

TITLE: Procurement Card (P-card) Policy | American Express & SAP Concur Compliance

APPROVED: October 18, 2022

EFFECTIVE: October 19, 2022

DISTRIBUTION: Southeastern University American Express Cardholders & Reviewers

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The American Express and SAP Concur Compliance Policy is designed to:

- support and provide a more efficient means of producing monthly financial statements
- reduce the number of payroll hours spent managing invalid and incomplete transactions
- encourage more fiscal responsibility at the department and project level

Cardholder

The American Express cardholder is responsible for appropriately using the card and completing transactions in SAP Concur. A cardholder must adhere to all university procurement processes and policies when using the American Express p-card. P-cards are SEU property and may not be transferred to, assigned to, or used by anyone other than the cardholder. SEU may suspend or cancel cardholder privileges at any time for any reason.

Cardholders must complete and submit expense reports by the fourth of each month for the previous month, and expense reports that are incomplete or unsubmitted by the fourth of the month are considered overdue. To complete an expense report, the cardholder must accomplish the following actions in SAP Concur:

1. Verify all transactions are valid transactions and not fraudulent activity.
2. Assign all transactions to the appropriate month's expense report.
3. Upload a valid receipt for each transaction.
4. Assign a valid (active and assigned) general ledger account code (GL Account Code) for each transaction.
5. Provide a business purpose for each transaction that contains:
 - a. *Who* incurred the expense?
 - b. *What* type of activity, event, or purchase?
 - c. *Where* does the event or activity take place?
 - d. *When* does the activity or event take place?
 - e. *Why* was the expense incurred?
6. Provide attendee names when required.
7. Ensure the transaction is not a personal expense.

Approver

The SAP Concur p-card approver plays a critical role in identifying potential or actual misuse of the American Express card. Divisions select their American Express p-card approver. Both the approver and the cardholder are equally responsible and accountable for transactions. Approvers should be in a position of authority and at a higher level than the cardholder.

Approvers are required to review and approve expense reports by the seventh of each month, and expense reports that are not reviewed/approved by the seventh of each month are considered overdue. To properly approve an expense report, the approver must accomplish the following actions in SAP Concur:

1. Review the cardholder's expense report by examining each transaction, receipt, and other supporting documentation.
2. Determine the appropriateness of the business purpose and ensure the transaction supports SEU's mission and vision by reviewing the following:
 - a. *Who* incurred the expense?

- b. *What* type of activity, event, or purchase?
 - c. *Where* does the event or activity take place?
 - d. *When* does the activity or event take place?
 - e. *Why* was the expense incurred?
3. Verify the budget and GL Account Code are acceptable.
4. Approve and submit the expense report as approved.

Overdue Expense Reports

Overdue expense reports are expense reports that still need to be completed, submitted, or approved before the stated deadline; an incomplete or unsubmitted expense report exceeding the fourth day of the month or an unapproved expense report exceeding the seventh day of the month. A financial impact has been established to encourage cardholders and approvers to meet the responsibilities and deadlines listed in this policy. The respective vice president's budget will be impacted using the following actions:

- First Overdue Response: Email notification instructing the cardholder to complete and submit or informing the approver to review/approve the Overdue Expense Report.
- Second Overdue Response: The First Overdue Response has not been completed by the stated deadline and a Second Overdue Response generates an email notifying the cardholder and approver of a \$500 overdue fee assigned to the cardholder's respective Vice President budget using object code 67690 (P-card Overdue Fee).

Departments may be assessed a P-card Overdue Fee multiple times within a budget cycle if multiple employees or approvers have Overdue Expense Reports.

Fraudulent Transactions

Cardholders must install the American Express App on their phone and activate the alert notifications. Cardholders must regularly review transactions to monitor for fraudulent activity. If unauthorized activity appears, the cardholder must:

- Dispute the transaction to American Express.
- Report the activity to the P-card Office.
- Complete the transaction, following P-card Office instructions.

Annual American Express & SAP Concur Certification

American Express cardholders and approvers must participate in the annual AMEX & Concur Certification process. Certification is maintained by taking the mandatory quiz. This activity should take approximately 20 minutes to complete, and a score of 85% is required to pass.

Keeping the Card Secure

P-cards should be managed by the cardholder only and kept secure. Cardholders must report lost or stolen cards immediately to:

- American Express
- P-card Office