

PROCUREMENT

Departmental Purchasing Card Procedure Manual



**BALL STATE
UNIVERSITY**

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1 Introduction

1. The Ball State University credit card (“Purchasing Card”) is designed to provide an efficient, cost-effective method of purchasing small dollar transactions of University business-related goods and services. The Purchasing Card is not intended to avoid or bypass appropriate procurement or payment procedures, but rather is intended to provide an alternative to a variety of procurement processes including petty cash, check requests, and low dollar purchase orders.
2. The card is a MasterCard credit card that is issued by JPMorgan Chase. The card may be used with any merchant who accepts MasterCard, either in-store, by phone, mail, fax, or online via the Internet. All Purchasing Card purchases are billed centrally to the University and the charges are then allocated to the cardholder’s budget unit. Since Purchasing Card charges are paid directly by the University, no reimbursement to the cardholder is required and the card has no impact on the cardholder’s personal credit.
3. If used to its potential, the Purchasing Card will result in a significant reduction in the volume of purchase orders and related documentation including invoices and checks, and the corresponding work processes associated with the purchasing and accounts payable functions.
4. Please remember that you are representing the University each time you use the Purchasing Card. You are acting as a University agent, and must not take this responsibility lightly. You will also be subject to the University’s procurement code of ethics, see the NAEP Code of Ethics available on the Purchasing Services website. Remember that you, as the cardholder, are the person responsible for all charges made to the card(s) issued to you. Fraudulent or intentional misuse of the card has serious consequences. The Purchasing Card has proven to be an efficient and effective procurement tool for the University, so please carefully follow the procedural requirements for use to avoid losing the privilege.
5. This Cardholder Guide provides information about the process, the types of purchases that can and cannot be made, records that must be maintained and reconciled for each cycle, and a variety of other program information. If you have questions regarding these procedures or the program in general, please contact the Purchasing Card Administrator at 285-1532.

2 How It Works

1. The Purchasing Card provides users in departments with a MasterCard credit card to use in making allowable, small dollar purchases directly with vendors. This credit card looks like a personal credit card; however the cardholder does not receive a monthly invoice and is not required to process the payment. Instead, the University receives a detailed summary billing each month for all transactions and pays this bill directly through the Accounts Payable department. Cardholders access the detail of their Purchasing Card charges online and verify the accuracy and reclassify, if desired, the charges. Cardholders are required to keep copies of all purchase supporting documentation and forward that documentation and upload receipts according for the Accounts Payable department for audit as outlined later in this manual.

2. Each Purchasing Card is assigned to an individual and associated with a University budget unit account code. All charges are recorded to this default departmental account code, unless the cardholder directs the charge to another expense code. This is done via Smart Data Online.

3 General Guidelines

The following guidelines are required for all transaction in conjunction with the University's procurement policies and procedures.

1. No Purchasing Card transaction may exceed one thousand dollars (\$1,000) and splitting transactions to circumvent the transaction limit is prohibited.
2. No personal use of the Purchasing Card will be authorized or allowed.
3. No ATM cash withdrawals will be allowed on the Purchasing Card.
4. Purchasing Card purchases are exempt from state and local taxes.
5. All purchases are to be made within the limits set and the available budget authority.
6. Certain card restrictions for prohibited purchases are coded into the card account and are checked by the vendor with each transaction. Please see Excluded charges in the Using the Card section below.
7. You must obtain itemized transaction receipts from the merchant for each use of the card.
8. You must ensure that the prices paid are fair and reasonable.
9. All items purchased are required to be bona fide University business.

4 Eligibility and Application

Purchasing Cards are issued to individuals responsible for the University budget account and are in the name of the individual and department. Since the Purchasing Card is a University credit card the cardholder's personal credit history is not a factor in the approval process. The individual card provides the University with full dispute rights and limits our liability.

To obtain a card, an individual must:

1. Complete the Purchasing Card application and forward to the Purchasing Department; [Purchase Card Application](#).
2. The Purchasing Card Administrator will order the card from the Bank and notify you when it is available to be picked up;
3. The cardholder and business office personnel who support the cardholder must then arrange to participate in training;
4. For issuance of an individual card, the cardholder will need to pick up the card in person and sign for its receipt. Photo ID will be required.

5 Cardholder Responsibilities

1. Authorization
Intentional misuse or fraudulent abuse may result in disciplinary action. Employees who accept a Purchasing Card agree to use it in accordance with the terms and conditions outlined in this manual and in the Purchasing Card Agreement. Cardholders who knowingly violate any of the terms and conditions may lose their card privileges without notice.
2. Card Cancellations
All Purchasing Cards should be immediately canceled if a staff member terminates employment, transfers to another department or assumes different duties that do not require the use of the card. All cards are to be returned in person, intact, to the Purchasing Department for proper closure/destruction.
3. Use of the Purchasing Card: Dollar Limits
 - a. Monthly credit limits are set at the standard limit of \$7,500. The monthly cycle runs from the 1st day of the month through the last day of the month.
 - b. Single transactions may not exceed \$1,000. A single transaction is defined as one or more items bought at the same time from the same vendor on the same day. Orders intentionally split to circumvent the \$1,000 transaction limit violate University policy.

6 Card Purchases to Avoid

1. Funds are not encumbered, so if there are funding deadlines, this will not secure funds as the encumbrance process does.
2. Split transactions. Card transaction limits must be followed as intended and approved. Dividing a large transaction into dollar amounts less than the single dollar card limit in order to circumvent the card system is prohibited. Purchasing card privileges may be revoked for splitting purchases to circumvent the approved transaction limits.
3. Computers, Printers, Scanners and Electronic Devices. Purchasing has negotiated pricing discounts with vendors for these items. Orders should be placed through SciQuest. Orders for computers, printers, scanners and other electronic devices (e.g., tablets, iPads, etc.) should not be placed on credit cards. If there are extenuating circumstances you may be able to get a one-time exception to use the card. You will need to contact Purchasing Services to get this exception in writing.
4. The purchasing card cannot be used for the following:
 - a. Purchases which require a contract and/or rental agreement to be signed.
 - b. Hiring of a firm or individual to provide contracted services.
 - c. Expenses involving travel (meals, gasoline, lodging, etc)
 - d. Supplies or services when the vendor is a BSU employee or when the company is owned by a BSU employee.
 - e. Leases, insurance, legal services
 - f. Personal or non-university purchases.
 - g. Items that are prohibited per the Purchasing Policies and Procedures Handbook.
5. The following are examples of prohibited items:
 - a. Alcohol
 - b. Business cards
 - c. Cash Advances
 - d. Chemicals
 - e. Controlled Substances
 - f. Cylinder Gases and Liquid Nitrogen
 - g. Data plans

- h. Electronic Devices (computers, cellular phones, smart phones, netbooks, laptops, pagers, printers, scanners, tablet, iPads, iPods, PDAs, etc.)
- i. Flowers
- j. Food (See exception)
- k. Furniture and furnishings
- l. Gasoline
- m. Gifts
- n. Hazardous chemicals
- o. Hospitality
- p. BSU licensed products
- q. Live or preserved animals
- r. Services of individuals, speakers, consultants
- s. Stationary/envelopes with BSU logo
- t. Telephones
- u. Travel (See Exception)
- v. Weapons, ammunition

7 Food Purchases

1. Food Purchases may be allowable for certain limited University business purposes and only after final approval by the Associate Vice President for Business Affairs. A clear University purpose for incurring food purchases must be documented in writing and provided to the Purchasing Department and then must be approved by the Purchasing Director, Director of University Budgets and Associate Vice President for Business Affairs. Please see [Request for Food Purchases Form](#)

Travel (Conference Registration)

1. A departmental credit card can be used to fund the purchase of a conference registration. It can be used online or in-person as with any other type of applicable p-card transaction.
2. It is possible that the transaction will decline or reject depending on how the vendor or payment is classified, based on the Merchant Category Code ('MCC'). By default, departmental purchasing cards will decline when attempting to make a purchase coded with a travel MCC. To that end, if the card is declined, or if a departmental purchasing card does not exist and cannot be obtained, the registration can be funded with either the University's travel card or through a SciQuest payment request.
3. Note that you cannot purchase lodging in conjunction with the registration if using a p-card. The lodging would have to be paid for separately through the University's booking tool or through the use of the University's travel card (held in the Travel Department). The University's travel card may be used to fund the purchase of both if that is easier.
4. If using the departmental p-card, the expense should be recorded against Account Code 738060-Registration Fees. You can either allocate the registration in the SmartData Online site from the default FOAPAL (typically 733020) to the FOAPAL 738060. You can also just do a journal voucher to reclassify the expense once it appears in Banner Finance.

8 Internet Transactions

1. Making purchases on the Internet using the Purchasing Card is permitted. All of the same restrictions on Purchasing Card use apply to the use of the card for Internet transactions.
2. Online purchases must be made with vendors using a Secure Sockets Layer (SSL) browser session.
3. The same care, common sense and ethical considerations must be used in supplier selection on the Internet as with any other purchasing method.
4. Receipt documentation must be obtained to support the Internet order. The purchaser should print screens that reflect the items being purchased, the amount, transaction date, vendor and other pertinent information. Generally most vendors will provide an online receipt that can be printed for this purpose.

9 Sales Tax Exemption

1. Most expenditures from University funds are exempted from Indiana Sales Tax and Federal Excise Tax. Purchases from other states, shipped into Indiana are exempt from tax.
2. Tell the vendor that the University is tax exempt from state sales taxes and give the tax exemption number that can be found on the Purchasing Card. If sales tax is charged in error, please contact the vendor to credit the sales tax back to the Purchasing Card. A copy of the State of Indiana Sales Tax Exemption Certification can be obtained from the Purchasing Department's website at www.bsui.edu/purchasing or from the Accounting Department. It may be necessary to fax this certificate to the vendor.

10 Purchase Documentation

1. Proper documentation from the vendor must support each purchase and/or credit transaction. Examples of receipts include cash register receipt, packing list, and a printed receipt from the web site. Please use your knowledge of processing check vouchers and purchase orders to assist with your assessment of appropriate documentation. Make sure that each document is clear, concise and complete. Each document that contains jargon or abbreviations must have an explanation written on it for easier identification or it is not acceptable.
2. Making A Purchase
 - a) As a matter of practice, you should use established, preferred Ball State University vendors, but this is not always possible. When requested, the Purchasing Department will provide a list of preferred vendors.
 - b) Inform the vendor that your purchase is for Ball State University on the University's MasterCard Purchasing Card. Ask for all applicable educational and/or corporate discounts.
 - c) Remind the vendor that Ball State University is sales tax exempt.
 - d) Instruct the vendor not to send an invoice to the Accounting Department (as the vendor customarily does for sales by purchase order). Do instruct the vendor to bill at the cardholder's departmental address.
 - e) For ordered merchandise, inform the vendor of the proper delivery/shipping instructions. Packages that are not sent via U.S. or express mail are to be sent to: Ball State University, Central Receiving, 3401 N. Tillotson Ave., Muncie, IN 47306, C/O Cardholder's name, name of department to which the package belongs, the building room and number.
 - f) Central Receiving will not remove the packing slip or documentation from the package. You must keep packing slip or other documentation for reconciliation purposes.
 - g) The vendor is responsible for any and all fees imposed by the Bank for credit card sales transactions. The vendor may not transfer any of these fees back to the University through sales transactions or by other means.
3. Every purchase has to be documented with a receipt which will usually come in one of three forms – standard store receipt, packing slip or order form. For ordered items you should ask the vendor to include an itemized invoice with the packing slip. This is not an invoice to be paid, but provides the itemized breakdown of the cost of the goods shipped. All receipts must contain the following information:
 - a. Date purchase was made
 - b. Vendor identification with one or more of the following:
 - c. Itemized sales receipt, or
 - d. Itemized packing slip with itemized pricing, or
 - e. MasterCard charge slip with a detailed description of each item purchased
 - f. Total cost of each item purchased

NOTE: If a package is lost during delivery, your first step is to contact the supplier and obtain proof of delivery. With proof of delivery, contact Central Receiving for assistance with in-house tracking.

4. Verify the goods received are what were ordered.
 - a. This is necessary only for goods received via the mail, UPS, or by freight carrier. Work with the vendor to correct any problems with the goods received.
5. Keeping Records ([Purchasing Card Transaction Log](#))
 - a. To facilitate reconciliation and approval of the monthly memo statement, it is mandatory that you retain vendor documentation each time a transaction occurs regardless of the manner of the purchase (i.e., in person, telephone, or Internet).
 - b. Maintaining the detailed Transaction Log on a regular and consistent basis is essential for reconciliation purposes. The Transaction Log is an ongoing record of information about the transactions made on your card. The form is simple and easy to use and requires a minimum amount of time to maintain. A sample of the form is included near the back of this document. The Transaction Log can be duplicated or automated on a copier or computer. A copy of the log must be turned in each month with all appropriate documentation attached.
 - c. Your monthly memo card statement will detail charges billed during the billing cycle and can be printed from Smart Data OnLine, an Internet-based system provided by JP Morgan Chase Bank. This statement will contain the date, vendor name, and the amount charged. In some cases, the vendor will provide additional details; however, it ultimately is your responsibility to keep detailed transaction records on the Transaction Log.
 - d. Review the monthly MasterCard memo statement that shows all of the previous period's activity; verify the correctness of the memo statement.
 - e. Compare your back-up documentation (Transaction Log and receipts) to the transactions listed on the statement.
 - f. Follow up on any exceptions; if necessary, file a Cardholder Dispute Form for any erroneous charges (see Resolving Errors/Dispute section).
 - g. Report all exceptions or apparent billing errors to the person designated to verify your transaction activity.
 - h. Any items on the Transaction Log that are not listed on the MasterCard memo statement must be crossed off and transferred to the next month's log.
 - i. Clip together all vendor documentation (receipts) to the Transaction Log and MasterCard memo statement and present the entire packet to your supervisor for signature approval.
- j. After statement is reviewed by supervisors and transactions have been approved, the receipts need to be scanned into Banner/BDMS/Credit Card. If you need assistance how to upload receipts please see [Upload Procedures](#). Remember to keep copies of your documentation for your records. It is imperative that the Transaction Log, MasterCard memo statement and all receipts be turned in to Accounting on time to ensure accurate accounting for the charges. Ball State University statements must be paid on time to avoid interest penalties which could be imposed by the bank. If your department utilizes a transaction log, it is imperative that this log be kept as part of document retention but it is not required to send to accounting department.

6. The Accounting Department will make the final reconciliation of all cardholders' transactions on the MasterCard monthly invoice statement. Payment to MasterCard for all charges is made during the month following the month of charge activity. As cardholders reconcile their accounts, they have the opportunity to split transactions into different accounts through Smart Data OnLine. At the end of each month, all transactions will be fed from Smart Data OnLine into the Financial Records System. Any charges not allocated by the 3rd business day after the last day of the month will be charged to the default account. Payment records will be maintained in the Accounting Department.
7. Errors with merchandise delivery or incorrect billing will occasionally arise with the purchasing card system. The cardholder is responsible for following-up with the vendor or the Bank on any erroneous charges, disputed items or returns as soon as possible. A dispute form must be filed with the Bank within sixty (60) days of the last day of the cycle during which the transaction was charged.
8. The following are common problems and the steps you can take to address them:
 - a) You should always check incoming material as soon as it is received to ensure that the product matches what was ordered in quantity and quality. If any discrepancies are noted, the following steps should be taken.
 - b) Contact the vendor and attempt to resolve the issue over the phone.
 - c) If no settlement can be reached, call the 800 number listed on the back of the purchasing card. Complete the Dispute form and fax or mail the completed form to the Bank. Keep a copy for your records. JPMORGAN DISPUTE FORM
 - d) While the dispute is being resolved by the Bank, it may be necessary to reorder the item in the interim. If an item must be returned to a vendor, obtain a Return Merchandise Authorization from the vendor in order to ship material back to the vendor. [Purchasing Card Dispute Form](#)

11 Statement Discrepancies

1. If discrepancies are noted on the monthly MasterCard memo statement (for quantity, price, duplicate billing, no credits from prior transactions, billing for item not received), the following steps should be taken:
 - a. Contact the vendor and try to reconcile the difference. Make notes on your Transaction Log of the status. Keep a record of all your telephone calls to the vendor.
 - b. If the vendor does not agree that an error has been made, contact the Customer Service Department at the Bank using the 800 number on the back of your Purchasing Card. Complete the Dispute form and fax or mail the completed form to the Bank. Keep a copy for your records.
 - c. A copy of the Dispute form must accompany your Transaction Log to Accounting.
 - d. You are responsible for the transactions identified on your statement. When an audit of your account is conducted, you must be able to produce receipt copies and/or proof that the transaction occurred. If an error is discovered, you are responsible to show that the error or dispute resolution process has been invoked.
 - e. If the dispute is resolved in favor of the vendor, the Bank will forward supporting documentation to the cardholder, which should be submitted to the Accounting Department.
 - f. The cardholder is responsible to pursue resolution of the dispute.

12 Returns and Restocking Fees

1. A shipping order may be needed to return an item to a vendor. When goods are returned through no fault of the vendor, the vendor may charge a restocking fee. If this occurs, you must note the restocking charge on the Transaction Log and reconcile the charge with the MasterCard memo statement.

13 Using Smart Data OnLine

1. Smart Data OnLine is a powerful Internet-based reporting and expense management tool developed and launched by MasterCard and offered by JPMorgan Chase Bank to simplify the administration of the University's Purchasing Card program. With this easy to use application you can:
 - a. Review transactions online
 - b. Access the detail of certain purchases
 - c. Allocate transactions to specific accounting codes

- d. Security: Access requires a unique user identification and password that is set up by the Purchasing Card Administrator. Access to data is limited based on specific user authorities set up by the Purchasing System Coordinator. Card account numbers are masked on screens and reports and information is exchanged using standard secured transmission protocol (HTTPS) with 128 bit encryption.

14 User Information and Training

1. For more information and training on using Smart Data OnLine, contact the Purchasing Department for a user guide and to schedule training.

15 Purchasing Card Program Violations

Below are listed the types of violations and consequences for violations.

1. Personal Purchase(s): A personal purchase is anything that is not purchased for the use and ownership of Ball State University. It is a cardholder violation to make ANY personal purchases or transactions with the Purchasing Card or by any other purchasing method.
2. Cash or Cash Type Transactions: Obtaining cash or cash type transactions such as cash in addition to purchase, cash in lieu of credit to account, travelers checks, money orders, gambling, etc. is prohibited with the Purchasing Card. ATM transactions are not permitted on the Purchasing Card and the cards are not set up to make such transactions.
3. Split Purchases: Split transactions are defined as dividing a large transaction costing more than \$1,000 into multiple transactions with dollar amounts less than the limit in order to circumvent the \$1,000 per transaction limit. It is a cardholder violation to split transactions in order to circumvent the card transaction limit.
4. Inappropriate Purchases: Any purchase that is a violation as set forth in this manual, the laws of the state of Indiana, and the purchasing policies and procedures of Ball State University is an inappropriate and prohibited purchase.
5. Failure to Provide Supporting Documentation, Unacceptable Documentation or Late Submission of Documentation
6. Each transaction on the Purchasing Card must be represented by an itemized receipt or other acceptable means of documentation that verifies the date of purchase, the vendor or merchant's name, each item purchased and the price of each item. Lack of supporting or unacceptable documentation for a transaction is a cardholder violation. The Accounting Department must receive documentation timely to audit and pay the charges. Chronic late submission of documentation is a cardholder violation.
7. Consequences for Violations: Violations of this policy will be investigated and could result in disciplinary action, termination and/or legal action. Human error and patterns of chronic abuse will be considered. At a minimum, the cardholder will receive a warning. The card may be revoked and the cardholder may be required to obtain additional training on the use of the program before the card is reinstated.

16 Purchasing Card Security

1. **Safekeeping:** The Purchasing Card is the property of Ball State University. All cards when not being used must be stored in a secured location such as a locked cabinet or locked desk. Cards should not be permanently carried in the cardholder's purse or wallet because of the possibility of it being lost or mistakenly used in place of a personal credit card. The account number must be protected as you would with your own personal credit card. Fiscal agents (cardholder proxy) for departmental cards are equally responsible for all charges made on those cards and must maintain a credit card log to track the distribution and return of each card entrusted to them for the protection of all parties involved.
2. **Lost or Stolen Cards:** If the card is lost, stolen or misplaced; it is the responsibility of the cardholder to immediately notify JPMorgan Chase Bank by phone as soon as possible to limit the University's liability. Also, notify the Purchasing Card Administrator and, in case of a stolen card, notify University Police.

JP Morgan Chase Bank 800-316-6056
BSU Purchasing 765-285-1532
BSU Campus Police 765-285-1111

17 Card Changes

1. **If the Cardholder Changes Departments:** In the event a cardholder moves to another University department, the Purchasing Card Administrator must be notified and the cardholder's purchasing card cancelled. That card must be returned in person, unaltered, to the Purchasing Department Credit Card Administrator for proper cancelation/destruction. If approved for a card by the new department, the cardholder may submit a new application to obtain in a card for his/her new department.
2. **Card Information Changes:** Changes to cardholder information such as name change, phone number, campus address must be submitted on a Request for Change to Purchasing Card Request Form which is included in the back of this document.
3. **Cancelling Purchasing Cards:** To cancel a card, the card should be delivered by person to the Purchasing Services Department. For immediate cancellation, contact the Purchasing Card Administrator by phone, fax, or email.

18 Purchasing Card Audits

1. The Accounting Department will conduct regular audits of the purchasing card documentation to ensure cardholders and their respective departments adhere to Purchasing Card Policies and Procedures. Exceptions noted during these audits will be communicated to the cardholder and the Purchasing Department. These audits will assess adherence to University policies and will specifically examine whether:
 - a. Purchasing cards are being used only for allowed University purchases;
 - b. Documentation for all charges is appropriate and complete - especially documentation of business purpose;
 - c. Charges are directed to the appropriate accounts;

- d. Account statements are being reconciled in a timely manner;
- e. Account statements are being reviewed and approved in a timely manner; and
- f. Sales tax is properly excluded on purchases.

19 Purchasing Card Forms

The following forms are associated with the Ball State University Purchasing Card Program and can be found at Purchasing Services bsu.edu or by clicking the following links:

1. [Purchasing Card Agreement/Application](#)
2. [Authorization Request for Food Purchases Form](#)
3. [Department Card Sign Out Sheet](#)
4. [Monthly Transaction Log](#)
5. [NAEP Code of Ethics](#)
6. [JPMorgan Chase Dispute Form](#)

20 Inquiries

1. TO REPORT LOST OR STOLEN CARDS:
JP Morgan Chase Bank 800-316-6056
BSU Purchasing 765-285-1532
BSU Campus Police 765-285-1111
2. ERRORS, DISPUTES, RETURNS, CREDITS:
JPMorgan Chase
Purchasing Card Customer Service Department
Phone: 888-297-8861
Fax: 847-931-8861
3. Cardholder Customer Service
JPMorgan Chase Bank
Phone: 800-316-6056
4. CARD MANAGEMENT CHANGES AND ISSUES:
Purchasing Card Administrator, 285-1532 or pcard@bsu.edu
5. Director of Accounting, Zach Mickler 285-1327 or zcmickler@bsu.edu
6. Director of Purchasing Services, Roger Hassenzahl at 285-1532 or rahassenzahl@bsu.edu

21 NAEP Code of Ethics

1. Use of the Purchasing Card at the department levels carries with it responsibilities. The following code of ethics is subscribed to by Ball State University through its membership in the National Association of Educational [NAEP Code of Ethics](#).