



# SI 6.1 Commonwealth Credit Cards and Credit Vouchers

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## Introduction

This Secretary’s Instruction (SI) SI 6.1 Commonwealth Credit Cards and Credit Vouchers is issued under section 20A of the PGPA Act.

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## What is the department's credit card facility?

Diners Club Australia (Diners) has been appointed as the Commonwealth's credit card provider.

- Diners virtual card is to be used for flights, accommodation and car hire charges
- Diners MasterCard is to be used for other travel expenses, Departmental and Administered purchasing.

## What are the department's credit voucher facilities?

Credit vouchers include, but are not limited to:

- Cab Charge e-Tickets
- Myway transport cards or equivalents.

## Issue and use of credit cards

### Types of cards

The department uses two categories of credit cards:

- [Travel and Purchasing Cards](#) for official travel purchases and minor expenditure from Departmental funds
- [Treasury Cards](#) for official travel purchases and minor expenditure from Administered funds.

### Coincidental private expenditure

Coincidental private expenditure (in relation to Commonwealth credit cards) means private expenditure incurred by an official in direct connection with their work duties. An official may use a Commonwealth credit card to pay a claim that includes both official and coincidental private expenditure. Coincidental private expenditure must be repaid prior to acquittal. **See also:** [Treatment of Credit Card Unauthorised Use](#).

## Instructions

### All officials

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- *Only the person issued with Commonwealth credit card or credit voucher, or someone specifically authorised by that person, may use that credit card, credit number or credit voucher.*
  - *You may only use a Commonwealth credit card or card number to obtain cash, goods or services for the department.*
    - ❖ *You cannot use a Commonwealth credit card or card number for solely private expenditure.*
    - ❖ *However, you may use a Commonwealth credit card or card number to pay for coincidental private expenditure (see Authorisation for Coincidental Private Expenditure)*
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- *In deciding whether to use a Commonwealth credit card or credit voucher, you must consider whether it would be the most cost-effective payment option in the circumstances.*
- *Before using a Commonwealth credit card or credit voucher, you must ensure that the requirements of Chapter 3 Approval and Commitment of Relevant Money have been met before entering into the arrangement.*
- *You must ensure that your use of a Commonwealth credit card or credit voucher is consistent with the approval including any conditions of the approval.*
- *You must ensure that any Commonwealth credit cards and credit vouchers issued to you are stored safely and securely.*

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## Officials with a delegation to enter into borrowing agreements for Commonwealth credit cards and credit vouchers

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- *When entering into a borrowing agreement for the issue to, and use by, the department of credit cards or credit vouchers, you must:*
    - ❖ *have a valid delegation to enter into borrowing agreements;*
    - ❖ *ensure that the requirements in Chapter 3- Approval and commitment of relevant money have been met; and*
    - ❖ *ensure that the procurement of the credit card and/or credit voucher services are in accordance with the CPRs (see Chapter 4 Procurement).*
  - *You must:*
    - ❖ *comply with the directions in the delegation from the Finance Minister (PGPA s56 and see Public Governance, Performance and Accountability (Finance Minister to Accountable Authorities of Non-Corporate Commonwealth Entities) Delegation 2014) or any directions in the delegation from the Secretary; and*
    - ❖ *ensure that the borrowing agreement requires the money borrowed to be repaid within 90 days of the Commonwealth being notified of the amount borrowed.*
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## Operational rules

### Officials applying for a card

You must:

- complete successfully the [Travel and Credit Cards eLearning program](#) and achieve 100% in your assessment of the eLearning program to be eligible to apply for a credit card (**Note:** on completion of the eLearning program you will be sent an application form).
- complete the credit card application form and have the request endorsed by your manager at the Executive Level 2 or above.
- send the application and complete [Personal Responsibilities form](#) to Credit Card team within the SSC Financial Operations and Treasury Team in the Shared Services Centre.

### Officials issued with a card

#### Card use

You must:

- use your credit card in accordance:
  - ❖ with the signed Personal Responsibilities form; and

- ❖ within your approved monthly and transaction limit.
  - obtain approval by creating a request Trip Request, Local Taxi Request or Purchasing Request, in Connect, department's FMIS, prior to using your credit card.
  - ensure that the expenses charged to your credit card are for official purposes. The exemption to this rule is coincidental private expenditure.
  - **not** use your credit card for:
    - ❖ full payment of venue hire
    - ❖ any purchases valued over \$10,000 (GST inclusive)
  - retain on a TRIM file tax invoices, receipts or supporting documentation for any purchase on -- in the absence of supporting documentation complete a statutory declaration and place this on a TRIM file
- Note:** where applicable, a valid tax invoice is to be obtained to enable the department to claim input tax credits for the purposes of GST.
- obtain an adjustment/credit note for the goods or items purchased with the credit card which are subsequently returned to the supplier.
  - keep your card in a secure place (and do not keep the PIN with the card) so as to minimise the potential for fraud.

### Card acquittals

You must:

- acquit your monthly credit card statement through the department's FMIS **or** assign the Credit Card Acquittal to an assistant to acquit the statement on your behalf.
- note that acquittal of credit card statements is required by the 26<sup>th</sup> of the month following the statement. For credit vouchers acquittal is required at the time of invoice from voucher provider. Example, cab charge
- acquit your monthly statement by the deadline (Note: failure to acquit your statement by the deadline will result in your credit card being deactivated until the acquittal has been finalised and may result in Code of Conduct or other action.
- certify that:
  - ❖ your monthly statement is accurate;
  - ❖ the expenditure is for official purposes;
  - ❖ all coincidental private expenditure has been repaid;
  - ❖ the transactions are supported by a correctly rendered invoice or other supporting documentation;
  - ❖ the supporting documentation is attached to a TRIM file; and
  - ❖ cost centres, GL coding and tax codes are correct
- submit your acquittal to your Credit Card Approver<sup>1</sup> in sufficient time for the statement to be approved by the 26<sup>th</sup> of the month or notified deadline.

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<sup>1</sup> Staff members at the EL1 level or higher are 'Credit Card Approvers' for the purposes of approving the acquittal of credit card statements.

### **Disputed transactions**

You must:

- inform immediately the Credit Card Team within the SSC Financial Operations and Treasury Unit within the Shared Service Centre of any credit card transactions that you believe were not or have not been authorised by you and note that your credit card may need to be cancelled).
- complete the Disputed Credit Card Transaction form and send it to the Credit Card team within the SSC Financial Operations and Treasury Unit within the Shared Services Centre, if you dispute a transaction.
- make every effort to resolve matters relating to a disputed transaction (Note: You may be liable for the value of the transaction, if you have not taken reasonable steps to resolve the matter).

### **Lost or stolen cards**

If your credit card is lost or stolen, you must contact:

- Diners Club immediately on 1800 105 660
- Credit Card Team (02) 6240 0999 (x40999).

### **Returning credit cards**

You must return your credit card if you:

- no longer have a requirement to use a credit card;
- are ceasing employment with the department; or
- will be absent from the department for 12 months or more (Note: for absences between 3 to 12 months you may elect to have you card deactivated pending your return to work )

### **Managers (Executive Level 2 or higher)**

You must:

- approve the provision of a credit card only where there is a genuine business need.
- recommend transaction limits that are appropriate to meet the cardholder's business needs
- not approve the provision of a credit card for a non-employee – submit a written proposal to the Credit card team seeking a credit card for a non- employee.
- ensure that the credit card is returned to Financial Operations and Treasury Unit and any outstanding statements are acquitted, when a cardholder under your supervision is resigning, or transferring to a different department.

### **Credit card approvers**

You must:

- only approve a credit card statement acquittal for cardholder with a lower classification to you
- note that self- approval is not available for any officials in the department
- as part of approving an acquittal, satisfy yourself that all expenditure incurred on the credit card was for official purposes and in accordance with departmental policies
- immediately report any suspected misuse of a credit card to the Credit Card Team
- ensure the acquittal of the credit card statement is approved by the 26th of the month unless notified of a different deadline.

## Credit card team within SSC Financial Operations and Treasury Unit

You must:

- ensure that the official identifies himself or herself before issuing him or her with a Commonwealth credit card (**Example:** the official presents their driver's licence)
- ensure that a duly completed Authority for Agent to Collect a Credit Card is provided if the official is unable to collect their card in person.
- ensure any unauthorised use by an outside party is immediately reported to the credit card provider so they can cancel the card.
- keep a record of credit cards issued and cancelled.
- review patterns of credit card usage to verify continued allocation at least annually.

## Contact

The contacts for this SI are:

- Finance Branch, Finance, Legal and Governance Group  
Email [FinancialManagement&ReportingTeam@employment.gov.au](mailto:FinancialManagement&ReportingTeam@employment.gov.au)
- SSC Financial Operations and Treasury Team, SSC People and Business Services Branch  
Email [travelandcreditcards@ssc.gov.au](mailto:travelandcreditcards@ssc.gov.au).

## References

<b>Legislation</b>
<a href="#">Public Governance, Performance and Accountability (PGPA) Act 2013, s20A, s56</a>
<a href="#">Public Governance, Performance and Accountability Rule, s18</a>
<b>External Guidance/Instruction</b>
Resource Management Guide Approval and commitment of relevant money
<b>Internal Guidance/Instruction</b>
SI Glossary of Terms
<a href="#">Travel and Purchasing Cards</a>
<a href="#">Treasury Cards</a>

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