

Bergen Community College
Board of Trustees
Section: FIN

Policy #: FIN: 016-001.2023

Effective Date: September 7, 2023

Responsible Official:
Chief Financial Officer or Designee

Credit Card Usage Policy

Policy Statement:

Bergen Community College credit cards ("Corporate Card") are issued to employees in good standing upon approval of the President and/or Chief Financial Officer ("CFO") when deemed necessary to conduct business on behalf of the College.

Reason for Policy:

The purpose of this policy is to define responsibility for the use of a Corporate Card to conduct Bergen Community College business, including reporting and administrative requirements related to purchases. This policy is intended to provide guidelines to improve card program and usage oversight, establish clear guidelines for use, reduce the cost of processing card payments or reimbursements, and mitigate the risk of potential abuse or use for unauthorized purposes.

Who Should Read This Policy:

All Bergen Community College personnel who use a Corporate Card (or under limited circumstances a personal credit card) for reimbursable expenses.

Definitions:

Cardholder: The individual who is authorized to hold and use a Corporate Card.

Corporate Card: A College-issued credit card linked to the College's corporate card account.

Personal Credit Card: An employee's non-college-issued personal credit card that is used to incur expenses on behalf of the College.

Monthly Spending Limit: A set dollar amount representing the spending limit for all charges made during a monthly billing cycle.

Transaction limit: A dollar amount representing the spending limit for each purchase made using the card. Transaction limits will vary depending on the needs of the cardholders and as approved by the President or CFO.

Chart Field Information: Fund-Function-Department-Object (Example: 10-01-140100-601110)

Supporting Documentation: A merchant-produced document or receipt that outlines the details of a transaction.

Splitting Charges: Splitting charges into smaller dollar amounts to circumvent the Cardholder's established transaction limit.

The Policy:

Bergen Community College authorizes approved employees to use Corporate Cards or personal credit cards ("Card") to complete business transactions on behalf of the institution. Employees seeking a Corporate Card must complete and submit a Corporate Credit Card Application and related Corporate Card Agreement (see Attachment A and Attachment B). Credit cards should be used only when allowed by the College's purchasing policy, only for business transactions, and only when it is impractical to complete a transaction via the Purchasing Office.

A. Examples of Appropriate Card Usage

Card usage as a method of payment should be limited where possible. Acceptable card usage includes, but is not limited to, the following:

- (1) Airfare
- (2) Hotel and lodging
- (3) Conference registration and fees
- (4) Online training/seminars
- (5) Food and entertainment while traveling on business (excluding alcohol)
- (6) Business meeting and entertainment expenses
- (7) Online purchases allowed by the College's Purchasing Policy

B. Supporting Documentation

A legible, merchant-produced document that outlines the details of a transaction, such as a sales receipt, original invoice, or credit card receipt that includes details listed below.

Must include the following relevant details:

- (1) Transaction Date
- (2) Quantities
- (3) Line-item description
- (4) Line-item amounts and total
- (5) Merchant's name and address
- (6) Cardholder signature

C. Pre-Authorization for Card Purchase

Card purchases must be pre-approved by a supervisor or cabinet-level executive prior to execution of the transaction. Cabinet-level card users do not need prior approval to use their college-issued corporate card, however, executive leaders are expected to exercise good judgment and adhere to card usage requirements as outlined in this policy.

- (1) Student-related travel requires completion and submission of a *Student Travel Pre-Approval Request Form* (see College's travel policy).
- (2) A *Group Travel Request Form* must be completed and submitted for approval for multiple travelers (see the College's travel policy).
- (3) Individual travel by college employees.

D. Budget / Funding

Prior to granting pre-authorization for Corporate Card or Card expenditures, the approving manager or supervisor must ensure that sufficient unspent funds are available in the cost center budget to cover the planned card expenses.

Cardholders are responsible for obtaining pre-authorization from their supervisor or cabinet-level approver for planned Corporate Card expenditures by completing and submitting the appropriate form (see Attachment D for sample form).

E. Splitting Charges

- (1) Splitting charges into smaller dollar amounts to circumvent the Cardholder's established transaction limit is not allowed. For example, splitting a \$1,000 transaction into two

separate \$500 transactions to exceed a \$500 transaction limit is not allowed.

- (2) Cardholders who split purchases in this manner to circumvent the established transaction limit may lose their card privileges and be subject to disciplinary action.
- (3) Transaction limits, if applicable, are set and communicated to the cardholder when the initial Corporate Card is issued.

F. Payment / Reimbursement Submission Deadlines

- (1) Requests for reimbursement of expenses incurred on personal credit cards must be submitted within 60 days of the transaction date.
- (2) Monthly statements for Corporate Cards must be reconciled and submitted to the Accounts Payable Office for payment as soon as feasible, but no later than one week prior to the statement payment due date.

Procedure:

A. Cardholder Responsibilities

Card users are responsible for ensuring that supervisor approval is secured prior to incurring any expense.

- a. Pre-approval is required for all reimbursable expenses, including purchases made with a personal credit card.
- b. After obtaining pre-authorization for credit card transactions, the cardholder may proceed with the credit card purchase. Cardholders who do not directly manage the cost center to be charged for the planned expenses are responsible for obtaining approval from the responsible cost center manager.
- c. The cardholder is responsible for ensuring that planned expenditures are appropriate for Corporate Card or Card processing, that each transaction is consistent with the College's card usage policy, and for seeking guidance from the Purchasing Department for clarification on the College's purchasing policy if necessary.
- d. Credit cards should never be used to circumvent the College's purchasing policy, procedures, and/or approval requirements.
- e. Cardholders must retain transaction evidence to support all charges. An acceptable receipt for reimbursements of allowable business expenses on the Card is an original receipt (which may include a receipt emailed by the vendor).
 - i. *Card purchases without supporting receipts are ultimately the responsibility of the Cardholder.*

- f. Cardholders or designees must reconcile original receipts to the credit card monthly statements and forward the approved statement and receipts to the Accounts Payable Department (AP) for processing.
- g. Cardholders should keep a copy of the card on file for their own records (back and front)
- h. Reimbursement for return of goods and/or services must be credited directly to the Corporate Card. The Cardholder should receive no cash or other negotiable items for return of goods or card expense refunds.
- i. Employees are required to reimburse the College for any refunds on transactions already reimbursed by the College.
- j. Lost or stolen Corporate Cards must be canceled immediately by the Cardholder by contacting the Lost/Stolen Cards Unit of the credit card bank along with notifying Accounts Payable and Purchasing.
- k. Prior to departure and/or upon termination of employment at the College, the cardholder must reconcile all expenditures on their Card account.
- l. The cardholder must surrender the card to their immediate supervisor or the Office of the CFO upon request, or upon separation from the College.
- m. Supervisors must return Corporate Cards to the Office of the CFO.
- n. Cardholders are responsible for receiving any shipped items related to card purchases, obtaining all documentation (receipts, packing slips, mail order form copies, etc.) related to the purchase, and verifying that the documentation complies with the requirements outlined in this policy.
- o. Cardholders are responsible for ensuring that pursuant to the College's non-taxable status, taxes are not levied on purchases where feasible.

B. Supervisor Responsibility

- a. Supervisors are responsible for approving credit card expenses incurred by members of their unit.
- b. Supervisors are responsible for ensuring that sufficient funds are available in the cost center's budget to cover the expenditure prior to granting approval.
- c. A supervisor who is not the manager of the cost center to be charged is responsible for ensuring that sufficient funds are available to cover the planned expense.
 - i. The supervisor must consult with the cost center manager if necessary to verify budget availability.
- d. Supervisors are responsible for ensuring that the transactions they approve are appropriate and consistent with business use for the College.

C. Corporate Card Payments and Payment Requests for Reimbursement

- a. The cardholder is responsible for completing a payment request form for Cabinet Member's authorization and signature.
- b. The cardholder is responsible for submitting card payments and/or request for reimbursement of purchases on personal credit cards within **60 days** of the transaction date.
- c. The cardholder is responsible for providing the relevant description and justification for transactions such that the executive-level approver has sufficient information to understand and validate appropriateness of the transactions to be reimbursed or paid.
- d. If the card holder is not the cost center manager, the card holder remains responsible for obtaining approval from their supervisor and/or cost center manager before incurring related expenses.
- e. Payment request forms should include the following:
 - i. The correct budget codes for the department charges.
 - ii. Receipts for each charge with the payment request.
 - iii. Statement of credit card transactions with description and justification for all charges.
- f. Upon sign-off by the executive-level approver, signed payment requests, receipts, and applicable documentation must be forwarded to the Accounts Payable department for payment processing.

D. Card Reviewer

- a. The card reviewer is responsible for verifying that all charges against the Cardholder's account are supported by appropriate documentation prior to approving a payment request.
- b. The card reviewal process includes:
 - i. Reviewing expenses for legitimacy, accuracy, and sufficiency of documentation.
 - ii. Promptly reporting a cardholder's departure from approved policies to the Purchasing Departments and/or the Office of the CFO.
 - iii. Obtaining the card from a departing employee and returning it to the Office of the CFO.
 - iv. Reporting known or suspected card misuse, misappropriations of funds, and/or other infractions to the Department of Human Resources and the Office of the CFO.
 - v. Ensuring that any state and/or federal taxes are excluded from transactions were feasible.

E. Card Approver Responsibility

- a. Approve card transactions after verification by the Card Reviewer.
- b. A Card Approver may oversee more than one Cardholder account.
- c. The Card Approver must be able to objectively question any card purchase.
- d. Card Approvers also can decline individual charges as appropriate.
- e. Provides support, and resources for Cardholders.

F. Finance Staff Responsibilities

- a. Distributing a copy of the relevant card statement containing charges to each employee who has incurred charges.
- b. Reviewing expenses to ensure compliance with college policies and to confirm transaction coding on a monthly basis.
- c. Reconciling master statements to individual cardholder statements for the College.
- d. Vouchering Corporate Card activity in the College's accounting system.
- e. Ensuring that Corporate Card balances are paid in a timely manner.
- f. Sets-up, adds, changes, and deactivates corporate credit card user information and profiles.
- g. Assists Corporate credit card users with system access maintenance and credit card transactional issues.

G. Corporate Card Limits

- a. Each Corporate Card has a maximum spending limit per payment cycle. Cardholders will not be able to exceed the assigned limit (typically \$5,000). Spending limits are determined based on expected need and available budget. A Corporate Cards may also have a transaction limit if deemed necessary by the card administrator.

H. Authorized Card Usage

- a. Use of the Corporate Card does not override the College's Purchasing policies and procedures.
- b. All purchasing policies apply to card purchases. The card serves only as a mechanism for payment, and it is not justification or a means of bypassing purchasing requirements.
- c. Cards are to be used only when it is not practical to complete a business purchase/transaction using a requisition and purchase order.
- d. Only the Cardholder whose name is embossed on the Corporate Card is authorized to use the card, and the Cardholder is responsible for ensuring that all charges made with the card comply with the College's Policies and Procedures.

- e. If a transaction limit is set for the Card, the total value of any one card transaction may not exceed the single transaction limit. Any transaction limit will be communicated to the cardholder when issued.
- f. The Cardholder must purchase from state contract vendors and/or preferred merchants whenever possible to take advantage of negotiated pricing and terms. For example, office supplies and services, computers, and small equipment.

I. Unauthorized Use and/or Inappropriate Card Use

- a. The Corporate Card must never be used to purchase items for personal use or for non-business purposes, even if the Cardholder intends to reimburse the College.
- b. A Cardholder who makes an unauthorized purchase or uses the Corporate Card in an inappropriate manner may be subject to disciplinary action including card cancellation, termination of employment, and/or referral for criminal prosecution if warranted.
- c. The Corporate Card should not be used for purchases with vendors that the College has already established a contract or net terms. Purchases with these vendors must be completed normal purchasing procedures via the Purchasing Department.
- d. Examples of Inappropriate Use:
 - i. Items that can be purchased via the Purchasing office by requisition.
 - ii. Items where reimbursement is dependent on satisfying eligibility criteria at a future date, such as reimbursable tuition that is contingent on obtaining a passing grade.
 - iii. Items for non-college purposes.
 - iv. Cash advances.
 - v. Contracting services.
 - vi. Separate transactions that cumulatively exceed the monthly Corporate Card limit, including when such purchases are made using a personal credit card.
 - vii. Purchases that exceed the cardholder's transaction limit.
 - viii. Any purchase prohibited by College policy.
- e. Minor Violations of the policy includes, but is not limited to,
 - i. inadvertently using the wrong card; making a purchase that is unallowable. Minor Violations may be re-classified as Major Violations if a supervisor, Approver, President or Chief Financial Officer deems it appropriate.
 - ii. Minor violations will be addressed as follows:
 - a. First Offense - The Approver is to address the violation with the Cardholder and provide additional guidance as needed. Actions taken should be documented in writing with a copy sent to the Program Administrator.
 - b. Second Offense – The Approver is to notify the Program Administrator and Card may be suspended for ninety (90) days.

- f. Major Violations of the policy includes, but is not limited to,
 - i. Violations that indicate a willful intent to disregard the Cardholder responsibilities outlined in this Corporate Card Policy.
 - ii. The circumstances of the violations will determine the appropriate action taken, which may include termination of employment and notice of the misuse to the County Prosecutor's Office to determine whether criminal penalties are necessary.
 - iii. When a major violation by a Cardholder is suspected, the department supervisor or Approver is to immediately notify the President and/or the Chief Financial Officer.
 - iv. Upon notification, the Corporate Card will be immediately suspended pending further review by the President, the Chief Financial Officer, or designee. Any charges falling outside of legitimate business expenses must be reimbursed to the College by the Cardholder and may result in loss of Card privileges and/or disciplinary actions up to and including the termination of employment.
- g. Suspension or Revocation of Corporate Credit Card
 - i. The President and/or the Chief financial Officer may terminate the privilege to use a Card at any time for any reason.
 - ii. The Cardholder must immediately return the Card to Bergen Community College upon request or upon termination of employment.
 - iii. Improper use of the Card may result in disciplinary actions, up to and including, termination of employment.
- h. A Card account may be suspended or revoked due to, but not limited to, the reasons listed below:
 - i. Cardholder fails to reconcile account statement by the 15th of the month after statement closing date or fails to provide additional information when requested by the 20th of the month after statement closing date.
 - 1. First Offense – Suspension until reconciliation is completed.
 - 2. Second Offense – Suspension for ninety (90) days
 - 3. Third Offense – Permanent revocation of credit card usage
 - ii. Failure by the Approver to complete the approval process by the 20th of the month after the statement closing date when the Cardholder has completed reconciliation of the account statement by the designated deadline.
 - 1. Card for which Approver failed to complete approval process will be suspended until approval is completed.
 - iii. Purchasing items with the Card for personal use without reimbursing the College.
 - 1. Permanent revocation.
 - iv. Failure to return the Card upon request by the Approver, President or Chief Financial Officer.
 - 1. Permanent revocation.

J. Merchandise Returns and Exchanges

- a. The Cardholder is responsible for contacting the merchant when merchandise purchased with the Corporate Card is not acceptable (incorrect, damaged, defective, etc.) and arranging a return for credit or an exchange.
- b. If merchandise is returned for credit, the Cardholder is responsible for obtaining a credit receipt from the merchant and retaining that receipt with the support documentation for that purchase. Receiving cash or checks to resolve a credit is prohibited.
- c. If merchandise is to be exchanged, the Cardholder is responsible for returning the merchandise to the merchant and obtaining a replacement as soon as possible. Documentation showing the proper resolution of the exchange is to be retained with the support documentation for that purchase.
- d. All refunds for Corporate Card accounts must be credited to the card account. Cash, gift card, or other negotiable reimbursement methods are not allowed.

K. Record Retention

- a. The Cardholder is responsible for obtaining purchase documentation from the merchant (sales receipt, packing slip, etc.) to support all purchases made with the Corporate Card and verifying that the documentation complies with College requirements.
- b. The Cardholder must retain and make documentation available upon request for purchases made via the Corporate Card or the employee's personal card for expenses that are reimbursed by the College.
- c. Document retention should conform to College policies and procedures.

L. Corporate Card Charge Dispute Resolution

- a. In the case of a disputed charge, the Cardholder must attempt to resolve the dispute directly with the merchant.
- b. If the dispute cannot be resolved, the Cardholder must notify the Purchasing Department as soon as possible.

M. Corporate Card Audit

- a. The College's auditors or Finance Office designee may examine credit card accounts and usage as part of the auditing process.
- b. The card program administrator and/or the Purchasing Department may conduct random audits of card transactions.
- c. Cardholders will be required to provide copies of the requested statements and related supporting documentation.
- d. Failure to provide the requested audit documentation may result in loss of card privileges.

N. Corporate Card Security

- a. It is the Cardholder's responsibility to always safeguard the Corporate Card and related account information.
- b. Cardholders must always keep their cards in a secure location.
- c. Cardholders must not allow other parties to use their Corporate Cards and/or card account numbers.
- d. Cardholders must not post their Corporate Card account numbers where others can easily obtain them.

O. Lost, Stolen or Damaged Corporate Card

- a. If a Corporate Card is lost, stolen or damaged, the Cardholder must notify the bank immediately.
- b. Cardholders must notify the Purchasing Department if their cards are lost, stolen or damaged within 24 hours after reporting the incident to the Bank.
- c. Lost or stolen cards will be immediately deactivated by the Card Administrator.
- d. After the above notification procedures have been completed, a new Corporate Card may be issued to the Cardholder.
- e. A Corporate Card that is found after it has been reported lost or stolen must be destroyed by shredding or cutting into unusable pieces.

P. Corporate Card Cancellation

- a. The Program Administrator must be notified immediately when a Corporate Card is to be canceled.
- b. The physical card must be forwarded to the Office of the CFO or the Purchasing Department.

Q. Receipt Requirements

- a. Cardholder has the responsibility to obtain itemized transaction receipts for all expenses. Receipts requirements are:
 - i. Receipt must be itemized showing goods/services paid for (credit card sales draft showing only the transaction amount is not sufficient).
 - ii. Receipt must be dated on the same day as transaction date.
 - iii. Receipt must include merchant name and contact information. Note: Departments may set receipt requirements more stringent than outlined in this policy.
 - iv. It is highly recommended that the Cardholder submits all receipts, including those that are less than \$50. Approvers have the right to inquire and review receipts for expenses under \$50 in situations they deem appropriate and in cases where the funding source requires such receipts.
 - v. The original receipts must be retained for 90 days after the end of the month in which the transaction took place. The receipt image must be

stored for 24 months. Departments are responsible for storing receipts, electronically or hardcopies, when receipts are required to be documented for longer than 24 months.

b. Receipt Requirements for Sponsored Research

Receipts for all expenses, regardless of transaction amount, paid through sponsored research grants, Federal or private, must be retained for 7 years.

c. Missing Documentation

If an original receipt is missing for Card transactions of \$50 or greater, the Cardholder should request a duplicate receipt from the vendor. In the absence of a duplicate receipt, one of the following alternative documentation methods is acceptable:

- i. Vendor confirmation via email or fax for the item(s) purchased, OR
- ii. Packing slip delivered with the item(s)
- iii. A Missing Receipt Form (see Attachment C) must be completed and submitted with the monthly credit card statement submitted to the Accounts Payable Office for payment processing.

d. Alternative documentation must provide sufficient details to:

- i. Enable proper classification of expenses.
- ii. Identify unallowable, allocable and reasonable costs for sponsored projects.

e. Authorization for missing receipts is an exception requiring appropriate approval and a Missing Receipt Form must be completed for each transaction without a receipt or equivalent.

- i. The Missing Receipt Form for expenses less than \$1,000 must be reviewed and approved by Department Managers.
- ii. Missing Receipt Form for expenses \$1,000 or greater must be reviewed and approved by the Cardholder, the responsible Cabinet Member, and/or the Chief Financial Officer.
- iii. The completed Missing Receipt Form must be saved with the corresponding transaction.
- iv. Cardholders who frequently fail to submit required receipts may lose their card privileges.

f. Approvers are responsible for ensuring that these guidelines are followed consistently. For specific exceptions or if additional guidance, please contact the Financial Office.

Attachment A (Sample)

CORPORATE CREDIT CARD APPLICATION

Instructions: Please complete the required fields and submit the signed form to your Executive Team Member for submission to the Finance Office. For assistance completing this form, please contact the Finance Office.

Accountholder Information

Account Holder Name: _____

(Name on card, 21-character limit.)

First Name

Middle Name/Initial (optional)

Last Name

[ID]:

CARD NAME: _____

Department Number:

Email Address: _____

Business Phone: _____

Campus Mailing Address: _____

Street Address

City

State

Zip Code

Monthly Credit Limit:

(Select the amounts from the dropdown options.)

Additional Comments/Information (Optional)

I agree to use this card for approved purchases only. I further understand that I may be personally liable for any funds misused with this card. In signing below, I attest that I am a permanent employee and at least 21 years of age or older as of the date indicated.

Accountholder Signature

Date

Executive-Level Approval

Approver Name: _____

First Name

Last Name

Approver Email Address: _____

Department Name: _____

Department Number:

Chief Financial Officer/Department Head Signature

Date

Attachment B (Sample)

Cardholder Agreement Form

As a cardholder, I hereby agree to comply with the terms and conditions of the Bergen Community College (the "College") Corporate Credit Card Policy as it currently exists and as it may be subsequently revised from time to time (the "Policy"). I acknowledge receipt of the Policy and confirm that I have read and understand its terms and conditions.

As the holder of a Corporate Credit Card, I agree to accept responsibility for the protection and proper use of the card and to keep and submit proper documentation for all purchases as outlined in the Policy. I understand that the College will audit the use of the Corporate Credit Card, or any transactions submitted for reimbursement. I understand that the Corporate Credit Card is to be used for business purposes only.

I further understand that improper use of the Corporate Credit Card may result in disciplinary action, up to and including termination of employment. Should I fail to use the Corporate Credit Card in accordance with the Policy, I understand that I will be personally responsible for any improper charges on the Corporate Credit Card. I agree that Bergen Community College may take any steps necessary to collect amounts owed by me even if I am no longer employed by the College, including payroll deductions. If the College initiates legal proceedings to recover amounts owed by me under this Agreement, I agree to pay legal fees incurred by the College in such proceedings.

I understand that the College may terminate my right to use the Corporate Credit Card at any time for any reason. I agree to return the Corporate Credit Card to the College immediately upon request or upon termination of employment. I understand and agree that this Agreement supersedes and replaces any prior agreements between me and the College regarding the use a Corporate Credit Card.

_____	_____	_____
Cardholder's Name (Print Name)	Cardholder's Signature	Date
_____	_____	_____
Supervisor's Name (Print Name)	Supervisor's Signature	Date

Attachment C (Sample)

Bergen Community College

MISSING RECEIPT FORM

For Internal Use Only

Upload and Link with Monthly Account Statement

This form is used as documentation only if the actual receipt, invoice, or packing slip is unavailable and you have explored all options to obtain a duplicate receipt from the vendor. This form must be **filled out COMPLETELY** and signed by the Cardholder and appropriate Approver*.

Cardholder Information

Name:		Default GL Code:	
Phone:		Department:	

Why is the original receipt, invoice, packing slip, or other appropriate substitute missing?

What efforts were made to obtain duplicate documentation?

Vendor Information

Vendor Name:			
Vendor Address			
Date of Purchase			
Item Description	Quantity	Unit Price	Amount
		Total:	

Cardholder Signature:

Date:

Approver Signature:

Date:

Approver Name (Print):

*Appropriate Approver: For transaction total under \$1,000, manager or supervisor. For transaction total over \$1,000, Cabinet-Level Executive.

Attachment D (Sample)

Bergen Community College

PRE-AUTHORIZATION FORM

For Internal Use Only

Upload and Link with Monthly Account Statement

This form is used to obtain pre-authorization from a supervisor or cabinet-level executive prior to a Credit Card purchase (see the Credit Card Policy). This form must be **filled out COMPLETELY and signed by the Cardholder and appropriate Approver***.

Cardholder Information

Name:		Default GL Code:	
Phone:		Department:	

Why is it necessary to complete this purchase/payment using a credit card?

Vendor Information

Vendor Name:			
Vendor Address			
Date of Purchase			
Item Description	Quantity	Unit Price	Amount
		Total:	

Cardholder Signature:

Date:

Approver Signature:

Date:

Approver Name (Print):

*Appropriate Approver: For transaction total under \$1,000, manager or supervisor. For transaction total over \$1,000, Cabinet-Level Executive.

Note:

The preceding pages represent samples of the cardholder application, the cardholder agreement, and the missing receipt forms. Distribution of the cardholder agreement and related documents for submission and signature may be done electronically. Contact the Finance Office or Purchasing Department for copies of the latest forms.

Related Documents/Policies:

- Purchasing Procedures
- Travel, Mileage, and other Reimbursable Expenses for College Personnel (FIN: 013-001.2018)

Policy History: (adopted/amended)

Adopted: September 6, 2023

Amended: