



Policy Title	Credit Card Usage
Policy Number	5005
Category	Business & Finance
Applicability	College-wide
Responsible Office	Office of Business & Financial Affairs
Effective Date	August 15, 2024

I. Policy Statement

Suffolk County Community College (“College”) issues and permits the use of credits cards for College business purposes, including procuring goods or services, and facilitating the official activities of certain College personnel. College credit cards shall only be used in accordance with the purposes, requirements, and procedures established pursuant to this Policy.

II. Rationale

The purpose of this Policy is to identify the individuals who are authorized to use College-issued credit cards, provide dollar limits for purchases; describe the types of purchases permitted and the documentation required to support the purchases; establish control procedures over the custody of College-issued credit cards and the monitoring of their use; and the methods employed to recover moneys from any improper use of College-issued credit cards.

III. Scope and Applicability

This Policy governs the issuance and use of credit cards for College business purposes and applies college-wide to all officials, administrative units, departments, and employees of the College.

IV. Responsible Office/Executive

The Office of Business & Financial Affairs has responsibility for the implementation and review of this Policy. Individuals with questions about this Policy should contact the Office of Business & Financial Affairs for more information.

V. Definitions

Store Credit Card: a credit card issued for use at a specified retail/commercial store or chain. For example, The Home Depot or Lowe’s.

VI. Policy Elaboration

A. Use of Credit Cards by College Employees for Procurement

1. The Vice President for Business and Financial Affairs and the Director of

Procurement and Business Operations, only, are authorized to have a credit card issued in their own names on behalf of the College in order to facilitate the procurement of goods and/or services, in accordance with the College's Procurement Policy.

2. The credit line for such credit card shall not exceed \$50,000.
3. Credit card usage should be limited to those circumstances where a vendor/service provider indicates that it will **only** accept payment for goods and/or services by credit card, or when payment by credit card provides a financial advantage or benefit to the College. In such case, the requesting office or department shall submit the following to the Director of Procurement and Business Operations for final approval:
 - a. Required documentation (price quote, price compares, etc.) in accordance with College Procurement Policy;
 - b. A letter on vendor/service provider letterhead, a statement on a vendor's/service provider's website, or an email from such vendor/service provider, attesting that payment may only be made by credit card or identifying the financial advantage or benefit provided to the College by making payment by credit card;
 - c. The *Credit Card Budget Allocation Form*, signed by the requesting department and approved by the Campus Business Officer as to the availability of budgetary funds, and provides any additional information necessary for the proposed purchase.
 - d. The dollar limit for any single purchase made on the credit card shall not exceed \$5,000 without the approval of the Vice President for Business and Financial Affairs. Credit card purchases in excess of \$20,000 must have secondary approval from General Counsel or designee.
4. Any purchases made with such credit card shall be supported by documentation which demonstrates the nature and validity of such purchases, including, but not limited to, order forms, itemized receipts and packing slips. Such documentation must be retained as records by the Office of Business and Financial Affairs.
5. The credit card user shall notify the Office of Business and Financial Affairs upon receipt of the goods and/or services purchased.
6. Late payment fees resulting from the failure of the requesting individual to so notify the Office of Business and Financial Affairs of receipt of the goods and/or services will be charged to such department or office.
7. Credit cards shall be kept in a secure location. Access to such location shall be limited to the Vice President for Business and Financial Affairs and the Director of Procurement and Business Operations and his/her designee.

B. Use of Credit Cards by College Officials for College Business

1. In addition to the above, the use of credit cards shall be restricted to the College President and the College officials specified in this Section IV(B). Such credit cards shall be issued to such College officials in their own names on behalf of the College, and shall be held in their personal custody.
2. The credit line for the credit card issued to the College President shall not exceed \$10,000.
3. The dollar limit for any single purchase made utilizing such credit card shall not exceed \$2,500.
4. The types of purchases which may be made by such College official shall be limited to his/her own reasonable and necessary expenses incurred for official College business, including, but not limited to, transportation, meals and lodging.
6. A College credit card may be issued to the Vice President for Human Resources to facilitate online advertising of employment opportunities to increase visibility of job openings and promote diversity in recruitment. The credit line shall be limited to \$5,000. The dollar limit for any single purchase made utilizing such credit card shall not exceed \$1,000, except with the written approval of the Vice President for Business and Financial Affairs.
7. Any purchases made with such credit cards shall be supported by documentation submitted to the Office for Business and Financial Affairs within ten (10) business days of such use which demonstrates the nature and validity of such purchases, including, but not limited to, order forms, itemized receipts, and bills.

C. Store Credit Cards

1. Credit cards issued by *The Home Depot* and *Lowe's* may be utilized by the employees serving in the titles listed below.
 - a. Director of Plant Operations
 - b. Director of Fire and Public Safety
 - c. Associate Vice President for Facilities Planning
 - d. Director of Procurement and Business Operations
2. Authorized employees may request additional cards for departmental designees. Requests must be submitted in writing to the Vice President for Business and Financial Affairs and provide an explanation for the necessity of the additional authorized user(s). Issuance of an additional card requires the approval of both the Vice President for Business and Financial Affairs and the College President.

3. Store credit cards may only be used to purchase goods which are not readily available through SharkMart. Any such goods may only be purchased when necessary to ensure continuity of College operations. A single transaction using a store credit card may not exceed \$200.
4. Equipment, as that term is defined by the Office of Business and Financial Affairs, may not be purchased by store credit card.
5. Purchases in excess of \$100 must have prior approval from the Director of Procurement and Business Operations or the Vice President for Business and Financial Affairs.
6. Transactions cannot be split to circumvent the per transaction limit or the prior approval threshold.
7. Any purchases made with a store credit card shall be supported by documentation which demonstrates the nature and validity of such purchases, including, but not limited to, itemized receipts. Such documentation must be promptly submitted to the Office of Business and Financial Affairs.

D. Cardholder Responsibility and Lost/Stolen Credit Cards

1. Any College official/employee issued a College credit card, including a store credit card, is responsible for the card's safekeeping.
2. Credit card users are responsible for complying with all requirements of this policy and any other College policies governing purchases, expenses, and transactions for which the credit card is used. Credit card users are also responsible for obtaining and retaining the requisite documentation of the nature and validity of all purchases with a College credit card, including store credit cards.
3. In the event of a lost or stolen credit card, the cardholding official/employee must immediately report any lost or stolen credit card to their immediate supervisor, and the supervisor or cardholder must immediately contact the applicable 24-hour telephone number for the bank/credit card issuer. The cardholder or supervisor must also notify the Vice President for Business and Financial Affairs and confirm that notification to the bank/credit card issuer has been completed.

E. Monitoring Credit Card Use

The Office of Business and Financial Affairs shall be responsible to monitor the use of credit cards and to ensure full compliance with this policy.

F. Improper Use of Credit Cards

1. The use of College credit cards for personal expenses, personal transactions, or purchase of items for personal use is strictly prohibited.

2. Individuals authorized to use a College or store credit card shall be deemed to consent to accept financial responsibility for any inappropriate use of the credit card by that individual.
3. Any improper or unauthorized use of College or store credit cards by any College employee or official may subject such employee or official to appropriate disciplinary measures, including, but not limited to, restitution to the College.

VII. Related Administrative Procedures

The Vice President for Business and Financial Affairs is authorized to develop and communicate administrative procedures to implement the requirements of this Policy, subject to the approval of the College President.

VIII. Cross-References

- [Procurement Policy](#)
- [Board of Trustees Travel Policy](#)
- [Approval of the College President's Travel and Conference Expenses Policy](#)

IX. References

- Middle States Commission on Higher Education (MSCHE) [Standard VI](#), [Standard VII](#)
- NYS Comptroller, Local Government Management Guide: [Travel and Conference Expense Management: Credit Cards](#) (Sept. 2020)
- NYS Comptroller, [Cost-Saving Ideas: Credit Card Accountability – Minimizing the Risk of Error, Misuse and Fraud](#) (2016)

X. History / Revision Dates

Adoption Date: April 21, 2022 (Board of Trustees)
Amended: August 15, 2024 (Board of Trustees)