



Procedure

Corporate card procedure

Version: 1.0 | Version effective: 09/08/2021

Audience

Department-wide

Purpose

To outline the process and responsibilities for application, use and management of corporate cards for official departmental expenditure.

Overview

The department utilises corporate cards to improve efficiency when purchasing low-value, low-risk items. A corporate card can be issued to an employee of the department who have a business need and only after they have completed the required training (relevant to the transaction limits placed on the card). In accordance with [Treasurer's Guidelines for the Use of Queensland Government Corporate Purchasing Card](#) the use of a corporate card is strictly limited to:

- the employee issued with the card (cardholder)
- individual and monthly transaction limits
- the terms and conditions set out in the [Conditions of use form](#) (DoE Employees only)
- the purchase of items for official purposes only.

Once a business case is established, an employee can apply for a corporate card by completing departmental and card provider forms. A corporate card will only be issued to an employee where they have met the identification requirements of the card provider under the [Anti-Money Laundering and Counter-Terrorism Financing Act 2006 \(Cth\)](#).

All employees must report matters relating to suspected corporate card misuse to the Corporate Card Unit (CCU) or the Integrity and Employee Relations Unit (IER) as soon as an issue is identified. To reduce the risk of misuse, the department will monitor corporate card use and suspend/cancel cards that are not managed in accordance with this procedure. In addition, each cardholder must:

- have an allocated card supervisor
- reconcile all corporate card transactions regularly

- maintain records of invoices, receipts and any other documentation related to all transactions in accordance with the department's [record keeping requirements](#) (DoE employees only).

Misuse of a corporate card is in breach of the [Code of Conduct for the Queensland Public Service](#) and the department's [Standard of Practice](#), and disciplinary action may be taken against the employee.

Responsibilities

Cardholder

- determine with their manager/Principal if there is a business reason to have a corporate card
- complete the mandatory corporate card [training](#) (DoE employees only) prior to applying for a card, and complete refresher training annually
- complete the relevant [purchasing delegate training](#) (DoE employees only) for the relevant transaction limit prior to applying for a card, and every 3 years retake the relevant [training](#) (DoE employees only) to maintain the purchasing delegation
- follow the appropriate [application process](#) (DoE employees only) to obtain approval for the issue of the credit card
- comply with the detailed terms and conditions outlined in the [Conditions of use form](#) (DoE employees only), and corporate card guidelines available in [OnePortal](#) (DoE employees only)
- comply with the Purchasing and procurement procedure when making purchases using the corporate card
- obtain expenditure pre-approvals where relevant
- ensure the corporate card is exclusively used by the cardholder and be accountable for all transactions on that card
- report to their supervisor if pressured or repeatedly requested to use the card for unauthorised purposes, or to share the card or PIN with another officer. If the cardholder is not able to report the incident to their supervisor or someone more senior within their school or work unit, then report to IER using [iRefer](#) (DoE employees only)
- immediately report allegations of misuse and fraudulent card activity to their direct supervisor, CCU and/or IER
- reconcile transactions (including disputed ones) at least monthly (excluding gazetted holidays and mandatory closure periods)
- retain records of all invoices, receipts and associated documentation in accordance with the department's [record keeping requirements](#) (DoE employees only).

Card supervisor

- review and approve all reconciled transactions by the 13th day of each month (excluding gazetted holidays and mandatory closure periods)
- discuss disputed transactions with the cardholder
- immediately inform CCU and/or IER if any suspected misuse is identified in accordance with the [Code of Conduct](#) and the [Standard of Practice](#).

Card approvers

- approve applications for corporate cards where eligibility criteria are met, including demonstrated business need and completion of appropriate training.

Corporate Card Unit

- act as the relationship manager with the card provider, the Commonwealth Bank of Australia (CBA)
- process requests for new corporate cards, change of name, change of card limits and change of business unit or school
- manage the process for reported lost and stolen cards
- conduct a monthly internal review of corporate card transactions
- refer suspected corporate card misuse to IER
- request card cancellations from the card provider as required
- conduct review of the data and follow up on unusual and high-risk transactions.

Manager Accounts Payable

- review card applications for limits higher than the standard limits and make recommendations to Chief Finance Officer
- approve the suspension of corporate cards where transactions have not been reconciled within 60 days of the transaction date
- on request from IER approve the immediate suspension or cancellation of a corporate card, where necessary.

Integrity and Employee Relations

- undertake assessment of, and conduct investigations into, allegations of suspected misuse of corporate cards
- ensure accountability and transparency throughout the investigation process
- report all suspected corrupt conduct, criminal conduct and other matters to the appropriate external agency.

Assistant Director Finance and Assurance Services, and Chief Finance Officer

- approve the business need requests for corporate card transactions limits and/or monthly card limits higher than the standard limits.
- approve the suspension or cancellation of a corporate card.

Director-General

- promote and enforce the prevention, detection and reporting of fraud and corruption matters including the misuse of corporate cards, across the department.

Process

Eligibility and application

1. To be eligible for a corporate card, employees must:

- be employees with no prior history of card misuse or failure to comply with the department's policies. Corporate cards will not be issued to contractual employees or in the name of a business unit or school for use by multiple staff members
- have a business need for a corporate card
- undertake [mandatory training](#) (DoE employees only) relevant to the transaction limit of the card being applied for:
 - **Corporate card with transaction limits \$100 to \$5,000**
 - Corporate Card online module of the [DoE Corporate Card training](#) (DoE employees only)
 - [Low Value Purchasing training online module](#) (DoE employees only)
 - **Corporate card with transaction limits \$5,001 to \$100,000**
 - Corporate card online module of the [DoE corporate card training](#) (DoE employees only)
 - [Intermediate purchasing training online module](#) (DoE employees only) and workshop.

Approval can be given by the Chief Finance Officer, for the consideration of an alternative form of corporate card training where the employee has undertaken equivalent training in another organisation.

2. Application

The applicant must:

- Complete the [Conditions of use form](#) (DoE employees only) noting:
 - where the applicant is applying for non-standard transaction and/or monthly limits the applicant must provide details, on the form, as to the business need for the higher limits
 - by signing the form, the applicant agrees to comply with the terms and conditions specified on the form. If an applicant does not agree to the terms and conditions, do not continue with the application
 - the signed form must be sent to the applicant's card supervisor for completion and approval
 - once the form is approved, complete the [Queensland Government Corporate Purchasing Card application](#) (DoE employees only) by signing the application (handwritten signature is required), taking a copy for personal records and posting the original forms to CCU

Refer to [Applying for corporate card](#) (DoE employees only) for further information on the application process.

The card supervisor must:

- Review and sign the [Conditions of use form](#) (DoE employees only). This includes:
 - reading and understanding the corporate card supervisor's responsibilities outlined in the form
 - signing the form as acceptance of the supervisor role

- forward the signed form to the card approver.

The card approver must:

- Review and sign the [Conditions of use form](#) (DoE employees only). This includes:
 - verifying the business needs assessment where the applicant is applying for non-standard limits (as defined on the form)
 - signing the form as approval for the issue of the card.

CCU must:

- process applications for corporate cards and send the relevant information to the bank. Where an application is incomplete, mark the application as incomplete and advise the applicant of what is required to complete the application.
- seek CFO endorsement where higher than standard limits are requested.

Managing a corporate card

3. Using a corporate card

- Cardholders must:
 - use the corporate card to purchase low value items for official purposes only and in the public interest, in line with the [Appropriate and ethical use of public resources policy](#)
 - adhere to the corporate card transaction and monthly credit limits at all times
 - obtain written approval from a supervisor with the appropriate financial delegation (refer [finance delegations](#)) before using the corporate card to purchase items that may personally benefit the cardholder (for example, professional development)
 - adhere to the requirements of the [Purchasing and procurement procedure](#) when making purchases using the corporate card
 - obtain and retain all valid tax invoices, receipts and other documentation required to support all card transactions
 - keep the corporate card secure at all times.
- Cardholders **must not**:
 - use the card for personal or private transactions
 - disclose their PIN or allow anyone else to use their card. A corporate card can only be used by the person whose name and signature appear on the card. Under no circumstances should card information be shared
 - split transactions to purchase items above the card's transaction limit
 - use the card when a purchase order has already been raised for a purchase
 - use the card to pay for contract staff or consultants as per the [Ordering and Payment Process Matrix](#) (DoE employees only)
 - use the card for cash advances or cash withdrawals

- use the card if the supplier does not accept corporate card or if there is a contract in place that specifies other [payment methods](#) (DoE employees only) of ordering and payment
- use the card to pay school invoices for which payment is to be made via School Appropriation Payment Application (SAPA) - refer to [appropriations and allowances](#) (DoE employees only) for assistance.

4. Reconciling corporate cards

- Cardholders must:
 - review corporate card transactions regularly using [OneSchool](#) (for schools) or [Promaster](#) (for regions and corporate office)
 - attach supporting documentation electronically (invoices, receipts etc.) relating to each transaction in the system
 - ensure each transaction has the appropriate [GST code](#) and [cost centre](#) (DoE employees only) applied
 - progress all transactions for the previous month to the card supervisor, allowing enough time for the transactions to be approved by the 13th day of the current month (excluding gazetted holidays and mandatory closure periods)
 - [dispute unauthorised transactions](#) (DoE employees only) as soon as possible by emailing a completed [Customer Investigation Request for Disputed Corporate Card Transactions](#) (DoE employees only) to CCU within 60 days of the date of the transaction
 - retain all original documentation relating to each transaction in accordance with the department's [record keeping requirements](#). (DoE employees only)
- The card supervisor must review all reconciled transactions in OneSchool/Promaster by the 13th day of the current month (excluding gazetted holidays and mandatory closure periods) and verify that:
 - all purchases are reasonable and legitimate business expenses and in keeping with the [Appropriate and ethical use of public resources policy](#)
 - transactions are not for personal purposes
 - there are no cash withdrawals
 - readable copies of valid tax invoices/receipts are attached to the reconciliation to substantiate that transactions are legitimate
 - where a legitimate business expense will personally benefit the cardholder (e.g. professional development expenses), the card transaction has supporting evidence that the expense was appropriately pre-approved by someone other than the cardholder with the appropriate financial [delegation](#)
 - the appropriate cost objects (e.g. cost centre, internal order, work breakdown structure (WBS) element, asset), account codes and tax codes are assigned to the transactions.
- The card supervisor must report any suspected misuse or fraudulent card activity to CCU immediately.
- CCU will report on all unreconciled transactions as part of the monthly account balance activity and notify cardholders of any unreconciled transactions, with a request to reconcile the outstanding transactions immediately. Refer to [Reconciling a corporate card](#) (DoE employees only) for further information on unreconciled transactions.

- If transactions are not reconciled within 60 days of the transaction date, the Manager Accounts Payable (Manager AP) will authorise the suspension of the corporate card. The suspension will remain in place until the reconciliation is completed. Continued failures to reconcile transactions will result in the corporate card being cancelled.
- The Manager AP will report all card suspensions and cancellations to the CFO.

5. Changing cardholder details

- Change of name
 - if a cardholder's name changes for any reason, they must request a replacement card in the new name by sending certified identity documents and a written request to the CCU
 - the cardholder must provide proof of the name change, such as:
 - certified copy of a marriage certificate
 - certified copy of a deed poll.
- Change of business unit — **corporate/regional staff only**
 - where the cardholder has a business need for a corporate card in their new business unit, the cardholder must complete a new [Conditions of use form](#) (DoE employees only) to request the change to their business unit details prior to transferring units including:
 - the name of the new business unit and cost centre.
 - the new supervisor and approver signatures on the form
 - the completed form is to be emailed to CCU. A new card will not be issued in this instance
 - if there is no business need the cardholder is to advise CCU to cancel the card.
- Change of school – **school staff only**
 - where a cardholder is changing schools, the card will be cancelled and a new corporate card will need to be applied for at the transferred location. Follow the instructions for applying for a corporate card in section 2 in this procedure.

6. Managing the card during periods of leave

- Cardholders must notify their supervisor and the CCU when they are on leave for more than three weeks to initiate a temporary credit card block, or if leave is for more than three months, cancelling the corporate card. Refer to [Cancelling and changing details](#) (DoE employees only) for more information on the cancellation process. This does not apply to gazetted holidays and mandatory closure periods.

7. Cancelling a corporate card

- A cardholder must cancel their card if they:
 - will be away from their normal work area for more than 3 months, either on leave or secondment to another area or department
 - permanently leave their normal work area
 - are resigning or retiring
 - no longer need a card, for example, if changing roles

- are instructed to do so by Finance Branch.
- To cancel a corporate card, the cardholder must:
 - reconcile all outstanding transactions and have them approved by the card supervisor
 - resolve any outstanding discrepancies
 - cancel any backorders, subscriptions, or other regular payments on the card
 - cut up and dispose of the card in the presence of the card supervisor to ensure card information is no longer readable
 - email CCU requesting the cancellation of the card with the following information:
 - employee's name
 - last four digits of the corporate card
 - reason for cancellation
 - confirmation that the card has been destroyed in the presence of card supervisor.

8. Lost or stolen cards

- Cardholders must immediately report lost or stolen cards to the CCU and/or the CBA as per the [Lost and stolen card instructions](#) (DoE employees only).

Monitoring and reporting

9. Suspected misuse or fraudulent card activity

- All employees must immediately report suspected corporate card misuse or fraudulent card activity to their supervisor and the CCU as soon as practicable. Additionally, it is important to be aware of the following:
 - misuse of a corporate card will be reported to IER, who will investigate the misuse and consider possible actions
 - intentional misuse, such as purchasing personal goods or services as official expenditure, or falsifying records, will be considered for potential disciplinary action being taken against the cardholder, including termination of employment
 - if intentional misuse amounts to a crime, such as fraudulent use of the card, it will be reported to the Queensland Police Service and/or the Crime and Corruption Commission and may result in prosecution under the Queensland Criminal Code
 - failure to comply with this procedure can result in cancellation of the corporate card and, in appropriate cases, may result in disciplinary action or criminal charges.

For more information refer to corporate card [misuse](#) (DoE employees only) and [iRefer](#) (DoE employees only) for information on reporting to IER.

- Finance Branch and the Government Banking Unit of Queensland Treasury have the authority to suspend or cancel a corporate card at any time without prior notification to the cardholder upon the request of the Chief Finance Officer (or their delegate) or IER. This might include but is not limited to, cases of card misuse, consistent reconciliation failures or if a request to undertake training is not fulfilled.

10. Internal review of corporate card transactions

- On a monthly basis, CCU will use the Monthly Exception reporting facility to identify high risk transactions for internal review. This review includes verifying that the card transactions:
 - are for official purposes only, in the public interest and in line with the [Appropriate and ethical use of public resources policy](#)
 - are not cash withdrawals
 - are not split transaction to bypass the card's transaction limit
 - have all valid tax invoices, receipts and other documentation attached to the transactions in the finance systems.
- Finance Branch will undertake on-going trend analysis. This analysis will focus on patterns of spend against higher risk category transactions.
- Where CCU/Finance Branch requires further information to confirm the validity of a transaction, they will follow up with the Principals, Business Unit Director and/or card supervisors will be contacted via email to supply further information.
- Where the validity of a transaction cannot be confirmed by CCU, the transaction will be referred to IER for follow-up.

Refresher training

11. Annual corporate card refresher training

Cardholders must:

- Undertake annual corporate card refresher training. Failure to complete the annual training will result in card suspension until training is completed.

Card supervisors must:

- Undertake annual corporate card refresher training.

12. Purchasing training

Cardholders must:

- Undertake the relevant purchasing delegate training every three years. Failure to complete the training will result in card suspension until training is completed.

Definitions

Term	Definition
Corruption/corrupt conduct	Corruption is defined as corrupt conduct under provisions of section 15 of the <i>Crime and Corruption Act 2001</i> (Qld). Corrupt conduct means conduct of a person, regardless of whether the person holds or held an appointment, that:

Term	Definition
	<p>1) adversely affects, or could adversely affect, directly or indirectly, the performance of functions or the exercise of powers of—</p> <ul style="list-style-type: none"> • a unit of public administration; or • a person holding an appointment; and <p>2) results, or could result, directly or indirectly, in the performance of functions or the exercise of powers mentioned in paragraph (1) in a way that—</p> <ul style="list-style-type: none"> • is not honest or is not impartial; or • involves a breach of the trust placed in a person holding an appointment, either knowingly or recklessly; or • involves a misuse of information or material acquired in or in connection with the performance of functions or the exercise of powers of a person holding an appointment; and <p>3) would, if proved, be—</p> <ul style="list-style-type: none"> • a criminal offence; or • a disciplinary breach providing reasonable grounds for terminating the person's services, if the person is or were the holder of an appointment. <p>Corrupt conduct is further defined in section 15 of the Crime and Corruption Act 2001 (Qld).</p>
Fraud	<p>Fraud is a dishonest, deceitful and/or deliberate act or omission designed to gain any benefit or advantage, pecuniary or otherwise, to which a person or entity is not entitled. The benefit or advantage can be gained before, during and/or after the act or omission occurs. This also includes any attempt to commit any act or omission.</p>
Fraudulent card activity	<p>Fraudulent card activity is where someone has used a corporate card to make a purchase without the cardholder's authorisation.</p>
Low value and low risk	<p>Low value purchases are up to \$5,000.</p> <p>Low risk transactions include:</p> <ul style="list-style-type: none"> • general purchases such as office supplies • products or services on Department or Government Standing Order Arrangements (SOAs) <p>Does not include purchase of:</p> <ul style="list-style-type: none"> • contractors and consultants • capital works. <p>Refer to the Ordering and Payment Process Matrix (DoE employees only) for more detail.</p>

Term	Definition
Misuse	<p>Accidental misuse is expenditure falling within an excluded category. For example:</p> <ul style="list-style-type: none"> • personal expenses with later reimbursement • in contravention of the department's purchasing policies • to obtain a cash advance • beyond the approved expenditure limit of the corporate card • where approval is not properly documented. <p>Intentional misuse is any dishonesty in the use of the corporate card or in reporting and claiming. For example:</p> <ul style="list-style-type: none"> • purchasing personal goods or services as official expenditure • falsifying records • "double dipping" – using a corporate card for travel and accommodation expenses where these costs or an allowance have already been paid.
Official purposes	<p>Official purposes relate to the department's core objectives and services, as outlined in the department's strategic plan.</p> <p>For staff-related expenses:</p> <ul style="list-style-type: none"> • Includes remuneration in accordance with relevant awards and Enterprise Agreements, expenses related to recognised reward and recognition programs, expenses in line with the Public Service Commission Directives for domestic and international travel expenses for approved travel, and approved professional development expenses. • Does not include gifts and benefits over and above entitlements.
OneSchool	<p>OneSchool is a comprehensive software program that enables Queensland State Schools to efficiently and effectively manage key teaching and school administrative activities. For more information refer OneSchool (DoE employees only)</p>
ProMaster	<p>ProMaster EMS is an online tool which helps manage the department's corporate funded Corporate Card transactions and Expense Claims. For more information refer ProMaster (DOE employees only)</p>
Reconciliation	<p>Corporate card reconciliations verify the integrity of data between credit card statement and the cardholders' financial records.</p>

Legislation

- [Public Sector Ethics Act 1994 \(Qld\)](#) (ss4 – 9)
- [Financial Accountability Act 2009 \(Qld\)](#) Division 2, s69

- [Financial and Performance Management Standard 2019 \(Qld\) \(s6\)](#)
- [Public Service Act 2008 \(Qld\) Division 2, s26](#)
- [Public Service Regulation 2018 \(Qld\)](#)
- [Education \(General Provisions\) Act 2006 \(Qld\)](#)
- [Criminal Code Act 1899 \(Qld\)](#)
- [Public Records Act 2002 \(Qld\)](#)
- [Anti-Money Laundering and Counter-Terrorism Financing Act 2006 \(Cth\)](#)

Delegations/Authorisations

- [Purchasing and procurement delegations](#) (DoE employees only)
- [Finance delegations](#)

Policies and procedures in this group

- Nil

Supporting information for this procedure

- Nil

Other resources

- [Treasurer's Guidelines for the Use of Queensland Government Corporate Purchasing Card](#)
- [Code of Conduct for the Queensland Public Sector](#)
- [Financial Accountability Handbook, Queensland Treasury](#)
- [Queensland Procurement Policy](#)
- [Appropriate and ethical use of public resources policy](#)
- [Expenditure policy](#)
- [Purchasing and procurement procedure](#)
- [Catering and hospitality procedure](#)
- [Reporting fraud and corruption procedure](#)
- [Making and managing a public interest disclosure procedure](#)
- [Conditions of use form](#) (DoE employees only)
- [Queensland Government Corporate Purchasing Card application](#) (DoE employees only)
- [How to reconcile corporate card for schools](#) (DoE employees only)
- [How to reconcile the corporate card in regional and central offices](#) (DoE employees only)

- [Corporate card checklist](#) – for Schools (DoE employees only)
- [Expenditure](#) (DoE employees only)
- [Fraud awareness](#) (DoE employees only)
- [Payment methods](#) (DoE employees only)
- [Payment processes](#) (DoE employees only)
- [Types of expense](#) (DoE employees only)
- [Manage complaints about purchasing and procurement](#) (DoE employees only)
- [OneSchool Help - Corporate Card](#) (DoE employees only)
- [Customer Investigation Request for Disputed Corporate Card Transactions](#) (DoE employees only)

Contact

For further information, please contact: corporatecard.finance@qed.qld.gov.au

Review date

9/08/2024

Superseded versions

Previous seven years shown. Minor version updates not included.

Nil

Creative Commons licence

Attribution CC BY

Refer to the [Creative Commons Australia](#) site for further information