

Policy 2.132

Corporate Credit Card Policy & Procedures

Responsible Official:	Chief Procurement Officer
Administering Division/Department:	Procurement
Effective Date:	March 7, 2023
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I. OVERVIEW

I.1 POLICY

The Emory Corporate Credit Card is a University-liability J.P. Morgan Chase VISA used for buying travel and travel-related services required for the conduct of University business. The Corporate Credit Card expenses are paid directly by the University to J.P. Morgan Chase. All charges to the Corporate Credit Card must be properly itemized, approved, and submitted via the Expense Report reporting process.

I.2 POLICY PURPOSE

This policy establishes the general guidelines for using the Emory Corporate Credit Card. Guidelines include proper use of the card, eligibility, credit card responsibilities, authorizations, and expense management for all who use the Corporate Credit Card to conduct Emory business.

Cardholders who do not comply with university policies and procedures may have their Emory University Cardholder privileges revoked. Misuse of Corporate Credit Card may result in disciplinary action, up to and including termination of employment.

I.3 PROGRAM OWNER

The Corporate Credit Card Policy Program is managed by the Procurement department. This program provides a convenient means of charging travel-related expenses incurred while conducting official University business. For questions or concerns, contact credit.cards@emory.edu.

I.4 CREDIT CARD PROVIDER

The University utilizes a VISA card platform and has selected JP Morgan Chase to provide Credit Card Management Services.

II. APPLICABILITY

II.1 POLICY SCOPE

The Emory Corporate Card Policy and Procedures applies to faculty and staff who have Emory Corporate Credit Cards in addition to Credit Card Expense Submitters, Credit Card Expense Approvers and Managers of Credit Cardholders.

III. POLICY DETAILS

CORPORATE CARD APPROVER AND HOLDER RESPONSIBILITIES

III.1 RESPONSIBILITIES OF THE CORPORATE CREDIT CARD ADMINISTRATOR

The Accounts Payable Director oversees the program, establishes rules, issues guidelines, and provides reports and statistics to stakeholders. The Accounts Payable Business Operations Manager manages the program on a day-to-day basis and assists Cardholders with problem resolution. The Credit Card Team is responsible for monitoring the effectiveness of the Corporate Credit Card Program and user compliance with the procedures as outlined in this Policy and Procedures guide. The Accounts Payable Department will initiate the monthly electronic payment to JP Morgan Chase.

III.2 RESPONSIBILITIES OF BUSINESS UNIT APPROVERS (VP, DEANS, CBOS AND DIRECTORS)

Business Unit Approvers are responsible for overseeing the Corporate Credit Cards in their department, division, or college. They should make sure that Cardholders are employees that can be trusted to spend department funds and that the Cardholder is the appropriate individual responsible for making purchases on behalf of their departments or areas. They should also ensure the Approvers assigned to a Cardholder are not a subordinate.

III.3 RESPONSIBILITIES OF CARDHOLDERS

The Cardholder accepts the responsibility for the protection and proper use of the Corporate Credit Card. Cardholders are responsible for:

- Completing a Cardholder Application, including a Cardholder Agreement to acknowledge their responsibilities associated with using a Corporate Credit Card.
- Participating in University Corporate Credit Card training for Cardholders.



- Following all Emory Travel Guidelines while ensuring travel arrangements are in accordance with university guidelines and State regulations to meet their departmental travel needs.
- Processing expense reports or for coordinating such processing with a proxy.
- Providing the original documentation for each purchase (as required by policy) to their Approvers in a timely manner to meet monthly deadlines.
- Reviewing their monthly statements to ensure that all transactions listed are valid and making sure that their transactions are reconciled and approved within program guidelines.
- Paying for personal expenses incurred on the Corporate Credit Card directly to J.P. Morgan Chase. (Note: using the Corporate Credit Card for personal use is strictly prohibited. If it was used in error, the cardholder is responsible for reimbursement of those transactions.)
- Ensuring the physical security of the card and protecting the account number and not sharing the care/care number with other employees.
- Identifying disputed items and contacting the merchant directly to resolve disputes and filing a formal dispute within five (5) days of billing Statement.
- Reporting lost/stolen or compromised cards immediately to Accounts Payable, the Cardholder's approving official, and JP Morgan Chase.

III.4 RESPONSIBILITIES OF APPROVERS

An authorized approver is responsible for reviewing and authorizing all the Cardholder's charges. A Cardholder may not approve the reimbursement of their own Corporate Credit Card expenses. In addition, an employee cannot approve the Corporate Credit Card expenses of an individual to whom they report to either directly or indirectly. Approvers are responsible for:

- Reviewing the Corporate Credit Card Policy to understand the program and their role in the program.
- Participating in University Card training for Cardholder approvers.
- Auditing the Cardholder's purchases to ensure they are reasonable and reimbursable as defined by university policy.
- Authorizing or denying the Cardholder's submitted expense reports within two (2) business days of submission.
- Tracking disputed items to ensure proper credit is received.
- Requesting Accounts Payable to report or investigate potential card misuse.

III 5 RESPONSIBILITIES OF CARDHOLDERS' MANAGERS

The Cardholder's manager, whether they are the authorized approver, is responsible for the Cardholder's use and reporting requirements.

- Reviewing the Corporate Credit Card Policy to understand the program and their role in the program.
- Notifying the Corporate Credit Card Administrator of any changes in the Cardholder's status, including name change, termination, transfer to another division/department or change in assignment with the University.
- Requesting Accounts Payable to report or investigate potential card misuse.
- Assisting with Corporate Credit Card audits or investigations.

CORPORATE CREDIT CARD PROGRAM CONTROLS

III.6 SETTING CREDIT CARD LIMITS

All Emory Corporate Credit Cards have a standard monthly limit of \$6,500.

Changes to the Corporate Credit Card limits may be requested from a Cardholder by completing the **Credit Card Maintenance Form**. Credit limit changes can be either temporary or permanent, based on the business need. Increases that change the credit limit requires the approval of the Director of Accounts Payable and the Chief Business Officer.

III.7 ACTIVATING APPROVED MERCHANT CATEGORY CODES

All Credit Cards are coded for use with specified merchants using Merchant Category Codes (MCC). MCCs are assigned by VISA based upon Standard Industry Classification (SIC) codes. As such, similar merchants, such as the airline companies, are grouped together. At the point of purchase, when the supplier seeks authorization for the sale, the Cardholder's profile is checked to ensure the MCC is within the allowable codes.

The University has blocked access to certain merchant categories which might be considered inappropriate purchases. If a Cardholder attempts to place an order with one of these blocked merchant categories, the transaction will be declined.

Under certain circumstances, this restriction may be waived by the Corporate Credit Card Administrator.

III.8 AUDITING CORPORATE CREDIT CARD ACTIVITY

Emory University has a fiduciary responsibility to ensure that its resources are used prudently and that expenses incurred on behalf of the University are authorized, appropriate and compliant with Emory policy. These expenses must be recorded in the proper fiscal year/period. Failure to do so results in the misstatement of the University's reported financial results and its failure to follow GAAP - Generally Accepted Accounting Principles.

Emory, to maintain its standing with the IRS and audit requirements, reserves the right to audit all Corporate Credit Card transactions and/or request further information when needed to ensure compliance.

III.9 SUSPENDING OR CLOSING CORPORATE CREDIT CARDS

A Corporate Credit Card will be **suspended** by Accounts Payable due to the reasons below. A suspended Corporate Credit Card can be reactivated, using the same number.

- The Cardholder is on extended leave*
- Misuse of the Corporate Credit Card is under investigation by the University
- The Cardholder has used the Corporate Credit Card for personal purchases

**Note that the Cardholders on extended University leave, such as a sabbatical or family leave, should notify the Corporate Credit Card Administrator so the card can be suspended.*

The Corporate Credit Card will be **closed** by Accounts Payable on the date the employee separates from the University or upon misuse.

WHO SHOULD HAVE A CORPORATE CREDIT CARD?

III.10 ELIGIBILITY

The Corporate Credit Card is available to university officers, faculty, and staff who meet eligibility requirements, as outlined below:

- The applicant must be an active, permanent Emory University employee in good standing; Temporary employees and students are not eligible.



- The applicant must have an appropriate business reason to use the Corporate Credit Card. The applicant's School and/or Chief Business Officer (CBO) must approve the issuance of the Corporate Credit Card to the applicant.
- The applicant must have completed an application and agreed to Emory University's Cardholder Agreement.
- The applicant must be willing to take responsibility for complying with the requirements outlined in this policy in addition to other related policies.
- The applicant must only use the Corporate Credit Card for appropriate and allowable Emory travel and business purposes.

III.11 HOW TO APPLY FOR A CORPORATE CREDIT card

OBTAIN AUTHORIZATION FROM THE CHIEF BUSINESS OFFICER (CBO)

Before a Corporate Credit Card is issued to an employee, the Chief Business Officer needs to send an email to credit.cards@emory.edu requesting the employee receive a Corporate Credit Card along with a list of the authorized approvers.

COMPLETE THE ASSIGNED corporate credit CARD TRAINING

Cardholders and their assigned transaction verifiers/expense report preparers must complete required training to receive a Corporate Credit Card and function as verifier/preparer.

COMPLETE THE ONLINE APPLICATION FOR THE Corporate Credit CARD

The Corporate Credit Card is a VISA product and issued by J.P. Morgan Chase. Charges to the Corporate Credit Card are the University's liability and have no impact on the employee's personal credit. The Corporate Credit Card is offered free of charge to the employee and does not require a personal credit check for issuance. However, the last four digits of the employee's social security number is required when applying for a Corporate Credit card.

Each Corporate Credit Card that is issued must have a designated person assigned as responsible for verifying transactions in a timely manner and approving the expense report submissions to properly allocate expenditures. Both tasks are done in the Compass T&E System.

JP Morgan Chase will then issue the Corporate Credit Card to the Cardholder. The proper name of the employee will be embossed on the Corporate Credit Card. Although the card lists an employee's name, the card is issued to, and owned by, Emory University. The Corporate Credit Card will be mailed to the Cardholder's address that is noted on the Corporate Credit Card Application form. When the Corporate Credit Card is used, the Cardholder is billed directly by JP Morgan Chase and the funds are committed by Emory to pay for those transactions. Emory pays JP Morgan Chase daily for all Corporate Credit Card transactions that are approved. It is the Cardholder's responsibility to authenticate the validity of the charges incurred. ***Intentional misuse of the Corporate Credit Card may result in disciplinary action up to and including termination. No personal charges are allowed to be made with the Emory Corporate Credit Card.***

The Cardholder is required to activate the card (as per instructions received with the card) and sign the back of the Corporate Credit Card immediately upon receipt.

III.12 CARD SECURITY

The Cardholder is responsible to always protect the security of the Corporate Credit Card. The card may not be transferred to, assigned to, or used by anyone other than the designated Cardholder.

III.13 CARD RENEWALS

The Corporate Credit Card will expire on the date embossed on the card's face and will be automatically renewed as detailed in this section.

Approximately four (4) weeks prior to the expiration date, a renewed Corporate Credit Card will be sent by JP Morgan Chase to the Cardholder's address as noted on their Corporate Credit Card application.

If an employee's Corporate Credit Card was not automatically reissued and the employee would like to continue as a Cardholder, please email credit.cards@emory.edu.

III.14 LOST, STOLEN, OR COMPROMISED CARDS

Lost, stolen, or compromised Corporate Credit Cards should be reported immediately to the following:

- **JP Morgan Chase**

JP Morgan Chase will close the card. A replacement card will be reissued:

- **U.S./Canada Toll – Free**

(800) 316-6056

- **Outside U.S.**

(847) 488-3748

- **Corporate Credit Card Administrator (Accounts Payable)**

The Corporate Credit Card Administrator can also close the card to avoid fraudulent use at credit.cards@emory.edu.

III.15 DECLINED TRANSACTIONS

If the Corporate Credit Card purchase is declined for a reason unclear to the Cardholder, JP Morgan Chase can be contacted for clarification by calling the Customer Service number on the back of the card.

Common reasons for declined transactions include the following:

- The merchant has an incorrect Corporate Credit Card expiration date
- The Corporate Credit Card's specified allowable spending limit is exceeded

III.16 SALES TAX

When using the Corporate Credit Card, the Cardholder should inform the vendor that the purchase is for official use of Emory University, and therefore, may not be subject to state or local tax. If a seller, or vendor, does not have the information on file, you can find the Letter of Authorization available online at

https://finance.emory.edu/home/accounting_svcs/Tax/Sales%20Tax.html.

PURCHASES MADE IN GEORGIA

Most purchases made by Emory are exempt from sales and use tax. For the transaction to be exempt, the property must be for use within the confines of our exempt purposes, primarily education and research.

The Georgia Department of Revenue maintains that the purchase of food and beverages, including catering, (refreshments during a business meeting, or lunch during a conference, for example) does not further a university's exempt mission, even though the meeting or conference itself does so. The purchase of flowers, as well, is considered outside of the exemption, although it may foster goodwill or facilitate fundraising. As such, Emory will pay sales tax on all purchases of these (and similar) items.

The University is not exempt from the Occupancy (Room) Tax levied by hotels, motels, and inns.

Goods and services purchased from out-of-state vendors for delivery and use in Georgia are not subject to sales or use tax when they are used in the conduct of the University's exempt framework.

PURCHASES MADE IN OTHER STATES

Emory has been approved for exemption from sales tax in a number of other states. These [exemption certificates](#) (and/or other requirements) are available at Emory Finance Web.

Each state has varying laws regarding what items they exempt from the imposition of state taxes. Where a state tax exemption exists, it covers the purchase of tangible personal property used for university business.

Emory personnel are exempt from sales tax on purchases made while traveling in these states on university related business. We suggest you take a copy of the documentation with you and request the exemption at the time of payment.

If you will be traveling and intend to make purchases in a state that is not included in the list at the web site, contact the Office of the Controller to determine if an exemption may be obtained. Note that some states do not exempt non-profit organizations from any of the state taxes imposed.

III.17 ANNUAL CORPORATE CREDIT CARD TERMS AND CONDITIONS AGREEMENT

As a Cardholder and/or Manager, an annual Corporate Credit Card Terms and Conditions Agreement will need to be completed to ensure awareness and agreement on the Corporate Credit Card Program.

PURCHASES MADE WITH THE CORPORATE CREDIT CARD

III.18 REIMBURSABLE PURCHASES MADE WITH THE CORPORATE CREDIT CARD

REIMBURSABLE ITEMS:

Travel-Related Expenses	
•	Air, rail, bus, taxi, Lyft, Uber, and shuttle transportation
•	Baggage handling/Storage
•	Business phone calls
•	Car and van reservations and rental and gasoline for rental vehicles
•	Conference Fees/registration
•	Enroute meals
•	Gasoline for rental cars
•	Gifts: In countries where small gifts or trinkets are expected to be received by the host
•	Gratuities: Travelers will be reimbursed for reasonable gratuities. Gratuities for meals are part of the meal expenses. All other tips should be identified as “tips” on the employee expense report.
•	Hotel deposits and reservations, including those for employees, groups, or University guests
•	Incidentals, including phone calls, faxes, hotel parking, and internet connectivity
•	Inoculations/prescriptions required for international travel
•	Laundry (if duration of the trips exceeds five days)
•	Telephone: Reasonable telephone call charges will be reimbursed.
•	Venues for events, such as hotels and other facilities

III.19 NON-REIMBURSABLE PURCHASES MADE WITH THE CORPORATE CREDIT CARD

NON-REIMBURSABLE ITEMS

Personal Expenses	
•	Airline lounge passes/club memberships
•	Airport Security Programs



•	Annual fees for personal credit cards
•	Barber, toiletry, or clothing items
•	Any clothing or personal apparel purchased or rented
•	Expenses related to vacation or personal days taken before, during, or after a business trip
•	Health club, exercise room fees, spas saunas, massages
•	Insurance for personal car
•	Insurance for rental car during personal use (i.e., extended a business trip for leisure)
•	Items confiscated from airport security
•	Laundry charges (for trips less than five days)
•	Movies (In-flight or In-Room)
•	Medical care while traveling
•	Personal Gifts
•	Personal Property Insurance
•	Personal Reading Materials (e.g., magazines, newspapers)
•	Personal Telephone Calls (non-cell phone) more than reasonable calls home
•	Shoeshines
Personal Negligence	
•	Airline change fees resulting from personal negligence or personal change reason
•	Corporate cared delinquency fees or finance charges
•	Loss or theft of airline tickets (loss or theft of electronic airline tickets due to hacking is permissible.)
•	Loss or theft of personal funds or property
•	“No Show” charges for hotels or rental cars
•	Parking tickets, traffic violations, or personal auto repair
Fines or Fees	
•	Parking tickets, traffic violations, or auto repairs
•	Traffic tickets, towing, booting, and fitness fees
•	Traveler’s check fees
Personal Property Expenses	
•	Items confiscated by airport security
•	Lost baggage
•	Loss or theft of airline tickets, personal funds, or property
Entertainment and Recreational Expenses	
•	Alcoholic beverages purchased in a non-business capacity
•	Club memberships for business or pleasure
•	Golf fees/ski lift tickets, Sporting events, Theatre, etc.
Vehicle Expenses	
•	Locksmith
•	Repairs to personal vehicles
•	Towing and booting charges
•	Vehicle maintenance
Family Member/Companion Travel Expenses	
•	Babysitting/Day Care/Pet Care
•	Companion expenses (including travel, meals, and additional driver costs on rental cars)

DEPARTMENTAL PROCEDURES

III.20 CARDHOLDER'S RESPONSIBILITY

Cardholders are responsible for either processing their own expense reports or for coordinating such processing with a proxy (person authorized to act for another for managing the Corporate Credit Card expenses).

Create and Submit an expense report

- Validate all charges placed on the Corporate Credit Card are accurate.
- Dispute any transaction that is not valid with the vendor (see process noted below).
- Obtain all receipts required for expense report reimbursement requirements.
- Submit expense reports for all corporate credit card transactions by the following deadlines:
 - Travel-related expenses should be submitted 10 days from the completed travel date.
 - Pre-trip travel expense (airfare, conference registrations, etc.) should be submitted on an expense report prior to travel (to avoid past due balances).
 - Long-term travel expenses (> ten consecutive days) should still be submitted in a timely manner to meet the billing statement deadline.
 - Other expenses should be submitted by the end of the statement billing period.
- Provide all necessary information to the proxies to complete the expense report submission, if applicable.
- Monitor the submitted expense reports to ensure they are approved timely.
- If approvals are not made timely, contact the approver directly to remind them that approval is needed.
- If no action is performed, contact the CBO, Cardholder's Manager and/or AP for assistance.
- Check that the statement balance is paid in full by the due date.
- Pay any late fees or personal expenses incurred on the Corporate Credit Card directly to JP Morgan Chase.

Dispute a Transaction

If you see a transaction that you do not recognize or have not authorized, it most likely is a fraudulent transaction. Fraudulent transactions are unauthorized transactions made with a lost, stolen, or counterfeit card/number. As a Cardholder, you should first contact the merchant to resolve the dispute before contacting JP Morgan Chase. If you cannot resolve the dispute, then perform the following dispute process:

1. The Cardholder initiates a dispute for the transaction.

If you cannot resolve the dispute with the merchant, you can dispute a transaction up to 60 days after the transaction date. The dispute is made in **PaymentNet** by doing the following:

- Select Transactions>Manage.
 - Click the transaction you want to dispute.
 - Click Dispute.
 - Enter your email address in the E-mail Address field.
 - Select a dispute reason from the Dispute Reason list.
 - Click Submit.
2. The issuer sends the transaction back to the acquirer electronically.
 3. The acquirer received the chargeback and then either resolves it or forwards it to the merchant.
 4. The merchant either accepts the chargeback or addresses it and resubmits it to the acquirer.
 5. The acquirer reviews the information from the merchant, agrees that it addresses the chargeback, and represents the chargeback electronically to the issuer.
 6. The issuer receives the item and either reposts it to the Cardholder's account or submits it to VISA to determine financial liability if the item is not addressed.

7. The Cardholder receives the dispute resolution information and may be either credited or rebilled for the item in question.

Cancel a Disputed Transaction

You can cancel a disputed transaction up until the transaction is resolved by doing the following:

1. Select Transactions>Manage.
2. Locate the transaction for which you want to cancel a dispute.
3. If the square indicator is yellow, click it to open the transaction and then click Cancel/Undo Dispute.
4. If the square indicator is red, click it to open the transaction and then click **Mark as Resolved**.
5. Click **Save**.

III.21 PROXIES

- Assumes all responsibilities of a Cardholder.
- May not use the Corporate Credit Card for which one is the designated delegate.

III.22 AUTHORIZED APPROVER'S RESPONSIBILITY

An authorized approver is responsible for reviewing and authorizing all the Cardholder's charges. A Cardholder may not approve the reimbursement of his/her travel expenses. In addition, an employee cannot approve the travel expenses of an individual to whom he or she reports to either directly or indirectly.

- Review the Cardholder's expenses to ensure they are reasonable and reimbursable as defined by university policy.
- Authorize or deny the Cardholder's submitted expense reports within two (2) business days of submission.
- Notify Accounts Payable to report or investigate potential card misuse.
- Review the Corporate Credit Card Policy to understand the program and his/her role in the program.

Red flags: Identifying misuse

During the reconciliation of the Corporate Credit Card, the approver should be aware of potential fraudulent transactions for any indications of irregularity. The fraud indicators below should be considered during the reconciliation process:

- Unusual vendor names
- Products that appear personal in nature
- Same vendor address and employee address
- Unusual activity for a Cardholder
- Repeated misuse by a Cardholder
- Round number dollar purchases
- Duplicate charges
- Purchases made outside of normal departmental business hours (weekend, holidays)
- Reluctance to provide additional information for a purchase

III.23 CARDHOLDER MANAGER'S RESPONSIBILITY

The Cardholder's manager, whether they are the authorized approver, is responsible for the Cardholder's use and reporting requirements.

- Notify the Corporate Credit Card Administrator of any changes in the employee's status, including name change, termination, transfer to another division/department or change in assignment with the University.
- Notify Accounts Payable to report or investigate potential card misuse.
- Assist with any Corporate Credit Card audits or investigations.
- Review the Corporate Credit Card Policy to understand the program and his/her role in the program.

SANCTIONS FOR CORPORATE CREDIT CARD NONCOMPLIANCE

III.24 SANCTIONS FOR FAILURE TO COMPLY WITH PROGRAM GUIDELINES

Sanctions provide a framework to address program violations. Non-adherence to these guidelines will result in a notification of infraction, revocation of individual Cardholder privileges or permanent revocation of the card. Serious infractions could result in disciplinary action which may include termination, criminal charges, and/or combination of all.

The Corporate Credit Card must never be used for personal use even if the Cardholder intends to reimburse the University. If it is found that a transaction was not for university business, the Cardholder will be required to reimburse Emory for the full amount of any inappropriate transaction. If the reimbursement does not occur, then sanctions noted above may occur. This amount will be added onto the Cardholder's W2 at year end.

Personal use of the Corporate Credit Card may result in permanent revocation of Cardholder privileges.

All alleged infractions will be thoroughly reviewed by Accounts Payable. Additional information may be requested from the Cardholders to be used as supporting documentation.

Examples of failure to comply with program guidelines include, but are not limited, to the following:

- Failure to properly secure the Corporate Credit Card from theft or unauthorized use
- Sharing your card or card number with another employee for use
- Failure to maintain documents
- Failure to review card activity
- Incomplete documentation: inclusion of erroneous information, missing information, proper description of purchases, etc.
- Use of the Corporate Credit Card for personal gain
- Falsification of records/documentation
- "Splitting" of purchases to circumvent purchasing card limits

ESCALATION notification

The escalation steps noted below are based on best practices. Note that Management and Accounts Payable reserve the right to make changes or modify the consequences based on the infraction. Considering the severity of the infraction, the Cardholder's privileges may be revoked, or other action taken, regardless of the number of infractions on file.

- **First Infraction**

An email notification outlining infraction (s) will be sent to the Cardholder, and may also include the Approver/Manager, CBO, and Internal Audit, as deemed appropriate. The Cardholder may be required to make changes to become compliant.

- **Second Infraction**

An email notification outlining infraction (s) will be sent to the Cardholder and will include the Approver/Manager, CBO, and Internal Audit. The Cardholder may be required to make changes to become compliant.

- **Third Infraction**

An email notification outlining infraction (s) will be sent to the Cardholder and will include the Approver/Manager, CBO, Internal Audit, and Human Resources. The Cardholder may be required to make changes to become compliant.

Additionally, Cardholder privileges will be suspended for up to thirty (30) days. Reinstatement of the Cardholder privileges will occur at the end of the suspension period or upon rectification of the infraction.

- **Fourth Infraction**

An email notification outlining infraction (s) will be sent to the Cardholder and will include the Approver/Manager, CBO, Internal Audit, and Human Resources. The Cardholder may be required to make changes to become compliant.

Additionally, Cardholder privileges will be suspended for up to ninety (90) days. Reinstatement of the Cardholder privileges will only be reinstated upon approval by the CBO. If approval is not granted, the Cardholder will no longer be eligible to obtain a Corporate Credit Card through the University.

IV. Definitions

V. Related Links

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VI. Contact Information

Subject	Contact	Phone	Email
Clarification of Policy	Christine Llewellyn – AP Director	404-727-5074	Christine.l.llewellyn@emory.edu
Corporate Credit Card Administrator	Denise Hadley -AP Business Operations Manager	404-727-0252	dhadley@emory.edu
Corporate Credit Card Designator	Carla Wingfield – Sr. AP Associate	404-727-1294	Carla.wingfield@emory.edu

VII. Revision History

- Version Published on: March 7, 2023