



**Australian Government**  
**Australian Building and  
Construction Commission**

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## Change History

Update the following table as necessary when this document is changed:

Date	Nature of Change
1 June 2012	Direction Issued for FWBC
27 March 2013	Direction updated for Whole-of-Government Phase 2 Travel Arrangements
26 November 2013	Direction updated along with changes to FD12 Purchasing Card and FD15 Travel.
1 July 2014	Updated for introduction of the PGPA Act which replaces the majority of the FMA Act
5 August 2014	Updated for coincidental private expenditure and removal of Travelex cash withdrawal option
15 December 2014	Updated terminology for consistency with PGPA Act and Accountable Authority Instructions and references to PGPA Act and Rules
1 July 2015	<p>This Finance Direction has been renamed as Travel and Credit Card and it now covers usage of the Diners MasterCard as both a travel card and purchase card (previously contained in FD12 Purchasing Card which has been withdrawn).</p> <p>Also updated for change to Connect Travel and Cards portal from Spendvision.</p>
1 October 2015	Amendment to withdrawing cash for travel allowance, addition on MasterCard Purchasing Guide
27 October 2015	Updated application form
1 September 2016	Updated links to Intranet and consistency for repayments with Finance Direction 15 travel
22 November 2016	Updated to be consistent with FD15 Travel in respect of repayment of private expenses incurred on Travel Card
06 December 2016	Updated to reflect change in agency name from FWBC to ABCC, and reissued AAI's presented in line with Department of Finance RMG No. 206



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The official authorised to issue credit cards must:

- not issue a Diners MasterCard to an employee unless the employee has a demonstrated need that is supported by their Team Manager;
- ensure that cardholders fully understand, and acknowledge in writing, the conditions set out in the Cardholder Agreement and Acknowledgment Form and these AAIs;
- review patterns of credit card usage annually with a view to cancelling cards that are not being used;
- keep proper records of credit cards issued and relevant details of cardholders such as financial limits, etc.; and
- ensure that credit card transactions are recorded in the general ledger prior to cut-off each month.

Cardholders must:

- ensure the safe custody and security of the card;
- comply with any conditions associated with using the card;
- not use the facility for solely private expenditure; and
- report a lost card immediately to the Card Issuing Official.

A cardholder may use a Commonwealth credit card to pay a claim that includes both official and coincidental private expenditure, being private expenditure incurred by the cardholder in direct connection with their work duties. Coincidental private expenditure must be repaid prior to acquittal.

This procedure provides guidance over the use of credit card facilities to undertake official ABCC business.

ABCC may provide specified officials with a Diners MasterCard (Citibank) to pay for incidental expenses of official travel undertaken on behalf of the agency and in specific instances undertake general office purchasing. A Diners Club Virtual account is also established to pay for airfares, accommodation and car rental costs.

The Diners MasterCard must not be used for solely private expenditure.

This policy is applicable to the following officials within ABCC:

- Cardholder;
- Cardholder's supervisor; and
- Authorised Card Issuing Official..



<b>PGPA Act:</b>	Sections <a href="#">15</a> , <a href="#">16</a> , <a href="#">23</a> , <a href="#">25 to 29</a> , and <a href="#">56</a>
<b>PGPA Rule:</b>	N/A
<b>Related Finance Directions:</b>	FD16 Travel and Credit Card FD10 Procurement of Goods and Services FD15 Travel
<b>Other References:</b>	<ul style="list-style-type: none"><li>■ APS Code of Conduct</li><li>■ Diners MasterCard Terms and Conditions.</li><li>■ ANAO Report 37: Management of Credit Cards</li></ul>

<b>Position/Title</b>	<b>Responsibility</b>
<a href="#">ABCC – Travel Enquiries</a>	Maintains central register of all Diners MasterCard holders, first point of contact for all disputed transactions.
<a href="#">ABCC Finance</a>	Administrator for all Connect Travel and Credit Card related activity

The following forms are required:

<b>Report/Form:</b>	<b>Contact</b>	<b>Location:</b>
<a href="#">Diners Club Application Form</a>	<a href="#">ABCC – Travel Enquiries</a>	Intranet - <a href="#">Credit Cards</a>
<a href="#">Dispute Notification Form</a>	Diners MasterCard	Intranet - <a href="#">Credit Cards</a>

#### 4.1.1 Application for Credit Card

- 4.1.1 To obtain a Travel MasterCard an official must complete [Diners Club Application Form](#)) and forward to [ABCC – Travel Enquiries](#) team for processing. The card supplier takes around 5 - 10 working days to issue the card.



## 4.1.2 Approval of Credit Card Issue

4.1.2.1 Where the MasterCard is to be used as purchasing card the Card Issuing Official must consider the appropriate credit card limit for the individual in line with the Financial Delegations.

4.2.1 Cardholders must comply with the terms and conditions issued by the Card Issuing Official.

4.2.2 Credit cards must be used only for official ABCC business. Credit cards must not be used for solely private expenditure. An official misusing a ABCC credit card facility may be subject to action under the APS Code of Conduct and potential prosecution.

4.2.3 If a card is lost or stolen, Diners MasterCard must be notified immediately on 1300 360 060. Cardholders must also notify the [ABCC – Travel Enquiries](#) and their manager.

## 4.3 Diners Club Virtual Account and Travel MasterCard

### 4.3.1 Travel MasterCard - terms of issue

4.3.1.1 Where the Diners MasterCard is issued for travel the following terms and conditions apply.

Cardholders must:

- only use the card for travel related expenses and in limited circumstances for approved general office purchases including Protective Clothing and hospitality (see below).
- use the card in accordance with the Cardholder Agreement and the requirements of this Finance Direction;
- not misuse the card as this may lead to disciplinary action against the cardholder;
- obtain tax receipts or other supporting documentation (such as approved Travel Request forms and QBT Travel itineraries) for all expenditure incurred; and
- surrender their travel card to the Human Resources team if they are to be absent for more than three months and when they terminate their employment with ABCC.

4.3.1.2 Travel MasterCards **are not** to be used for:

- goods and services of a solely personal or private nature;
- travel for non-ABCC officials (such as consultants, contractors and barristers);
- car washes and other motor vehicle running expenses associated with ABCC pool vehicles except where an official has accidentally purchased fuel that is not covered by ABCC's fuel card i.e. incorrect service station or incorrect fuel quality used. In these instances an e-mail must be sent [ABCC – Travel Enquiries](#) outlining the circumstances of the accidental use).
- Purchase of assets e.g. office furniture and equipment, computer equipment unless specifically delegated.

4.3.1.3 As the Travel MasterCards are allocated to individual ABCC officials, all expenses charged to a Travel MasterCard must relate to that cardholder's individual expenses. Cardholders must not charge travel expenses incurred by other ABCC officials travelling on the same trip to their individual travel MasterCard, unless a supplier cannot provide separate invoices for ABCC officials travelling together. In this instance the cardholder must provide a dissection of the expenditure incurred by each person to the Delegate.



4.3.1.5 Public Office Holders (e.g. Director, advisory board members) are to limit their travel card use to expenses relating to air travel, car parking, taxis, private hire cars and other transportation. Public Office Holders should not charge accommodation, meal and incidental travel expenses to their travel credit card.

#### 4.3.2 Withdrawing Cash for Travel Allowances

4.3.2.1 Cardholders may use their travel card to withdraw cash from Automatic Teller Machines (ATMs) using their allocated PIN. Ordinarily this facility will only be used for travel allowances associated with an overnight stay (i.e. allowances for meals and incidentals) or the \$20 part-day allowance (if elected instead of payment of relevant meals on the travel credit card). Withdrawal of cash for travel allowances must not exceed the value of allowances approved for the particular travel.

4.3.2.2 It is expected that withdrawals will be made immediately before or during the period of travel. Should circumstances prevent this, such as unavailability or malfunction of ATMs, any withdrawal must be made no later than seven working days after completion of the trip. Otherwise the traveller must request approval from the Chief Financial Officer to withdraw allowances for the travel.

4.3.2.3 Cash withdrawals should be made on a trip by trip basis and not aggregated for multiple trips to ensure reconciliation with the allowance calculated in the trip request. Where practicable, ATM cash withdrawals should be limited to one withdrawal per trip from **Westpac** or **Citibank** ATM to minimise ATM cash withdrawal fees.

#### 4.3.3 Travel MasterCard - cardholder acquittal

4.3.3.1 For all Travel MasterCard purchases (including the part-day allowance where officials elect to pay for relevant meals on their travel MasterCard), travellers should obtain tax invoices together with receipts and other supporting documentation, if applicable.

4.3.3.2 For all cash withdrawals, travellers are to obtain ATM receipts.

4.3.3.3 Travellers are not required to obtain documentation showing how travel allowances withdrawn in cash from an ATM (i.e. for meals, incidentals and the \$20 part-day travel allowance – if elected) were spent. ATM receipts are the only document required to support cash withdrawals via an ATM in these circumstances.

4.3.3.4 Travellers are required to acquit all each travel credit card transaction using the Acquitt Diners Card function in Connect by the **9<sup>th</sup> of each month**. The acquittal process will require the checking of each receipt against the transaction appearing in Connect, assigning to GL code and cost centre, adding of brief description and link to the relevant Trip Request

4.3.3.5 All receipts relating to the acquittal should be scanned and saved to the traveller HP Records Manager Travel Card folder.

4.3.3.6 If the cardholder disputes a transaction appearing in Connect they tick the dispute box and save. A 'Transaction Dispute' form (refer Appendix A) will appear which must be completed and forwarded to the Delegated Official for review.

#### 4.3.4 Travel MasterCard - expenditure approval

4.3.4.1 Delegated Officials are **to approve all** Connect transactions **by the 15th of each month**.

4.3.4.2 Disputed transactions are still approved by the Delegated Official. However, the 'dispute' status of the transaction remains in Connect until investigated by Diners MasterCard.



- 4.3.4.3 If the Delegated Official does not deem the expenditure to be reasonable or for work related purposes, the official will be advised to repay the expenditure.
- 4.3.4.4 Prior to approving the expenditure in Connect the Delegated Official is to be satisfied that the:
- travel was undertaken in accordance with the approved Travel Request;
  - receipts presented agree with the amounts recorded in Connect;
  - expenditure was incurred in accordance with the travel limits specified in Finance Direction 15 - Travel;
  - documentation is complete;
  - the expenses were reasonable;
  - the expenses were made for official purposes; and
  - officials have not exceeded the allowances to which they are entitled.
- 4.3.4.5 The Delegated Official must advise the [ABCC – Travel Enquiries](#) team of any amounts that are repayable by the official back to ABCC where cash allowances or daily caps have been exceeded but not approved in writing by a Delegated Official.
- 4.3.4.6 Officials are required to repay back to ABCC any cash allowances or daily caps that have been exceeded but not approved in writing by a Delegated Official **within 5 working days** of completion of the particular trip.
- 4.3.4.7 Any instances of ABCC payment of accommodation or travel expenditure relating to travel for private or personal reasons, or other personal/private expenditure not of an official ABCC business nature charged to the ABCC Travel Card (either Diners virtual or Diners Mastercard (accidental/inadvertent or otherwise) **must be immediately** notified to the traveller's manager/Delegated Official and [ABCC – Travel Enquiries](#) team and **repaid** back to ABCC **no later than 5 working days** from the date the expenditure was incurred or the traveller first became aware of the expenditure
- 4.3.4.8 Following this the Delegated Official may approve the expenditure in Connect, on-line.

#### 4.4 MasterCard for purchasing

##### 4.4.1 Use as Purchase Card

- 4.4.1.1 Where the cardholder is also a designated purchase cardholder to undertake general office purchasing. The credit card purchases are subject to the same guidelines as outlined in Finance Direction 10 – Procurement of Goods & Services in relation to compliance with Commonwealth Procurement Guidelines, Contract Management Committee oversight and procurement approval processes.
- 4.4.1.2 The purchase card holder must complete the “Connect” “Diners Purchase Request” form and obtain approval from the appropriate cost centre delegate.

##### 4.4.2 Credit Card Reconciliation Process

###### 4.4.2.1 Cardholders are required to:

- retain a copy of the original tax invoice for each purchase to support card transactions.
- reconcile their transactions reported using Diners Card Acquital function in Connect to the original tax invoice, receipt or other supporting documentation.



- code each transaction to the appropriate general ledger and cost centre codes and explain the reason for the expenditure to enable the cardholder's manager to assess whether the transaction is valid.
- scan all supporting documentation and save in HP Records Manager Travel and Credit Card folder.

4.4.2.2 Cardholders are required to finalise the above procedures by the 9th calendar day of each month for the previous month's transactions.

4.4.2.3 Cardholder's Managers are required to:

- compare transactions in Connect Statement with supporting tax invoices/receipts and satisfy themselves that each transaction is for approved business purposes.
- When satisfied that the transactions are legitimate the manager is to approve each transaction online in Connect.

4.4.2.4 Cardholder's Managers are required to finalise the above procedures by the 15th calendar day of each month for the previous month's transactions

#### 4.4.3 Unapproved Transactions

4.4.3.1 Cardholders and managers with transactions that are not approved in Connect by the 15<sup>th</sup> calendar day of each month may be reported to the Executive Board.

#### 4.4.4 Disputed Transactions

4.4.4.1 In case of disputed transactions the [ABCC – Travel Enquiries](#) is to be contacted.

#### 4.5 Hospitality

4.5.1 The Diners MasterCard may also be used to pay for hospitality that has been pre-approved by a Delegated Official subject to guidelines in Finance Direction 09 Hospitality and Gifts.

#### 4.6 Surrender of Credit card

4.6.1 The Diners MasterCard is to be returned to Human Resources team if the cardholder is to be absent from work for more than 3 months and when they terminate their employment with ABCC.

4.6.2 The Human Resources team will hold the Diners MasterCard in safe keeping for staff on leave and advise [ABCC – Travel Enquiries](#).

4.6.3 Where the cardholder has terminated employment with ABCC, Human Resources will advise [ABCC – Travel Enquiries](#) who will arrange to cancel the card. Human resources will destroy the credit card..



## 4.7 Assistance

### 4.7.1 Useful Contacts

[ABCC – Travel Enquiries](#)

**Diners MasterCard**

1300 360 060

### 4.7.2 How to Guides

[Trip Request Guide](#)

[Local Taxi Request Guide](#)

[MasterCard Purchasing Guide](#)

[Diners Acquittal Guide](#)