



AAPP 111 ACT ACCOUNTING POLICY PAPER

CORPORATE CREDIT CARD AND EXPENSE MANAGEMENT SYSTEM

Chief Minister, Treasury and Economic
Development Directorate

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30 June 2022

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1. INTRODUCTION

The Corporate Credit Card is a method of purchasing and payment that is used within the ACT Government as an alternative to other methods of payment. The use of a Corporate Credit Card offers a number of advantages over other payment methods in terms of convenience, the potential to reduce paperwork, increased visibility and accountability and enables prompt payment of suppliers. It can also be an alternative to raising a Purchase Order.

This policy allows large scale use of Corporate Credit Cards as a cost-effective tool for high volume purchases.

1.1 APPLICATION

1.1.1 Purpose

This ACT Policy outlines the policies and procedures that Directorates and Territory authorities covered by this policy (see section 1.3 below) should adopt for the implementation and administration of the corporate credit cards. This Policy is to be read in conjunction with the following:

- *Financial Management Act 1996;*
- *Government Procurement Act 2001;*
- *Public Sector Management Act 1994;*
- *Public Sector Management Standards 2006;*
- ACT Purchasing Policy Principles and Guidelines;
- Director General Instructions (DGIs)¹;
- Fact Sheet - Applying for a Corporate Credit Card; and
- FBT Declaration for Entertainment.

1.1.2 Application Date

This ACT Accounting Policy Paper applies with effect from 30 June 2022.

1.1.3 Agencies Covered by this Policy

This policy applies to ACT Government Directorates and Territory authorities using the Expense Management System (EMS System) partnered by Shared Services Operations Banking.² Agencies that do not use the EMS system still need to apply the principles on the use of corporate credit cards outlined in this Policy.

1.1.4 Contact

If you have any questions regarding this Policy, please contact the FRF Branch to obtain further clarification. Contact details are listed on the website: <https://apps.treasury.act.gov.au/accounting/>.

¹ For a Territory authority it will be the Chief Executive Instructions.

² ACT Public Schools are excluded from this policy.

2. POLICY

The ACT Government has incorporated the use of the ACT Government Corporate Credit Cards into its overall purchasing and accounts payable procedures. Under the Territory Banking Agreement, Westpac Banking Corporation is the contracted provider of Corporate Credit Cards.

Corporate Credit Cards should be used for purchases valued at less than \$5,000 (GST inclusive). That is, the transaction limit of the credit card should not exceed \$5,000, unless there are valid reasons for not doing so. An example of a valid reason may include an agency having a particular type of regular transaction that is above \$5,000 (GST inclusive) or regular purchases from a particular supplier that are above \$5,000 (GST inclusive). Also there may be particular staff within an agency that require a credit card limit above \$5,000 due to the requirements of their job.

Agencies may change the transactional limits on a case-by-case basis, with the approval of the Director-General³, if there is a valid reason in doing so. The case and reason should be recorded and maintained by the Agency.

Agencies may also apply additional guidelines or policies for specific procurement types or types of goods and services purchased on the Corporate Credit Cards. If an agency produces additional guidance in relation to the types of goods and services purchased on a credit card this should be consistent with the guidance in Attachment A. Agencies should document and maintain records of any guidelines or policies that are in addition to this policy document.

2.1 PROCUREMENT REQUIREMENTS

Use of a corporate credit card still requires compliance with ACT Government procurement policies and processes. For further guidance on ACT Government procurement policies and processes, refer to the Procurement ACT intranet site at: <https://actgovernment.sharepoint.com/sites/intranet-CMTEDD/whog/procurement/Pages/default.aspx>.

2.2 WHEN TO USE A CORPORATE CREDIT CARD

Corporate Credit Cards should be used for **purchases** valued at less than \$5,000 (GST inclusive) unless there are valid reasons for not doing so. Reasons for not using the Corporate Credit Card could include, but are not restricted to:

- purchases where alternative Whole of Government purchasing arrangements are in place (for instance, hotel and accommodation bookings associated with travel);
- purchases made through Oracle or other Agency Procurement system (where a purchase order is created) or where a formal purchase order is required;
- purchases that requires the agreement of terms and conditions that differ from the suppliers standard terms and conditions;
- purchases where payment is expected to be made via the Accounts Payable Invoice Automation Solution (APIAS), the Project Management and Reporting System (PMARS) or other Agency purchasing system. For instance, where a contract with a supplier requires payment via invoice or an invoice relates to a purchase of an asset and is required to be recorded and processed via PMARS;
- purchases where the preferred supplier does not accept payment by credit card; and

³ Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

- purchases where standard payment terms represent better value for money, for instance, where a premium is imposed by the supplier for use of a credit card.

The “Buying Goods and Services Risk Questionnaire” located on the Procurement ACT intranet site can be used as a guide to support such purchases. <https://actgovernment.sharepoint.com/sites/intranet-CMTEDD/whog/procurement/Pages/default.aspx>.

The intent of this policy is to use the corporate credit cards at the point of the purchase. It is not intended that corporate credit cards be used as a mechanism to pay invoices received after the provision of a good or service, unless there are valid reason for doing so, such as credit card being the only accepted form of payment.

Corporate Credit Cards are to be used mainly for commercially readily available, off the shelf purchases of minor items, in circumstances including:

- in person, over the counter retail purchases;
- telephone purchases;
- mail order and subscriptions purchases; and
- internet / on-line purchases.

Attachment A provides a list of items that agencies may use as a guide on what items could be purchased using the Corporate Credit Card. This is not an exhaustive list.

A cardholder is required to have financial delegation even where the expenditure is authorised by a delegate. For example, an Executive Assistant receives authorisation to purchase sandwiches for a committee meeting held during lunch in the office board room. The authorisation for the expenditure has been provided from the Executive Branch Manager to purchase the light lunch. The payment is made on the Executive Assistant’s credit card. The Executive Assistant who is the cardholder is still required to have financial delegation for the payment.

Cardholders are encouraged to use prompt payment using the Corporate Credit Card as a tool for negotiating improved prices and services.

2.3 EXPENSE MANAGEMENT SYSTEM (EMS SYSTEM)

The EMS System enables expenditure acquittals by cardholders through an internet portal. The system enhances tracking, monitoring and analysis of expenditure along with the automated transfer of expenditure into Oracle. The EMS System accesses the Chart of Accounts and allow for the automated pre-coding of expenditure. The EMS System supports the setting of default codes and favourites by the cardholder to enable automated coding of expenditure.

The EMS System is supported by the Corporate Card Support Team within Shared Services.

3. RESPONSIBILITIES AND ACCOUNTABILITIES

The primary responsibilities and accountabilities in relation to Corporate Credit Cards rest with the:

- Cardholder;
- Executives (Executive Branch Managers/Executive Group Managers⁴);

⁴ For smaller agencies an executive could be a Senior Officer Grade A or B.

- Chief Finance Officers;
- Director-General;
- Credit Card Administration Officer⁵; and
- Cardholder Supervisor.

3.1 CARDHOLDER

Cardholders have responsibility to:

- immediately upon receipt of the card, sign the reverse side;
- ensure they have appropriate financial delegation to purchase the item;
- when purchases are made for cost centres outside of their financial delegation authority, appropriate approval is received from a financial delegate of the respective cost centre requesting to incur this expense within their budget limit;
- purchase goods and services on behalf of other ACT Government staff. This can include purchasing goods and services on behalf of a contractor (employed through Contractor Central or on a short term contract directly with the ACT Government);
- obtain a tax invoice from the supplier for transactions exceeding \$82.50 and supporting documentation (invoice or receipt) is maintained for transactions below \$82.50. Where a credit cardholder makes a purchase of a good or service on behalf of another staff member (requesting officer), it is the requesting officer's responsibility to provide the relevant supporting documentation to the credit cardholder. The requesting officer must provide the original tax invoice to the credit cardholders, which can be an electronic receipt;
- If a tax invoice or receipt document is for some reason lost, a statutory declaration must be completed;
- use their card for business/official purposes only;
- not to incur their own expenditure, or any expenses in which they have a conflict of interest unless:
 - the expenditure is coincidental to work duties and for a purpose pre-approved by their immediate supervisor (in the case of the Director General, by the Deputy Director General⁶) e.g. use of the credit card for taxi fares and reasonable meals on a pre-approved work trip; or
 - the specific purchase and amount have been pre-approved (in writing) by their immediate supervisor and the purchase cannot be made with another cardholder's credit card;
- not to use the card to obtain cash, with the exception of cardholders who have obtained prior approval from the Director General⁷ or where the cardholder is the Director General⁷ obtained approval from a Deputy Director General or equivalent, to withdraw cash whilst on official ACT Government business;
- check availability of funds against budgeted and delegated limits;

⁵ For agencies supported by Shared Services, the Credit Card Administration Officer can be an officer within Shared Services, or alternatively, an officer within the agency. Agencies are to liaise with Shared Services to make this determination.

⁶ For a Territory authority this would be that the Deputy Chief Executive Officer would approve for the Chief Executive Officer.

⁷ Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

- keep their card secure when not in use. Card details are to be kept private to minimise opportunities for fraud;
- personally be responsible for all purchasing, documentation, acquittal and payment obligations related to their card's usage;
- do not provide their credit card details to another ACT Government staff member to make internet / on-line purchases. Instead the cardholder should input the credit card number for on-line purchases themselves;
- not to exceed their transaction limit on the maximum they can spend in a single purchase;
- not to exceed their card credit limit on the total amount which can be spent within the period (generally one month);
- not split transactions to avoid card limits;
- observe any restrictions or limitations imposed in respect of approved suppliers and / or categories of expenditure;
- comply with normal purchasing requirements on quotation;
- resolve matters of disputed billings (with the assistance of the Credit Card Administrative Officer where necessary);
- report any misuse, loss or damage of their cards to the Credit Card Administration Officer on weekdays. Where this occurs on the weekend (and the cardholder becomes aware of this on the weekend) then they should immediately notify the approved ACT Government Banking Provider;
- return credit cards to the Credit Card Administration Officer upon their resignation or transfer from their agency. Please see Section 5.8 where a credit cardholder goes on leave for greater than a three month period;
- complete the "Corporate Credit Card Declaration Form" when being issued with a credit card (see Attachment B); and
- acquit the transaction by verifying the default codes or provide codes in the EMS system and scan all supporting documentation (including tax invoice / receipt) into the EMS System to support each credit card purchase within 15 working days of the transaction. Credit Cards may be cancelled at the discretion of the Chief Financial Officer/ Director-General if they are not acquitted in a timely manner.

3.2 EXECUTIVES (EXECUTIVE BRANCH MANAGER OR EXECUTIVE GROUP MANAGER)⁷

Executives have responsibility to:

- discuss and agree with the prospective cardholder the scope, usage and conditions applying to the Cardholder;
- establish transaction and credit limits for the cardholder; and

⁷ For smaller agencies an Executive could be a Senior Officer Grade A or B.

- endorse a written application in the form of a brief to be forwarded to the Chief Finance Officer or the Director-General⁸ for approval (Depending on the delegation held within the Agency).

3.3 CHIEF FINANCE OFFICER

The Chief Finance Officer has responsibility to:

- Review applicant's delegations and, where appropriate, approve the credit card application for holding a credit card or vary the applicants current credit card/transaction limits for spending. This will apply where the Director-General has provided delegation to the Chief Finance Officer to approve credit card applications and vary credit card/transaction limits up to the agreed limit of the agency.
- Assess the credit card application and advise of whether they support the Director-General⁸ or delegate approving the application. They must then obtain written consent from the Director-General⁸ or delegate requesting his / her approval to any variation to a cardholder's credit and / or transaction limits. This would occur where the Chief Finance Officer has not been provided delegation to approve credit card applications and vary credit card/transaction limits;
- send delegate approved application to the Credit Card Administration Officer for processing;
- undertaking regular reviews to ensure the relevant delegations remain in place and advise the Credit Card Administration Officer of any changes that effect the credit card conditions;
- respond to the annual review by the Credit Card Administrative Officer and take any necessary actions in relation to the recommendations for the rescinding of cards; and
- appoint the agency's Credit Card Administration Officer.

3.4 DIRECTOR-GENERAL⁸

The Director-General has responsibility to:

- approve a credit card application request; and
- approve any variation to a cardholder's credit card/transaction limit; or
- provide delegation to the Chief Finance Officer to approve credit card applications and vary credit card/transaction limits (or other officer like the Deputy Director-General), where the Director-General considers this appropriate.

The Director-General is also responsible for approving transactional limits above the \$5,000 limit set out in this policy.

3.5 CREDIT CARD ADMINISTRATION OFFICER⁹

The Credit Card Administration Officer will have responsibility to:

- arrange issue, replacement and cancellation of credit cards;
- process approvals for variations to cardholders and/or credit limits;

⁸ Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

⁹ For agencies supported by Shared Services, the Credit Card Administration Officer can be an officer within Shared Services, or alternatively, an officer within the agency. Agencies are to liaise with Shared Services to make this determination.

- provide advice on the policy for the use of credit cards;
- maintain a secure register of all issued and returned credit cards and cardholders details;
- ensure that cardholders sign declarations and receive statements;
- liaise with credit card provider;
- complete an annual review and report to management in relation to card use, including information on non-usage, or mis-usage which may lead to the rescinding of cards;
- contact the approved ACT Government Banking Provider to report any misuse, loss or damage of a credit cardholder's card (once notified by a credit cardholder); and
- ensure security of uncollected or temporarily returned credit cards (ie where a credit cardholder is on leave).

3.6 CREDIT CARDHOLDER SUPERVISOR

The Cardholder Supervisor has responsibility to:

- not to approve their own expenditure, or any expenses in which they have a conflict of interest unless the specific purchase and amount has been pre-approved (in writing) by their immediate supervisor.¹⁰
- ensure correct procedures for purchasing have been followed by the cardholder;
- ensure that purchases are for official purposes only;
- ensure that transaction, card limits have not been exceeded;
- not to provide their EMS System log-in details to the cardholder or another agency staff member;
- verify and approve credit card transactions (including supporting documentation) in the EMS System within 10 working days from the date of the acquittal;
- nominate another staff who has the necessary financial delegation to verify and approve credit card transactions in the EMS System whilst on leave; and
- ensure that Credit Card Administration Officer are notified and cards are returned by cardholders that have either resigned or transferred to other Directorates. All supporting documentation on outstanding expenditure should be provided by the cardholder.

4. NON-COMPLIANCE

Individual cardholders are responsible for the physical security and use of their corporate credit cards. Individual agencies are responsible for the management and oversight of the card activity and must put in place appropriate internal controls and risk mitigation strategies to monitor and regulate the use of Corporate Credit Cards.

Agencies should consider conducting regular internal audits to ensure that corporate credit card policies and procedures are followed, adequate documentation is obtained and scanned to the EMS System against each credit card purchase and that the agency has received the goods / services purchased.

¹⁰ For Cardholders at the most senior levels of an agency it may be more appropriate for the Cardholder's Supervisor for the purpose of EMS to be at the same level or a level lower than the cardholder. This should be determined on an individual agency basis as required.

Failure to comply with these procedures may result in incorrect accounting treatments, errors and possible fraud against the agency.

Consequently, any failure to follow these procedures will be taken seriously and may result in disciplinary action.

5. PROCEDURES

The following procedural rules are for credit cardholders and credit card approvers:

- application and approval;
- identification points;
- credit limit;
- merchant blocks;
- credit card register;
- variations and amendments;
- renewal of credit cards;
- return of credit cards; and
- acquittals.

5.1 APPLICATION AND APPROVAL

Credit card applicants must be a permanent officer of the ACT Government. Corporate Credit Cards may be issued to persons other than a permanent officer of the ACT Government in some circumstances. This might include where contractors or temporary employees are in positions that hold financial delegation. Such persons must still be public sector officers (as defined under the *Public Sector Management Act 1994*) such as contractors, temporary employees of the ACT Government and other persons exercising a function on behalf of the Territory.

The position the Corporate Credit Card applicant occupies must have a financial delegation to incur expenditure. The applicant will also need to demonstrate a need for the card.

The following process should be followed for the issuing of a new corporate credit card:

1. Prospective cardholder identifies the need for a credit card;
2. The business unit director then discusses the scope, usage and conditions of the credit card with the prospective cardholder;
3. A Corporate Credit Card application form¹¹ and an accompanying brief from the prospective cardholder's Director to the Chief Finance Officer or Director-General¹² must be completed and endorsed by the applicant's Executive. The brief must include the scope, usage, conditions, transaction limit and credit card limit applying to the prospective cardholder;

¹¹ An application form can be obtained by contacting The Credit Card Administration Officer in Shared Services Finance

¹² Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

4. The brief and the Corporate Credit Card application form are then sent through the applicant's Executive to the Chief Finance Officer or to the Director-General¹³ for approval depending on the Agency;
5. After the Chief Finance Officer/Director-General¹⁴ approves the request, the application form is sent to the Credit Card Administration Officer for processing;
6. The Credit Card Administration Officer then forwards the formal application to the approved ACT Government Banking Provider for the issue of a Corporate Credit Card;
7. The credit card is received by the Credit Card Administration Officer and the applicant is advised; and
8. The Cardholder gets the credit card from the Credit Card Administration Officer, signs the reverse of the card, signs the Corporate Credit Card Declaration Form (**Attachment B**) and activates it for use.

5.2 IDENTIFICATION POINTS

New cardholders are required to verify their identity with original documentation at a Westpac branch. This is not required if the cardholder is already a Westpac customer.

Each new cardholder must provide the ACT Government Banking Provider with the appropriate identification documents. The identification documents are outlined in the following document:
https://www.westpac.com.au/docs/pdf/new-customer-checklist/Checklist_IndividualCustomers.pdf

5.3 CREDIT LIMIT

Transaction limits for each purchase should be set at a level consistent with anticipated usage and the financial delegation limits of the credit cardholder. The transaction limit is the total amount that can be expended in a single purchase. Purchases must not be split to negate transaction limits.

The credit limit is the total amount that may be expended within a period - usually one month. It is often useful to establish the credit limit at an amount twice the estimated monthly usage to allow a lapse of time for settlement of the previous month's transactions. These parameters reflect the amount expected to be expended during any given period of time and is in no way related to the delegation of a particular cardholder. They may be varied at a later date subject to operational needs and appropriate approval.

Further restrictions may be established in relation to the total amount that can be expended in a single transaction or on the type of transactions that can be conducted on each card.

Director-Generals¹⁵ or their nominated representatives must review Corporate Credit Card limit levels at least annually or as risk assessments determine.

5.4 MERCHANT BLOCKS

Agencies may consider applying other types of restrictions like merchant blocks. Banks require merchants to have identifying codes, based on the type of goods or services. Agencies can request that a merchant block to stop the Corporate Credit Card from being used with a particular merchant. Other restrictions on credit cards maybe available and should be discussed with the Credit Card Administration Officer.

¹³ Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

¹⁴ Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

¹⁵ Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

5.5 CREDIT CARD REGISTER

A consolidated register of active cardholders and supporting documentation will be maintained by the Credit Card Administration Officer. The Payment Card Industry Data Security Standards (PCI DSS) applies if you store, process and/or transmit cardholder data. It is a requirement that cardholder data should not be stored unless it is required for a business, legal and/or regulatory purpose. This applies to keeping a register of card holder information. The Primary Account Number (credit card number) details need to be either masked or truncated to limit vulnerabilities associated with cardholder data.

5.6 VARIATIONS AND AMENDMENTS

All variations to cardholders and/or credit limits require the Chief Finance Officer or Director-General¹⁶ approval, depending on the agency, prior to the variation being forwarded to Credit Card Administration Officer. It is recommended that this variation approval would be done via a brief which outlines the justification for the variation/amendment. The brief should be endorsed by the prospective cardholder's executive and, where applicable, the brief should cover such things like scope and reason for the variation, examples of types of expenditure and amounts, current and expected usage. Once approved the documentation needs to be provided to the Credit Card Administration Officer for processing.

Corporate Credit Cards are non-transferrable between agency staff members. If a cardholder is absent in excess of one month the person acting in the position carrying the delegation may be issued with a card provided they meet the necessary eligibility criteria.

5.7 RENEWAL OF CARDS

A replacement card will automatically be issued by the ACT Government Banking Provider prior to the current card's expiry date. The credit card will be issued to the Credit Card Administration Officer. The Credit Card Administration Officer will contact the cardholder who will be required to collect the card in person. The Cardholder will be required to sign the new credit card upon receipt. If the cardholder is not able to collect the credit card in person due to a global pandemic or other circumstance the Credit Card Administration Officer may be able to arrange an alternative arrangement for the card holder to receive the credit card.

5.8 RETURN OF CARDS

Where a cardholder goes on leave or temporary transfer for a period in excess of three months the credit card should be cancelled and returned to the Credit Card Administration Officer.

Upon either resignation, a transfer to another area within the Agency, transfer to another Agency, or an external transfer (that is permanent or temporary for longer than three months) the card is to be cancelled. The cardholder must inform the Credit Card Administration Officer who will formally cancel the card with the ACT Government's credit card provider. The cardholder shall destroy the chip and cut the card in two and return the credit card to the Credit Card Administration Officer for disposal.

The cardholder is to provide all outstanding documentation to the Credit Card Supervisor for verification and approval purposes.

If a tax invoice or receipt document is for some reason lost, a statutory declaration must be completed.

¹⁶ Where the agency is a Territory authority the reference to Director-General should be read as Chief Executive Officer.

Credit Card Supervisors must ensure the cardholder has returned the card, rearranged any direct debit agreements and cleared any outstanding purchases or has made arrangements for the Supervisor to do so on their behalf.

Machinery of Government changes may also require cards to be returned. This should be discussed with your Strategic Finance area.

5.9 ACQUITTALS

Information regarding the process to acquit the credit card expenses can be located on the Shared Services website or by contacting the Credit Card Administration Officer.

6. CREDIT CARD TRANSACTIONS

An ACT Government Corporate Credit Card may be used across the counter (in person), mail order/subscriptions purchases, by internet or by telephone. Care should be taken when quoting the card number that:

- strangers are not present when using it via the Internet or telephone;
- Internet/on-line details containing the credit card number are not saved on the device; and
- papers containing the credit card number are stored securely.

Cardholders must ensure there is a clear description of the goods / services purchased on supporting tax invoice / invoice/ receipt. The description “goods” is not sufficient. The description is required so that expenditure can be easily checked, reconciled and correctly coded to the agency ledger in Oracle. Where a credit card purchase is made via telephone, a tax invoice / invoice / receipt is to be requested.

The description of the goods purchased on the supporting invoice will need to be adequate to allow the EMS system to code multiple cost centres in a single purchase transaction, where relevant.

All purchase documentation must be scanned and attached to EMS transactions records to verify the expenditure was legitimate.

6.1 USE OF THE CORPORATE CREDIT CARD IN RELATION TO WHOLE OF GOVERNMENT CONTRACTS

Shared Services Procurement has established a WoG contract for the purchase of stationery and for the provision of travel/accommodation services. As such, Credit Cardholders should not use their credit card to purchase stationery or travel/accommodation. The WoG stationery provider and the WoG travel/accommodation provider must be used, except in exceptional circumstances for example where:

- Stationery items are not available from the preferred government provider or are required urgently (under 24 hours); and
- a cancelled flight or lost tickets cannot be paid under the agreed charging arrangements with the ACT Government’s travel provider.

In addition, cardholders must provide a reason for purchasing stationery or travel/accommodation on their credit card and not through the preferred government provider.

6.2 USE OF THE CORPORATE CREDIT CARD ON THE INTERNET

The internet is recognised as a means for purchasing goods or services within the ACT Government as it offers potential savings in administrative time and cost associated with procurement. It also increases the number of suppliers that agencies can access by removing geographical constraints. However, the internet increases the risk associated with procurement and therefore purchases through the internet should only be undertaken if **all** the following criteria have been satisfied:

- the payment site is secure;
- the supplier site is legitimate;
- the purchase is low value; and
- appropriate risk mitigation strategies (listed below) have been put in place.

Satisfaction of all the above criteria is required before the release of the Corporate Credit Card number and cardholder details via the internet.

Risk mitigation strategies that can be adopted for on-line purchases, depending upon the circumstances, include:

- knowledge that the on-line supplier is a reputable business;
- that the business has a bona fide website (do not access sites via indirect web links / unsolicited emails etc) and is secure (i.e. https which indicates that the website is encrypted);
- restricting internet purchases to merchant sites that utilise Secure Socket Layer (SSL) security (indicated by a gold padlock symbol on the web browser);
- Floating your cursor over any of the input fields on the supplier's website and checking if the URL identified is the same as the website (if a strange URL appears then the cardholder should be careful and not provide any details without contacting the supplier by phone);
- reading and being aware of the terms and conditions (particularly returns / cancellation policies etc);
- restricting the transaction amount and the number of daily transactions that can be conducted on-line;
- not clicking on 'pop up' windows when making payment;
- placing a low credit limit on the Corporate Credit Card to minimise the consequences of fraudulent misuse; and
- Credit card details should not be saved or stored in a computer browsers autofill section. Credits card details can be stored in a ride sharing app such as Uber, where this is a requirement to be able to use the app.

In procuring goods and services from suppliers over the internet, consideration should be given to sourcing purchases from local suppliers where a competitive market exists.

It should be noted that the usage of payment platforms such as 'PayPal' although not prohibited should be limited. Transactions using payment platforms such as 'PayPal' will show 'PayPal' as the supplier and will not provide information/data of the actual underlying supplier for the transaction.

If the Directorate maintains a separate delegation for internet payments, cardholders must ensure they have the appropriate delegation to make internet payments.

6.3 CREDIT CARD PAYMENTS

A Purchase Order is not required to be generated and sent to the supplier for procurement using the Corporate Credit Card. However, agencies may wish to establish a pre-approval process for certain card transactions by allocating the expenditure delegation to the cardholder's immediate supervisor. An important control which must be established by agencies is that the Financial Delegate must verify and approve each credit card transaction in the EMS System within 10 working days of the transaction being acquitted, with a cardholder required to acquit expenditure within 15 working days.

Related paperwork such as tax invoice / invoices, credit card dockets, receipts, etc. and any supporting transaction summary should be scanned and attached in the EMS.

Cardholders must ensure they avoid duplication of payment through the subsequent authorisation of invoices for payment of goods that were purchased and paid for by a corporate credit card.

Cardholders should make appropriate arrangements for account reconciliation and acquittals if they are on leave for an extended period.

6.4 FEES AND BILLING CYCLE

The billing cycle will include all transactions for the calendar month and will be paid automatically via direct debit against the agency's operating bank account with ACT Government's credit card provider.

All fees and charges on the Corporate Credit Cards will be billed to the relevant agency, which the agency will be obliged to pay.

7. PENALTIES AND DISPUTES

Any transaction which a cardholder cannot confirm, should be raised immediately with the Corporate Card Customer Service contact, these contact details are contained on the back of the card. It is crucial that action is taken to investigate the query and clear the account.

In the event a transaction is disputed, the disputed transactions process outlined by the Credit Card Administration Officer must be followed. The cardholder should advise their Supervisor and the Credit Card Administration Officer of any disputed amounts.

8. DEFINITIONS

Technical terms that are not defined in legislation have the following meaning for the purpose of this Policy:

Corporate Credit Card means an official ACT Government Credit Card, issued to obtain cash, goods or services on credit, for the purpose of official ACT Government business. It is not to be confused with the Amex Card currently used for travel acquisitions.

Expense Management System (EMS System) it is an on-line system to process expenditure acquittals by cardholders. The system allows for the tracking, monitoring and analysis of expenditure along with the automated transfer of transactions into Oracle.

Accounts Payable Invoice Automation Solution (APIAS) is an on-line system for Accounts Payable processing that utilises optical character recognition (OCR) technology and electronic workflows to process invoices. Transactions processed through APIAS are transferred to Oracle for payment and record.

Project Management and Reporting System (PMARS) is an on-line system for managing and reporting on capital works projects. It provides suppliers of capital works with an efficient communication channel to submit payment claims, track invoices, and to manage the updating of insurances and other compliance matters.

Oracle E-Business Suite (EBS) is the Financial Management System used by the majority of ACT Government Directorates and Agencies.

Example of Items for which the Corporate Credit could be used.

Purchases for which Corporate Credit Card could be used	Purchases for which Corporate Credit Card would <u>not</u> be used
Training	Employee and superannuation payments
Hospitality, catering and entertainment	Payments to other ACT Government entities other than payments that are only accepted by credit card. E.g. fees or applications to Access Canberra.
Subscription	Grants
Minor equipment (over the counter/ internet) that is under the agency's Property, Plant and Equipment capitalisation threshold.	Consultancy and internal audit fees
Minor repairs and maintenance	Office rent, utilities
Office supplies, when not available through the WHOG contract supplier or when required in emergencies.	Travel airfares and accommodation This services is provided by a whole of Government contract provider, unless the contract provider is not able to provide suitable travel and accommodation arrangements.
Taxi fare / Ride-hailing applications like Uber (where use of cabcharge card is not feasible)	Purchase of assets other than minor equipment that is over the agency's Property, Plant and Equipment capitalisation threshold.
Publications	Interest
Advertising and promotion	Alcohol
	Office supplies, when available through the WHOG contract supplier or when not required in emergencies.

These are examples only and Agencies may change the type of purchases for which Corporate Credit Card can be used on a case by case basis if there is a valid reason in doing so.

Credit Card Administrator

AGREEMENT AND ACKNOWLEDGEMENT BY CARDHOLDERS OF AN ACT GOVERNMENT CORPORATE CREDIT CARD(ACTCCC). - Corporate Credit Card Declaration Form

I hereby state that I am a holder of an ACT Government Corporate Credit Card. I understand and agree that an ACTCCC is issued to me on the express condition that I will, at all times, comply with the following conditions:

Initial

1. The ACTCCC is the property of [specify agency] and is in my possession and under my strict control;
2. I will not use the ACTCCC, nor permit it to be used, for other than official purposes and will not exceed the credit card's limit or my delegation limit;
3. I will not use my ACTCCC to draw cash or its equivalent, with the exception of cardholders who have obtained prior approval from the Director General or where the cardholder is the Director General obtained approval from a Deputy Director General or equivalent, to withdraw cash whilst on official ACT Government business;
4. I will not permit the ACTCCC to be used in any way by any other person;
5. I may only use the Credit Card to a limit of \$ _____ in any one transaction up to a monthly credit limit of \$ _____;
6. I will keep a record of all transactions, including full details of telephone / internet transactions;
7. I undertake to scan the originals of all invoices and other documentation and attach to the EMS transaction record for verification and approval;
8. All payments for transactions against my Credit Card billing transactions / statements will be recorded in the approved Finance system in a timely manner;
9. ACTCCC lost or stolen cards will be reported **immediately** to the ACT Government's credit card provider, contact details can be located on the credit card provider's website or on the back of the credit card. Lost or stolen cards should also be reported to the Credit Card Administration Officer on (02) 620 79000];
10. If I resign, retire, cease employment or transfer to another area or agency (for greater than 3 months), I will immediately hand my ACTCCC to the Credit Card Administration Officer responsible for the administration of Corporate Credit Cards in my agency for cancellation;
11. I agree that I have read the 'ACT Government Corporate Credit Card and Expense Management System Policy';

- 12. If I misuse the card (i.e. use it otherwise than in accordance with the ‘ACT Government Corporate Credit Card and Expense Management System Policy’ provided to me), I acknowledge that disciplinary action may be taken against me; and
- 13. When I receive a replacement credit card, I understand that I am to provide a copy of the letter of issue to the Credit Card Administration Officer as acknowledgment of receipt.

.....

Signature of ACTCCC Cardholder

.....

Signature of Credit Card Administration Officer

NAME:

NAME:

DATE:

DATE:



Chief Minister, Treasury and Economic
Development Directorate

For the Year Ended 30 June 2022