



Stony Brook University



# NEW YORK STATE RESEARCH FOUNDATION CREDIT CARD GUIDELINES



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## I. Overview:

The Research Foundation offers a Bank of America Visa Credit Card, known as the "RF Credit Card". It provides Stony Brook University employees an alternative procurement method when making small dollar authorized purchases, up to \$2500 per transaction. The program is intended reduce the time between requesting, ordering and actual receipt of goods or services and when access to campus procurement services is not available. This card may also be used for authorized travel expenses as an alternative to the reimbursement method.

The Research Foundation Credit card is an alternate method of payment and is not intended to evade the Research Foundation procurement policies. All purchases must be made in accordance with NYS Procurement Card Guidelines, SUNY, RF for SUNY and Campus Policy as outlined in this document and the links comprised within. The Research Foundation Credit Card may be used for Employee or Non-Employee Travel related expenses including but not limited to airfare, lodging, car rentals, and/or meals.

## II. Liability:

The Research Foundation Credit Card is not for personal use. If an SBU employee uses the card for personal or fraudulent use, the employee will be personally responsible for those personal or fraudulent expenses improperly charged to the card. These cannot be supported by RF sponsored or institutional funds.

## III. Application Process:

Department managers or Project Investigators (PIs) will identify which employees will be eligible for an RF Credit Card. Each individual who is eligible for a credit card will complete the Bank of America credit card application and submit it to the Procurement, Travel & Card Programs Office at zip 6000 or [sbu\\_travel\\_expense@stonybrook.edu](mailto:sbu_travel_expense@stonybrook.edu).

The Research Foundation Credit card is issued to employees within a department, not to the department as a whole. Only the cardholder whose name is embossed on the physical card may use the credit card. Card sharing is prohibited.

## IV. Training Sessions:

Research Foundation Credit Cards are mailed from Bank of America to the campus Research Foundation Credit Card Administrator, not to the cardholder and will only be distributed to those who have attended a training session and signed an acknowledgment form. Cardholders are required to activate their cards before they begin to make purchases. Card activation is not done during the training session.

V. Acceptable Purchases:

Purchases (including freight charges) are limited to a maximum of \$2500 per transaction, unless otherwise designated by your supervisor and approved by the campus Research Foundation Credit Card Administrator. Splitting orders to avoid the transaction dollar limit is prohibited.

- A. Ensure that the purchase is allowable, that there are sufficient funds to support the transaction, and it is allowable against the award terms and conditions.
- B. The Research Foundation is tax exempt. When making a purchase on-line or over the telephone, please provide vendors with NYS Tax Exempt ID No. 14740026K. Please refer to the training packet for the NYS Tax Exempt Certificate when making in-store purchases. It is the responsibility of the cardholder to seek a tax credit if/when tax is charged. Out of state tax charges are acceptable and chargeable to the Research Foundation Credit Card.
- C. All prices must be fair and reasonable.

VII. Inappropriate Purchases:

The Research Foundation Credit Card may NOT be used for the following items

- Personal use
- ATM transactions
- Formal contracts
- Animals
- Hazardous Materials
- eBay Orders
- Alcoholic Beverages
- Food, beverages, paper, or plastic goods for general office use (stock breakroom)
- Catering/Restaurant Dining
- Cash Advances
- Cash back on purchases/refunds
- Over-the-counter medication (including but not limited to Tylenol, Advil, Motrin, Etc.)
- Auxiliary heating/cooling equipment
- Gifts (greeting cards, flowers, floral arrangements, gift baskets, etc.)
- Charitable and/or political contributions
- Amazon Prime and/or Amazon Fresh memberships
- Rents (Bldg. space/leases)
- Entertainment related expenses for cardholder, staff members, guest speakers, students, non-employees or consultants (sightseeing cruises, museums, golf, Broadway shows, etc.)
- Traffic Infractions (including but not limited to speeding fines, red light camera tickets, parking tickets, etc.)
- Non-employee compensation (payments to consultants or guest speakers)

The above referenced list is NOT all inclusive and exceptions may apply, please contact your campus Credit Card Administrator should you have any questions and/or concerns.

Inappropriate use of the credit card will lead to the termination of the Research Foundation Credit Card Authorization.

VIII. Restricted Purchases:

A. When using non-sponsored funds and/or traveling internationally, a travel pre-approval Request through Concur is required, please refrain from booking reservations or registering for conferences until your Request is approved.

B. Cardholders should obtain written approval from their IT department before purchasing any computer hardware and/or software; a copy of the approval should be included when submitting your certification packet.

C. Amazon: use of the P-Card with a personal account is prohibited.

Hospital and VETS Home Cardholders must use the centralized **Amazon Business Prime Account** established by the Procurement Office (cardholders will receive an emailed invitation to join this account). Purchases must be made with the VISA RF Credit Card, do not add any other form of payment to this centralized account.

Main Campus and HSC Cardholders must use the **WolfMart Amazon Punchout** to make an Amazon purchase. Purchases must be made with the VISA Procurement Card, do not add any other form of payment to this centralized account.

D. Main Campus and HSC Cardholders must use the WolfMart Amazon Punchout to make an Amazon purchase. Purchases must be made with the RF VISA Procurement Card, do not add any other form of payment to this centralized account. Desktops and Laptops should be purchased via WolfMart.

E. Main Campus Information and Communication Technology (ICT) purchases that exceed \$2500 and are for student use must be vetted by DoIT before purchasing; Cardholders are required to attach the written response to the invoice.

F. Research Foundation Credit Card payments for advertising must have prior approval from the Office of Communications. Please use the following link and be sure to submit your written approval with your receipt(s) when the charge(s) appear on your statement:

<http://www.stonybrook.edu/brand/request-assistance/>

G. Promotional items may be ordered without prior approval; however, you should use a licensed vendor and follow Stony Brook University's licensing policy: [stonybrook.edu/brand/design-visual-identity/merchandising-licensing/](http://www.stonybrook.edu/brand/design-visual-identity/merchandising-licensing/)

IX. Cardholder Responsibilities:

A. Check the accuracy of your order and the goods received, confirm:

- Receipt of all goods and services
- Items delivered are what you ordered and are in acceptable condition
- Price charged is equal to the price quoted when ordered
- Confirm that NYS sales tax was not charged, seek credit if necessary (if/when vendor does not honor tax exemption a comment should be added to the cardholder reconciliation)

B. Cardholders are required to notify the vendor of any discrepancies with an order and coordinate return/exchange/credit to their account if necessary. Contact your campus RF Credit Card Administrator if the discrepancy is not resolved.

C. Cardholders are encouraged to periodically monitor the transactions that post to their accounts. All transactions that post to the billing statement must be reconciled; the quicker a transaction is disputed, the quicker it will be credited to the cardholder's budget account it was debited from.

- It is recommended that the P-card should not be used during the final 30 days of active Award period as these transactions are not encumbered.

X. Cardholder Fraud:

Cardholder fraud refers to (a Cardholder) using the Research Foundation Credit card with a deliberately planned purpose and intent to deceive and thereby acquire a wrongful financial or personal gain for oneself or others. In some cases, Bank of America Fraud Protection Unit determines when fraud occurs before charges appear on cardholder statements:

- Cardholders will be contacted by Bank of America via email and/or telephone
- Accounts/Cards with fraudulent activity will be closed and result in the issuance of a new account/card, which will be sent to the Procurement Card Administrator for issuance to the cardholder as quickly as possible.

Any or all of the following actions may be taken without notice should Research Foundation Credit card activity be deemed fraudulent:

- Immediate suspension of the Research Foundation Credit Card privileges
- Removal of any other purchasing authority
- Formal disciplinary action, which may result in termination of employment

XI. Credit Card Monthly Reconciliation process:

The BOA RF Credit Card cycle ends on the last day of each month. Cardholders that have made transactions within the billing period will receive an email from BOA notifying them that their statement is available. Your Procurement Card Administrator will email you with a deadline for reconciling your transactions in Concur and guideline updates/reminders along with all of the links necessary to complete the process; please read emails in their entirety.

- A. Cardholders should review their monthly statement on the BOA website (<https://payment2.works.com/works/home>) after they receive notification via email that their statement is available.
- B. Once complete, submit your e-certification packet via [Concur](#) (which will consist of transaction information, itemized receipts, and your Supervisor or PI's electronic signature).<sup>1</sup>

Bank of America Research Foundation Credit card cycle ends on the last day of each month. Cardholders that have made transactions within the billing period will receive an email from the Program Administrator identifying when reconciliations should be completed in Concur.

XII. Supervisor/Account Approver Responsibilities:

- A. Develop/Implement a plan for card oversight
- B. Be aware of the Cardholder's account parameters (including but not limited to account access via E-RAS and assigned credit card limits)
- F. Ensure that the cardholder reconciles the billing statement in Concur by the designated due date
- D. Provide reconciliation approvals in Concur when necessary

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<sup>1</sup> Please notify your P-Card Administrator if you are not able to submit your packet by the designated deadline. Please note that three missing and/or incomplete packets will result in a temporary suspension of your P-card.

### XIII. Misuse/Abuse of Cardholder Privileges:

Research Foundation Credit Card usage is closely monitored and audited for compliance. Misuse/Abuse is defined as using the Research Foundation Credit Card in a manner that violates established Guidelines, Procurement Policies, RF, SUNY, and/or Stony Brook University Guidelines including but not limited to:

- Split ordering
- Making inappropriate purchases
- Failure to report lost or stolen Credit Cards
- Sharing your card and/or account number

### XIV. Consequences for Misuse/Abuse of Credit Card:

The Research Foundation Credit Card Administrator and Bank of America hold the right to suspend and/or cancel any Research Foundation Credit Card Account as they deem necessary.

Whether permanent or temporary, should privileges be interrupted, cardholders and their supervisors will be notified via email. Cardholders will be responsible for reimbursement of any unauthorized charges.

1st Offense-Both the cardholder and the cardholder's supervisor will be notified of the violation. The cardholder will be advised to review guidelines with his/her supervisor and report back to the Research Foundation Credit Card Administrator with any questions and/or concerns. The cardholder will also be advised that if any other violations should occur, their credit card privileges will be suspended.

2nd Offense-All Research Foundation Credit Card privileges will be suspended until the cardholder and supervisor attend a subsequent training session. The cardholder's supervisor and any other appropriate parties will be notified of both offenses.

3rd Offense-Use of the Research Foundation Credit Card will be revoked. Department supervisors will be required to select another employee for the responsibility of being a Cardholder.

### XV. Lost or Stolen Card:

Lost or stolen Credit Card must be reported to the campus RF Credit Card Administrator immediately. Failure to comply with the requirements will result in a personal liability.



XVI. Key Information:

- Please keep your Research Foundation Credit Card in a secure location at all times
- It is recommended that the P-card should not be used during the final 60 days of active Award period as these transactions are not encumbered.
- Do NOT lend your Research Foundation Credit Card, account number or associated passwords with anyone.
- All cards without activity for 18 months or more will have their credit limit reduced to \$1.00; to make a purchase, Cardholders can request an increase by emailing the campus Administrator. All cards that have been inactive for 24 months or more will be canceled.
- Please notify your Procurement Card Administrator if:
  - You are going on an extended leave/vacation
  - Your supervisor changes
  - You change departments
  - You terminate employment
  - You no longer need the card

When in doubt, please contact your RF Credit Card Administrator.

XVII. Numbers and Links:

**Assistant Director for Travel & Card Programs**

Gerardina Paduano

631-632-6017

[Gerardina.Paduano@stonybrook.edu](mailto:Gerardina.Paduano@stonybrook.edu)

**OGM Office**

631-632-6963

[ogm\\_ovpr@stonybrook.edu](mailto:ogm_ovpr@stonybrook.edu)

<https://www.stonybrook.edu/osp-ogm/>

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**Procurement, Travel & Card Programs**

<https://www.stonybrook.edu/travel-and-expense/>

1512 Development Dr.

R&D Park, RSS Bldg.# 17 Suite 100.

Zip 6000

**Concur/Reconciliation**

<https://www.concursolutions.com/>

Concur Inquires: [sbu\\_travel\\_expense@stonybrook.edu](mailto:sbu_travel_expense@stonybrook.edu)

**Bank of America**

<https://spacardportal.works.com/gar/login>

**RF Travel Handbook**

<https://www.stonybrook.edu/travel-and-expense/policies/RF-Guidelines/RF%20Guidelines.php>