

# **Commercial Card Program**

## Procedures

### Lost or Stolen Cards, Disputes or Questions

If you cannot locate your card, please call RBC at 1-888-769-2534 immediately to report it as lost.

RBC Customer Service Representatives are available 24 hours a day, 7 days a week.

Cardholder Support, Lost/Stolen Cards: 1-888-769-2534 (1-888-ROYAL-34)

TTY Line: 1-877-850-6980

International Calling: (Outside Canada and the U.S.) 1-705-522-7437

Insurance Coverage Questions, Travel Emergency/ Assistance: 1-800-533-2778

After notifying RBC, please report the missing card to your Credit Card Program Administrator at [finance@triumf.ca](mailto:finance@triumf.ca) who will cancel your card and issue you a replacement.

## Commercial Card Program

### Table of Contents

|  |   |
|--|---|
| INTRODUCTION .....                             | 3 |
| CARDHOLDER LIABILITY .....                     | 3 |
| COMMERCIAL CARD BENEFITS .....                 | 4 |
| POLICIES .....                                 | 4 |
| __ Card Usage and Credit Limits .....          | 4 |
| __ Pre-Authorized Payments (PRP) .....         | 5 |
| __ Ordering goods outside of Canada .....      | 5 |
| __ Statements .....                            | 5 |
| __ Document Retention .....                    | 5 |
| CARDHOLDER AND DELEGATE RESPONSIBILITIES ..... | 6 |
| CREDIT CARD PROGRAM CYCLE .....                | 7 |

## INTRODUCTION

The TRIUMF VISA Commercial Card Program simplifies the procurement process by enabling staff and divisions to purchase goods and services while conducting TRIUMF business. The TRIUMF VISA Card eliminates the need to use personal funds and reduces the need to create requisitions. There are two TRIUMF VISA Card options:

- Individual cards to use on behalf of the group
- Procurement cards

The TRIUMF VISA Commercial Card is issued to specific staff and divisions, enabling those required to do so to make purchases on TRIUMF's behalf. TRIUMF VISA Cards cannot be transferred to, assigned to, or used by anyone other than the designated staff members or delegate(s). When a staff member leaves their position, the supervisor must advise TRIUMF Finance at [finance@triumf.ca](mailto:finance@triumf.ca) that the card is to be canceled and return it to Finance for destruction. Use of the TRIUMF VISA Card is not intended to avoid or bypass TRIUMF's procedures; it is to complement TRIUMF's existing purchasing and payment guidelines and to simplify purchasing.

Cardholders are required to use the card responsibly and carefully as they would their own personal credit card. Although cards are issued in an individual's name, the charges incurred are the liability of the division and ultimately TRIUMF.

**It is the cardholder's responsibility to ensure purchases are made in accordance with TRIUMF policies and procedures, including the [Financial Signatory Policy](#) and [Supply Chain Policy](#).**

## CARDHOLDER LIABILITY

This program does not impact the Cardholder's personal credit rating. Upon discovery of any unauthorized activities on the TRIUMF VISA Card, it is the responsibility of the Cardholder to contact the supplier and/or card provider directly at 1-888-769-2534.

The monthly balance on the card will be paid automatically by TRIUMF.

Always secure your card and card number.  
Keep it in a safe place and never allow anyone other than your delegate to use your card.

## COMMERCIAL CARD BENEFITS

### Convenience

- Enables employees to separate business related expenses from personal cards
- Offers a simple and easy-to-use payment method
- Allows for approvals and payment of charges
- Enables automated reporting tools
- Provides employees the ability to manage their account online

### Efficiency

- Streamlines Accounts Payable operations with fewer payments to process for business expenses

## POLICIES

### Card Usage and Credit Limits

The TRIUMF Visa is to be used to purchase goods and services for TRIUMF business purposes within the monthly card limit. The Commercial Card may not be used for any personal expenditures.

Disallowed (blocked) vendor and expense categories for the Commercial Card conform to TRIUMF's funding agency expenditure guidelines and include:

- Liquor stores
- Casinos
- Cash advances
- Pawn shops
- Jewelry stores
- Dating Services

Purchases of safety equipment, hazardous, and controlled goods require pre-approval and may have specific compliance and tracking requirements. These items should not be purchased using the Commercial Card. See [Supply Chain Policy](#) for details.

TRIUMF's CFO has the sole discretion to set employees' individual card limits.

Cardholders are permitted to make purchases in person, by phone, or online. For prompt delivery of products purchased by phone or online, please coordinate with Stores staff and ensure that the supplier has the appropriate contact information for delivery, including name and division.



Use common sense and exercise caution when making online purchases, and only order from trusted websites and those that offer secure transactions.

All refunds for purchases made by the card must be refunded against the original card.

### **Pre-Authorized Payments (PRP)**

A Cardholder is permitted to authorize a supplier to charge the TRIUMF VISA Commercial Card for specified charges for the term of the contract, for recurring, low-dollar-value charges, such as subscriptions. When a cardholder cancels their card prior to the end of a contract term, any existing recurring payments will continue to be charged to that card. To stop existing PRPs from appearing on a cancelled card, the cardholder must contact the supplier in writing.

### **Ordering goods outside of Canada**

TRIUMF's Customs partner, Thompson Ahern & Co Limited, manages customs clearance for TRIUMF.<sup>1</sup> When goods arrive at the border and the foreign vendor is not the importer of record, TRIUMF is designated as importer and the division ordering the goods will be responsible for the cost of all duties and applicable taxes. Cardholders are required to coordinate these orders with both Procurement and Stores. For purchases in USD, users have the option to use a US Credit Card by going through Procurement.

### **Statements**

The statement date is the 27<sup>th</sup> of each month.

Workday imports commercial card purchase transactions daily. Cardholders or their delegate must reconcile and expense the charges in Workday within 10 business days of the statement date, but are encouraged to reconcile the charges in Workday as they occur. The Cardholder and their delegate will also be notified by Visa Spend Clarity for Enterprise when the statements are available and can download monthly statements. The Cardholder's manager must approve all transactions per the reconciliation process in Workday.

Owning a Commercial Visa is a privilege. Its use is regularly monitored and audited. **Willful misuse of the Commercial card or violation of the program policies and procedures may result in the cancellation of charge privileges and/or disciplinary action.**

### **Document Retention**

It is the cardholder's responsibility to provide both the receipt/invoice and the merchant credit card transaction slip to support every charge appearing on the statement.

---

<sup>1</sup> Thompson, Ahern & Co. contacts:  
Lilija Arhipova [LArhipova@taco.ca](mailto:LArhipova@taco.ca)  
Angela Logan [ALogan@taco.ca](mailto:ALogan@taco.ca)  
Gail Wismer [GWismer@taco.ca](mailto:GWismer@taco.ca)

All source documents (receipt or invoice) must include the following information:

1. Merchant Name
2. Date of Purchase
3. Description and quantity of each item purchased
4. Subtotal and taxes (including GST registration number, if applicable)
5. Total cost of order
6. In the case of meal or event receipts, a list of participants

## CARDHOLDER AND DELEGATE RESPONSIBILITIES

The Cardholder is responsible for:

- Ensuring all purchases are for business purposes only.
- Obtaining an original receipt at point of purchase, and attaching receipts and documentation for purchases and recurring monthly charges to expense reports in Workday.
- Adhering to all reconciliation and submission deadlines.
- Reviewing monthly statements and reconciling all charges in Workday against expenses submitted. Refer to Workday Job Aid [Reconcile Credit Card Expenses](#) for instructions.
- Disputing any statement discrepancies with the merchant and/or bank to ensure corrections and/or credits are made on a timely basis.
- Notifying the Credit Card Program Administrator and bank of any profile changes to your account, including:
  - Name change
  - Address change
- Relinquishing the Commercial card upon resignation, termination, or cancellation of the card. When the card is cancelled, the cardholder must return the Commercial card cut in half to the Program Administrator.
- Notifying the bank's 24-hour customer service (1-888-769-2534) immediately upon discovery of a lost or stolen card. Cardholders are responsible for protecting their card, PIN, and password at all times.
- Notifying the bank and the Credit Card Program Administrator of any fraudulent or unapproved purchases not made by the cardholder.
- These responsibilities may be assigned by the Cardholder to a Delegate; the Cardholder remains accountable.

Managers are responsible for:

- Reviewing the Cardholder's transactions in detail to ensure reasonableness and compliance to TRIUMF policies.
- Ensuring all Commercial card charges are submitted as expenses in Workday.
- Approving all expense reports within 10 business days.
- Advising the Credit Card Program Administrator of Cardholder departures from TRIUMF.

### CREDIT CARD PROGRAM CYCLE

| Action  | Date  | Responsible                       |
|---|---|-----------------------------------|
| <b>Statement Issued</b>   | On or about the 27 <sup>th</sup> of each month      | VISA Spend Clarity for Enterprise |
| <b>Reconciliation in Workday &amp; back up documents due</b>  | No later than 10 business days after statement date | Cardholder/delegate               |
| <b>In event of non-compliance, issue 1<sup>st</sup> reminder to Cardholder/delegate that TRIUMF VISA reconciliation not received/completed</b>  | No later than 15 business days after statement date | Credit Card Program Administrator |
| <b>In event of further non-compliance, issue 2<sup>nd</sup> reminder to Cardholder/delegate (cc to one-over one approver)</b>   | No later than 30 days after reconciliation due      | Credit Card Program Administrator |
| <b>In event of further non-compliance, issue 3<sup>rd</sup> and final reminder to Cardholder (and cc to one-over-one approver and CFO) and notification that card will be suspended</b> | No later than 45 days after reconciliation due date | Credit Card Program Administrator |
| <b>Card suspension and/or cancellation</b>  | No later than 60 days after reconciliation due      | Credit Card Program Administrator |