Pensacola Christian College & Affiliates
Purchasing Card Policy

Purchasing Card Program Contacts

If you have questions about specific issues after reading this policy, please contact the following individuals:

- **Request a new PCard:** PCard Administrator (ext. 2934) or Treasurer (ext. 2917)
- **Adjust spending limits, update information, or check available balance:** PCard Administrator (ext. 2934)
- **Report fraud:** Bank of America (866-500-8262); also, contact the PCard Administrator (ext. 2934) to notify her of the situation or if you have trouble reaching Bank of America
- **Declined purchases, lost/stolen/damaged cards, or travel/emergency assistance:** Bank of America number on the back of the card (888-449-2273); also, contact the PCard Administrator (ext. 2934)

Overview

Pensacola Christian College and its affiliates ("College") have an agreement with Bank of America to issue both Travel & Expense (T&E) and Purchasing (PCard) Cards for eligible individuals allowing them to make certain business-related purchases on behalf of the College. The following PCard Policy is applicable to both Purchasing and T&E Cards and should always be referenced to ensure compliance.

The College's PCard program provides a cost-effective, convenient, and decentralized method for individuals whose jobs require them to make frequent business-related purchases. The College is liable to the financial institution issuing the PCards for the charges and remits payment directly to the financial institution.

Eligibility

Faculty and staff are eligible to apply for a PCard if their appropriate department head, Chair, Dean or Vice President ("Supervisor") approves of such, and the employee's duties require frequent business-related purchases.

The "Request to Issue a Credit Card" form (Appendix A) must be used to request a new PCard and to document the Supervisor's and Administrator's approval. Applicants must also read and agree to this Purchasing Card Policy before a card will be issued.

For eligible faculty or staff who only require temporary use of a PCard, a "Credit Card Approval Slip" (Appendix B) should be completed and submitted to the appropriate approver listed on the "Credit Card Approval List" (Appendix C). The individual must then take the approved slip to the Cashier's Office, A-1 to receive the card. After the purchase has been made, the card must be immediately returned to the Cashier's Office, who will return the approval slip to the individual. The individual is then responsible for sending the approval slip with the receipt to the Purchasing Card Accountant, A-4.

Cardholder Responsibilities

Possession and use of a PCard is a privilege, and it should be treated and protected with the utmost care. Keep your PCard in a safe place, separate from your personal credit cards, and guard your card number and PIN.

The employee listed on the card has **sole responsibility** for the control and use of the card. The card should not be given to other users to complete purchases.

PCard holders not abiding by PCC's policies will have their card privileges suspended or revoked. It is the Cardholder's responsibility to report disputes, fraudulent purchases, or a lost or stolen card to the PCard Administrator.

Pre-approval of expenditures

All expenditures, regardless of payment type, must be pre-approved through Workday. Before using a PCard to purchase goods or services, a requisition must be approved in Workday. Violation of obtaining pre-approval prior to completing the purchase could result in PCard privileges being revoked.

Receipts and Documentary Evidence of Purchase

All receipts must itemize the items purchased and provide proof that payment was completed. A receipt can be in the form of a paid invoice, order confirmation, packing slip, faxed copy of receipt, or cash register receipt. Charge slips and order forms are not adequate receipts as they do not itemize the purchase and do not provide proof of completed payment.

In the event that a receipt(s) is not available as required, the Cardholder must fill out the PCC Purchasing Card Program - Replacement Receipt Form to meet documentation and audit requirements. This form can be uploaded in Workday in lieu of a receipt. This will aid in preventing the Cardholder from being held liable for non-receipt purchases.

All receipts must include the following information:

- Date of purchase
- Supplier's name, address, and phone number
- Description and quantity of item(s) purchased
- Price per item purchased
- Total cost
- Cost Center (department) and appropriate Worktags to be charged

Settlement of transactions

All Pcard transactions must be settled in Workday within 7 days of the purchase with an itemized receipt. Before the end of the month, all transactions should be settled with a receipt in Workday. Violation of failing to settle a transaction, or failure to provide itemized receipts could result in Pcard privileges being revoked.

Cardholder Policy and Limits

Any expenditure of ministry funds, whether with the PCard or through other means, must be authorized in advance by the appropriate administrator or supervisor. All policies and procedures outlined in the Pensacola Christian College Purchasing Policy also apply.
There are two separate limits or thresholds within the PCard program that offer management of risk and exposure; however, the limits established by a supervisor and Cardholder at the time the card is issued may be adjusted by the PCard Administrator based on legitimate departmental needs and proper administrative approval. The two limits are as follows:

(i) Daily Transaction Limit, defined as a calendar 24-hour day.
(ii) Cycle Transaction Limit, defined by the total dollars spent in a 30-day billing period (first day of the month to the last day of the same month).

The Supervisor may make a written request for increases to PCard limits by providing justification for the increase(s) to the PCard Administrator using email for a temporary increase or the "Request to Issue a Credit Card" form (Appendix A) for a permanent increase. The PCard Administrator will forward the request to Administration for approval.

Purchases exceeding the Daily Transaction Limit should be handled in accordance with the Pensacola Christian College Purchasing Policy. Purposefully splitting purchases in order to circumnavigate the PCard Daily Transaction Limit or the Cycle Transaction Limit is not permitted.

Allowed / Unallowed Purchases

The PCard is ONLY for purchasing goods and services directly for and by the ministry. All purchases must comply with existing ministry and department purchasing and travel policies.

Under no circumstances may a card be loaded into a personal shopping cart, Amazon account, Pay Pal, or any other cash app.

Emergency Purchases

An Emergency Purchase is allowed when the need for supplies and/or services exists to the extent that if not procured immediately, serious safety, financial, or operational loss will occur. Emergencies can be caused by the breakdown of essential equipment, damage caused by weather, sudden illness, etc.

Emergency purchases are authorized up to $5,000 and can be funded using a purchasing card. To initiate an emergency purchase, requestors must notify their supervisor and obtain verbal approval for the action that is being taken. The department/individual handling the emergency is to collaborate with the supplier(s) to secure products and/or services needed to ensure continuous operation of the College and Affiliates.

After the employee returns from making an "emergency purchase," he/she would need to submit the requisition for approval "after the fact" in Workday. The itemized receipt that was obtained by making the purchase will be used in creating the requisition.

The requisition will go through regular approvals for payment and the itemized receipt will be used to settle the credit card transaction.

Under no circumstances may procurement of goods and/or services be artificially labeled as an "emergency." An expenditure should not be considered an emergency purchase due to a lack of planning. These expenditures need to follow routine procurement procedures.

Purchase and Shipping Procedures

Ensure that the supplier has the correct name and shipping address. The address associated with the PCard is 250 Brent Lane, Pensacola, FL 32503, unless there is an approved valid business reason for using a different name or shipping address. Ensure that the supplier does not charge the PCard until items have shipped or services have been rendered. The PCard is not to be used for prepaid items, unless approved by Administration for items such as hotel reservations and convention fees.

Prohibited and Restricted Purchases

Ministry funds cannot be expended for personal purchases of employees or others, or to make unauthorized purchases, regardless of any intent to repay.

The items below are prohibited purchases or may only be purchased after obtaining the required approval in advance. Cardholders must attach the necessary written approval and documentation to the receipt for audit purposes.

If you need to purchase any of the following items, communicate with the corresponding department listed below so they can assist you with completing the requisition utilizing their expertise and/or preferred providers.

Department	Expenditure Type
Safety Compliance	Personal Fall Protection, Ladders, Respirators, PPE, Safety, Sanitation
IT	Computer Equipment, Software, and Software Subscriptions
Interiors	Furniture/Artwork
Transportation	Vehicles, Golfcarts, vehicle repair

Cardholder Liability

There is a personal liability associated with the PCard. Any cardholder making an unauthorized purchase will be held personally liable for reimbursing the ministry for the amount of the purchase. If the PCard is used inadvertently rather than a personal credit card for a personal purchase, the PCard Administrator must be notified immediately.

Tax Exemption

Pensacola Christian College, Abeka Academy, Campus Church, and Youth Outreach Ministry are exempt from paying taxes on most commodities and services. All Cardholders are responsible for being proactive in avoiding the unnecessary payment of sales and use tax on all their PCard transactions. If the vendor will not grant a sales tax exemption, note the vendor's refusal on the receipt. Current tax exemption certificates can be obtained from Accounts Payable (ext. 2854). Sample in Appendix D.

Disputing Charges

If a Cardholder is returning an item, did not receive the goods or services, or the card was charged in error, the Cardholder must first attempt to contact the Vendor to resolve the error. If this is unsuccessful, then the Cardholder should contact the PCard Administrator.

Under <u>NO</u> circumstances should cash be accepted from the Vendor in lieu of a credit towards the PCard.

Misuse of PCard and Consequences

The College must safeguard its assets and protect its funds from misuse and fraud. All members of the College community involved in the use or administration of the PCard program have a responsibility to report known or suspected misuse of the PCard or the PCard program.

Any individuals suspecting or documenting misuse of the PCard will report such to the appropriate Supervisor who is responsible to notify the PCard Administrator. The information and documentation will be immediately forwarded to the Administration for further investigation. Supervisors shall take no action to resolve any alleged misuse without prior approval of the Administration. Upon completion of the Administration's investigation, the findings will be reported to the Supervisor, PCard Administrator, and Director of Employee Services as appropriate.

All parties will handle reports and investigations of suspected misuse or fraud in a confidential manner.

The frequency of misuse and the intent behind such misuse will dictate the severity of consequences for each infraction. Consequences can range from infractions, loss of PCard privileges, and up to or including termination. The Administration will review the information and documentation of each infraction and consult with the Director of Employee Services to determine the appropriate consequences.

Changes to an Existing Account

Changes to a Cardholder's account may include changing the Cardholder's name, transferring to another department, and closing a PCard Account. The Cardholder must submit an approved updated "Request to Issue a Credit Card" form (Appendix A) to the PCard Administrator.

If the Cardholder is terminating his/her employment with the College, the PCard should be cut in half and must be returned to the PCard Administrator, A-4.

Revised 12/9/2025

Pensacola Christian College and Affiliates Purchasing Card Employee Agreement

Employee Name: ______________________________ **Department:** _____________________

I acknowledge receipt of a Bank of America Purchasing Card. Although this Card is issued in my name, it is the property of Pensacola Christian College and its affiliates ("College") and should only be used for approved purchases. As an authorized Cardholder,

I hereby acknowledge I have read the Pensacola Christian College and Affiliates Purchasing Card Policy, and I agree to comply with the terms and conditions laid out in the policy.

___________________	__________________________________	_____________
Last 4 Digits of PCard	Employee Signature	Date Signed

*if applicable, list last 4 digits of additional cards below.

Appendix A

Request To Issue a Credit Card

User Name:______________________________ E-mail:______________________________

User Dept:____________________Work Extension:________Work Cell:____________________

Field Reps. Only: Home Address:____
Street Address

____
City State Zip

Home Phone No.:______________________________

Card Usage: (Check either *yes* or *no* for each category)

	Yes	**No**		**Yes**	**No**
Travel	☐	☐	Purchases	☐	☐

Copy Limits of Cardholder:____

Or

Requested Card Limits: Per Transaction $__________ __ Daily $____________ Monthly $______________

Supervisor Approval______________________________ Date______________

Approved ☐ *or* Denied ☐ Administrative Signature____________________ Date______________

---------------------**Office Use**---------------------

Card Info: **VISA** ☐

Company ______________________ Number______________________

Date Issued______________________ Date Cancelled______________________

Appendix B

CREDIT CARD APPROVAL SLIP

Name:________________________________
has permission to check out a credit card for
the purchase of:_______________________
estimated cost:________________________
Department:__________________________
Date Issued:___________________________
Date to be Returned:____________________

__________________   ___________________
Supervisor's Signature   Administrative Approval

Appendix C

Credit Card Approval List for Cards in the Cashier's Office

CARD NAME	SUPERVISOR SIGNATURE NEEDED	ELIGIBLE APPROVERS
PCC ONE	Yes	Dr. Shoemaker, Tom Mahoney, Bob Easterday or Jim Thompson

* *In emergency cases, Mrs. Danika Salmans may also serve as an administrative approver.*

Appendix D

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FLORIDA

Consumer's Certificate of Exemption

Issued Pursuant to Chapter 212, Florida Statutes

DR-14
R. 01/18

85-8012739648C-9	10/31/2024	10/31/2029	501(C)(3) ORGANIZATION
Certificate Number	Effective Date	Expiration Date	Exemption Category

This certifies that

PENSACOLA CHRISTIAN COLLEGE INC
250 BRENT LN
PENSACOLA FL 32503-2267

is exempt from the payment of Florida sales and use tax on real property rented, transient rental property rented, tangible personal property purchased or rented, or services purchased.

FLORIDA

Important Information for Exempt Organizations

DR-14
R. 01/18

1. You must provide all vendors and suppliers with an exemption certificate before making tax-exempt purchases. See Rule 12A-1.038, Florida Administrative Code (F.A.C.).

2. Your *Consumer's Certificate of Exemption* is to be used solely by your organization for your organization's customary nonprofit activities.

3. Purchases made by an individual on behalf of the organization are taxable, even if the individual will be reimbursed by the organization.

4. This exemption applies only to purchases your organization makes. The sale or lease to others of tangible personal property, sleeping accommodations, or other real property is taxable. Your organization must register, and collect and remit sales and use tax on such taxable transactions. Note: Churches are exempt from this requirement except when they are the lessor of real property (Rule 12A-1.070, F.A.C.).

5. It is a criminal offense to fraudulently present this certificate to evade the payment of sales tax. Under no circumstances should this certificate be used for the personal benefit of any individual. Violators will be liable for payment of the sales tax plus a penalty of 200% of the tax, and may be subject to conviction of a third-degree felony. Any violation will require the revocation of this certificate.

6. If you have questions about your exemption certificate, please call Taxpayer Services at 850-488-6800. The mailing address is PO Box 6480, Tallahassee, FL 32314-6480.