

QUEENSLAND TREASURY

# **Treasurer's guidelines for the use of the Queensland government corporate purchasing card**

**Policy for public sector entities using  
corporate credit cards as a payment tool**

**July 2025**

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## 1.0 Purpose

Under section 14(3) of the *Financial and Performance Management Standard 2019*, each accountable officer must implement systems for credit card facilities that are consistent with this document (referred throughout this document as the "Treasurer's Guidelines").

For the avoidance of doubt, credit cards

- include corporate purchasing cards and corporate travel cards (referred to as "corporate cards" throughout this document)
- may be provided as a physical card, virtual card and/or a ghost/lodge card.

Agencies with a corporate card program must maintain governance, management, and administration of their program.

Agencies may apply these policy requirements by incorporating them in an agency corporate card policy and/or other relevant agency policy.

## 2.0 Approved corporate card provider

Agencies must only use corporate card providers approved by the Treasurer.

In accordance with section 83 of the *Financial Accountability Act 2009*, departmental banking arrangements must only be conducted with the financial institutions approved by the Treasurer.

- Citibank N.A. is the approved financial institution to supply the Queensland Government with corporate cards.

Agencies must regularly review and report to the Government Banking Unit within Queensland Treasury (QT)

- any use of corporate card facilities from service providers other than Citibank N.A. including justification for using a different provider
- the process being undertaken to close those corporate card facilities or request the approval of the Treasurer to continue to use those corporate card facilities.

Agencies are only to use corporate cards issued with the Government designs approved by QT.

**Note:** To facilitate the transition of travel cards to Citibank N.A., American Express will remain an approved financial institution until further advice from Queensland Treasury.

## 3.0 Official purposes

Corporate cards must only be used for official purposes.

An official purpose for corporate card use is a transaction which is payment for:

- the purchase of goods and services by the agency
- any other purpose explicitly authorised by an agency policy or by the accountable officer.

## 4.0 Prohibited use

Corporate cards are not to be used for the following payments or in the following circumstances:

- transactions not in accordance with these Treasurer's Guidelines, individual agency policies, and the service provider's terms and conditions of use.
- transactions of a type or for a purpose explicitly restricted by an agency policy
- transactions relating to personal use
- splitting of transactions to avoid card limits
- tips and gratuities unless in a country and for an amount approved by agency policy
- ministerial expenses with the exception of Ministerial Services Branch, Department of Premier and Cabinet
- fines or offences, even if incurred by an individual whilst in a government vehicle
- obtaining cash.

## 4.1 Regular review of prohibited use

Agencies are to implement and regularly review:

- definitions of official and prohibited corporate card use including items set out in these Treasurer's Guidelines
- training in appropriate corporate card use to cardholders, card supervisors and other administration personnel in the corporate card program, including fraud prevention, phishing scams and other best practice training as recommended by the service provider.
- practices for the frequent monitoring of corporate card transactions to identify prohibited use
- practices for the timely disputation of unauthorised corporate card transactions
- practices for using software and online systems to efficiently manage cards and card transactions (e.g. ExpenseMe Pro/Inlogik or other expense management systems)
- practices for the retention of tax invoices and other documentation to support all transactions
- practices for ensuring compliance with requirements of other government policies (e.g. disclosure requirements under the Queensland Procurement Policy).

## 5.0 Low value purchases

Corporate cards must be used for all low value purchases.

All agency purchasing transactions under \$10,000 must be made using a corporate card unless:

- use of a corporate card is not cost effective compared to end-to-end processes of other payment channels
- agency policy has reasonably restricted the use of a corporate card for a particular type of transaction or purpose to satisfy a business need
- corporate cards are not accepted by the supplier.

## 6.0 Approved persons and limits

Corporate cards must only be used by approved persons within approved limits.

Agencies must ensure:

- a corporate card is only issued to a person where there is a business need
- reasonable procedures are in place to verify and update the cardholders' personal information with the service provider
- every cardholder is allocated a card supervisor (i.e. a person who supervises the use of a card). For the avoidance of doubt, the card supervisor is the supervisor of the card, not necessarily the line supervisor of the cardholder
- every cardholder has a defined credit limit aligned to agency policy
- every card transaction is authorised by a person with an appropriate financial delegation. For the avoidance of doubt, the financial delegation of the transaction may be allocated to a person other than the cardholder, depending on agency policy.

### 6.1 Regular review of persons and limits

Agencies are to implement and regularly review:

- cardholders
- access to service provider systems and expense management systems
- card limit and delegation provided to cardholders
- card supervisors and other administration personnel in the corporate card program
- usage levels
- practices for:
  - suspending or cancelling card accounts
  - changing the credit limit on a card
  - issuing new cards
  - providing system user access
  - physical destruction of cancelled cards
  - managing cards when employees are terminated, seconded or transferred
  - securing corporate card details (i.e. card number, expiry date, name) embedded into procurement systems which are accessible by personnel other than the cardholder.

## 7.0 Clearly defined responsibilities

### 7.1 Cardholders

Agency corporate cardholders must have clearly defined responsibilities.

Agencies must ensure that every cardholder accepts responsibility to:

- use the corporate card in line with these Treasurer's Guidelines, individual agency policies, and the service provider's terms and conditions of use.
- only use the card within card transaction limits
- only undertake transactions that are within the cardholder's own financial delegation or that are pre-authorised in a form suitable to the agency by a person with an appropriate financial delegation
- use the corporate card with the awareness that unauthorised use of the card may attract criminal and civil penalties
- keep the card, card details (including the 3-digit card verification code) and personal identification number (PIN) secure at all times and ensure they are only used by the cardholder when conducting an authorised transaction
- regularly review the corporate card account or statement soon after the end of each monthly billing cycle for the presence of unauthorised transactions, which are to be disputed promptly in accordance with agency practice
- reconcile and acquit card transactions at the earliest opportunity and at a minimum within timeframes set by the agency for the end of each monthly billing cycle
- retain valid documentation for all transactions i.e. tax invoices or other agency approved evidence.



## 7.2 Card supervisors

Agency card supervisors must have clearly defined responsibilities.

Agencies must ensure that every card supervisor accepts responsibility to:

- monitor and supervise the cardholder's use of the corporate card in line with these Treasurer's Guidelines, individual agency policies, and the service provider's terms and conditions of card use
- monitor that all transactions are supported by appropriate valid documentation
- in the case of a cardholder without a financial delegation, review that every card transaction has supporting evidence, in a form suitable to the agency, that it has been authorised by a person with an appropriate financial delegation
- monitor that cardholder transactions are reconciled, acquitted and, if necessary, promptly disputed
- review and approve monthly cardholder transactions within timeframes set by the agency.

## 7.3 Regular review of responsibilities and practices

Agencies are to implement and regularly review:

- corporate card roles and responsibilities for the governance, management, and administration of the agency's corporate card program
- policy and practices for the timely reconciliation and acquittal of card transactions for each billing cycle to ensure transactions are reviewed and if necessary, promptly disputed
- documentation and training in the relevant responsibilities to be performed by cardholders, card supervisors, systems users and other governance, management, and administration personnel in the corporate card program
- the optional appointment and use of a verifying officer/s to meet the identification requirements of the card provider under the *Anti-Money Laundering and Counter- Terrorism Financing Act 2006* (Cth).

## 8.0 Non-compliance and corporate card fraud

Agencies must investigate all non-compliance and corporate card fraud.

Agencies must document all breaches of these Treasurer's Guidelines, individual agency policies, and the service provider's terms and conditions of use.

All breaches must immediately be reported to the agency Chief Finance Officer (or equivalent position) and to the Accountable Officer, who will determine whether risk mitigation, disciplinary action, additional training, or other remedial action is appropriate.

Any deliberate misuse of corporate cards is deemed to be a breach of these Treasurer's Guidelines. Agencies are expected to appropriately manage corporate card misuse.

### 8.1 Regular review of non-compliance and fraud detection practices

Agencies are to implement and regularly review:

- practices for the monitoring, reporting and management of suspected and actual corporate card misuse by cardholders, card supervisors, systems users and other governance, management and administration personnel in the corporate card program. This may include:
  - direct methods of determining misuse, which are the responsibility of card supervisors as they monitor and supervise cardholder use
  - indirect methods, such as regular monitoring of card issuance and card registers, and frequent reviews of transactional activity for prohibited use, unusual merchant and unusual transaction timing, frequency or location
- practices for repayment of transactions resulting from unintentional misuse and the education of offending personnel to prevent recurrence
- practices for the monitoring, reporting and management of suspected and actual corporate card fraud including reporting to the corporate card service provider and the Queensland Police Service
- practices for the monitoring, reporting and management of cardholders and card supervisors that fail to ensure that transactions are promptly reconciled, acquitted and approved.



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