supporting Documentation

Ref	Required Supporting Documentation	Circumstances when required
a.	Valid Tax Invoice	Amount paid is over $82.50 Amount paid Includes Australian GST
b.	Receipt	Amount paid is $82.50 or less Amount paid does not include Australian GST
c.	Missing Receipt Declaration	Neither a Valid Tax Invoice or receipt can be obtained, or is lost or damaged

(36) Where a Receipt or Missing Receipt Declaration is attached to a transaction that requires a Valid Tax Invoice (amount paid is over $82.50 and it includes Australian GST), the total GST inclusive amount of the transaction will be charged to the nominated expense account.

(37) The Criteria required for a document to be either a Valid Tax Invoice or Receipt is listed below in Table 3.

Table 3: Criteria Required for Supporting Documentation

Ref	Criteria	Criteria Required (Yes/No)	
		Receipt	Valid Tax Invoice
a.	Name of the supplier	Yes	Yes
b.	ABN of the supplier	Yes	Yes
c.	Date of purchase	Yes	Yes and Date Invoice Issued
d.	Description of the item purchased	Yes	Yes Including price and if applicable quantity of each item
e.	The amount paid	Yes	Yes
f.	The GST amount payable	No	Yes Can be either the GST amount or a statement that the price includes GST
g.	Purchaser name and/or ABN (i.e. Macquarie University or one of the Controlled Entities)	No	Yes If the amount is over $1,000
h.	Has the words “Tax Invoice”	No	Yes

(38) Note: A credit card docket does not meet the above criteria and cannot be used as Required Supporting Documentation.

Completing a Missing Receipt Declaration (virtual document) via Concur

(39) If the supporting document provided does not meet all the requirements of a valid tax invoice, the full cost of the expense including the GST component will be charged to the nominated expense account.

(40) Where a Tax Invoice or Receipt cannot be obtained, or is lost or damaged, a Missing Receipt Declaration can only be completed by the Card Holder within Concur.

(41) Please use the following process to complete a missing receipt declaration in Concur:

a. select the transaction/s required;
b. select Receipts (below the report name field);
c. select Missing Receipt Declaration;
d. select the transaction/s that do not have a receipt; and
e. select accept and create.

(42) The scanned receipt icon will change to blue with asterisks for Missing Receipt Declaration images.

(43) Please refer to Appendix 2 - Missing Receipt Declaration).

Part E - Disputed Transactions

(44) If transactions are identified as fraudulent, incorrect (e.g., wrong amount) or charged in error (e.g., duplicate charge), these must immediately be report and disputed with the Financial Institution for resolution.

(45) The bank allows a ninety (90) day grace period from the transaction date to submit a dispute.

(46) If the Financial Institution does not receive a written notification within this time period, the disputed transaction

cannot be investigated, and the charge will remain.

(47) If the cardholder fails to report the dispute, the charge will remain on their card and will be charged to the account where the cardholder has allocated their expenditure.

Prior to lodging a dispute

(48) Prior to disputing a transaction, card holders should consider the following questions to determine if the transaction can be lodged as a dispute:

a. Have you conducted a transaction on behalf of another staff member?
b. Have all emails been checked in relation to the merchant / goods or services?
c. If information is limited, e.g., 'PayPal payment', check what purchases may have been made on that date and whether they could have potentially been charged to the Credit Card via PayPal?
d. Are frequent purchases made from this merchant? If so, did the Card Holder accidently subscribe to repeat purchases?
e. Is a direct debit set up with the merchant? It may be useful to look up the merchant's ABN as some merchants use a different trading name or location to that shown on the Receipt.
f. In Concur, when hovering over the credit card icon for the relevant transaction, the additional information that is displayed does not mean anything to the Card Holder nor anyone else in their Organisational Unit.

(49) If the answer is "no" to all the above questions, proceed to log a dispute using the following process (noting that the disputed transaction must be less than ninety (90) days old from the transaction date).

(50) It is the responsibility of the Cardholder to ensure all disputed transactions are resolved. Group Finance can assist as required.

(51) Other useful tips for disputed transactions include:

a. Where Card Holders do not recognise the name of the merchant, but the amount charged looks familiar it may help to look at the Receipts or Tax Invoice/s and see if the amount charged matches a recent purchase or transaction. Some merchants use a different trading name or location to that shown on the Receipt.
b. There can be a delay, possibly up to seven (7) days, between an actual purchase date (transaction date) and when it is charged to the account (posted date).
c. The amount charged may appear differently from how it appears on the Receipt or Tax Invoice; this could happen if a purchase is made overseas or from a merchant located overseas, as the amount may change based on the currency exchange rate for that day.
d. The amount may also differ because of surcharges (e.g., public holiday), transaction, credit card or banking fees.

Disputing a Transaction

(52) To report a disputed credit card transaction to the financial institution, Card Holders must complete and submitting the Customer Investigation Request for Disputed Corporate Card Transaction form (located within the One Help Ticket) and attach any supporting documents as required and email the completed form to ibgovt@cba.com.au.

(53) Once the dispute is received by the financial institution, a reference number will be provided to the cardholder and a chargeback will be processed and posted to the cardholder's account while the dispute is being investigated.

(54) When completing a Concur expense report, assign the disputed transaction and the chargeback to the expense type 4602 – Disputed Credit Card Expense

(55) Attach the completed Customer Investigation Request for Disputed Corporate Card Transactions form as the supporting documents for the relevant transactions to your expense claim in Concur.

(56) If the dispute relates to a fraudulent charge, the financial institution will cancel the credit card and cardholder will be reissued with a new card within five (5) working days. The PIN will remain the same.

(57) If the disputed transaction is eventually found to be a valid transaction, the expense will be re-charged to the credit card and will be required to be reported and coded in the employee's next expense report.

(58) The dispute process can take up to 6 weeks to resolve.

Part F - Other

Monitoring of Credit Card Expenditure

(59) Expenditure on the Credit Card will be monitored on a regular basis to ensure compliance with the Credit Card Policy and this Procedure. Organisational Units are responsible for timely follow-up on any reported unreconciled and un-approved Credit Card expenditure.

(60) On a monthly basis, Group Finance will prepare a report identifying Card Holders who do not meet the reconciliation and approval deadline. Credit Cards will be suspended after discussion with the Organisational Unit when transactions older than sixty (60) days are not actioned. Suspension will not occur when a Card Holder is travelling on University business or on leave from the University.

(61) Group Finance will also work with Organisational Units to create reports that highlight expenditure that does not comply with the Credit Card Policy or this Procedure. Detailed explanations of expenditure that is flagged will be sought. Suspension and/or cancellation of the Credit Card may occur, following consultation with the Organisational Unit.

Safekeeping

(62) Card Holders are responsible for the safekeeping of their Credit Card and must always keep their Credit Card secure and their PIN confidential.

(63) A new PIN can be obtained by:

a. visiting the nearest CBA Branch (the Card Holder will need to meet a 100 point Identification Check; refer (https://www.commbank.com.au/digital/locate-us/); or
b. going to any CBA ATM and entering the current PIN then selecting a new PIN;
c. This process takes approximately three (3) to five (5) business days and the Bank will mail the PIN to the nominated address on your application.

(64) The Credit Card is issued in the individual staff member's name; sharing it with any other person is not permitted under any circumstances.

(65) The Card Holder needs to ensure that the website does not retain the Credit Card details for future purchases by ensuring that the box asking for permission to store card details is always unticked. If you are prompted by the website for data to be stored, always decline.

Lost or Stolen Credit Cards

(66) Lost or stolen Credit Cards must be reported immediately as follows:

a. Within Australia: (operates 24/7)

i. via a call to CBA on 131 576,
ii. by visiting a CBA branch; or

b. From overseas locations: (operates 24/7)
i. by reverse charge phone call to CBA on 800 432 3117 or 302 594 8200;

(67) The Cardholder must also immediately report the loss to Group Finance via a OneHelp Ticket.

(68) The Financial Institution may ask you to confirm any of the following information:

a. Your transaction limit (found in Concur via Profile Settings > Expense Information)
b. Your monthly limit (found in Concur via Profile Settings > Expense Information)
c. Your default account code = Activity or Sub Group (found in Concur via Profile Settings > Expense Information)
d. Your credit card number
e. Your account or card name
f. Your expiry date
g. Any other security questions that you may have set up on your account especially if you are an existing customer of the Commonwealth Bank of Australia.

(69) The Financial Institution will organise for a replacement Credit Card and PIN to be issued. This normally takes between five (5) to seven (7) business days to arrive. Both the new Credit Card and a new PIN will be delivered separately to the nominated home address.

Transactions Whilst on Leave

(70) If the Card Holder is taking leave exceeding six (6) weeks (e.g. parental leave, long service leave, extended sick leave, etc.), Group Finance must be informed so that the credit limits on the Credit Card can be brought to zero.

(71) The Credit Card does not need to be returned to Group Finance, but all outstanding transactions need to be fully reconciled before the Card Holder takes extended leave.

(72) The Card Holder must arrange for an Expense Processing Delegate to reconcile any outstanding or upcoming Credit Card transactions while the Card Holder is on extended leave.

Conclusion of Employment

(73) Before a Card Holder's last day of employment with the University the Card Holder must fully reconcile all expenditure and notify Group Finance via a OneHelp Ticket or an email to purchasing@mq.edu.au. Please return your card to your direct Manager.

(74) Any direct debits will need to be cancelled with the merchant by the credit card holder. The Credit Card can then be disposed of by cutting it in half.

(75) The Card Holder should also nominate an Expense Processing Delegate to finalise the transactions on their behalf, as some transactions may be charged to the Credit Card after conclusion of employment. All reconciliations must be completed within sixty (60) days of the termination date.

(76) The cardholder must hand over any receipts or tax invoices for expenses that have not been reconciled by the time employment has concluded.

Suspension and Cancellation of a Credit Card

(77) Credit Card transactions which remain outstanding and unreconciled for more than sixty (60) days from the

Statement Period end date will attract an email reminder to the Card Holder, advising them that the Credit Card will be suspended if action is not taken within fourteen (14) days.

(78) A final reminder is sent seven (7) days later and if the transactions remain outstanding, the Credit Card will be suspended until the outstanding transaction/s have been submitted for approval.

(79) An email notification will be sent to the Faculty Executive Director or the Office Executive Manager of the Organisational Unit confirming the suspension of the Credit Card and any subsequent use of the Credit Card will be treated as a breach of the Credit Card Policy.

(80) The suspension will remain in force until the overdue transactions have been submitted for approval. If the Card Holder is travelling on behalf of the University, the Credit Card may not be suspended until after the travel has been concluded.

(81) If a Credit Card has been suspended more than four (4) times in a calendar year, it will be permanently cancelled by Group Finance, after consultation with the Organisational Unit.

(82) The Purchasing Manager, Finance; or the Director, Finance Shared Services; in consultation with the Organisational Unit may suspend a Credit Card at any time where an occurrence of deliberate misuse or non-compliance with the Credit Card Policy has been reported, investigated, and found to be true. The cancellation of the Credit Card only takes place after a review. Failure to use a Credit Card in compliance with the Credit Card Policy will result in possible disciplinary action, suspension or cancellation of the Credit Card, and a possible requirement for repayment by the Card Holder.

(83) Intentional misuse and/or non-compliance will be referred to Human Resources and disciplinary action may follow.

(84) If the non-compliance is deemed to be fraudulent in nature the matter will be reported to the Police and may also be reported to Independent Commission Against Corruption (ICAC).

Section 4 - Guidelines

(85) Nil.

Section 5 - Definitions

(86) Definitions specific to this Procedure are contained in the accompanying Credit Card Policy and below:

a. Authorised Affiliate means a person appointed or engaged by the University to perform duties or functions on its behalf, including but not limited to a consultant or contractor to the University. An affiliate is not an employee of the University.
b. Card Holder means a University or Controlled Entity staff member whose legal name appears on the Credit Card. To be issued a card, a card holder does not require financial delegation.
c. Concur means the online system that is used to reconcile and acquit transactions for the University.
d. Controlled Entity means a person, group of persons or body over which the University has control.
e. Credit Card means a Credit Card provided to an eligible staff member by the University that is identified by University or Controlled Entity branding.
f. Credit Card Declaration means a formal statement of fact as per Appendix 1 - Credit Card Declaration Form.
g. Eligible Staff Member means a professional, academic, research, or Controlled Entity staff member, who may incur expenditure as part of official University business or in connection with official University activities.
h. Expense Approver means a staff member nominated and authorised to supervise the use of the Credit Card by

the Card Holder. An Expense Approver must hold financial delegation. The Approver may approve online via Concur or manually via an NOPF Form for non-staff only claims.

i. Expense Approver Delegate is a term used within Concur to mean a University staff member nominated to approve a Credit Card expense claim in Concur on behalf of an Approver. The Expense Approver Delegate may approve an expense claim on behalf of an Expense Approver if the appropriate access has been granted by the Expense Approver, or Organisational Unit.

j. Expense Processing Delegate is a term used within Concur to mean a University staff member nominated to assist a Card Holder with reconciling their Credit Card expenses in Concur. The Expense Processing Delegate may prepare, edit, or submit an expense claim on behalf of a Card Holder if the appropriate access has been granted by the Card Holder, or Organisational Unit.

k. Financial Delegation Authority means to approve financial transactions in accordance with the Delegations of Authority Register.

l. Goods and Services Tax (GST) is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.

m. Group Finance, for the purposes of this procedure, means the Purchasing Team within Finance Shared Services.

n. Monthly Limit means maximum expenditure allowed per cycle cut.

o. Natural Account means a four-digit category code that reflects a transaction type, e.g. “5160 airfare”.

p. One Help Approver may refer to the position of a Faculty Executive Director or Office Executive Manager or nominated equivalent.

q. Organisational Unit may refer to either a Faculty or Office; or the position of a Faculty Executive Director or Office Executive Manager or equivalent.

r. Personal Expense means any expense that is not for University business purposes.

s. PIN means a Personal Identification Number which is to be used for any domestic transaction over A$100.00. For international transactions both a PIN and a signature may be required.

t. Receipt is a document that meets the criteria as listed in Clause 38.

u. Reconciliation means the processing of matching credit card transactions with Required Supporting Documentation in Concur so that their costs are coded to the appropriate Natural Account.

v. Required Supporting Documentation is a document that meets the criteria as listed in Clause 35, Table 2.

w. Statement Period means credit card transactions are billed in periods of time known as billing cycles. The last day of the billing cycle is known as the account statement closing date or cycle cut end date.

x. Supplier means any type of business that accepts card payments in exchange for goods or services.

y. Valid Tax Invoice is a document that meets the criteria as listed in Clause 37.

z. Transaction Limit means the maximum expenditure allowed per transaction.

aa. University means Macquarie University and its Controlled Entities.

Status and Details

Status	Current
Effective Date	30th May 2022
Review Date	30th May 2025
Approval Authority	Vice-President, Finance and Resources
Approval Date	30th May 2022
Expiry Date	Not Applicable
Responsible Executive	Robin Payne Vice-President, Finance and Resources
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