



CREDIT CARD HANDBOOK

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Revision History

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1.13	1/3/12	Peter Prest	Page 36 – section 9.1.1 Lost and Stolen Cards - change of University's billing address for corporate credit cards
1.14	25/06/12	Peter Prest	Page 28 – section 8.6.1 Supporting Documentation; removed 'for purchases greater than \$82.50 inclusive of GST. For lesser amounts documentation is still required but the compliance to GST requirements does not apply. Page 29 – section 8.7.1 Tax Requirements - removed 'for purchases greater than \$82.50 and'

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1 Overview

The purpose of this Handbook is to provide information and guidance to staff on the application and use of University issued credit cards. It is assumed that all users of this handbook have read and fully understand the University’s [Credit Card Policy](#) which has been endorsed by the SMG and is managed by the Chief Financial Officer: Finance.

Key topics contained in this Handbook are:

- [UniSA Credit Cards](#)
- [Cross-references to other documents](#)
- [Definitions](#)
- [Roles & responsibilities](#)
- [Applying for a Credit Card](#)
- [Using a Credit Card](#)
- [Acquitting expenditure on a Credit Card](#)
- [Card Administration](#)
- [Further support](#)

2 UniSA Credit Cards

The National Australia Bank (NAB) Visa card is the approved corporate credit card for the University. This card is widely accepted both domestically and internationally.



The University’s card is readily identifiable as a card of the University of South Australia as it bears the University logo. The Purchasing Card is available for purchasing and the Corporate Card is available for travel and entertainment in accordance with the University’s [Credit Card Policy](#).

The [ProMaster](#) system facilitates credit card management and the verification, acquittal, approval and reporting of credit card spend.

3 Cross-References

This Handbook must be read in conjunction with the following University policies and guidelines:

- [Credit Card Policy](#)
- [Accounts Payable Handbook](#);
- [Travel Guidelines](#);
- [Procurement Handbook](#).
- [ProMaster Quick Reference Guides](#)
- [Fixed Assets Procedures](#)
- [Fraud Control Procedures](#)
- [Code of Ethical Conduct](#)
- [Gifts and Small Incentives for Employees Guideline](#)
- [Going Overseas on University Business Procedures](#)
- [Professional Development Fund Guidelines](#)
- [University Insurance Guidelines](#)
- [VC Protocols & Authorisations Policy](#)

4 Definitions

Account Holder (AH)	The term used within ProMaster for a user who has an account. An account may be for a credit card (e.g. Visa International). In this case, the term may be used interchangeably with the term Cardholder. An account is also used for other purposes (e.g. reimbursement claims or travel).
Admin Centre Controller (AC)	The staff member responsible for reviewing credit card transactions in the School/Unit/Area before submitting to the Approving Manager.
Approved Certifier	A person authorised to certify copies of documents associated with the identity check of credit card applicants.
Approving Manager	The staff member with a Band 6 or higher VCA responsible for monitoring and approving credit card expenses of Cardholders under their management supervision.
Cardholder	The staff member whose name appears on the University credit card and who is responsible for its use.
Corporate Card	Issued to staff members identified as requiring a card for the purposes of facilitating Travel and Entertainment while undertaking University business, in accordance with the Credit Card Policy .
Delegate	The staff member who has been assigned the task of acquitting a Cardholder's transactions on ProMaster on their behalf.
Document Control Report (DCR)	A summary of transactions acquitted in ProMaster that the Cardholder signs and attaches tax invoices, receipts and other supporting documentation.
Endorsing Manager	A staff member with a Vice Chancellor's Authorisation Authority Band 5 or higher within the applicant's Division, Institute or Unit.
Enterprise Controller (EC)	The staff member responsible for the University-wide administration of Credit Cards and the ProMaster system in the Finance Unit.
Fringe Benefits Tax (FBT)	FBT is a tax imposed on the University when providing benefits to staff & associates in certain prescribed circumstances, particularly with respect to travel and entertainment. The ATO requires the University to keep certain records to determine the FBT payable.
Low Value Goods and Services	Goods and services where the total price does not exceed \$2,000.
Private Expense	Any expense incurred which is non University business related or prohibited by the Credit Card Policy .
ProMaster	The University's Expense Management System to manage the acquittal and approval of credit card transactions and staff reimbursements.
Purchasing Card	Issued to staff members identified as having a demonstrated need to purchase goods and services on behalf of the University, in accordance with the Credit Card Policy .

SMG Member	The ultimate line manager of a staff member.
Supervisor (SV)	The term used within ProMaster for a user who has the authority to approve credit card transactions. It may be used interchangeably with the term Approving Manager.
Tax Invoice	This is an invoice that is compliant with the Federal GST legislation as described in Goods and Services Tax (GST) Section (8.7.1).
Transaction Confirmation Report (TCR)	A report printed from ProMaster listing all outstanding un-acquitted credit card transactions for a particular Cardholder.

5 Roles and Responsibilities

5.1 Cardholder

Cardholders must accept and abide by the Terms and Conditions of Use as stated in the University [Credit Card Policy](#), the [application forms](#) and in the documentation of the Bank that accompanies the card (NAB Conditions of Use brochure), including any subsequent amendments to these conditions.

Responsibilities relating to acquittal of credit card transactions are detailed in section [Acquitting Expenditure on a Credit Card](#) (Section 8).

5.2 Delegate

With the approval of the Approving Manager, a Cardholder may assign authority to another staff member to perform the task of acquitting/verifying/reconciling credit card transactions on [ProMaster](#). Accountability and responsibility for the expenses incurred on a University Credit Card and acquittal on ProMaster remains with the Cardholder.

All enquiries and ProMaster emails regarding card transactions and card use will be directed to the Cardholder for action.

The Delegate is not responsible for ensuring that all paperwork and acquittal information is completed; this remains the responsibility of the Cardholder.

5.3 Admin Centre Controller

The Admin Centre Controller (AC) is the staff member responsible for reviewing Cardholder's credit card transactions (the [Admin Review](#) function) before submitting these in ProMaster to the Approving Manager for approval.

The Admin Centre Controller must be fully trained by Finance Unit prior to gaining access to ProMaster and commencing the role. They may also act as a Delegate for Cardholders in their area and can perform the [Admin Review](#) function on these Cardholders.

Although this role also 'approves' the transactions in ProMaster, this does not imply a VCA (Vice Chancellor's Authorisation) approval.

An Admin Centre Controller cannot perform the role of Approving Manager.

5.4 Approving Manager

The responsibilities of an Approving Manager are detailed in the University's [Credit Card Policy](#).

This role is referred to within ProMaster as the Supervisor (SV). Transactions are not considered to be approved until the Approving Manager approves them on [ProMaster](#).

Other responsibilities relating to the approval of credit card transactions in ProMaster are detailed in [Approval](#) (Section 8.11).

Areas must advise the Enterprise Controller by email of any changes to Approving Managers to be reflected in ProMaster. This includes acting positions and the period applicable.

5.5 Vice Chancellor's Authorisations

The [VC Protocols & Authorisations Policy](#) (VCA's) establishes a framework for management and administration of the University through properly authorised staff. Authorisations are a key element in effective governance and management of the University and provide formal authority to staff to commit the University to action and/or incur liabilities for the University

5.6 Enterprise Controller

The Enterprise Controller in the Finance Unit is responsible for the issue, cancellation and maintenance of credit cards and their limits, and the ProMaster system in liaison with the National Australia Bank (NAB).

This includes:

- Changes to user profiles;
- Changes to Admin Review areas and [Admin Centre Controllers](#) performing the Admin Review function;
- Control of Reminder Alerts and Follow-Up Escalation emails to Cardholders, Admin Centre Controllers and Approving Managers;
- Scheduling of daily and monthly interfaces between ProMaster, Payroll and Finance One systems;
- Scheduling of other reports upon request;
- Loading of Foreign Currency Exchange Rate data on a weekly basis.

5.7 Chief Financial Officer: Finance

The Chief Financial Officer: Finance is the owner of the Credit Card programme in the University and is responsible for approving the following:

- Variations to Credit Card monthly limits ([Section 6.7.2](#))
- Exceptions to cardholder eligibility ([Section 6.3](#))
- Suspension of cards for non-compliance to [Credit Card Policy](#).
- Audit and reporting access to ProMaster ([Section 10.1](#))

6 Applying for a Credit Card

6.1 Process Overview

A prospective applicant for a UniSA Credit Card must do the following in order to initiate the application for a card:

- Determine eligibility for a card in the [Credit Card Policy](#);
- Complete and sign the [Application Forms \(Section 6.5\)](#);
- Provide certified identification documents – see [Bank Identity Check](#) (Section 6.5);
- Obtain endorsement from their Endorsing Manager;
- Submit the application to the Finance Unit.

A Credit Card can usually be issued by the Enterprise Controller within 14 business days of receipt of correctly completed and authorised [application forms](#).

The steps involved in obtaining a University Credit Card are as follows:

- [Determine eligibility](#)
- [Complete application form](#)
- [Bank Identification check](#)
- [Obtain certified documents](#)
- [Establish Credit Card limit](#)
- [Obtain endorsement](#)
- [Submit application to Finance Unit](#)
- [Application approval](#)
- [Card and PIN delivered](#)

6.2 Eligibility

The rules concerning eligibility to hold a University Credit Card are stated in the [Credit Card Policy](#).

6.3 Card Eligibility Exceptions

Endorsement of an exception to the eligibility criteria outlined in the [Credit Card Policy](#) must be obtained from the applicant's SMG Member.

Exceptions must be submitted to the Chief Financial Officer: Finance and will only be considered where there is a clear business justification.

6.4 Application Forms

The [FS52](#) (Visa Card Application Forms) must be completed.

The Applicant must sign the Application Forms to acknowledge acceptance and agreement to abide by the 'Terms and Conditions of Use' outlined on the Application Forms which are derived from the [Credit Card Policy](#).

6.5 Bank Identity Check

6.5.1 Identification of Applicants

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006, requires the University to verify the identity of all new credit card applicants by performing the same 100 point identity check that all new bank account applicants are subject to. The University also requires at least one document to contain a signature of the applicant to enable verification of signatory on the Credit Card Application.

The Act also requires all copies of documents used for identification purposes to be clearly legible and to be certified by an [Approved Certifier](#) as being a true copy of the original document.

6.5.2 Approved Certifiers

A list of staff members within the University with this authority is available in [Approved Certifiers](#).

Approved Certifiers also include

- Police Officers;
- Justices of the Peace;
- Licensed legal practitioners;
- Officers in charge of Australia Post Agencies;
- Permanent employees of Australia Post with 2 or more years of continuous service;
- Australian consular officers or Australian diplomatic officers;
- Staff of financial institutions with 2 or more years of continuous service;
- Members of the Institute of Chartered Accountants in Australia or CPA Australia or the National Institute of Accountants (with at least 2 years of continuous membership).

6.5.3 Identification Documents

Valid documents that may be used are clearly legible copies of those listed below.

<i>Description</i>	<i>Points</i>
Primary Photographic Documents (must have a photo)	
Driver's Licence – Australian Government Issue	70
Passport or Other International Travel Document	70
Proof of Age Card	70
Primary Non-Photographic Documents	
Birth Certificate	70
Citizenship Certificate	70
Social Security / Pension Card	70
Under 18 Years - Birth Certificate	70
Under 18 Years - Citizenship Certificate	70
Secondary Documents	
Australian Taxation Office – Notice	30
Identity Card – Tertiary Institution (e.g. UniSA photo ID card)	30
Identity Card / Permit Other – Australian Government Issue	30
Identity Card Issued By Foreign Government	30
Licence – Other (International / Foreign)	30
Licence – Paper – Australian Government Issue	30
Medicare Card	30
Rates Notice	30
Recipient Abstudy / Austudy	30
Under 18 Years – Educational Institution	30
Utility Bill	30

6.5.4 Document Combinations

You may choose any two valid documents from the following combination options with the condition that one document contains a signature of the applicant:

Primary Photographic Document	AND	Primary Photographic Document
Primary Photographic Document	AND	Primary Non-photographic Document
Primary Photographic Document	AND	Secondary Document

Examples of acceptable document combinations are:

Australian Driver's Licence	AND	Australian Passport
Australian Driver's Licence	AND	Birth Certificate
Australian Passport	AND	Utility Bill

6.6 Credit Card Limits

6.6.1 Standard Limit

The standard monthly credit limit on all cards is \$2,000. This can be varied in certain circumstances (see Section 6.7.2).

6.6.2 Variations to Credit Card Limit

An application may be made via email to the Enterprise Controller to permanently vary the standard limit on a card. The request must contain a business justification for the increase and requires the endorsement of the Cardholder's Endorsing Manager and the approval of the Chief Financial Officer: Finance or nominee.

The card limit of a Cardholder can also be increased on a temporary basis (up to three months) via an Email sent to the Enterprise Controller. The request must contain a business justification and the approval of the Cardholder's Approving Manager and the Chief Financial Officer: Finance or nominee

All variations to limits will be actioned with the Bank within two business days of the request.

6.6.3 Review of Credit Card Limits

Credit limits will be reviewed annually by Finance Unit to ensure that they are appropriate for use and not in excess of future requirements or purpose.

Approving Managers are required to confirm Credit Card limits prior to the issue of replacement cards after expiry of the existing cards.

6.7 Approving Manager's Endorsement

An Applicant's eligibility and application for a University credit card must be endorsed by a staff member with a Vice Chancellor's Authorisation Authority (VCA) Band 5 or higher within the Applicant's Division, Institute or Unit.

The Endorsing Manager must ensure that the prospective Cardholder has read and accepts the Terms and Conditions of Use.

6.8 Submit Application

The completed, signed and endorsed [application form](#) must be forwarded to the Finance Unit Enterprise Controller for assessment.

6.9 Card Issue

The Enterprise Controller will check the application, confirm eligibility and perform the 100 point identification verification. The application will be assessed by the Chief Financial Officer: Finance or nominee.

Once approved, the Enterprise Controller will submit the card application to the Bank for processing. Cards should be mailed to Cardholders within 14 business days of receipt of correctly completed [application forms](#) in Finance Unit.

The University Credit Card will be forwarded to the Cardholder with a Letter of Instruction, and a copy of the [Credit Card Policy](#).

6.10 Personal Identification Numbers

Personal Identification Numbers (PIN's) are required for all Cards.

A PIN does not imply access to ATM Cash Withdrawals. Access to Cash Withdrawals is required for Corporate Cards to allow purchase of Foreign Currency by travellers. ([Refer 7.6](#))

Access to Cash Withdrawals for Purchasing Cards is only permitted in exceptional circumstances and must be approved by the Endorsing Manager and the Chief Financial Officer: Finance, and then activated by Finance Unit.

The PIN will be despatched under separate mail within 5 working days.

- The Cardholder should memorise their new PIN and keep it confidential at all times.
- In the event that the PIN notification shows evidence of tampering, this must be reported to the National Bank on 132265.
- For security, do not store the PIN on or near the Card.
- The PIN should not be divulged to anyone, including bank staff or over the phone to merchants.
- The PIN can be changed at any time at an Automatic Teller Machine. Guidance on PIN selection is included in the National Electronic Banking (card based) Product Disclosure Statement.
- Once the PIN has been memorised, the letter containing the PIN should be destroyed.

7 Using a Credit Card

7.1 Process Overview

The [Credit Card Policy](#) provides detailed information on the use of credit cards. The following information is provided as additional general guidance in the use of cards.

A Cardholder must be aware of the following constraints on the use of a card:

- [Prohibited Transactions](#) are referred to in the [Credit Card Policy](#) and are listed on the Finance website;
- [Conditional Transactions](#) are referred to in the [Credit Card Policy](#), listed on the Finance website and are possible only where certain conditions apply;
- Cash Withdrawals are only allowed under certain circumstances, as noted in [Cash Withdrawal Use](#) (Section 7.6.1).

Additional guidance is also provided on the following topics:

- [General use of a Credit Card](#)
- [Obtaining prior approval](#)
- [Declined card transactions](#)

7.2 General Use Guide

A University credit card may only be used by the authorised Cardholder.

A University credit card is to be used for University expenditure only. Credit cards are not to be used for private expenses that are for private use or personal gain. They are provided to facilitate ad hoc purchasing of low value one-off purchases of goods and services (such as travel and entertainment or low value general purchases). Expenses must comply with the relevant policies and procedures - refer to [Cross-References](#) (1).

7.2.1 Travel and Entertainment

Cardholders who do not follow the [Travel Guidelines](#) risk cancellation of their card by the NAB Fraud Department. Travel bookings made through the University's [Preferred Travel Service Providers](#) are advised to the National Australia Bank Fraud Department so that the occurrence of overseas transactions during the travel period does not cause unnecessary card cancellation.

Corporate cards can be used for approved entertainment (whether travelling or not), accommodation, meals and incidental expenses whilst travelling.

Where there are a number of Cardholders present at a meal or entertainment event, the expenditure must be incurred on the most senior staff member's University credit card.

7.2.2 Purchasing

Purchasing of goods and services by credit card should only be on an ad-hoc basis. Regular or ongoing routine purchases should be made by invoice through Accounts Payable via University Preferred Supplier arrangements.

Credit cards should not be used for goods or services that are disproportionate in worth or value to the University, or those that are generally considered to be excessive with reference to comparable prices for like goods and services.

Higher value expenses must not be split or spread over multiple transactions in order to circumvent merchant transaction limits or guidelines in the [Procurement Handbook](#).

7.2.3 Tipping

In Australia tipping is not customary and is discouraged. Overseas, tipping is permissible in countries where it is normal custom and practice.

Tipping should be monitored by Approving Managers to ensure the practice is appropriate.

7.3 Prior Approval of Expenditure

The [Credit Card Policy](#) states that the issue of a University credit card to a staff member does not imply expenditure authority; this can only be sub-delegated via the [Vice Chancellor's Authorisations policy](#) (VCA's).

Cardholders must obtain prior approval from their Approving Manager to commit expenditure on their University credit card. Cardholders with the appropriate VCA delegation or sub-delegation still require prior approval for travel.

7.4 Prohibited Transactions

The [Credit Card Policy](#) refers to a list of transactions which are prohibited on University credit cards.

7.5 Conditional Transactions

The [Credit Card Policy](#) refers to a list of transactions which may be undertaken under certain defined conditions.

7.6 Cash Withdrawals

7.6.1 Cash Withdrawal Use

The [Credit Card Policy](#) limits Cash Withdrawals to the purchase of foreign currency to cover incidental costs where a facility to pay by credit card does not exist whilst travelling overseas. Foreign currency may only be obtained in Australia within 48 hours of travelling overseas.

Any other usage is prohibited without the explicit prior approval via Email from the Manager: Financial Support Services.

Cash Withdrawals must be limited to minimise the following:

- risk of cash loss;
- bank interest charged from the date of the transaction;
- the amount of surplus cash that is recouped from the Cardholder's pay as noted in [Return of Unspent Funds](#) (Section 7.6.3).

Cardholders are encouraged to use their University Credit Cards for all transactions except where cards are not accepted. Cardholders should limit Cash Withdrawals to less than \$100 per day of travel to a maximum of \$500 at a time to minimise cash security risk.

Cash Withdrawals will be monitored by the Enterprise Controller to ensure compliance with these guidelines. Non-compliance will be reported to the Chief Financial Officer: Finance and relevant Approving Managers.

Cardholders are not permitted to withdraw cash on behalf of another staff member.

Staff without credit cards who require cash for approved University travel must obtain a Cash Advance using the [FS27](#) Form (Cash Advance Approval) through Accounts Payable.

Staff planning to travel more than once a year should [apply for a Credit Card](#) to facilitate their travel requirements.

7.6.2 Cash Withdrawal Acquittals

Acquittal of expenses relating to Cash Withdrawals must be completed within 30 days of return from travel as per [Credit Card Policy](#). Delays in acquittals of Cash Withdrawals may result in FBT being payable by the Cardholder.

Each transaction that relates to a Cash Withdrawal must be entered and detailed in [ProMaster](#): e.g. Taxi in China (\$5 AUD equivalent) with a date, purpose and description. This ensures accountability for cash spent and provides data for analysis of Cash Withdrawal use. The transactions may be summarised into expense types on [ProMaster](#) (e.g. taxi \$48.00, meals \$98.00) on the condition that a fully detailed [FS36](#) Cash Advance Record is attached to the Document Control Report (DCR).

Cash Withdrawals are acquitted against the total Cash Balance of a credit card shown in [ProMaster](#) which is an accumulation of all Cash Withdrawal transactions.

Cash Withdrawals must be acquitted on a separate DCR from normal credit card transactions.

Refer to [ProMaster Quick Reference Guides](#) for assistance.

7.6.3 Return of Unspent Funds

Where a cash balance remains after acquitting a Cash Withdrawal, the Cardholder must complete the [FS57](#) Form (Authority to Recover Credit Card Non-Business Expense Money Owed) within 30 days of return from travel. This Form authorises the University to recover the surplus funds through a deduction from the Cardholder's next payroll. This Form must be printed, completed, signed by the Cardholder and the Approving Manager and attached to the Document Control Report with other [Supporting Documentation](#) (Section 8.6).

Refer to [ProMaster Quick Reference Guides](#).

In exceptional cases of financial hardship, extended payroll deduction can be arranged over a limited time period. The employee must seek permission to do this from their Approving Manager with the endorsement of the Chief Financial Officer: Finance or nominee. Separate FS57 forms must be completed to facilitate each payroll deduction. Each fortnightly deduction must also be entered separately in [ProMaster](#) as a Non-Business expense to facilitate reconciliation between Finance One, ProMaster and the Payroll system.

7.6.4 Overspent Cash Withdrawals

Where a Cardholder incurs Cash Expenses in excess of the Cash Withdrawal amount, the surplus expenses must be treated as a Staff Reimbursement or Expense Claim in [ProMaster](#). Original receipts must accompany the Reimbursement/Expense Claim Document Control Report. If receipt amounts do not exactly match the Reimbursement and Cash Withdrawal acquittal amounts, copy any original receipts that must accompany the Reimbursement/Expense Claim and attach the copies to the Cash Withdrawal Document Control Report which must be noted of this for audit verification.

7.7 Declined Card Transactions

Card transactions can be declined for a number of reasons such as:

- The EFTPOS data line is down or incorrect merchant data is entered.
The Enterprise Controller cannot usually assist with these problems. The Cardholder must contact the NAB directly as the Bank must ask security questions to identify the Cardholder. Refer to the contact details listed in [Lost or Stolen Cards](#) (Section 9.1.1).
- The credit card limit has been exceeded for the month.
The Cardholder must arrange for a temporary increase to card limit as per [Variations to Credit Card Limit](#) (Section 6.6.2).

8 Acquitting Expenditure on a Credit Card

8.1 Process Overview

All Credit Card transactions must be acquitted by the Cardholder within 30 days of transaction date as required by the [Credit Card Policy](#). All Credit Card Cash Withdrawals must be acquitted within 30 days of return from travel as required by the [Credit Card Policy](#).

The key steps in the acquittal process are:

- [Acquittal options in your local area](#)
- [Viewing transactions](#)
- [Assigning an administrative delegate \(where required\)](#)
- [Confirming the validity of transactions](#)
- [Providing Purpose & Description](#)
- [Disputing transactions](#)
- [Providing supporting documentation](#)
- [Tax coding](#)
- [Account coding](#)
- [Admin Review function](#)
- [Approving transactions](#)
- [Reminders, warnings & escalations](#)

8.2 Acquittal options

Subject to arrangements and preferences of the Cardholder's administrative area, there are three options for completing the acquittal of transactions on ProMaster.

In summary, they are:

Option 1 – Direct entry in [ProMaster](#) by the cardholder who then attaches supporting documentation to a report.

Option 2 – Cardholder prints out a report from [ProMaster](#), provides details of acquittals and attaches supporting documentation. The acquittal information is keyed into [ProMaster](#) by an administrative delegate.

Option 3 – A nominated administrative delegate prints out a report from [ProMaster](#) and forwards to the Cardholder to provide acquittal details and supporting documentation. The acquittal information is keyed into [ProMaster](#) by the delegate.

Detailed flowcharts of these options follow:

8.2.1 Acquittal Option 1 – Acquittal By Cardholder – No Delegate (Preferred option)

The University's preferred and most efficient option is for transactions to be directly acquitted by Cardholder in [ProMaster](#). Refer to [Figure 1](#). A Document Control Report (DCR) for these transactions is printed and all supporting documentation attached. The Cardholder must sign the agreement on the DCR, attach supporting documentation and forward it to the Admin Centre Controller for review, prior to approval by the Approving Manager. Refer to [ProMaster Quick Reference Guides](#).

8.2.2 Acquittal Option 2 – Acquittal with Delegate (Preferred option with a delegate)

The second preferred option of the University is illustrated in [Figure 2](#). The Cardholder prints the Transaction Confirmation Report (TCR) from [ProMaster](#) and acquits each transaction on the hardcopy report by indicating Purpose, Description and Cost Centre (if known). All supporting documentation must be attached to the TCR. The Cardholder must sign the agreement on the TCR report and forward to the Delegate to key the information into [ProMaster](#). The Delegate then prints the Document Control Report (DCR) for these transactions and attaches to the TCR together with the supporting documentation. In this option, the Cardholder is not required to sign the DCR, but must assign authority for keying into [ProMaster](#) on their behalf – refer to section [Assignment of administrative delegate](#) (Section 8.4) and to [ProMaster Quick Reference Guides](#)

8.2.3 Acquittal Option 3 - Acquittal with Delegate (Alternate option)

This is the least efficient method of processing acquittals in the University.
Refer to

Figure 3.

In this option, the Delegate prints the Transaction Confirmation Report (TCR) from [ProMaster](#) and forwards to the Cardholder who acquits each transaction on the hardcopy report by indicating Purpose, Description and Cost Centre (if known). All supporting documentation must be attached to the TCR. The Cardholder must sign the agreement on the TCR report. The Delegate then keys the acquittal information into [ProMaster](#) and prints the Document Control Report (DCR) and attaches to the TCR together with the supporting documentation. In this option, the Cardholder is not required to sign the DCR but must assign authority for keying into [ProMaster](#) on their behalf – refer to section Assignment of administrative delegate [Assignment of administrative delegate](#) (Section 8.4) and to [ProMaster Quick Reference Guides](#).

Figure 1: Acquittal by Cardholder with No Delegate (Preferred Option)

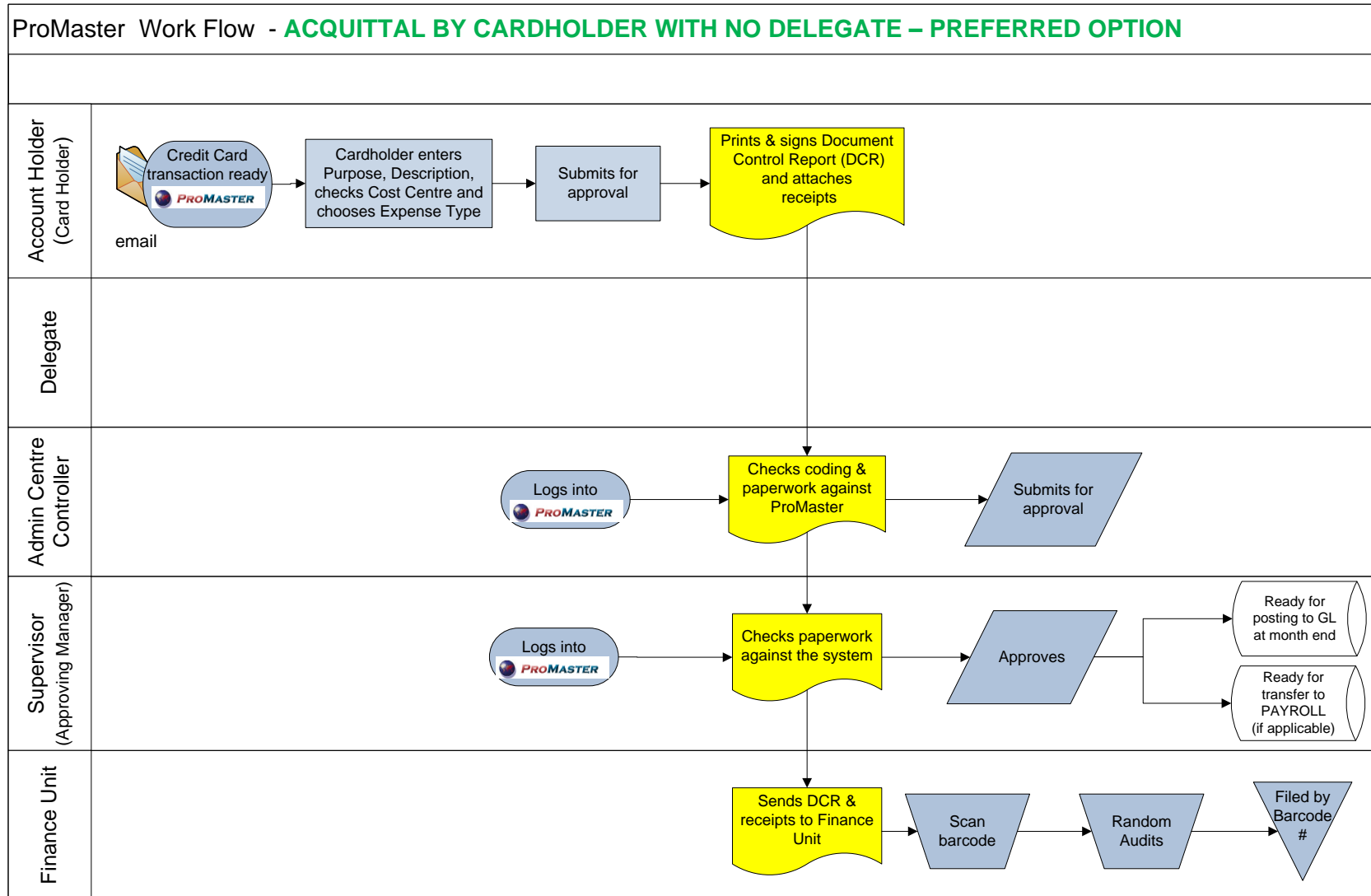


Figure 2: Acquittal with Delegate (2nd Preferred Option)

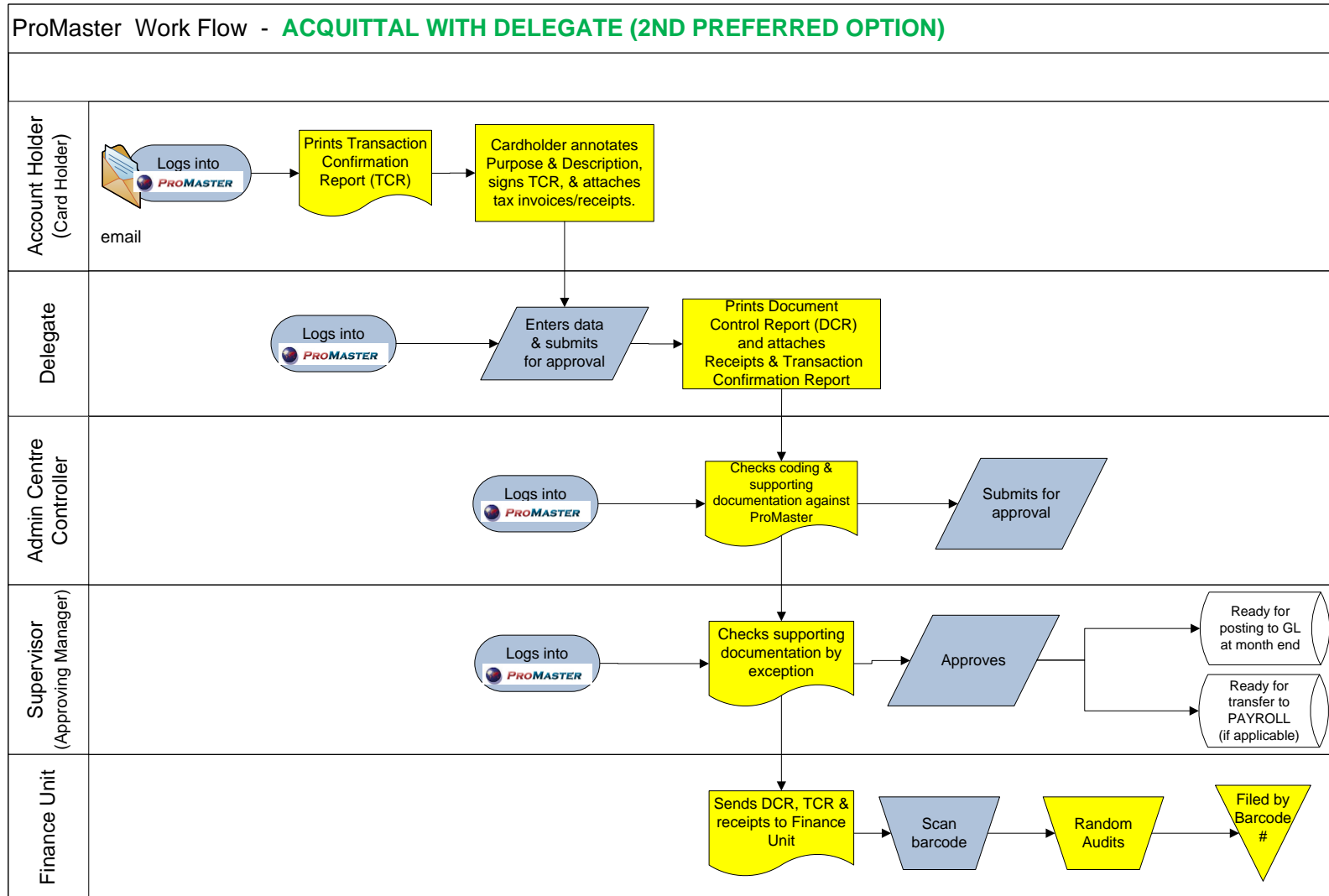
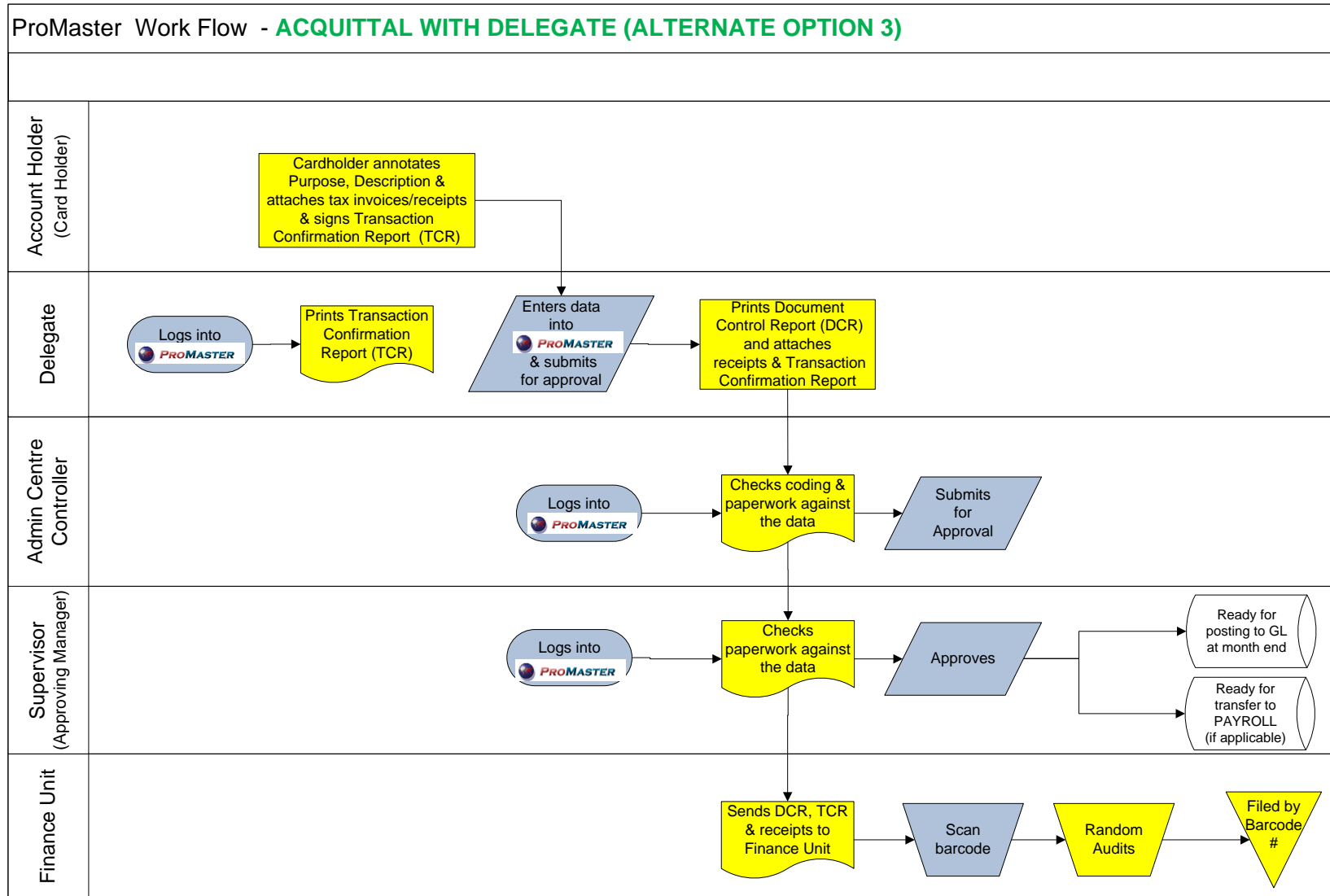


Figure 3: Acquittal with Delegate (Alternate Option)



8.3 Viewing Transactions

Credit card transactions are uploaded from the Bank into ProMaster daily and can be acquitted at any time. Monthly Statements are not issued by Finance Unit.

A Cardholder can view their transactions directly in [ProMaster](#) or they can view them in a printed report – the Transaction Confirmation Report (TCR). Refer to [ProMaster Quick Reference Guides](#).

8.4 Assignment of administrative delegate

Cardholders who are not required to acquit their transactions in ProMaster as in [Acquittal Option 2](#) and in [Acquittal Option 3](#) - Acquittal with Delegate (Alternate option)

This is the least efficient method of processing acquittals in the University. and should be done only with agreement of the Approving Manager, the Delegate and the Cardholder concerned. This delegation must be established in [ProMaster](#). Refer to [ProMaster Quick Reference Guides](#) or seek the assistance of your [Admin Centre Controller](#).

[ProMaster](#) recognises that a Delegate has been appointed in the log of transactions.

Cardholders cannot delegate accountability or the signing of documentation relating to credit card expenditure and acquittal.

All enquiries and ProMaster emails regarding card transactions and card use will be directed to the Cardholder for action.

The Delegate is not responsible for ensuring that all paperwork and acquittal information is completed; this remains the responsibility of the Cardholder.

8.5 Confirming Transactions

8.5.1 Validity

Cardholders are required to check that all transactions in [ProMaster](#) or on the Transaction Confirmation Report are valid.

The treatment of invalid transactions is described in [Disputed Transactions](#) (Section 8.9).

8.5.2 Purpose

Cardholders are required to add a Purpose in justification of each transaction. The Purpose must describe why the transaction took place: e.g. Sydney Conference. Note that an ambiguous comment such as “meeting” is an inadequate purpose.

8.5.3 Description

Cardholders are required to add a Description in justification of each transaction. The Description must describe what good or service was purchased: e.g. Taxi from airport to hotel. Note that “taxi” is an inadequate description.

8.5.4 Sign-Off

Cardholders must sign the TCR or DCR to confirm that the details are correct and that all expenses were for business purposes. A Cardholder is only required to sign one of either a TCR or a DCR.

8.6 Supporting Documentation

8.6.1 Appropriate Documentation

All transactions, both domestic and overseas, must be accompanied by appropriate documentation such as a Tax Invoice or sales docket or receipt. This is required in order to confirm that the expense took place, what was purchased and that it was appropriate for University business.

To enable the University and the Cost Centre to claim the 10% GST credit, purchases in Australia require a compliant Tax Invoice. Failure to provide compliant Tax Invoices for Australian transactions results in a 10% greater cost being charged to the relevant Cost Centre, and requires a declaration by the cardholder (Refer Section 8.6.2).

8.6.2 Unavailable Documentary Evidence

The Cardholder should request domestic suppliers to issue a duplicate tax invoice, but suppliers are under no legal obligation to do so if a tax invoice was originally issued. In those cases where a transaction is not accompanied by a receipt or Tax Invoice (e.g. no receipt was provided, the receipt has been lost, or the documentation is incomplete or inadequate), the [FS56](#) Form (Declaration Regarding Unavailable Documentary Evidence) must be completed for each transaction. This Form must be approved by the Approving Manager. Please note that provided some form of legible receipt is held other than the Visa transaction slip, the FS56 Form is not required but GST cannot be claimed.

The use of the FS56 Form will be monitored by Finance Unit to ensure that Cardholders are consistently providing receipts/tax invoices where necessary. Frequent use of the FS56 Form will be reported to the Cardholder's Approving Manager.

8.6.3 Processing and Storage of Documentation

The [ProMaster](#) Document Control Report must be printed to accompany supporting documentation and to enable approval on [ProMaster](#). Transactions are not able to be posted to Finance One without the DCR being printed. Tax Invoices, receipts, and other forms (TCR, [FS56](#) and [FS57](#)) when applicable must be attached to the DCR.

The DCR and attachments must be submitted to the Finance Unit for archiving immediately after approval on [ProMaster](#). The barcode on the DCR will be scanned into ProMaster to confirm receipt of documentation. The barcode will be used as a reference when searching the archive for hardcopy documentation for audit and review purposes.

Documentation will be retained for 7 years after transaction date for audit purposes.

8.6.4 Retrieval of documentation

Requests for copies of supporting documentation must include the Barcode number of the relevant DCR, date DCR scanned, and name of cardholder.

8.7 Tax Requirements

8.7.1 Goods and Services Tax (GST)

GST is charged by the Federal Government on each transaction in the supply chain. Registered businesses receive a credit for GST paid on purchases. As a result, GST effectively becomes a 10% tax on the retail price of goods and services.

Compliant Tax Invoices must be obtained to provide documentary evidence for all Australian transactions and to enable the University and the Cost Centre to claim a rebate for the GST paid.

For Tax Invoices where the total payable (including GST) is less than \$1000, the following information is required:

- ABN (Australian Business Number);
- The GST inclusive price of a taxable supply;
- The word 'tax invoice';
- The date of issue of the tax invoice;
- The name of the supplier;
- A brief description of the good or service supplied;
- A statement that
 - the total amount payable includes GST (where it is exactly 1/11th of the price) or
 - the total amount of GST.

Where the invoice contains a mixed supply of GST taxable and GST free items, the invoice must show:

- each taxable supply clearly identified;
- the total amount of GST payable;
- the total amount payable.

For Tax invoices where the total payable is \$1000 or more, the following information is required in addition to the information described above:

- The name of the recipient;
- The address or the ABN of the recipient;
- For each description – the quantity of the goods or the extent of the services supplied.

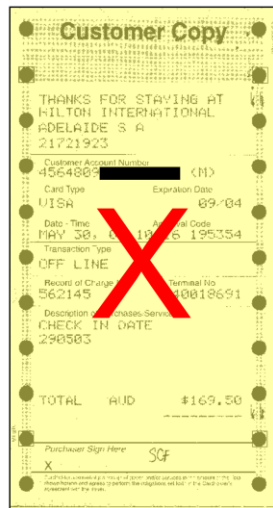
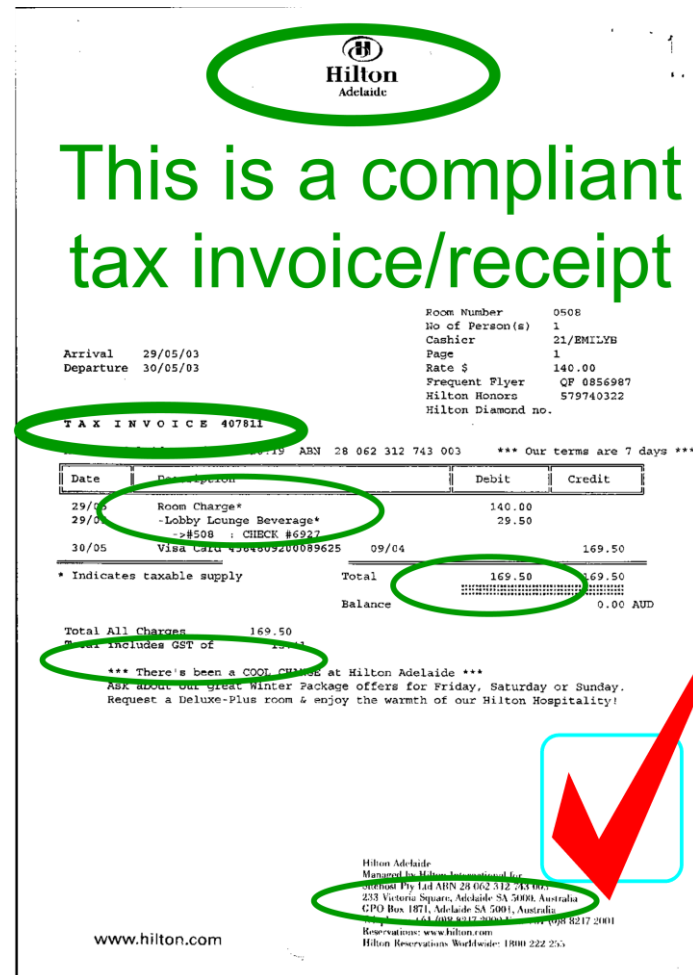
Further guidance can be obtained in the [GST](#) section of the Finance Unit website.

A Visa transaction slip is not a compliant Tax Invoice, nor is it a proof of purchase for acquitting [ProMaster](#) transactions. Refer to

[Figure 4: Compliant Tax Invoice](#)

Figure 4: Compliant Tax Invoice

Visa transaction slip
is **NOT** a
compliant tax invoice

Hilton
Adelaide

This is a compliant tax invoice/receipt

Arrival 29/05/03
Departure 30/05/03

Room Number 0508
No of Person(s) 1
Cashier 21/EMILYB
Page 1
Rate \$ 140.00
Frequent Flyer QF 0856987
Hilton Honors 579740322
Hilton Diamond no.

TAX INVOICE 407811

ABN 28 062 312 743 003 *** Our terms are 7 days ***

Date	Description	Debit	Credit
29/05	Room Charge*	140.00	
29/05	-Lobby Lounge Beverage* -#508 CHECK #6927	29.50	
30/05	Visa Card 43090920089625 09/04		169.50
* Indicates taxable supply		Total	169.50
		Balance	0.00 AUD

Total All Charges 169.50
Total includes GST of 169.50

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8.7.2 GST Coding in ProMaster

The University uses the following codes for classifying transactions for GST purposes and to claim the GST rebate.

Tax Code	Description
T	Taxable – Where GST is included at 10 % (or 1/11th of the tax inclusive amount) of the acquisition and you hold a valid tax invoice (refer to 8.7.2.1)
F	No GST included in the price of the acquisition, or no GST claimable (such as missing tax invoice, fresh produce and all foreign transactions)
I	Input Taxed (Only for Whyalla student accommodation)
N	Non reportable transactions (rare, generally applies only to certain grants of money, donations or the acquisition of vouchers)
G	GST – Only. This is used where the GST component is being paid (e.g. payment of GST through customs)

A more detailed description, together with examples, is available in GST – [Tax Codes](#).

Supply Expenses (i.e. those that include both GST and non-GST charges) must be split in ProMaster according to information held within the Tax Invoice. Refer to [ProMaster Quick Reference Guides](#).

8.7.2.1 Where a supporting compliant tax invoice cannot be provided, **an F code must be used, even if the acquisition includes GST**. However, a T code may be used without holding a compliant tax invoice, provided:

- a. The acquisition is known to include GST in the price **and**
- b. The cost of the acquisition did not exceed \$82.50 (GST inclusive) **and**
- c. Some other form of documentary evidence is held (e.g. a receipt but not a Visa transaction slip).

8.7.3 Fringe Benefits Tax (FBT)

FBT is a Federal Government tax imposed on benefits provided to employees in prescribed circumstances. These include Entertainment, Home Internet and Phone expenses and Travel. It is particularly relevant for those expenses of a private nature or expenses where the University does not hold evidence of business use. Where FBT applies to an expense, the cost of that expense will increase either by 96% (where the expense is subject to GST) or by 87% (for GST-free/non-taxable items).

Credit card transactions can therefore have FBT implications for the University. ProMaster contains FBT wizards which assist with the coding of credit card transactions through a series of questions which identify when FBT is payable.

University practice is to recover any personal costs that would attract FBT from the relevant staff member. If this is not possible, any FBT liability will be recovered from the relevant cost centre. If you are at all unsure of the FBT treatment of a particular benefit, refer to [FBT](#) on the Finance Unit website.

8.7.3.1 Entertainment expenses

FBT may arise where University staff or their associates are provided with meals and other forms of entertainment. Associates of employees are widely defined to include spouses, children, relatives, and related companies or trusts.

[UniSA Meals & Entertainment Tax Guide](#) provides a more detailed guide to the handling of entertainment expenses.

8.7.3.1.1 Staff contribution to entertainment

Because the University is a charitable body, the FBT legislation does not provide for a reduction in FBT where entertainment is provided and staff members make a contribution toward the event, unless two separate tax invoices are issued. Therefore, it is preferable for the University to pay its portion of the entertainment on a Corporate Card (or by invoice) and for staff contributions to be paid on a separate tax invoice.

If, however, one tax invoice is issued for the whole event and paid for on a Corporate Card, the full amount of the transaction will be subject to FBT and staff will need to make a contribution via the method described in [ProMaster Quick Reference Guides](#) on the Finance Unit website. The amount of the contribution must be indicated in [ProMaster](#) and an [FS57](#) Form (Authority to Recover Credit Card Non-Business Expense Money Owed) completed to recoup the contribution through Payroll.

8.7.3.2 Home Internet and phone expenses

Where an expense incurred comprises both official University business and personal expenditure, the staff member must pay the full cost personally and seek reimbursement of the University related portion.

8.7.3.3 Travel

The FBT implications for travel are complex and are covered only briefly here. For more information refer to [FBT & Travel - Travel Diaries](#).

FBT may apply to any flight or travel costs where a staff member is undertaking a mix of private and business travel. Once the private travel becomes a significant portion of the purpose of the trip (that is, at least 50% of the trip is private or personal in nature), then FBT will apply. University practice is to recover the private portion of flight costs from the travelling staff member to ensure that FBT is not incurred.

Additionally, any purely private costs paid on a University credit card (i.e. meals and accommodation relating to a private day) will be subject to FBT if not reimbursed by the travelling staff.

8.8 Transaction Coding

All Credit Card Transactions and Cash Expenses (using the cash from Cash Withdrawals) are required to be assigned to appropriate General Ledger Account Codes at the time of acquittal on [ProMaster](#).

Credit card expenses relating to an area outside of the Approving Manager's control should be accompanied by an email from the relevant Cost Centre or Approving Manager confirming acceptance of these charges.

[ProMaster](#) provides assistance in allocating the most appropriate Item Code via selection of a meaningful Expense Type from a list of commonly used codes.

Further instructions are available on [ProMaster Quick Reference Guides](#).

8.9 Disputed Transactions

Any invalid transaction must be 'Disputed' in [ProMaster](#) and advised to the Bank (NAB) within 90 days from the transaction date. The NAB cannot investigate disputes that are older than 90 days.

The following steps outline the process to identify invalid transactions and then to dispute them with the NAB.

8.9.1 Investigate the Problem

Disputes commonly arise as a result of goods not being received, duplicated transactions and fraudulent transactions. Other potential causes of disputes arise from delays by merchants in processing transactions, or from discrepancies in the name of the merchant or supplier, such as legal name versus trading name. A check of dates and amounts can often resolve these potential queries.

If a transaction remains unconfirmed, the supplier must be contacted to resolve the dispute or investigate the transaction.

If a Tax Invoice/Receipt is not held by the Cardholder to verify the transaction, the merchant may be able to provide a duplicate receipt. Merchants are obliged by GST legislation to provide a compliant Tax Invoice within 30 days of request, but are not obliged to provide duplicate receipts.

8.9.2 Dispute a Transaction

If the investigation with the supplier fails to resolve the problem, the transaction must be disputed in [ProMaster](#) (refer to [ProMaster Quick Reference Guides](#)). A Commercial Cards Disputed Transaction Form is displayed within ProMaster and must be completed, printed, signed by the Cardholder and faxed directly to the Bank (NAB) using the fax number provided on the form. The NAB will not proceed with the dispute process without the Cardholder's authorisation.

The Bank will acknowledge receipt of this Form within 10 working days via the Enterprise Controller in Finance Unit who will forward this communication to the Cardholder. The NAB will investigate the transaction and advise its findings to the Enterprise Controller.

8.9.3 Resolve a Dispute

Following investigation, disputes may be resolved by the issue of a credit note by the bank or merchant. If the dispute is resolved by the merchant, the Card Holder must cancel the dispute with the bank.

Refer to the [ProMaster Quick Reference Guides](#) for more details on resolving disputes in ProMaster.

8.9.3.1 Credit Notes

Any Credit Note issued will appear in [ProMaster](#) and must be linked to the Disputed Transaction which may then be flagged as resolved.

8.9.3.2 Cancel a Dispute

If supporting documentation is provided by the Merchant or the Bank to indicate that the original transaction was valid and the Cardholder accepts its validity, the Disputed Transaction must be cancelled in [ProMaster](#). The Disputed Transaction must then be acquitted in the normal manner.

8.9.3.3 Unresolved Disputes

If the Bank or Merchant confirms the transaction as valid and the Cardholder does not accept the solution offered, the Cardholder should request the Bank to refer the problem to their Fraud Department who may cancel the card and notify the Enterprise Controller.

8.9.4 Foreign Currency Transactions

Due to movements in Foreign Currency Exchange Rates, Credit Notes issued in a foreign currency may not exactly match the amount on the Disputed Transaction when both are converted to Australian Dollars.

To process the variance, refer to [ProMaster Quick Reference Guides](#) on “Resolving a Disputed Foreign Currency Transaction”.

8.9.5 Partial Refunds

When a credit note is issued as a partial refund, the credit note should be ‘resolved’ against the original transaction. [ProMaster](#) will create a new expense transaction for the balance which must be acquitted as a normal transaction.

8.10 Admin Review

All transactions acquitted in [ProMaster](#) must be reviewed by the [Admin Centre Controller](#) assigned to the Admin Review location in ProMaster, which usually relates to a School or Unit or Area.

An Admin Centre Controller may review their own transactions. However, some areas may prefer to reduce the risk by designating another Admin Centre Controller to do this review.

The Admin Review Function involves the following:

- Verifying the appropriateness of the transaction as a business expense of the University;
- Verifying adequate Purpose and Description so that later scrutiny provides a clear reason as to why the transaction occurred and what goods or services were obtained;
- Verifying correct coding including Cost Centre and Item Code;

- Verifying correct GST and FBT treatment;
- Checking the accuracy and completeness of all transactions, including Purpose, Description, Cost Centre, Item Code and information for GST and FBT;
- Editing, querying, or reversing a transaction as appropriate;
- Verifying that all transactions adhere to the relevant policies and this Handbook – refer to [Cross-References](#).
- Ensuring that all transactions are accompanied by appropriate supporting documentation;
- Ensuring the presence of supporting Tax Invoice/Receipt or details of every transaction on a signed [FS56](#) Form (Declaration Regarding Unavailable Documentary Evidence);
- Ensuring that a signed [FS57](#) Form (Authority to Recover Credit Card Non-Business Expense Money Owed) is completed and attached to the DCR to recoup the amount owed through Payroll in the following circumstances:
 - any surplus from a Cash Withdrawal
 - recoupment of private expenses
 - staff collection of gifts (not recommended, FBT applicable)
- Ensuring the presence of a signed TCR (Transaction Confirmation Report) where a Delegate acquits on behalf of the Cardholder, with supporting documentation attached;
- Ensuring the presence of a DCR (Document Control Report), signed and with supporting documentation attached if the TCR is not present.

8.11 Approvals

All credit card transactions must be approved online in [ProMaster](#) by the Cardholder's Approving Manager.

This Approval Function can only be completed after the [Admin Centre Controller](#) has reviewed the transactions. Transactions must not be approved on ProMaster without the DCR and supporting documentation being available for reference.

An Approving Manager must not approve expenditure that is directly for their own or personal benefit.

The Approval Function includes;

- Checking that the transaction is an appropriate and necessary expense of the University;
- Checking that the expense has been incurred in compliance with all University policies and procedures - refer to [Cross-References](#).

8.11.1 Cost Centres External to the Area

Where transactions are coded to Cost Centres outside the Cardholder's area, the Cardholder must obtain an email confirming acceptance of the charges by the Cost Centre Manager concerned. For good practice, the email should be attached to the DCR as supporting documentation.

8.11.2 Non-Approved or Inappropriate Expenses

Where the Approving Manager is not prepared to approve a Cardholder's transaction, they should ensure that it has been coded as a "Non-Business" Expense in [ProMaster](#) and request the cardholder to complete an FS57 Form (Authority to Recover Credit Card Non-Business Expense Money Owed) to enable recovery of the amount through Payroll.

Where only a portion of a credit card transaction is to be recovered using an FS57, refer to [ProMaster Quick Reference Guide](#) Recoupment of Non-Business Expense Money Owed.

8.11.3 Sub-Delegation of Approval Function

Approval of Credit Card transactions must only be sub-delegated in accordance with the [Vice Chancellor's Authorisations](#) (VCA). In this context, sub-delegation can only be made to staff at Band 6 level.

8.12 Reminders, Warnings and Escalation

8.12.1 Reminder Emails

ProMaster automatically issues fortnightly reminder emails to Cardholders, Admin Centre Controllers and Approving Managers if they have outstanding tasks awaiting action.

8.12.2 Warning Emails to Cardholders

Where there are unverified transactions outstanding beyond the 30 day limit, ProMaster automatically emails warnings advising the Cardholder to take immediate action to prevent escalation of the matter to their Approving Manager.

8.12.3 Escalation Follow-Up Emails

If transactions remain unverified after this warning has been issued, an escalation process will be triggered via automatic emails from ProMaster according to the following schedule:

- After transactions are outstanding for 60 days, an escalation email will be sent to the Approving Manager to request follow-up action with the Cardholder.
- After transactions are outstanding for 74 days, an escalation email will be sent to the Pro Vice Chancellor or Unit Chief Financial Officer of the area to request follow-up action with the Cardholder and Approving Manager.
- After transactions are outstanding for 90 days, the Chief Financial Officer: Finance will consult with the Approving Manager of the Cardholder, with a view to reducing the card limit to \$1 pending acquittal of the transactions.

8.12.4 Interest Penalty for Unverified Transactions

Transactions remaining unverified on ProMaster after 90 days will be charged interest at the prevailing Visa credit card interest rate set by the NAB.

9 Card Administration

9.1 Card Replacement

9.1.1 Lost or Stolen Cards

Cardholders are responsible for the security and safeguarding of their University credit card. However, in the event of a card being lost or stolen, the Cardholder must immediately notify the Card Supplier (National Australia Bank or Visa International) and the Finance Unit Enterprise Controller via email to promaster@unisa.edu.au.

You will be required to quote the following to confirm your University Cardholder status

- the University's address; Attn Diane Wade, Finance Unit 101-06, GPO Box 2471, Adelaide SA 5001,
- University Card Administrator (Diane Wade) and
- your Monthly Card Limit
- and advise the NAB that the new card must be forwarded to the Finance Unit Card Administrator at the University address.

Australia 24/7 - Lost/Stolen Cards - Fraud	1800 033 103 1300 622 372
Overseas 24/7 - Lost/Stolen Cards	+61 3 8436-7200 (ask for reverse charge) Or Visa Toll Free number within the country (or visit the nearest bank displaying the Visa Logo)
Overseas 24/7 – Fraud Dept	+61 3 8346-7200 (ask for reverse charge)
General Card Enquiries - available credit, balance, limit etc	See Contact Details 10.3
Disputed Transactions	Fax: 1300 788 350

9.2 Damaged Cards

In the event of a card being damaged, the Cardholder must immediately notify the Finance Unit Enterprise Controller on promaster@unisa.edu.au.

9.3 Expired Cards

The University will issue a replacement card within 10 working days prior to the expiry date on the card subject to the re-approval of the Approving Manager. The existing or expired card must be destroyed upon expiry.

9.4 Change of Name

In the event of a Cardholder changing their name where they will no longer be officially or legally known by their old name, they will need to supply certified documents to the value of 100 points as detailed in clause 6.5.

9.5 Change of Role or Position

In the event of a Cardholder changing role or position, the new Approving Manager must re-assess the business need for the Cardholder to continue to hold a University Credit Card.

If the Card is required in the new area, the Endorsing Manager must confirm this by email to the Enterprise Controller. If the Card is no longer required, the Card must be destroyed and the Enterprise Controller advised. In the event of a temporary change where the card is not required, the Enterprise Controller should be advised to reduce the Card Limit to \$1 until further notice.

9.6 Change of Physical Location or Default Cost Centre

These changes must be advised to the Enterprise Controller via the Cardholder's Approving Manager.

9.7 Inactive Credit Cards

Where a Cardholder's credit card is not likely to be used for an extended period (such as 6 months or more), the Approving Manager should request a reduction in the monthly credit limit to \$1.00, via an email to the Enterprise Controller. The same procedure may be followed to re-establish the original credit limit when required. The Enterprise Controller will confirm when this change has been implemented.

9.8 Cancellation of Cards

An Approving Manager may request the cancellation or change the status of a Cardholder's card at any time.

A Cardholder who leaves the University must surrender their card and acquit all outstanding transactions prior to departure. The card must be cut diagonally in half through both the magnetic strip and the numbers and an email sent to the Enterprise Controller confirming the destruction.

10 Further support

10.1 Audit and Reporting Access

“Read Only” or Audit Access to ProMaster is available and can be restricted to specific ORG1, ORG2 or Admin Centre levels of the University.

Finance Officers, Auditors and other relevant staff members can be provided with audit access to facilitate analysis of usage and spend, and for audit compliance checking.

This must be arranged with the ProMaster Enterprise Controller via email and in consultation with the Approving Manager and the Chief Financial Officer: Finance.

10.2 Support

The Finance Unit web site provides the following assistance with the administration of Credit Cards and ProMaster:

- ProMaster Quick Reference Guides
There are specific guides and screenshots from ProMaster to assist with the most common activities – refer to [ProMaster Quick Reference Guides](#).
- Frequently Asked Questions
There is helpful assistance on all matters relating to credit cards and ProMaster – refer to [FAQs](#).

10.3 Contact Details

The contact details for queries on credit cards and the ProMaster system are:

Role	Name	Phone	Email
Enterprise Controller / Team Leader: ProMaster	Diane Wade	8302 1482	promaster@unisa.edu.au
Enterprise Controller / ProMaster Officer	Deborah Cocks	8302 1481	promaster@unisa.edu.au

For further information regarding this Handbook, please contact:

Role	Name	Phone	Email
Manager: Financial Services	Mike Royans	8302 1321	mike.royans@unisa.edu.au