

COMMONWEALTH BANK OF AUSTRALIA



ADMINISTRATOR GUIDE TO THE SCHOOLS PURCHASING CARD PROGRAM

This guide should be utilised by persons nominated by the school to set-up and administer a School Purchasing Card Program.

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Introduction to the Commonwealth Bank Business Card Program

The Commonwealth Bank Business Card is a flexible program that offers the level of security needed to empower School employees to undertake business related expenditure on behalf of the school.

The School is responsible for all expenditure incurred on all cards issued on the Commonwealth Bank Business Card Program.

The School Purchasing Card operates as a charge card. At the end of each billing month, the outstanding balance of each card is swept to \$0. Individual cardholder statements and summary reports are produced and mailed. The settlement of all cards is processed 15 days later by an automatic direct debit to your nominated bank account.

Card Administrator

As part of the implementation of the Purchasing card program, Principals are to be appointed as the Business Card administrator.

This guide outlines tasks and activities that will be part of your role as Card Administrator.

Your duties may include the following:

- Analysing existing payment processes
- Identifying and selecting cardholders
- Liaising with the Bank on all program implementation issues
- Ensuring that all cardholders are aware of the program
- On-going Purchasing card program management
- Conducting regular reviews
- Providing management with regular feedback and reports
- Forward planning for the expansion and enhancement of the program

Please find detailed below a summary of some of the pre and post implementation tasks that may form part of a card administrators job description.

Select Cardholders and Suppliers

The Department's Procedures & Guidelines detail cardholder criteria and requirements.

When analysing current purchases and business related expenditure, you should be able to compile a comprehensive list of suppliers. Your list may be based on criteria such as volume of invoices or supplier type.

Being a MasterCard the Commonwealth Bank Business Card is widely accepted in Australia and around the world.

Liability

The School is liable for any transactions incurred on the Commonwealth Bank Business Cards however Department Procedures & Guidelines will be implemented within your school to ensure that cardholder's are aware that they can be held liable for any unauthorised business use on their cards.

The Bank provides free liability insurance on each card, which insures the organisation against loss due to the misuse of a card by the cardholder up to a total limit of \$150,000 per annum for the business and \$20,000 per cardholder.

Please refer to the Liability Insurance brochure that clearly defines the conditions applicable to the Liability Insurance.

Your New Program

Listed below are some aspects that you will need to consider when setting up your new Business card Program. The IB Government Premium Service Centre (1800 020 306 ibgovt@cba.com.au) will be able to assist you with all facets of your program set up.

Setting up a new Facility

You will be requested to complete the following documents: (detailed instructions and sample copies are included in Appendix A of this guide)

- **Business Card - Accountholder Details.** – This provides the details we need to establish the facility for your school.
- **Purchasing Card Authorised Signatory & Verifying Officer.** – This letter, on your school letterhead, serves to appoint the card program administrator and verifying officer.
- **Business Card – Direct Debit Request.** - This provides authority to the Bank to debit your school operating account with the monthly settlement of the total expenditure on your school purchasing cards.
- **Schedule 4B.** - This links your school purchasing card to the terms and conditions, including pricing of the Victorian State Government “Corporate and Purchasing Card” contract with the Bank.

Completed and signed forms, together with your initial Cardholder applications, should be mailed to:

IB Government Premium Service Team
Level 6,
10 Dawn Frazer Avenue
Sydney Olympic Park NSW 2127

Issuing New Cards

Your Department's Procedures & Guidelines set out circumstances in which new cards will be issued.

You will need to ensure that cardholders applying for cards complete the following documentation:

- Business Card – New Cardholder Details.

One form needs to be completed for each cardholder. (Instructions and a sample form are included in Appendix B)

Establishing Credit Limits

An overall credit limit (Facility Limit) for your Business card program is established for your school. The facility limit should be the total combined credit limit of all individual cards plus a margin to allow for possible increased card limits or additional cards. How this credit limit is derived and apportioned to the individual cards may depend on the existing budgets for purchases and business expenses, past expense details and the responsibilities that are applicable within an individual's role.

Cardholder Limits assigned should periodically be reviewed to ensure that they are meeting the needs of the individual cardholders.

Delivery of transactional data

Depending on the option chosen by your school, the manner in which you choose to receive the transactional data may differ based on your needs.

Electronic Means

To assist in the provision of transactional data the Bank offers Smart Data OnLine (SDOL) and CommBiz.

CommBiz is the Bank's premium online transactional banking channel which allows existing CBA clients to perform their banking from an Internet-connected PC or Mac, anywhere in the world, 24 hours a day, 7 days a week. Through CommBiz, schools can view all of their purchasing card transactions; for further information on CommBiz, **please contact the IB Government Premium Service Centre (1800 020 306 ibgovt@cba.com.au)**.

SDOL is an innovative card management system designed and supported by MasterCard International. SDOL is Internet-based reporting and expense management solution for all MasterCard Corporate Cards that allows you to download your school purchasing card transactions. SDOL also has the potential to interface the transaction data with CASES21 to assist with reconciliations and produce reports in an online environment. For further information please speak to Account Manager.

You can access SDOL: <http://sdol2.mastercard.com>

Hard Copy statements

Hard copy statements and Consolidated statements will issue monthly and be forwarded to the address nominated by your school on the postal address field of the application forms.

Implementation

The Bank has extensive experience with implementing a variety of Corporate Card programs. Australia Post, one of the largest Card programs in Australia, has over 2500 cards attached to the facility.

The Bank has project managed processes to ensure an efficient implementation for all Card programs.

The Bank will establish a purchasing card facility for your school and create a card-holder account for each card-holder. Personalised cards will generally be created within one week of the Bank's receipt of the completed forms, and dispatched by mail.

Ongoing Queries answered

The section below is a quick reference guide that covers any questions you may have with regard to managing your Business card program.

Most maintenance requirements may be requested on the School Purchasing Card Change Request, which needs to be authorised by one of the verified signatories on the facility.

All requests need to be directed through the IB Government Banking Premium Service Centre.

Phone: 1800 020 306
Fax: 1300 135 663
E-mail: ibgovt@cba.com.au

I need to change or add an authorised signatory to the account

An authorised signatory needs to be approved by the school.

All authorised signatories need to be identified and their details held on file with the bank. To add additional authorised or change authorised signatories; you need to provide your CBA account manager with a revised letter (Purchasing Card Authorised Signatory & Verifying Officer) confirming your revised list of authorised signatories. A draft of this letter is included in Appendix A.

I need to open a new cardholder account

- Complete a Business Card – New Cardholder Details form.
- Provide this application to the cardholders to be completed. You need to ensure that all the sections are completed and the application has been signed by the cardholder.
- You will then need to complete the Accountholders sections: check the “No” box for cash access and note the credit limit. An application will not be processed without this section being completed. Please ensure that the person signing the application, on behalf the school in the “Accountholder consent” section is the authorised signatory and that the bank holds their signature on file.
- Please then forward the application to your account manager so that he / she can complete their part of the form.

I need to order a replacement card

- Please provide the details of the account in question. These details should include the account number, the name of the cardholder and confirmation of the delivery details.

I need to change the Address on Cards / facility

- Complete section A of the Corporate Purchasing Card Change Request.

I need to close a cardholder account

- Complete section B of the Corporate Purchasing Card Change Request.

I need to change a cardholder monthly credit limit.

- Complete section D of the Corporate Purchasing Card Change Request.

I would like to retrieve a statement for a cardholder

- To be able to retrieve a statement for a cardholder, you will be requested to provide the cardholder account details and the month for which the statements are required.
- This request can be made over the telephone and details will be posted / faxed out as soon as practicable.
- Please note that in certain circumstances a fee of \$7.00 will apply.

I would like to change the account from which the Business card is cleared

- All Requests for Direct Debits Authority changes must be received in writing.
- Please note you will need to provide details of the facility account, the old DDA account and the new details.
- The new Direct Debit Request should be forwarded to the:

IB Government Banking Premium Service Centre
Level 6,
10 Dawn Fraser Avenue
Sydney Olympic Park NSW 2127
Phone: 1800 020 306
Fax: 1300 135 663
E-mail: ibgovt@cba.com.au

I need to report a card lost

- If the card is lost, stolen or otherwise compromised, a cardholder needs to call the Bank as per details in his conditions of use.
- If the card is lost in Australia please call 13 2221 24 hours a day, 7 days a week. If your MasterCard is lost in the USA call 1800 307 7309 (free call) and elsewhere call the USA collect on 1 636 722 7111.
- A card will be reported lost once the cardholder has been identified. A third party stop may also be requested on the account
- A new account will be set up and a card posted out to the address nominated on the application form.

Appendix A- Completing forms to set-up up a new facility

To set up a new School Purchasing Card facility the following must be completed and signed.

1 - Business Card – Accountholder Details

This provides the details we need to establish the facility for your school.

Accountholder details

Full name of Applicant

Your school name - note this is limited to 26 characters including spaces.

Trading name of applicant

Again, your school name - note this is limited to 26 characters including spaces.

Trading name to appear on card

This is the name to appear on the Business Cards – note this is limited to 21 characters, including spaces, and cannot contain symbols.

Postal Address

The postal address that the Statements will be forwarded to at the end of a Billing Cycle (limited to 35 characters for line 1 and 2). If statements are to be centrally delivered, the field should contain the Card Administrator's address include "Attention...." for reference to the Card Administrator.

Facility Limit sought

A monetary amount that represents the total combined monthly credit limit on all Business Cards attached to the Facility. You should also include an additional margin to allow for future increased card limits or additional cards. The cumulative credit total of all Cards cannot exceed this limit.

Business Financial Year end

The month that is the end of a reporting financial year (e.g. 06 = June)

Accountholder please indicate

Requested Cycle Date

Month end should already be pre-selected.

Mailing address

This field indicates the mailing address for Cardholder Statements. The preferred option is "Business address"

Accountholder information

Complete daily contact details for your school. Cardholders may be asked to supply this contact name when identifying themselves to the bank if they are unable to be satisfactorily identified from information provided on their Cardholder application form.

Declaration

To be signed and dated on behalf of the school. It is expected this would be signed by Schools principal and School board member.

2 – Purchasing Card Authorised Signatory and verifying Officer

This letter, on your school letterhead, serves to appoint the card program administrator and verifying officer.

The appointment of Authorised and Verifying Officers for a Purchasing card facility must be provided be in a letter form, using the sample provided; printed on the school letterhead under signature of the school council and principal.

It is recommended that more than one Authorised signatory and verifying officer be nominated. This will ensure the operation of your purchasing card facility will not be affected by individual absences.

The different roles or responsibilities are outlined as follows;

Authorised Officer - can authorise; the creation of a new Facility, issuance of a Corporate Purchasing Card, any change to transaction or monthly limits, amendments to blocking strategies, hierarchal amendments or the cancelling of Cards or Facilities.

Verifying Officer - can only verify the identity of a Cardholder to avoid the need for individual Cardholders to provide 100 points of identity at local bank branches.

Authorised or Verifying Officers who have not previously provided their 100 point identification to the Commonwealth Bank must complete an Identity Verification.

Point of Contact – has no authority to issue card or change a cardholder's limit, but is able to request information about your purchasing card facility from the Bank.

Any one individual may undertake a number or all of these roles.

3 – Business Card Direct Debit Request

This provides authority to the bank to debit your school operating account with the monthly settlement of the total expenditure on your school purchasing cards.

The following details are to be completed:

Customer Authority

- Complete your school name

Details of the Account to be Debited

- Complete the Bank and Branch where your school account is maintained.
- Complete the account title of your school bank account
- Complete the BSB and account number of your school bank account.
- Customer Service Agreement
- This form should be signed in accordance with your bank account authorities.

4 - Schedule 4B – Notice of Participation

This links your school purchasing card to the terms and conditions; including pricing of the Victorian State Government “Corporate and Purchasing Card” contract with the bank.

Complete details as required and sign.

Appendix B - Issuing New Cards

A Business Card – New Cardholder Details form must be completed for each cardholder

Business Card – Accountholder Details

The following sections are to be completed:

- **Accountholder details**

Accountholder name is your school name.

- **New Card request**

Complete all the details for the cardholder. Details such as; date of birth, drivers licence and home phone number are used to assist the bank identify the cardholder should the cardholder ever need to contact the bank by telephone.

It is recommended that the schools address be used for the postal address (item 3)

Name of hierarchy (item 4) may be ignored.

- **Cardholder consent**

The cardholder sign and date.

- **Cash Access**

Ensure the “no” box is marked.

- **Accountholder consent**

This represents the authorisation on behalf of your school to issue a purchasing card to this cardholder. Ensure the monthly credit limit is completed. The nominated Authorising signatory should sign and date.

- **Bank use only**

To simplify the identification of the cardholder, the nominated Verifying officer may complete the identification of the cardholder for the Bank. Record the documents provided by the cardholder for their 100 points identification and sign.