



GoCard Program Guide

Table of Contents

General Information	3
Overview of the Program	3
About the Card.....	3
Authorization.....	3
Credit Card Controls	3
Dollar Limits.....	3
Merchant Restrictions	4
Exceptions	4
GoCard Application.....	4
Training.....	4
Finance Systems Access	4
Using the Card	5
Allowable Expenses	5
Prohibited Expenses	5
Insurance	5
Sales Receipt Requirements.....	5
Fiscal Year End	6
Billing Cycle	6
Responsibilities	6
Cardholder	6
Approving Official.....	6
GoCard Reconciliation	7
By Cardholder.....	7
By Approving Official.....	8
Consequences for Failure to Comply with Program Policy and Procedures	8
Consequences of Late Statements / Missing Documentation.....	9
Consequences of Purchasing Restricted Items.....	9
Key Contacts	9
Forms	10
References	10

General Information

Overview of the Program

The university implemented the GoCard Program, similar to a ProCard, to prepay expenses related to official university travel. The use of this card does not supersede any existing pre-approval requirements for travel or travel-related expenses.

Travel must be approved in advance of making non-cancellable travel arrangements via the Travel Authorization in FTS. For non-university employees, travel related expenses must be approved in advance of making non-cancellable travel arrangements via the [Request for Approval of Travel](#) form.

About the Card

Authorization

GoCards will be issued only to staff responsible for arranging and coordinating travel for their department. Approval for issuance of a department GoCard must come from the department's Approving Official, as outlined in the [Delegation of Authority for the Approval of Financial Expenditures Guidelines](#). GoCards will not be issued to individuals for solely their use. However, with the appropriate preapproval of travel, a Cardholder may make arrangements when they themselves are the traveler.

It is incumbent upon both the GoCard holder and the traveler for which arrangements are made to be familiar with the university's travel guidelines and policies as outlined in the [SJSU Travel Guide](#).

Cards are issued in the name of the individual (Cardholder) whose transactions are authorized and approved by their Approving Official. The Cardholder is the only person authorized to make purchases with the GoCard. Approving Officials are designated as outlined in the Delegation of Authority for the Approval of Financial Expenditures Guidelines. Cardholder must also sign a Cardholder Participation Agreement prior to receiving a card.

Cards will be renewed automatically unless the individual Cardholder's privileges have been terminated.

Credit Card Controls

Dollar Limits

Each Cardholder has a limit of \$10,000 per monthly billing cycle. Should a purchase be attempted that would put the Cardholder over this established limit, it will be denied when the merchant processes the charge.

Unlike the ProCard, there is not a daily or per transaction limit for the GoCard.

Merchant Restrictions

The GoCard is restricted from use by merchant types such as drug/department stores, restaurants/bars. Goods and services that are normally purchased by ProCard, Requisitions, or Direct Pays are not allowed on the GoCard.

Exceptions

Any request for delegation of authority that would exceed the established monthly limit, or conflict with merchant restrictions or prohibited items must be submitted to the Accounts Payable Manager or designee for approval.

GoCard Application

Eligible employees can request a GoCard by submitting an approved [GoCard Application](#) (DocuSign) to the program coordinator in Accounts Payable. This form can be submitted prior to completing the required Introduction to Finance class. When the GoCard is ready for pickup, the Cardholder will receive an overview of the program's policies from the GoCard Program Coordinator.

Training

The Cardholder is **required** to complete the Introduction to Finance class (Course Number: FIN101). This course provides an overview of Finance policies/guidelines related to purchasing and financial activity at the university as well as introduce employees to Finance and the services they provide to the campus. The Cardholder will not be granted access to the CFS system used for completing the GoCard reconciliation until FIN101 is completed.

The ProCard/GoCard Reconciliation Workshop is recommended to attend and it covers the process of completing the reconciliation of the GoCard statement in the CFS system.

Additional resources are available to assist cardholders, visit [Finance Training and Tutorials](#) for more information about subscribing to the FinanceConnect Blog, training opportunities and tutorials.

Finance Systems Access

After completion of the required Introduction to Finance class, the Cardholder must complete the [Finance Systems Access Request](#), a DocuSign Form, to request access to the finance systems used for purchasing and financial activity. Refer to [Finance Systems](#) for more information.

Using the Card

Allowable Expenses

The following is a list of allowable GoCard Expenses:

- Conference fees (virtual or in-person)
- Registration fees
- Airfare
- Car Rentals
- Lodging
- Toll Fees
- Travel arrangements made through the official university's preferred vendor Fell Travel.
- Parking/Taxi/Shuttle

Prohibited Expenses

The following are not allowed on the GoCard:

- Gasoline for private or rental vehicle
- Meals
- ANY expense not related to official university business
- Cash advances

Insurance

Car Rentals – When using the GoCard for car rentals, liability insurance is covered in the amount of \$500,000 per traveler.

Life Insurance – When using a GoCard for expenses related to official university travel, life insurance is covered in the amount of \$500,000 per traveler.

Sales Receipt Requirements

Regardless of the method used for paying travel related expenses, the Cardholder must obtain an original receipt to submit with the monthly reconciliation report. Should a receipt be lost, the Cardholder must attempt to obtain a duplicate copy from the merchant. If the Cardholder is unsuccessful in securing a copy, he/she must complete a [Certification of Receipt of Goods](#) form with verification from the traveler. If there are excessive instances of lost receipts, GoCard privileges will be revoked.

Receipts should be attached to an 8.5" x 11" piece of paper, if they are smaller than that size. When taping receipt, the tape should not cover any portion of the text to prevent fading. Receipts are to be submitted along with an approved GoCard Statement to the GoCard Program Coordinator in FTS by the due date, unless notified otherwise.

Fiscal Year End

All charges with a US Bank postdate **on or before** May 13th of each year will be paid from the current fiscal year. Charges posted after May 13th will be charged to the next fiscal year. (Date subject to change.)

Billing Cycle

The billing cycle of the US Bank Visa GoCard is from the 16th of the first month to the 15th of the next month (depending on calendar work days). E-statements are available through US Bank's online service.

Responsibilities

Cardholder

- Use of card is restricted to Cardholder only.
- Keep card and card number secure.
- Comply with university GoCard program policy and procedures.
- Obtain itemized receipts or documentation for every transaction, including fraud and credits.
- Obtain credit from merchant on canceled charges and disputed items.
- Review purchases online and distribute to appropriate chartfields.
- Enter description regarding purchase(s) in the comment field during the online reconciliation.
- Reconcile monthly statements with receipts and deliver to Approving Official for approval and submission to Accounts Payable within 5 working days of statement email notification (on or about the 28th of each month).
- Immediately report lost or stolen cards to the credit card company, GoCard Program Coordinator and Approving Official.
- Return the card to the GoCard Program Coordinator before leaving the university or when there is no longer a need for the card.
- Notify the Travel Card Program Coordinator of changes to your Approving Official.
- Agree to the consequences of violating the GoCard program policy and procedures.

Approving Official

- Review charges for appropriateness and prior approval of expense(s).
- Be familiar with SJSU travel policies.
- Know the policy/ramification for late submission of statements.
- Notify GoCard Program Coordinator whenever a Cardholder leaves the university.
- Submit signed GoCard adjustment reports and receipts within 5 working days of statement email notification (on or about the 28th of each month).
- Agree to uphold the expectations of the GoCard program policy and procedures.
- Take mandatory refresher training course annually (ProCard/GoCard Approving Official Training and Quiz)

GoCard Reconciliation

By Cardholder

Around the 20th of each month an email notice is sent to all cardholders from the GoCard Program Coordinator indicating that charges for the previous month are available for reconciliation. The notification will include reminders, and updates about the program and policy. Paper statements will not be mailed to the Cardholders.

For detailed instructions on completing the GoCard Reconciliation in CFS, visit [Finance Tutorials](#). If a cardholder is unavailable to reconcile the statement (e.g., vacation or medical leave), assign a designee to process the reconciliation.

When reconciling the statement in CFS, Cardholders can:

- Verify charges are accurate and receipts support transactions.
- Confirm expense is being charged to the correct Chartfields.
- If necessary, modify Chartfield for an expense or split an expense between two Chartfield strings.
- Utilize the description field to provide details related to the transaction additional information about the transaction, or provide a justification for purchase to Accounts Payable.
- Reference the Travel Authorization Trip Number, traveler's name, and trip date(s) in the description field on the online reconciliation.

If an item is billed incorrectly or is questionable (e.g., purchases which the cardholder does not believe he/she made), the cardholder must contact US Bank within 14 days of statement date and:

- Notify vendor that made the charge that the transaction is being disputed.
- Maintain an accounting of expected credits for disputed items.
- Remember the chartfield string(s) original payment was made from.
- Include an explanation and/or documentation with your GoCard statement.
- Ensure future charges do not appear on statement.

Note: Research Foundation and Tower Foundation funds are not an allowable funding source. However, Tower Foundation funds are an allowable funding source when the expense is split with the university.

Cardholder statements will be paid in full, including disputed items, to avoid late fees and penalties. It is the Cardholder's responsibility to secure a reversal of charges (credit) from US Bank.

Transactions will not be available for review and update in the system when the next billing cycle starts, though your statement will be available to view in completed inquiry in CFS.

When preparing the reconciliation to submit to Accounts, Cardholders must:

- Save reconciled GoCard Statement from CFS as one file.
- Organize the receipts and backup documentation in the same order the expenses appear in the GoCard statement and scan them as one document, unless the size is too large. **Do not** combine the GoCard Statement and receipts/backup documents into one file.
- Upload the GoCard Statement and receipt/backup documentation files using the [DocuSign](#) ProCard/GoCard Statement Approval Signatures form. Cardholder will electronically sign the statement and route package to Approving Official for review and approval using DocuSign. If Approving Official is not available, then reconciliation can be directed to a designee (an MPP level employee or higher). A text box can be added to the GoCard Statement in DocuSign to print the name of designee, title and reason they are signing in place of the Approving Official on file.
- Upload completed and signed GoCard Statement and itemized receipts/backup documentation files to the ProCard/GoCard Statement Submission portal in FTS within 5 working days of statement email notification (on or about the 28th of each month). Do not send the hardcopies to Accounts Payable.

By Approving Official

The Approving Official must:

- Review Cardholders GoCard Statement and receipts/backup documentation in DocuSign to make sure they are appropriate, that prohibited items were not purchased, and that appropriate account numbers were assigned to each charge.
- Ensure that disputed items are credited.
- Complete review and electronically sign in DocuSign all GoCard Statement and receipts within 5 working days of statement email notification (on or about the 28th of each month) in DocuSign.

Consequences for Failure to Comply with Program Policy and Procedures

Individual Cardholder and/or department card privileges may be revoked and/or face other disciplinary actions for the following reasons including and not limited to:

- Missing documentation and/or invoices for all transactions, including fraud and credits.
- Failure to comply with GoCard program procedures defined in this guide.
- Excessive instances of lost receipts/invoices.
- Loaning the GoCard out for others to use.
- Purchasing of restricted items.

Consequences of Late Statements / Missing Documentation

All paperwork (GoCard reconciliation reports, receipts, and any required justification) must be received in Accounts Payable within 5 working days of statement email notification (on or about the 28th of each month). Failure to comply will result in revoking of card privileges and/or other disciplinary measures:

- 1st Time:** Cardholder's account will be inactivated until the completed statement is received, including a memo from Approving Official.
- 2nd Time:** Cardholder's account will be inactivated for 30 days after the completed statement is received, including a memo from Approving Official.
- 3rd Time:** Cardholder's privileges will be reviewed for termination.

Consequences of Purchasing Restricted Items

- 1st Time:** Email notification to Cardholder and Approving Official for a memo from Approving Official.
- 2nd Time:** Email notification to Cardholder and Approving Official as well as a conference meeting and retraining of both Cardholder and Approving Official required. GoCard limit reduced to \$1.00 until training is complete. Further disciplinary action may be taken.
- 3rd Time:** Review account for cancellation of card with no reinstatement. Further disciplinary action may be taken.

Key Contacts

GoCard Bank
US Bank
(800) 344-5696
<https://access.usbank.com>

- Report lost or stolen card
- Report/dispute questionable charges
- Access account information 24/7
- Enroll in e-statements
- Opt-in for fraud alerts

GoCard Coordinator
Vacant

- Report lost or stolen card
- Apply for, terminate, replace, or make changes to a card
- Clarify policy
- Submit receipts and accounting information for review
- Review decline reasons/codes

Forms

Certification of Receipt of Goods

https://www.sjsu.edu/fabs/docs/receipt_of_goods.pdf

Finance Systems Access Request

<http://www.sjsu.edu/it/security/forms.php>

GoCard Application

<https://www.sjsu.edu/fabs/services/travel/gocard.php>

GoCard Participation Agreement- Completed by new Cardholder at the time the GoCard is picked-up.

Request for Approval of Travel

https://www.sjsu.edu/fabs/docs/travel_approval.pdf

References

Delegation of Authority for the Approval of Financial Expenditures Guidelines <https://www.sjsu.edu/fabs/how-we-can-help/policies-guides/daafe.php>

Finance Training and Tutorials

<https://www.sjsu.edu/fabs/connect/training-and-tutorials.php>

SJSU Travel Guide

https://www.sjsu.edu/fabs/docs/travel_guide.pdf