

Purchasing Card Policy

Effective Date: 18 September 2025

Purpose

The purpose of this policy is to set out how the University will implement, monitor and control the use of Purchasing Cards.

Scope

The policy applies to all staff, including those employed by subsidiary companies.

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1. Overview

1.1. Introduction

The University provides a purchasing card (P-Card) to use as a method of payment to suppliers for goods and services. The card allows a named individual to make purchases on behalf of the University without the need for a purchase order. The purpose of using a purchasing card is to save transaction costs, reduce paperwork, and administration time involved in ordering and invoicing low-value, high-volume goods and services. This policy covers any card that has been issued to a member of staff for the purposes of making payment. There are two types of purchasing cards in use known as:

- Purchasing card
- Travel card

Cards allow nominated staff to use the card in the course of their duties for:

- Purchasing on behalf of their department, or part of the central team and authorised to purchase on behalf of schools or services.
- A frequent traveller – to pay for expenses they might incur whilst travelling on University business, and which cannot reasonably be booked via the University's contracted travel management company.

This policy applies to all staff of the University and its subsidiary companies who have a purchasing card, and all approvers of transactions made on those cards. All existing University policies remain valid regardless of the method of payment used in settling a supplier's account.

1.2. Key principles

Value-for-money

The University is a charity and receives public funds; furthermore, it has an obligation to the Office for Students under its conditions of registration to deliver value for money from those funds. All University expenditure is open to public scrutiny and formal audit.

Value for money is defined as *"the best mix of quality and effectiveness for the least outlay over the period of use of the goods or services bought"*.

No personal gain

Cardholders must make decisions in the best interests of the University and without any prospect of personal gain. For example, purchases must not be influenced by the possibility of collecting personal loyalty points. It is the cardholder's responsibility to act reasonably and with honesty and integrity when purchasing on behalf of the University.

1.3. Oversight and controls

The issue and use of purchasing cards is subject to the directions given in University policies, including this one. Breach of the rules is viewed very seriously, and persistent failure to comply by any cardholder may lead to cancellation of their card or disciplinary procedures. There are financial limits and permitted product areas set up for each card, and a card will automatically be rejected if a transaction outside these agreed parameters or limits is attempted. Certain categories of expenditure are not permitted under any circumstances. These are: temporary staff recruitment, financial services and cash.

The use of a purchasing card to withdraw cash is strictly prohibited.

All purchasing card transactions are imported into the University's finance system (Unit4), and cardholders are expected to process them in a timely manner. Budget holders should then approve that the expenditure has been properly incurred, ensuring that the evidence provided is sufficient to support the transaction and applied to the correct cost centre /project code. These transactions

should be reviewed as soon as is practicable. Where a budget holder is not able to comply with the timescales, then a substitute should be set up in Unit4 with appropriate financial delegations to approve on their behalf.

The Financial Services team may conduct audits of the transactions to ensure that cardholders and budget holders comply with this policy and other University policies and procedures.

If a card is inactive for six months, there is a risk that the privilege will be removed; the final decision will be made by the Director of Finance regarding the continuation of the use of a card.

2. Summary of cardholder responsibilities

Every University purchasing cardholder is responsible and accountable for all purchases made on their card and ensuring that this expenditure complies with University policies and the Financial Regulations.

In addition, they are responsible for:

- Ensuring they are familiar with University policies.
- Always keeping their card secure.
- Keeping their personal identification number (PIN) confidential, and never changing it to be the same as their personal bank PIN.
- Making sure that they have understood and can adhere to the Employee Agreement (in appendix three) before signing.
- Completing the transactions on Unit4 as soon as possible after they are available in Unit4. This must include the appropriate budget code, a detailed description of the expenditure, including the business purpose.
- Obtaining and submitting all receipts (by uploading them onto the system) and ensuring that the receipts are VAT receipts, where applicable.
- Never using the card for personal purchases.
- Notifying the Administrator on purchasingcards@hud.ac.uk about any changes to their post.
- Never letting someone else use the card or its details to make a payment.
- Never trying to make a purchase of a value over their authorised transaction limit, even if a supplier offers to split the total into lower-value transactions.

2.1. Usage rules

Where the use of a purchase card is required, it must only be used for:

Departmental purchases

- Purchasing low-value goods and services (typically less than £5,000) from suppliers who are used infrequently or as a one-off to avoid the administrative cost of having to set up a supplier on Unit4.
- Purchasing goods and services that are only available online.
- Cardholders must not set up or use PayPal accounts for University business or link them to their purchase cards.

Frequent travellers

- Incidental expenses whilst travelling on business.
- Travel where it is not reasonable to book through the University's contracted travel management company.

All users

A purchase card must not be used for:

- Purchasing items for personal use.
- Making donations to charities.

- Purchasing goods and services from suppliers already set up on Unit4, a purchase order should be raised for purchasing from these suppliers.
- Purchasing goods and services from preferred suppliers. In these cases, the described ordering route must be used.
- Purchasing goods and services online using personal accounts. Cardholders must not link their University Purchasing Card to their own personal online account (e.g. Amazon), and all University purchases must be made using the University email/delivery addresses.
- Purchasing fuel if using your own vehicle for University business. This must always be claimed on expenses.
- Purchasing gifts for staff, including those funded by a staff collection, e.g. leaving, wedding, etc.
- Travel costs and incidental expenses, unless the card has been issued specifically for that purpose to a frequent traveller for use when travelling. Otherwise, it is strongly recommended that staff use the University's contracted travel management company or the expense process.
- Any expenditure which does not comply with the University's Financial Regulations or Travel and Expenses policy.

It is the University's policy not to store cardholder data. Staff must not store any cardholder data on the University's systems, either electronically or manually.

Card details must not be written down and shared with anyone else. If a supplier asks you to complete a form with your card details, contact purchasingcards@hud.ac.uk for advice.

2.2. Spending limits

Monthly limit

An initial monthly limit will be agreed as part of any application; this is usually no more than £5,000. If you find that this is insufficient, an application can be made by submitting a request to change the spending limit to purchasingcards@hud.ac.uk, which will be reviewed by the Head of Procurement.

Transaction limit

Each card has a single transaction financial limit, usually up to a maximum of £2,500, inclusive of Value Added Tax (VAT) and any handling charges such as carriage. Cardholders must not request a supplier to accept multiple part-payments against one or multiple cards to overcome this limit, as it's an attempt to undermine the University's systems of internal control. Cards should not be presented for purchases in excess of this limit.

A request to amend transaction limits can be made by sending a completed Amendment to cardholder limit form to purchasingcards@hud.ac.uk.

3. Card Approver responsibilities

The Card Approver will usually be the budget holder. Approvers must ensure that card transactions for which they are the approver are only used in accordance with this policy.

Approvers must check all receipts prior to approval of card transactions and ensure the purpose of the expenditure has been properly described within Unit4.

Card Approvers must view and approve transactions in a timely fashion on Unit4. The Purchasing Card User Guide explains how to do this and provides advice on when transactions may be approved or must be rejected.

Approvals must be completed as soon as possible, and in all cases within a month of the transaction being raised. Where an approver has breached the time limit, the cardholder will be asked to nominate an alternative approver.

Card Approvers must use their judgment when assessing whether or not any transactions might constitute misuse. If they are in any doubt, Card Approvers should contact purchasingcards@hud.ac.uk for advice.

The Card Administrator is responsible for:

- Receiving and processing applications for purchasing cards.
- Administering changes to cards.
- Monitoring card usage and making recommendations for changes to card limits.
- Providing management information on the use of cards to identify opportunities to improve efficiencies and maximise value for money.
- Supporting card holders where there has been an unusual / potentially fraudulent purchase.

In the first instance, all queries should be directed to purchasingcards@hud.ac.uk

4. Misuse of purchasing cards

If Card Approvers have any suspicions about card misuse, they must report the matter immediately to purchasingcards@hud.ac.uk.

Card misuse might range from a minor/technical non-compliance to serious misuse. It is not the University's intention to take action against cardholders/approvers for innocent mistakes and minor infringements, though all such incidents should be reported to purchasingcards@hud.ac.uk. More serious misuse may result in the card being withdrawn, repayment of monies and/or disciplinary action.

Examples of serious misuse include, but are not limited to:

- Repeated minor/technical non-compliance with this policy
- Unnecessary/inappropriate expenditure as defined in sections two of this policy.
- Sharing/divulging system PINS, passwords or login details.
- Failure to retain/provide receipts.
- Failure to code transactions/significant delays in coding transactions.
- Failure to approve transactions in a timely manner and with due diligence.
- Fraudulent misuse/suspected fraud.

5. Fraudulent use

If any member of staff suspects fraudulent use of a purchasing card, they must follow the University's Fraud Response Plan, available on MyHud – Financial Services pages.

In addition, if the suspected fraud is external to the University, the cardholder must contact the card issuer immediately using the telephone number on the back of their purchasing card.

6. Lost or stolen cards

The cardholder must contact the card issuer immediately using the telephone number on the back of their purchasing card. Card issuer details can also be found on MyHud - Financial Services pages

7. Change in cardholder circumstances

7.1. Cardholder absence

In the event of an unexpected absence which will delay the coding of transactions, the cardholder's line manager should contact the Administrator to agree on the most appropriate course of action. Usually, this will be by applying a delegate on Unit4 where receipts are available. Where receipts are not available, an alternative solution must be agreed. Where the cardholder is expected to be absent for a longer period, then the card should be suspended for the duration of the absence. The cardholder should notify the Administrator immediately to ensure that the card can be suspended. Where this is not possible, the cardholder's line manager should notify the Administrator.

7.2. Change in job role

If a cardholder moves to a different University department a decision will be made on whether a card is to be retained by the head of department, in conjunction with the Administrator. If the card will be retained, then a Change in Cardholder Circumstances form must be completed.

7.3. Leaving employment

If the cardholder is leaving the employment of the University, no transactions should be undertaken within the notice period without prior agreement of the line manager. The Administrator should be notified immediately, and the card suspended/closed as appropriate.

7.4. Change of name

A replacement card can be requested by emailing purchasingcards@hud.ac.uk if a cardholder changes their name. The card in the old name should be destroyed on receipt of the new card by cutting the card through the metal chip and magnetic strip and be disposed of. Documentary evidence will be required to be provided for the change of name, for example, a civil partnership or marriage certificate.

8. User guide and training

Cardholders must undertake mandatory training before they can start using their card. Further information can be found on the MyHud - Financial Services pages.

If you experience a problem with your University purchasing card or have any questions, you can contact the team here: purchasingcards@hud.ac.uk. Information is available on the Finance section of MyHud.

The following forms will need to be completed, examples are provided in the appendices, and can also be accessed in the purchasing card area of MyHud – Financial Services

Appendix One - Purchasing Card Application Form

Appendix Two - Authorisation of Merchant Category Codes

Appendix Three - Employee Agreement

Appendix Four - Change in Cardholder Circumstances

Appendix Five - Amendment to Cardholder Limits

Appendix One – Purchasing Card Application Form

Purchasing Card Application Form

Please complete this application form, together with the Employee Agreement and Authorisation of Product areas form. Completed and signed forms should be emailed to purchasingcards@hud.ac.uk

Please note that the card, personal identification number (PIN) will be sent to your home address. Please ensure that you advise the Administrator of any changes as soon as possible.

You will also need to complete the Lloyds Bank Purchase Card Application Form, which can be found on the Purchasing Card page in Financial Services.

Full name of proposed cardholder (title /first name and middle names/surname)	
School / Directorate:	
Email address of the applicant: (nnnn@hud.ac.uk)	
Head of School /Directorate /Service:	
Forecast yearly spend £	
Will the card be primarily used for travel?	Yes / No (delete as appropriate)
Why do you require a card? Indicate why you require a card, the type of goods/services expected to be purchased, and the frequency of use expected. Please provide as much detail as possible to support your application.	
Name of authorising manager (line manager)	
I confirm that I have read and understand the purchasing card policy.	
Name:	
Signature:	

Declaration of Dean/Head of Department /Director

I confirm that the above-named member of staff is authorised to apply for a University of Huddersfield Purchasing Card.

I confirm that the card will be reviewed each month to ensure that the expenditure incurred is only for appropriate purchases and complies with the University's policies and procedures.

Name:	
Signature:	
Date:	

Authorisation of Merchant Category Codes

Please indicate the categories of goods or services which are to be authorised for this application. Cards that are to be used for travel will only be authorised for the “travel” category.

Name of the proposed cardholder	
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Standard categories available to all Cardholders (tick all that apply)

<input type="checkbox"/> 06. Catering and catering supplies	<input type="checkbox"/> 23. Mail and Courier Services
<input type="checkbox"/> 08. Training and educational	<input type="checkbox"/> 27. Travel – Air/Rail/Road
<input type="checkbox"/> 11. Business clothing and footwear	<input type="checkbox"/> 28. Auto Rental
<input type="checkbox"/> 12. Mail Order / Direct Selling	<input type="checkbox"/> 29. Hotels and accommodation
<input type="checkbox"/> 17. Clubs / Associations / Organisations	<input type="checkbox"/> 30. Restaurants and Bars
<input type="checkbox"/> 18. Statutory Bodies	<input type="checkbox"/> 31 General Retail and Wholesale
<input type="checkbox"/> 19. Office Stationery, equip. and supplies	<input type="checkbox"/> 32. Leisure Activities
<input type="checkbox"/> 21. Print and advertising	<input type="checkbox"/> 33. Miscellaneous
<input type="checkbox"/> 22. Books and Periodicals	

The following categories are limited, based on business need:

<input type="checkbox"/> 1. Building Services	<input type="checkbox"/> 13. Personal Services
<input type="checkbox"/> 2. Building Materials	<input type="checkbox"/> 14. Freight and Storage
<input type="checkbox"/> 3. Estate and garden Services	<input type="checkbox"/> 15. Professional Services
<input type="checkbox"/> 4. Utilities and Non-Automotive Fuel	<input type="checkbox"/> 20. Computer Equipment & Services
<input type="checkbox"/> 5. Telecommunication Services	<input type="checkbox"/> 24. Misc. Industrial /Commercial Services
<input type="checkbox"/> 7. Cleaning Services and Supplies	<input type="checkbox"/> 25. Vehicles, servicing and spares
<input type="checkbox"/> 9. Medical Supplies and Services	

The following categories will not be available to any cardholder: 26: Automotive Fuel, 34: Cash, 16: Financial Services, 10: Staff-temporary recruitment.

Proposed by Dean / Head of Department / Director:

Name:	
Signature:	
Date:	

Head of Procurement approval (or nominated deputy):

Name:	
Signature:	
Date:	

Employee Agreement

I agree to comply with the following terms and conditions of card use:

- I understand that I am being entrusted with a University purchasing card and will be making financial commitments on behalf of the University of Huddersfield.
- I understand that the University is liable to the card provider for all the charges made on the card.
- I agree to use this card for University business purchases only and agree not to charge personal purchases to the card. If I unintentionally charge personal purchases to the card, I will notify my manager and the Administrator immediately and reimburse the University. If I fail to reimburse the University within two weeks of the transaction, I hereby give authority for the amount to be deducted from my salary.
- I agree to never let someone else use my card or its details to make a payment.
- I agree to place orders with approved suppliers and in line with the University's Procurement Policy
- I understand that the University will audit the use of this card and will take appropriate action on any discrepancies.
- I will follow the established procedures for the use of the card. I understand that failure to do so may result in either revocation of my use privileges or any other disciplinary actions, including termination of employment.
- I have received a link to the Purchasing Card Policy, I understand the conditions of the card's use, and I undertake to comply with all requirements.
- I agree to provide a mobile phone number that is solely used by me, for security purposes.
- I agree to cut the card up upon termination of employment. Should any organisational change cause my purchasing requirements to change, I agree to my card being closed or will seek authorisation to continue use.
- If the card is lost or stolen, I agree to notify the Card Issuer immediately by telephone and notify the University by email to purchasingcards@hud.ac.uk as soon as possible thereafter.

Employee

Full name:		Signature
Job title:		
Date:		

Authorising Manager (line-manager).

Full name:		Signature
Job title:		
Date:		

Processing: Purchasing Card Administrator

Full name:		Signature
Job title:		
Date:		

Appendix Four – Change in Cardholder Circumstances

Change in Cardholder Circumstances

Changes in circumstances should be notified to the Card Administrator as soon as possible.

Please send an email to purchasingcard@hud.ac.uk to inform or request a change in the following circumstances:

- Change of name
- Change in job role
- Leaving employment
- Absence (planned or unexpected)
- Change in cardholder credit limit

Please include the following in your email:

Existing details:

- Cardholder name,
- Department, email address,
- Authorising manager

Explanation of what needs changing and why, including the date it should be effective from.

Amendment to Cardholder Limits

Complete this form and send to purchasingcards@hud.ac.uk

Full name of cardholder:	
School / Directorate:	
Why do you require a change to your limit? Please provide a business justification for the amendment.	
Is the proposed change temporary or permanent?	Temporary (dd/mm/yyyy) From: To:
	Permanent: (dd/mm/yyyy) From:
Is this a change to the monthly limit?	Current limit: £ Requested new limit: £
Is this a change to the individual transaction limit?	Current limit: £ Requested new limit: £
Authorising manager (line manager)	
I confirm that I have read and understand the purchasing card policy, and I support this change.	
Name:	
Signature:	

Proposed by Dean /Director / Head of Department:

Name:	
Signature:	
Date:	

Head of Procurement approval (or nominated deputy):

Name:	
Signature:	
Date:	

POLICY SIGN-OFF AND OWNERSHIP DETAILS

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Consulted with (Departments / Area of Service / Job Title):	Financial Services
Author:	Director of Finance
Owner (if different from above):	Director of Finance
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Compliance Measures:	The policy owner will ensure that compliance checks identified at the outset are still fit for purpose.
Related Policies/Procedures:	<ul style="list-style-type: none">• Financial Regulations• Travel & Expenses policy• Anti-Corruption, Bribery and Fraud Policy

REVISION HISTORY

Version	Date	Revision description/Summary of changes	Author
V1.0	September 2025	Introduction of a new policy	Director of Finance