



PURCHASING CARD (P-CARD)

MANUAL

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Table of Contents

- OVERVIEW 4
 - Compliance..... 4
 - Policies 4
- ISSUANCE AND CONTROL OF PURCHASING CARD 5
 - Cardholders 5
 - Eligibility Requirements..... 5
 - Limitations 5
 - P-Card Security 5
- APPLICATION PROCESS 6
- TRAINING 6
 - Initial Training..... 6
 - Annual Training 7
- CARDHOLDER AND SUPERVISOR RESPONSIBILITIES 7
 - Update Card Information and Lost, Stolen or Misplaced Cards..... 8
 - P-Card Amendment Process 8
 - Reporting Fraud 8
 - Card Spend Limits..... 8
- P-CARD INFORMATION AND GUIDELINES 9
 - How to Make a Purchase..... 9
 - Internal Controls..... 10
 - Before Processing a Purchase..... 11
 - Reconciling Purchases in WORKS 11
- PROHIBITED PURCHASES 13
- ALLOWABLE PURCHASES 17
- MONTHLY RECONCILIATION IN WORKS 18
 - Preparing Visa P-Card Packets..... 19
 - Resolving Errors and Disputes 21
 - Returns 22
- VIOLATIONS OF POLICY 22
 - Minor Violations 22

Major Violations.....	23
Disciplinary Guidelines.....	24
Legal Issues.....	24
Responsibility of Approvers.....	25
AUDIT PROCESS	26
APPENDIX.....	26
IMPORTANT INFORMATION AND CONTACTS	27
SCHEDULE OF CYCLE END DATES AND PAYMENT DUE DATES.....	28
DEFINITIONS	30

OVERVIEW

This manual has been developed to provide a step-by-step guide for use of the Purchasing Card (P-Card), and instructions for reconciliation and review of all P-Card transactions.

CSU's Purchasing Card Program is designed to provide a more efficient means of making payments for goods and services by eliminating the administrative burdens and costs associated with traditional methods of payment. Per the State Accounting Office, the P-Card may be used as the method of payment for unplanned, non-routine, or urgent point of sale purchases under \$1,000 and for purchases under \$5,000 that are preapproved and go through a requisition process prior to completing the purchase. Point of sale transactions include purchases made at a physical store, in person, online, or over the phone. This policy can be found on the State Accounting Office website at www.sao.georgia.gov. The P-Card can only be used for university-related business for which institutional funds will be disbursed.

All official forms mentioned in this policy are on the State Purchasing Division (SPD) website at <http://doas.ga.gov/state-purchasing/statewide-card-programs/purchasing-cards>.

Compliance

The Clayton State University P-Card Policy is in compliance with the Department of Administrative Services Statewide Purchasing Card Policy. In the case of conflicting language between this policy and other written policies the following is the order of control: State law, Statewide Purchasing Card Policy, Board of Regents (BOR) Policy, then CSU policy.

O.C.G.A. §50-5-80 states that any person who knowingly uses state funds for personal purchases under \$500 is guilty of a misdemeanor. A person who knowingly uses state funds for personal purchases of \$500 or more is guilty of a felony punishable by one to 20 years in prison.

Policies

Clayton State University's Purchasing Card policies are governed by State law O.C.G.A. §50-5-83, et seq. State of Georgia Purchasing Card Policy, BOR Purchasing Card Policy and the Georgia Procurement Manual. Links to these are below:

DOAS Purchasing Card Policy:

https://doas.ga.gov/assets/State%20Purchasing/PCard%20Marketplace%20Documents/PCard_Policy.pdf

BOR Purchasing Card Policy:

http://www.usg.edu/business_procedures_manual/section3/C1127

Georgia Procurement Manual:

http://pur.doas.ga.gov/gpm/MyWebHelp/GPM_Main_File.htm

ISSUANCE AND CONTROL OF PURCHASING CARD

Cardholders

Cardholders and approving officials are designated as State Purchasing Agents and are subject to the provisions of O.C.G.A. §45-10-1 et seq. regarding State Employee Code of Ethics and Conflicts of Interest. They are also subject to BOR and CSU requirements. Procurement Services reserves the right to set the number of P-Cards to be issued to departments to ensure that University business is done in a reasonable and cost productive manner.

Eligibility Requirements

- Administrators, including backups and coordinators, and Approvers must be permanent, part-time, or full-time, State employees. Cardholders must be permanent, part-time, or full-time employees whose job requires the use of a purchasing card or related account.
- Must have satisfactory background and credit check results.
- Each department will be charged for processing the background and credit checks of new and existing P-Card holders.
- All information obtained from the checks will be maintained and handled in a discrete manner. Files will be stored in a locked cabinet or password protected location to protect the personal nature of such information.
- Authorization to obtain a card must be given by a Vice-President, Assistant Vice-President, Dean, Head of Department or Director.
- Final approval is required by the P-Card Administrator and institutional Chief Fiscal/Business Officer.

Limitations

- Cards will not be issued to student employees, temporary workers, or contractors.
- Cards will not be issued in the name of a department or work unit to be shared by multiple employees.
- § 50-5-83 of the Official Code of Georgia Annotated states, cards cannot be issued to employees of foundations or cooperative organizations associated with Clayton State University or any State Entity. This includes student employees, temporary workers (i.e., hired from a temporary staffing agency), or contractors (i.e., person hired for a pre-determined period for a specific project).
- Use of the card by university's employee when foundation funds will be used is prohibited.
- P-Cards are limited to one per cardholder.

P-Card Security

- All P-Card transactions are the responsibility of the cardholder.

- P-Cards and P-Card numbers must be protected and secured at all times. Card sharing is prohibited.
- Cardholders must familiarize themselves with legislative, state and University policies and procedures located on the CSU Procurement Services' [website](#).
- P-Card documentation that contains card numbers must be kept secure.
- If a P-Card is lost or stolen, Cardholder must notify Bank of America, supervisor, P-Card administrator and public safety.

APPLICATION PROCESS

Applicants must complete the following forms, sign and submit to Procurement Services:

- Purchasing Card Request form
<https://service.clayton.edu/budgetandfinance>
- The P-Card Administrator will initiate the Background Investigation Request (existing employees only) and Credit Check (new and existing employees) through Accurate's website. Once the request is completed, the P-Card Administrator will inform candidate of results and provide information needed to complete P-Card Training.

TRAINING

Initial Training

1. Complete a P-Card Training Session – Training is mandatory for all P-Card roles: Cardholder and Department Head and/or Supervisor. Cards will not be issued until training has been completed.
2. Sign the P-Card Agreement Form upon card receipt– This form will be presented to the Cardholder for signature upon receipt of P-Card. Appendix B contains sample documents and is included in this manual for informational purposes only and should **not** be completed by the Cardholder prior to receiving their P-Card or prior to completing training. Procurement will provide the P-Card Agreement Form for signature when you receive your P-Card.
3. By signing this form, the Cardholder acknowledges:
 - Receipt and understanding of the regulations for use and protection of the P-Card.
 - Understanding of responsibilities in the reconciliation process and billing disputes.
 - Understanding and acceptance of consequences of P-Card violations.
4. Approvers will sign a Card Approver Agreement upon completing the mandatory training.

Upon receipt of the P-Card, the cardholder must confirm that it is issued in their name and they must sign the back of the card in ink.

Annual Training

- Cardholders and supervisor/approvers are required to complete annual training either through a P-Card Training Session as a refresher or the online training with a minimum passing grade of 80.
- Annual training must be completed by the cardholder and the approver (e.g., manager with budgetary decision responsibilities).
 - Cardholders must successfully complete annual training within 30 days of the notification given by the P-Card Administrator. Failure of the cardholder to complete training within this time frame will result in temporary suspension of the employee's purchasing card until he/she has completed and passed the refresher course.
 - Supervisors/approvers must complete annual training within 30 days of the notification given by the P-Card Administrator. Failure to do so will result in the temporary suspension of approval privileges until the training is completed.
- If necessary, special training sessions can be arranged or required for an individual or department by the P-Card Administrator.

CARDHOLDER AND SUPERVISOR RESPONSIBILITIES

- Purchasing cards are issued in an individual's name, not in the name of Clayton State University or a CSU Department. The cardholder is accountable for all purchases made with the assigned card. P-Cards are the property of Clayton State University and are to be used only for state business on behalf of CSU as defined in this guide.
- Cardholders must strictly observe single transaction limits and monthly cycle limits.
- Cardholder's supervisor must notify the P-Card Administrator immediately upon change in cardholder's employment status:
 - Change of department.
 - Change of position, role or title.
 - Leaves of absence.
 - Termination, resignation or retirement. Supervisor must notify the P-Card Administrator immediately so the card can be deactivated promptly. The card must be destroyed (cut in half) and returned to the P-Card Administrator for cancellation.
 - **Note: If an employee is being terminated for disciplinary reasons, it is incumbent on the supervisor to ensure the P-Card Administrator is notified as soon as this action is taken.**
- Only the employee whose name appears on the face of the P-Card is authorized to initiate transactions with the card. Use of the card by any other person is considered misuse of the card, even if the purchase is for legitimate state business. Personal purchases are strictly prohibited and will result in disciplinary action, up to and including termination of employment and criminal prosecution. All purchases with the P-Card must be for official state business.

Update Card Information and Lost, Stolen or Misplaced Cards

New cards and renewal cards are issued for 3 years. For liability purposes, all cards will be sent to the P-Card Administrator, and then distributed to cardholders. If a card holder receives a card directly, they should immediately inform the P-Card Administrator and not use the card until authorized.

- Limits on the card and other information such as address, telephone, etc. may be changed by submitting the appropriate change in writing via email to the P- Card Administrator.
- In order to protect the University's interest, lost or stolen purchasing cards must be reported immediately to Bank of America within 24 hours by calling 1-888-449-2273, and then reported to the cardholder's immediate supervisor, P-Card Administrator, and Public Safety. If you have misplaced your card, contact the P-Card Administrator immediately at 678-466-5513 so the card can be temporarily deactivated while an attempt is made to locate the card. If after hours, send an e-mail and follow-up with a call the next business day.

P-Card Amendment Process

Requested amendments to the institution specific P-Card Plan or any temporary or special individual P-Card requests to increase single transactional limits above \$4,999 or cycle limits above \$25,000 must be submitted to the State Purchasing Division for approval prior to making purchase.

Reporting Fraud

- Immediately report fraudulent transaction on your purchasing card, to Bank of America Customer Service at 1-888-449-2273 and P-card Administrator. The bank will request pertinent information regarding the transaction, cancel your current card, and order a new card for the cardholder. The P-card Administrator is responsible for immediately reporting all fraudulent charges to the State Purchasing Card Program Manager. Program administrators can contact SPD's purchasing card team for additional assistance if needed in cases of fraud by emailing cardprograms@doas.ga.gov.

Card Spend Limits

- Each purchasing card transaction, regardless of the number of items ordered, will be limited to \$999.99 (Single Transaction Limit).
 - An attempt to split transactions to avoid the Single-Transaction Limit (STL) is a major violation of CSU policy and State Purchasing rules. Please note that account holders are prohibited from splitting a transaction between two or more transactions on a single account, two or more transactions using the P-card and a purchase order or two or more transactions on multiple accounts (cards) on the same day or on separate days in order to circumvent any Single Transaction limit or Cycle Limit, regardless of the level.
 - A monthly (30-day) charge (or cycle) limit is also selected for each cardholder based on the needs and annual spending patterns of the department.

- In exceptional cases, Departments may request a temporary increase in limit. The P-Card Administrator can make adjustments in Works to individual limits greater than or equal to those established and approved in the university's approved P-card plan for single transaction limit up to \$4,999.99 and cycle limit up to \$24,499.99. If the STL increase is greater than \$4999 or CL is greater than \$25,000, the P-card Administrator must obtain prior written approval from SPD.
- The Director of Procurement Services is responsible for reviewing and approving all written requests for exceptions to policy on a case-by-case basis. Requests for an Exception to policy, such as an increase in the Single Transaction Limit greater than \$999.99 to accommodate a purchase on Statewide or University contract or a statutory/mandatory source, must be sent to the P-Card Administrator.
- A request for a permanent increase will also be sent to the CBO/Vice President for Business & Operations and the BOR for review and approval, prior to submission to DOAS.

If you have any questions about the State of Georgia Purchasing Card Program or use of the State purchasing card, please contact Tiffany Hines, P-Card Administrator at Tiffanyhines@clayton.edu Phone: (678) 466-5513.

NOTE: Purchases for a single product/service valued between \$5,000 and \$24,999 must be purchased and paid with a Purchase Requisition/Purchase Order only through Procurement Services.

P-CARD INFORMATION AND GUIDELINES

How to Make a Purchase

The P-Card is to be used as a method of payment for unplanned, non-routine, or urgent point of sale purchases under \$1,000 and for purchases under \$5,000 that are preapproved and go through a requisition process prior to completing the purchase. The P-Card can only be used for university-related business for which institutional funds will be disbursed.

P-Card purchases may be charged by telephone, online or in person. Be sure to inform the vendor the purchase is for the State of Georgia to receive applicable discounts.

Clayton State University is tax exempt which means we cannot be charged sales tax by vendors. *In the event that sales tax is erroneously charged to your P-Card, the vendor must be contacted for credit immediately by the cardholder and documented on the receipt.* A tax-exempt form is available on our website: <https://clayton.edu/procurement/docs/sales-tax-exempt-form-editable.pdf>. If the vendor refuses to exempt Georgia state sales tax from the sale, the employee must stop the purchase process and nullify the transaction.

The requirement for out-of-state suppliers to charge sales and use tax on shipments to purchasers in the State of Georgia does not apply to tax-exempt State Entities. To avoid confusion, the cardholder must provide out-of-state suppliers with a copy of the ST-5 prior to placing an order to be shipped into the State of Georgia. If the supplier refuses to remove taxes, the cardholder must make the purchase from a different supplier. If no other suppliers are available to make the purchase, the taxed amount must be itemized on the invoice in currency, not percentages.

Note: According to the BOR Business Procedures Manual Section 14 – Custodial Funds, a P-Card can be used for purchases related to custodial funds. However, such a purchase is not covered under CSU’s tax-exempt status. When completing reconciliation in WORKS, a cardholder must add the statement, “**Paid for with custodial funds which includes taxes**” in the comments section to indicate that sales tax was paid because funding source is custodial.

Be prepared to provide vendor with any or all of the following information:

- Card Number
- Card Name
- Expiration Date
- Billing Address
- Billing Phone Number
- Three Digit Security Code

Never provide this information in the body of any email. Always check to make sure this information is not printed on any documentation that will be part of your Visa statement packet. If you have the credit card number on any printed correspondence, cut out and destroy that portion of the paper. **Permanent markers and ink will not cover the numbers!**

The credit card security code is the last three digits located in the signature block of the card. Sometimes these three digits are referred to as the credit card verification code.

Inform supplier of the proper delivery and shipping instructions. The shipment should always be directed to:

**Clayton State University
c/o Dept/Office Name
2000 Clayton State Boulevard
Morrow, GA 30260**

The only type of desktop delivery should come from Staples or any other office supply vendor.

Internal Controls

- A minimum of two approvers is required before a non-urgent and routine purchase is made.
- The following statement must be included with ALL P-Card pre-approval request:
 - Although the original funding source associated with the funds utilized for this purchase may have been provided by one of the College/University’s foundations

through a grant, gift, etc., the expenditure is being made with institutional funds for institutional purposes.

- P-Cards should not be kept on file with suppliers.
- Reconcilers are limited to one per card and cannot be a subordinate of the cardholder.
- Card Program Administrator, backup Administrator, or anyone with administrator level access cannot be a cardholder.
- Limit on the number of cardholders assigned to a supervisor or approving official.
- P-card is considered dormant/inactive if not used within 90-days.

Before Processing a Purchase

- A. Be certain the transaction is consistent with the applicable rules and transaction limits for card usage.
- B. If an exception is needed, contact the P-Card Administrator **before** making the transaction.
- C. The State requires a purchase from existing statewide or university contracts for products and services when they are available, rather than pursuing a purchase with a non-contracted vendor. The order of precedence for use of existing contracts is listed below. If the cardholder has any questions regarding the appropriate source for a purchase, cardholder should send an email to purchasing@clayton.edu.
 1. Mandatory statewide contracts.
 2. State entity contracts (i.e., an existing contract between the State entity/college/university and a supplier).
 3. Statutory Mandatory Sources - Georgia Correctional Industries (GCI) or Georgia Enterprises for Products and Services (GEPS) for products designated as mandatory (not applicable to preferred products).
 4. Convenience statewide contracts, “preferred products” available through GEPS, or open market purchases.
 5. Documentation must include reference to the statewide contract or agency contract number.

D. Prior approval from approver 1 and then approver 2 is required before a non-urgent and routine purchase is made.

Georgia Enterprises for Products & Services (GEPS) approved product list can be found at: <http://asgtestdev.com/store/products.html>. If your item is listed, purchase from the site is MANDATORY.

Reconciling Purchases in WORKS

All P-Card transactions are reconciled in a web-based application provided by Bank of America called WORKS. Access is automatically given once a P-Card is established in a State Employee’s name. Approvers may also have access to WORKS. WORKS will send an email to the cardholder when a transaction is available for review and reconciliation. Each cardholder is

responsible for reconciling all transactions *by the last business day of the month*. Within the reconciliation, Cardholders or the Proxy Reconciler are responsible for the cardholder allocating each transaction to the correct GL account string and Account Code.

Transactions must be approved on-line as follows:

1. The cardholder will receive an e-mail notification when a transaction is pending approval.
2. Each transaction needs to be opened and reviewed. The review should consist of: verifying validity of transaction, checking and if needed modify the G/L coding (specifically account code, fund code, and project grant number). Sign off on the transactions daily and no later than weekly to ensure financial reporting is accurate. Signed-off transactions must include the correct G/L chart string and business purpose in the comments field.
3. A comment and business purpose must be entered in WORKS outlining pertinent transaction detail. For example, purchases made with some vendors, e.g., Amazon.com, would appear to be unallowable based on knowledge of the vendor. However, some purchases might be allowed if justified with a specific business purpose. Purchases from a statewide contract must note "SWC" in the comments field. Similarly, purchases from a university contract should have a notation indicating "State Entity Contract".
Cardholders MUST document the business purpose in the comment section for every purchase.
4. Each transaction must be verified and signed off in WORKS by the cardholder. Proxy Reconcilers may also sign off in WORKS.
5. Please note that cardholders can sign off on transactions and allocate transactions after each purchase posts.

Documentation

Once the purchase transaction takes place, cardholder must retain all pertinent order documentation supporting the purchase (receipts and invoices) and attach to the P-Card VISA statement packet that they will submit to Procurement Services each month.

Invoices/receipts must meet the following minimum requirements:

1. Complete supplier information (name, location)
2. Line-item details, including quantity, description, unit price, and total price
3. Line showing no sales tax

If a cardholder loses a receipt and a duplicate cannot be obtained, the cardholder should follow the Entity's internal procedures related to the use of the Lost Receipt Affidavit, Form SPD-PC005. Use of this form more than three times during a fiscal year will result in suspension of card privileges for a period of time determined by the Card Program Administrator.

Cardholders performing transaction reconciliation in Works® Payment Manager or Team Georgia Marketplace™, must follow internal procedures for handling documentation.

Some transactions require additional documentation related to the purchase. If the transaction requires additional documentation to support the purchase, that additional documentation must be kept with the transaction documentation. An example of this includes but is not limited to documentation required by the SAO Group Meal Policy. All documentation must be legible (e.g., not too dark, not too light) and contain copies of all pages of invoices or other documents.

PROHIBITED PURCHASES

- **Alcohol or tobacco products**
- **Animals** –purchase of live animals for any purpose is not allowed.
- **Cash Advances** – includes teller machines, banks, and cash back at time of transaction.
- **Chamber of Commerce Memberships** – dues cannot be paid with University funds.
- **Computers and Equipment** – includes laptops, personal computers, tablets, notebooks, iPads, monitors and servers. All computer purchases must go through procurement.
- **Contracts and Agreements** – P-Card cannot be used to pay for monthly or annual contract for maintenance or service agreements.
- **CSU Foundation** – expenditures that should be reimbursed by the CSU Foundation or other outside agencies, government or otherwise.
- **Data plans, software, or applications for non-State Entity issued devices, including, but not limited to, smart phones, laptop computers, and tablets.**
- **Employee miscellaneous expense** – Employee hotel, meals, entertainment, and other travel-related incidentals such as baggage fees, seat upgrades, ground transportation, shuttle or taxi cannot be paid using the P-Card.
- **Entertainment Expense (Employees)** – no entertainment of any type, including but not limited to movie tickets, amusement park tickets, arcades, etc. (Does not apply to student organized activities).
- **Food/Drink (Employees)** – Includes catering, and food for consumption by state employees unless purchase qualifies as a group meal as defined by the Business Procedures Manual.
- **Fuel** - Gasoline, Repairs & Maintenance for university or personal vehicles.
- **Gifts/Awards** – any type of style of gifts to include, but not limited to, awards, trophies, plaques, speaker fees and honorariums to employees or non-employees.
- **Gift cards/calling cards** – includes any type or style of gift cards, telephone calling cards in the U.S. or abroad, store value cards, pre-paid cars or gift certificate.
- **Greeting cards** – not allowed under any circumstances.
- **Hazardous Material** – purchase is not allowed at any time (exception for departments with Environmental Health & Safety approval).

- **Hotel/Lodging** – no hotel or lodging for employees (DO NOT USE card to reserve room or place on file for incidentals for any reason).
- **Holiday Decorations** – decorations for office, office door, or employee workstation cannot be purchased with P-Card.
- **Inventoried Items** – single tangible items that have a value of \$3000.00 or more (some examples are furniture, IT/AV hardware, fixtures, and signs).
- **Leases** – lease payments for equipment or property.
- **Live plants or flowers** – includes fresh cut flowers or live plants.
- **Multimedia Equipment of \$3000 and above** – purchase order is required.
- **Memberships and/or fees to wholesale shopping clubs** or “warehouses” type retailers (e.g., Sam’s, Costco, Amazon Prime) when membership is in the name of person rather than the State Entity.
- **Professional Services** – services provided by Doctors, Lawyers, Architects, etc.
- **Personal purchases** - include items for use by an individual for non-work-related use or use other than official University business.
- **Purchase Orders** – items covered under purchase order.
- **Sales Tax***
 Clayton State University is a tax-exempt organization. Before conducting business with any supplier or service provider, please furnish them with a copy of the CSU Sales and Use Tax Certificate of Exemption. This form may be obtained from the CSU web site at <https://clayton.edu/accounting-services/docs/sales-tax-exempt-form-editable.pdf>. If the vendor will not honor the CSU Sales and Use Tax Certificate of Exemption, then the purchase should not be made. *There may be an exception for some out of state vendors. Verify with P-Card Administrator.
- **Software-** Do not purchase with the P-Card. All software must be approved by OITS and CID (if instructional).

Surcharges, Convenience Fees, and Service Charges

Many suppliers charge a credit card processing fee or convenience fee for accepting credit cards including the P-card. These types of fees are strictly regulated by Visa and MasterCard (also called the Associations). These must be clearly labeled in the documentation as the amount and include which fee was charged.

Surcharges

According to Visa's *Card Acceptance and Chargeback Management Guidelines for Merchants* (Merchants is synonymous with suppliers) available on Visa's website, credit card surcharges are allowed but cannot be more than the amount the supplier's bank charges them for processing the transaction. Also, the supplier cannot charge both a surcharge and a convenience fee, explained below. The maximum allowable surcharge is established by the merchant card provider for the p-card program and must be shown as a line item on the details invoice or receipt.³ Whenever a supplier charges a surcharge, the following rules apply:

1. The supplier must have provided the merchant card provider for the p-card program and their merchant bank at least 30 days' notification of the intent to impose surcharges.
2. The fact that the supplier imposes these charges must be clearly posted on the door and at point-of-sale for physical locations and on websites when sales are made via the internet and inform the customer:
 - a. Of the exact percent of the surcharge,
 - b. That it is being assessed by the supplier and is only applicable on credit transactions, and
 - c. That it is not greater than what the supplier pays to the merchant card provider for the p-card program.

For any transaction where the supplier has charged a surcharge, a State of Georgia cardholder must obtain a copy of the acknowledgement letter sent to the supplier by the merchant card provider for the p-card program authorizing the supplier to impose a surcharge. This copy must be maintained with the invoice and all other documentation for the transaction, including uploading to Team Georgia Marketplace™, if applicable. In the event of a regular supplier, a copy on file with the Card Program Administrator will be sufficient.

Convenience Fees

Convenience fees for certain transactions can be paid if they are charged in compliance with Visa rules. The State of Georgia P-Card and other accounts are Bank of America Visa accounts; therefore, Visa regulations apply.

Convenience fees are allowed if they are charged in compliance with Visa rules. For merchants who offer an alternate payment channel (i.e., mail, telephone, or e-commerce) for customers to pay for goods or services, a convenience fee may be added to the transaction amount. If the supplier chooses to assess a convenience fee to its customers, the merchant must adhere to the following rules.

- The fee is being charged for a bona fide convenience of using an alternative payment channel outside the supplier's normal business practice.
- The fee

1. Must be disclosed to the customer as a charge for the alternative payment channel convenience.
 2. Is applied only to transactions that are not face-to-face.
 3. Must be a flat or fixed amount, regardless of the amount of the payment due.
 4. Is applied to all forms of payment products accepted in the alternative payment channel.
 5. Is included as part of the total transaction amount.
 6. Cannot be added to a recurring transaction.
 7. Is assessed by the supplier that provides the goods or services to the cardholder and not a third party.
- The customer must be given the opportunity to cancel prior to the completion of the transaction.

Service Charges

A service fee may only be charged by a supplier in countries specified by Visa and for specific purposes. If a supplier charges a service fee, that supplier must follow Visa's requirements including but not limited to:

- Accept Visa as means of payment in all channels where payments are accepted (for example: in a fact to face environment and a card absent environment, as applicable)
- Be authorized to process tax payment transactions if the Service Fee is charged by a government taxing authority or its third party.
- Disclose the fee clearly to the Cardholder as a Service Fee, or local language equivalent, before the transaction is completed and provide the ability for the Cardholder to cancel the transaction without incurring a fee or penalty.
- Not represent the Service Fee as a fee charged by Visa.
- Ensure that the Service Fee amount is:
 1. A reasonable reflection of the costs associated with completing the Transaction (such as the Merchant Discount Rate, Merchant service fee, or any other costs paid to third parties for services directly related to accepting a Card) and, where possible, capped.
 2. A flat, fixed, banded, or ad valorem amount, regardless of the value of the payment due, as required by applicable laws or regulations.
 3. Assessed only on the final transaction amount, after all discounts and rebates have been applied during the transaction.
 4. Not charged in addition to a surcharge or convenience fee

Merchants or suppliers located in the United States, and which have the following MCC Codes are permitted to charge a service fee provided Visa's rules for Merchants are followed:

- 8211 (Elementary and Secondary Schools)
- 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
- 8244 (Business and Secretarial Schools)
- 8249 (Vocational and Trade Schools)
- 9211 (Court Costs, Including Alimony and Child Support)
- 9222 (Fines)
- 9311 (Tax Payments)
- 9399 (Government Services [Not Elsewhere Classified])

ALLOWABLE PURCHASES

- **Advertising** - attach an ad or copy of the job announcement as documentation.
- **Airfare** – **must provide a copy of the approved Request to Travel form (completed prior to travel date).**
- **Books, Magazines & Subscriptions** (for no more than 1 year).
- **Conferences** – **include itinerary (schedule)** and copy of the registration form.
- **Food for official lab use** – for official research laboratory animals or for classroom experiments.
- **Furniture** – manufacturer must be listed on statewide contract.
- **Meeting with lunch** – include agenda, do not pay for lunch separately.
- **Memberships** – **must be in the University's name.**
- **Promotional Items** – for areas approved for such items, documentation and business reason must be included.
- **Resale items** – food for consumption by non-employees at events/services provided for the general public or purchased for resale in gift shops, bookstores, and other non-employee related uses are allowed.
- **Office Supplies** - generally associated with requirements of job duties.
- **Plants and Flowers** – artificial plants and flowers for office common areas are allowed.
- **Paper or Toner** - day to day printing.
- **State Contract Items** – documentation should include contract number.
- **Student Activities:**
 - **Food/Drink** – food and drink is allowed on the P-Card for Student Activities accounts; however, approval by the P-Card Administrator and the respective department Vice President on a fiscal year basis is required. Additionally, this approval is for students only and no food/drink shall be consumed by employees of the University. If the activity is not open to the entire student body (e.g. athletic teams, student clubs) additional documentation is required:
 - Roster of participants showing the name and signature of each student.
 - Itemized receipt.
 - Copy of the team schedule or other documentation showing that the meal was an authorized student activity.

- **Lodging** – For student activities this is allowed when on official school business (not employees).
- **Promotional Items** – For those areas where such an expense is allowed. Documentation must be included in Visa Packet with clear purpose for University Business.
- **eBooks** - for colleges and universities, eBooks for use in a classroom may be purchased. Documentation must include an invoice or receipt in accordance with the Documentation section above and include a roster of class participants and class syllabus.

MONTHLY RECONCILIATION IN WORKS

Electronic reconciliation is required for all entities. Reconciliation must be performed before payment is made and must be completed in time to ensure timely monthly payment. See Appendix for schedule of Cycle End Dates and Payment Due Dates for reference.

The reconciliation process must include:

- Transaction documentation
- Comments made by the cardholder, approving manager, or both
- Disputing charges, if necessary
- Reporting any fraudulent charges
- Signoff of transactions by the cardholder and approver, at minimum

Cardholders access statements through Bank of America's Global Access portal on a monthly basis. Each cardholder is responsible for reconciling their Visa statement in WORKS and submitting a Visa packet to Procurement Services.

WORKS is the official web based online site for reconciling expense transactions for the P-Card. Each cardholder or their proxy reconciler has access to this program and reconciles their transactions during each billing cycle (28th of previous month through 27th of current month).

Transaction reconciliation in WORKS must be completed no later than the last business day of each month.

1. Use of Works® Payment Manager for reconciliation eliminates the need for manual signatures on transaction logs since the sign off in that system constitutes an electronic signature.
2. Cardholders, proxy reconcilers, supervisors, or other approving officials MUST enter comments and/or line descriptions for each transaction. This allows program administrators, auditors, and other third parties more oversight of transactions. Comments should include the purpose of the purchase, for whom the purchase was made, and other relevant information to allow outside parties to determine that the expense was business-related.
3. State Entities using Works® Payment Manager for reconciliation must maintain documentation for all transactions. All documentation must be maintained by the administrator, either through hard copy, shared drive, or other electronic means and made available to SPD upon request and meet the documentation requirements contained in this policy or other policies related to the transaction.

On a monthly basis, P-Card Administrator reviews all reconciled transactions in WORKS and ensures amounts and general ledger information is accurate. P-Card Administrator submits request for payment and allocation of expenses to the general ledger to Accounts Payable for processing.

Visa Packets should include all receipts or other acceptable documentation to support each purchase. **This includes credit invoices** given for returned or damaged items. State the business purpose on the transaction in WORKS. The business purpose will print on the CSU GL Memo Statement. Audits will be conducted for compliance and all other procedures on a regular basis. The paper copy of the statement must be submitted to Procurement Services no later than the 10th of each month. If the 10th of the month falls on a holiday or weekend, your packet is due the following business day.

Preparing Visa P-Card Packets

Step 1: Complete Visa Approval Form

<https://clayton.edu/procurement/docs/PCardApprovalForm.pdf>

Complete and sign with original signature indicating reconciliation has been completed. Include cardholder's name, name of department, last four digits of card number, total amount of purchases for each department (if more than one department is included, list total of all purchases on top form). List the statement date which is the ending date of the cycle being reconciled. (Example: for purchases made from April 28 through May 27, 2019, the statement would be May 2019). If the signature is not legible, please print the name under the line. Rubber stamps are not allowed; however, digital signatures are allowed.

Step 2: Bank of America Visa Statement

Bank statements are retrieved from the Bank of America Payment Center located at www.baml.com/paymentcenter. Each purchase must be carefully reviewed to ensure accuracy. Any errors or disputes must be reported to Bank of America by cardholder immediately (see further details below). All cardholders must remove and shred the bottom portion of the first page of the bank statement.

Step 3: Print Clayton State University's General Ledger Memo Statement (from WORKS)

The GL Memo Statement may be printed using WORKS by following the instructions below:

- Reports
- Template Library
- Choose: CSU GL Memo Statement, click Modify/Run, go to Post Date and click on calendar to select previous cycle, then go to Cardholder and click on magnifying glass to find your name
- Output format: PDF
- Submit Report - located in the bottom right corner
- REPORT IS NOW QUEUED
- Click to Download PDF

Open Document

- Print and attach to your VISA Packet

Before printing, please ensure all purchases have been reconciled and include business explanations.

Step 4: Gather original debit and credit receipts along with any forms requiring special documentation/approval and put them in the same order listed on the bank statement. All pages of invoices such as cell phone receipts must be included, even if they are blank. All receipts that are not of sufficient size (i.e., Wal-Mart) must be taped to a full sheet of paper. **If you are missing the original invoice/receipt** always contact the vendor for a duplicate invoice. If a duplicate cannot be provided, ask them if they will provide something in writing to support the purchase. As the cardholder **you are also required to provide written justification** regarding the missing receipt and this is still a violation.

If the original invoice/receipt is lost and is less than \$100:

- Circle the charge on the statement.
- Complete a "Missing Receipt form", signed by the cardholder and approver, identifying the charge, the amount, purchaser and item(s) purchased.
- Submit this form for lost invoice and/or receipt with the "Visa Packet."

Note: An accumulation of 3 or more Missing Receipt Form within the same fiscal year may lead to suspension of P-Card for a minimum of 30 days.

Step 5: Submit Visa Approval Form, bank statement, CSU GL Memo Statement, original receipts, and any required documentation to Department Head and/or Supervisor for approval. Please note that an independent review of each P-Card transaction must be made by someone other than the cardholder, specifically a direct supervisor that has budgetary responsibility for the department. The department Head and/or Supervisor is responsible for ensuring that the cardholder has followed P-Card policy and signed with their personal signature. (No stamped signatures or signatures by another individual will be accepted).

Step 6: Submit the Visa P-Card packet in the following order:

1. Visa Approval Form with ALL appropriate signatures
2. Bank Statement
3. CSU GL Memo Statement
4. Original receipts, credit invoices and documentation in the order listed on the Bank Statement

You may send your Visa P-Card packet to Procurement Services via email or deliver in person no later than the 10th of the month. (Next business day if weekend or holiday.)

Once the documents are received, the originals will be stored on OneDrive in the cardholder's folder located on the P-card Administrator desktop/laptop and retained for 7 years per the current retention schedule.

Resolving Errors and Disputes

The cardholder is responsible for resolving disputes with the vendor such as incorrect pricing, delivery problems, incorrect items received, damaged items, paid taxes, etc. When appropriate, cardholders should ask the supplier to provide a credit to the P-Card account. **Under no circumstances should there be a direct refund by cash, check, or store credit from suppliers for credit card transactions.** All refunds or credits must go directly to the individual P-Card account. If however, a direct refund is received in error, the refund check should be hand delivered to the P-Card Administrator immediately so that a reimbursement to the account is properly administered. Any communications should be documented and kept with the bank statement. Documentation should include dates, persons involved and a brief description of the problem.

In most cases, disputes can be resolved directly between the cardholder and the supplier that provided the goods and services. A "disputed" charge is one for which the cardholder did not receive what was ordered or there is some other problem with the goods or services ordered. A cardholder may also have a "questionable" charge due to double billing or the supplier name on the statement not matching the backup documentation (e.g., for online orders.) The cardholder must use the following guidelines when returning or disputing an item:

1. If an item needs to be returned for any reason, contact the supplier to send the item back to the supplier in the manner agreed upon. Begin documenting contact names, dates/times of contacts, and what transpired. This documentation should be kept with the resolution action (credit or refund) once the issue is resolved.
2. Request a credit from the supplier to be refunded or credited onto the card which was used to make the transaction (or replacement card if card has been replaced). This credit may appear on a subsequent charge card statement.
3. All documentation must be kept on file pertaining to returns for reconciliation.
4. For disputes and questionable charges not resolved between the cardholder and the supplier within 30 days, Bank of America's dispute process must be utilized. Bank of America will investigate the dispute on the cardholder's behalf and assist in the resolution. Provide Bank of America with all documentation to include previous phone calls or contacts with the supplier to aid in a timelier resolution. Bank of America's dispute resolution process must be utilized within 60 days of the cycle end date for the transaction.

In the event, the Cardholder and the vendor cannot come to a resolution, Bank of America and the P-Card Administrator must be notified. Make note and enclose any correspondence concerning disputes or refunds in P-Card packet. Review bank statements that follow to ensure credit is issued as agreed.

Bank of America, Customer Service: (888) 449-2278

Tiffany Hines, P-Card Administrator Phone: (678) 466-5513

Fax: (678) 466-4297

Tiffanyhines@clayton.edu

Returns

Request a return address from vendor and obtain return authorization number (if applicable). Ask for credit to be issued directly to cardholder's P-Card account. Request a faxed or emailed confirmation of the credit for reconciling records.

- Must have company name, credit amount and identify item credited, include in P-Card packet during the cycle in which bank statement shows credit.

VIOLATIONS OF POLICY

The DOAS State Purchasing Division expects every Cardholder to strictly adhere to the policies and guidelines governing use of the State Purchasing Card. Failure to do so may result in disciplinary action up to and including employment termination. Additionally, such failure could result in prosecution to the fullest extent of the law, including financial restitution and criminal prosecution. Violations of policies and procedures governing use of the Purchasing Card can be classified as *minor* or *major*. The action taken is dependent upon the type of violation and the number of previous Cardholder violations. The P-Card Administrator can suspend a Cardholder's privileges with or without input from the Employee's department; however, the department will be notified of any such action. Any alleged violation or questionable transaction will result in an immediate suspension of card privileges pending a review to determine what action will be taken. Major P-Card violations are reported to DOAS as well as the BOR and may be submitted to the Attorney General's Office for criminal prosecution.

Minor Violations

Minor violations are instances which could be considered "accidental" and without willful intent, or associated with a delinquent reconciliation of Works or submission of VISA Packet:

Examples include but are not limited to:

1. Purchasing items to be reimbursed and/or paid from another entity (i.e. Check request, Foundation or a Purchase Order).
2. Failure to reconcile WORKS by the last business day of the month.
3. Failure to reconcile and submit the Visa Packet (which includes the Visa Approval Form, bank statement, works GL report, all invoices and all receipts) to Procurement Services by the tenth day of the following month.
4. Improper documentation (invoices/receipts that do not itemize the product or services purchased, business purpose not written on invoices/receipts).
5. The use of the Missing Receipt Form.

Major Violations

Major violations are any actions that violate the legislative laws of Georgia, State Purchasing Policy and Procedures, BOR Purchasing Policy and Procedures and CSU Purchasing Policy and Procedures. Major violations may also be instances that show "willful intent" to disregard established policy and procedures.

Examples include but are not limited to:

1. Failure to complete annual training.
2. Purchasing unauthorized or restricted items.
3. Splitting orders to avoid the single transaction limit or a formal bid process.

4. Allowing others to use your card.
5. Any and all personal purchases, even without intent.
6. Accumulating minor violations as defined above.
7. Inadvertent misuse of the P-Card.
8. Failure to request prior approvals for planned, routine and non-urgent purchases.
9. Do not include mandatory P-Card statement when requesting prior approvals for purchases.

******WILL RESULT IN THE CARDHOLDER BEING REPORTED TO DOAS and the USG OFFICE OF INTERNAL AUDIT**** (THIS IS REQUIRED BY DOAS and the BOR)**

A major violation will result in a 30-day suspension of the Cardholder's privileges and notification to their department, DOAS and BOR. In the event of a second major violation, the P-Card can be suspended for an extended period of time up to 90-days and including permanent deactivation of the cardholder's privileges.

Violations will be subject to suspension/deactivation of the P-Card, reported to DOAS and the USG Office of Internal Audit, and may be subject to personnel disciplinary action up to and including termination. Procurement Services is required to communicate this information to DOAS.

All Major violations are reported to the AVP/Controller by the P-Card Administrator. The AVP/Controller will share the report with the VP of Business & Operations and send to DOAS and the BOR/USG Office of Internal Audit, who can send to Attorney General's Office.

Disciplinary Guidelines

- **First, Second or Third offense of a Minor Violation:**
Written notification to the cardholder and warning copied to Director of Procurement Services. Violation must be corrected within ten days. The violation will be documented, as a minor violation and subsequent offenses accumulated for additional disciplinary action.
- **Fourth offense of a Minor Violation** (same or similar):
A written notification and warning of the offense to the cardholder, their supervisor, and department head. The cardholder must also provide a detailed explanation and compliance plan routed through and signed by their supervisor and/or department head. Serious abuse of procedures may result in up to 90-day suspension of P-Card privileges and other disciplinary action appropriate for the severity of the offense/violation.
- **First offense of a Major Violation:**
A 30-day suspension or permanent termination of purchasing card privileges will be assessed. The cardholder, their supervisor and/or department head must present justification to Procurement Services to retain purchasing card privileges. The Director of Procurement Services will make the final determination prior to any account termination and the BOR will be notified.

- **Second offense of a Major Violation:**

Up to 90-days or permanent termination of purchasing card privileges will be assessed. The cardholder, their supervisor and/or department head must present justification to Procurement Services to retain purchasing card privileges. The Director of Procurement Services will make the final determination prior to any account termination and the BOR will be notified.

MAJOR VIOLATORS MAY BE REQUIRED TO RE-TAKE P-CARD TRAINING AND PASS THE TEST PRIOR TO RESTORING P-CARD PRIVILEGES. THE P-CARD MAY ALSO BE DEACTIVATED AND ADDITIONAL PERSONNEL ACTIONS TAKEN. ALL MAJOR VIOLATIONS ARE REPORTED TO DOAS ON A MONTHLY BASIS AS WELL AS BOR.

Legal Issues

All procurement laws in the Official Code of Georgia Annotated and administrative rules found in the Georgia Procurement Manual apply to the use of the P-card. Cardholders, program users, CFOs or supervisors/approving officials who knowingly, or through willful neglect, fail to comply with the following may be subject to suspension or termination of account privileges or other disciplinary action, up to and including termination of employment and criminal prosecution to the fullest extent of the law.

- Official Code of Georgia Annotated (O.C.G.A.), sections related to governmental purchasing
- Applicable requirements of the Georgia Procurement Manual (GPM)
- Statewide Purchasing Card Policy
- University policies and procedures governing procurement and Purchasing Card Program

The State Purchasing Division reserves the right to withdraw any authority or delegated approval due to non-compliance with applicable laws, rules, regulations, policies, and procedures, or the terms of any conditional approval.

Violations involving employee malfeasance must be reported to Bank of America, and BOR/USG Office of Internal Audit (which will forward to the Attorney General's Office).

Employee malfeasance generally includes instances of embezzlement, misappropriation, alteration or falsification of documents, false claims, and theft of any asset, etc.

Institutions are not authorized to negotiate a promise to not report employee malfeasance in return for the employee's resignation, restitution, etc. The decision not to prosecute rests with the Attorney General's office.

Responsibility of Approvers

Approvers are responsible for adhering to Georgia law, DOAS requirements, USG/BOR P-Card policies and CSU P-Card policies and procedures. They are therefore required to be aware of the

current laws and policies pertaining to P-Card usage. Approvers will be subject to the aforementioned legal actions if violations were approved by them. There is no gray area under O.C.G.A. §50-5-83, and thus, any misuse, including inadvertent use (such as mistakenly using a P-Card for a personal purchase) is a violation of law and must be reported to the Board of Regents (BOR). Approvers must submit a signed Card Approver Agreement and complete an annual P-Card training.

If purchasing card misuse is discovered, the P-Card Administrator MUST do the following according to DOAS directive:

1. Perform an audit review in WORKS and the P-Card VISA Packet.
2. Suspend the purchasing card.
3. Notify appropriate CSU Officials- Cardholder, Cardholder's supervisor, Department Head, AVP of Budget & Finance and CBO.
4. AVP and/or CBO reports all major violations to the BOR and BOR/USG Office of Internal Audit to DOAS
5. Cardholders who violate the State Purchasing Card Program by committing fraudulent activity against the State must be immediately terminated (coordinated through appropriate levels with the minimum of director level involvement.)
6. Bank of America will coordinate the filing of appropriate liability waiver documents (insurance claim to recover losses). CSU officials must notify Bank of America when employee is terminated.

Please be aware that Bank of America will provide corporate liability protection under Visa's Liability Protection Coverage; however, certain conditions apply. The principal condition is that the employee has been terminated and Bank of America is notified of the termination within TWO DAYS of its occurrence. Bank of America will rely on and shall be protected in acting on issuance requests or other requests or instructions which the bank believes to be genuine and to have been signed by a State of Georgia P-Card Administrator.

AUDIT PROCESS

Each cardholder transaction is reviewed by the Card Administrator in WORKS on a regular basis for accounting information and compliance. When a purchase is not recognized, the Card Administrator will contact the cardholder for verification of that purchase. It is required of the cardholder to identify each purchase in WORKS by adding a business purpose in the comment field to each transaction. The cardholder must allocate the funds to a General Ledger valid combination (i.e. speed type, GL string and account code).

Before the cardholder submits the signed paper documents to Procurement Services, the cardholder should individually audit for taxes, authorized purchases, state compliance etc. If there are missing supporting documentation, the cardholder should contact the vendor to provide those documents. If taxes have been charged, the cardholder should notify the vendor to have a credit issued.

After receipt of the Visa P-Card packet in Procurement Services, the P-Card coordinator will check off packet receipts according to the Master Corporate Account Bank Statement. If there is a charge by a cardholder and their packet has not been received, that cardholder will be contacted by email requesting the packet to be submitted by a cutoff date. A late notation will be documented and listed as a minor violation. The P-Card coordinator will review each packet for compliance with the State Purchasing Card Policy. Any deviations or non-compliance activities will be documented, and any necessary actions taken.

IMPORTANT INFORMATION AND CONTACTS

To Report Lost or Stolen Card or Fraud:

888-449-2273 (Bank of America, Business Card Services)
(Also contact P-Card Administrator)

P-Card Administrator:

Tiffany Hines, P-Card Administrator Phone:
(678) 466-5513
Tiffanyhines@clayton.edu

Procurement Website: <http://www.clayton.edu/procurement>

The billing address for all P-Cards is: Clayton State University
Attn: Cardholder Name/Dept. Name
2000 Clayton State Blvd.
Morrow, GA 30260

Statewide Purchasing Card Policy

http://doas.ga.gov/assets/State%20Purchasing/PCard%20Marketplace%20Documents/PCard_Policy.pdf

Online Refresher P-Card Training

1. Email georgia.learning@doas.ga.gov
2. Request access to Introduction to State Purchasing (1000W), Introduction to State Purchasing Certification Test (1000T), Introduction to Purchasing Card Principles (6600W), and Introduction to Purchasing Card Principles Certification Test (6600T).
3. In the body of the email please list the following information:
 - a. Your name
 - b. Email address
 - c. Employee ID number
 - d. Entity (Clayton State University)
4. Once you complete the online class and certification, email the certificate to Tiffanyhines@clayton.edu

APPENDIX

Cardholder Agreement Form

<https://service.clayton.edu/budgetandfinance>

Missing Receipt

<https://clayton.edu/procurement/docs/PCardMissingReceiptForm.pdf>

P-Card Approval

<https://service.clayton.edu/budgetandfinance>

Purchasing Card Request Form

<https://service.clayton.edu/budgetandfinance>

Schedule of Cycle End Dates and Payment Due Dates

THIS IS AN ESTIMATE BASED ON CYCLE END DATES. THE EXACT DUE DATE WILL BE PROVIDED ON YOUR MONTHLY STATEMENT. IF YOUR BILLING CYCLE ENDS ON A DATE OTHER THAN THE 15TH OR 27TH, PLEASE EMAIL CARDPROGRAMS@DOAS.GA.GOV FOR YOUR SCHEDULE.

For billing cycles ending on the 27th

	Begin Date	End Date	Payment Due Date (25 days after end date)
April 2023	Friday, April 14, 2023	Thursday, April 27, 2023	Monday, May 22, 2023
May 2023	Friday, April 28, 2023	Monday, May 29, 2023	Friday, June 23, 2023
June 2023	Tuesday, May 30, 2023	Tuesday, June 27, 2023	Friday, July 21, 2023
July 2023	Wednesday, June 28, 2023	Thursday, July 27, 2023	Monday, August 21, 2023
August 2023	Friday, July 28, 2023	Monday, August 28, 2023	Friday, September 22, 2023
September 2023	Tuesday, August 29, 2023	Wednesday, September 27, 2023	Friday, October 20, 2023
October 2023	Thursday, September 28, 2023	Friday, October 27, 2023	Tuesday, November 21, 2023
November 2023	Saturday, October 28, 2023	Monday, November 27, 2023	Friday, December 22, 2023
December 2023	Tuesday, November 28, 2023	Wednesday, December 27, 2023	Friday, January 19, 2024
January 2024	Thursday, December 28, 2023	Monday, January 29, 2024	Friday, February 23, 2024
February 2024	Tuesday, January 30, 2024	Tuesday, February 27, 2024	Friday, March 22, 2024
March 2024	Wednesday, February 28, 2024	Wednesday, March 27, 2024	Friday, April 19, 2024
April 2024	Thursday, March 28, 2024	Monday, April 29, 2024	Friday, May 24, 2024
May 2024	Tuesday, April 30, 2024	Monday, May 27, 2024	Friday, June 21, 2024
June 2024	Tuesday, May 28, 2024	Thursday, June 27, 2024	Monday, July 22, 2024

SCHEDULE OF CYCLE END DATES AND PAYMENT DUE DATES

THIS IS AN ESTIMATE BASED ON CYCLE END DATES. THE EXACT DUE DATE WILL BE PROVIDED ON YOUR MONTHLY STATEMENT. IF YOUR BILLING CYCLE ENDS ON A DATE OTHER THAN THE 15TH OR 27TH, PLEASE EMAIL CARDPROGRAMS@DOAS.GA.GOV FOR YOUR SCHEDULE.

For billing cycles ending on the 15th

	Begin Date	End Date	Payment Due Date (25 days after end date)
April 2023	Tuesday, April 18, 2023	Monday, May 15, 2023	Friday, June 9, 2023
May 2023	Tuesday, May 16, 2023	Thursday, June 15, 2023	Monday, July 10, 2023
June 2023	Friday, June 16, 2023	Monday, July 17, 2023	Friday, August 11, 2023
July 2023	Tuesday, July 18, 2023	Tuesday, August 15, 2023	Friday, September 8, 2023
August 2023	Wednesday, August 16, 2023	Friday, September 15, 2023	Tuesday, October 10, 2023
September 2023	Saturday, September 16, 2023	Monday, October 16, 2023	Friday, November 10, 2023
October 2023	Tuesday, October 17, 2023	Wednesday, November 15, 2023	Friday, December 8, 2023
November 2023	Thursday, November 16, 2023	Friday, December 15, 2023	Tuesday, January 9, 2024
December 2023	Saturday, December 16, 2023	Monday, January 15, 2024	Friday, February 9, 2024
January 2024	Tuesday, January 16, 2024	Thursday, February 15, 2024	Monday, March 11, 2024
February 2024	Friday, February 16, 2024	Friday, March 15, 2024	Tuesday, April 9, 2024
March 2024	Saturday, March 16, 2024	Monday, April 15, 2024	Friday, May 10, 2024
April 2024	Tuesday, April 16, 2024	Wednesday, May 15, 2024	Friday, June 7, 2024
May 2024	Thursday, May 16, 2024	Friday, June 14, 2024	Tuesday, July 9, 2024
June 2024	Saturday, June 15, 2024	Monday, July 15, 2024	Friday, August 9, 2024

Definitions

Agency	<p>O.C.G.A. §50-5-83 defines “agency” or “agencies” as any entity of this state, including any department, agency, division, council, bureau, board, commission, public corporation, or authority; provided, however, that such term shall not mean a political subdivision of this state. This term is often referred to as “State Entity.”</p>
Approver	<p>The Approver is normally the supervisor to whom a Cardholder reports for authorization to purchase required supplies and services. Two approvers are required before a purchase is made. Approvers also participate in the reconciliation of Cardholder accounts, ensuring proper procedures are followed when purchasing supplies or services and verifying the information is properly reconciled after the Reconciler has completed the reconciliation of transactions. Policy prohibits a subordinate from acting as an Approver in any phase of the transaction.</p>
Backup P-Card Administrator	<p>A person who has been delegated p-card administrator duties. This person must be designated with SPD and has the same training requirements as the p-card administrator.</p>
Card Abuse	<p>Use of the card for non-State business use purchases (personal purchases). See definitions of card misuse and fraud.</p>
Card Misuse	<p>Use of the card for legitimate purchases but for goods or services that are prohibited by State or internal policy (e.g., purchase of fuel for a State vehicle). See definitions of card abuse and fraud.</p>
Cardholder	<p>The person responsible for the card account and whose name is on the account. This person has defined responsibilities including those as outlined in this Policy.</p>
Chief Financial Officer	<p>The CFO is responsible for the fiscal functions of the agency, college, or technical college in accordance with General Accepted Accounting Principles (GAAP) and Governmental Accounting Standards. The CFO has primary responsibility for all financial-related activities including but not limited to accounting, finance, budget, etc. The CFO may have different titles in some state entities.</p>
Concur	<p>The online Travel and Expense Management System used in conjunction with Travel Inc., the TeamWorks Travel and Expense designated travel agency. Entities using Concur are often referred to as TTE entities.</p>

Convenience Fee	A flat amount charged by a merchant when a credit card is not the normal method of accepting payment. See section on Surcharges, Convenience Fees, and Service Charges.
Foundation	O.C.G.A. §50-5-83 prohibits the issuance of cards to employees of foundations associated with any State Entity. Please reference Section II.A Standard P-Cards for additional information.
Fraud	Wrongful or criminal deception intended to result in financial or personal gain. See definitions of “card abuse” and “card misuse”.
Merchant Category Code (MCC)	A system of four-digit codes, maintained by the networks™ (e.g., VISA), used to identify a merchant's principal trade, profession, or line of business based on the type of goods or services normally provided.
O.C.G.A.	Official Code of Georgia, Annotated is a collection of all laws in the State of Georgia.
P-Card Coordinator	A person who has been delegated p-card administrator duties. This person must be designated with SPD and has the same training requirements as the p-card administrator.
Personal Purchase	<p>Non-work related goods or services purchased solely for the benefit of the cardholder, the cardholder’s family, or other individual(s). This does not include goods or services purchased for communal use at a work site and available to all employees (e.g., paper towels, tissues).</p> <p>State Entity policy will determine if (1) the State Entity will provide communal use items for employee use (e.g., Styrofoam coffee cups, break room appliances) and (2) if the P-Card may be used for those purchases.</p> <p>State Entity policy will determine if the P-Card may be used for individual use appliances (e.g., desk fans, space heaters).</p>
Point of Sale Purchase	Purchases made at a physical store, in person, online, or over the phone.
Reconciler	A Reconciler is the person to whom the Cardholder has delegated all the functions associated with post-purchase processing including verifying that the amount of the purchase matches the monthly statement, providing a business purpose for the transaction in associated systems, verifying supporting documentation including approvals is provided, and uploading said documentation into the Entity’s associated electronic

reconciliation system. The Reconciler role can be given to either the cardholder or assigned to a proxy to reconcile on the cardholder's behalf. Each card must have only one reconciler; however, one reconciler can be the sole reconciler on multiple cards.

Specific Use Account	An account which is approved by the State Purchasing Card Program Manager, and which is for a specific purpose or with a specific vendor. These accounts will have defined criteria for use.
Split Purchase	A practice whereby one or more cardholders or suppliers split a purchase into two or more transactions and/or purchase orders to circumvent either Single Transaction or Cycle Limits or bid requirements. This is prohibited by the Statewide Purchasing Card Policy.
Service Charge	A fee charged by a supplier to cover additional expenses outside the initial charge for the good or service. Only certain suppliers are permitted to charge these. The list for the MCC codes permitted to charge these fees as well as other restrictions from Visa's Rules for Merchants are shown in Section 9 Surcharges, Convenience Fees, and Service Charges.
Surcharge	A percentage of the transaction amount charged by the merchant to cover the costs of processing credit card transactions. See Section 9 Surcharges, Convenience Fees, and Service Charges
Team Georgia Marketplace™	Trademarked name of the eProcurement system in the State Accounting Office version of PeopleSoft, including the on-line catalog of Statewide Contract items. This term should not be confused with any eProcurement options offered for units of the University System of Georgia.
TTE Entity	See Concur .
Unplanned, non-routine purchases	Expenses that are not expected in advance or are irregular in the standard course of the Entity's normal operation. These instances could include but are not limited to a part due to a plumbing emergency, services needed for a repair, fans needed during an HVAC outage, a tool needed for an immediate repair, and repair/replacement of a lock.
Works® Payment Manager	On-line card management and reconciliation system provided by Bank of America. Card Program Administrators use this tool to order and cancel cards, set spending limits, and assign allowable Merchant Category Codes. State Entities not using Team Georgia Marketplace™ use this on-line tool to reconcile transactions