

Missoula County Credit Card Policy

Purpose

This policy establishes guidelines for use of county credit cards issued to Missoula County employees or to county fleet vehicles.

This policy has the following goals:

- To migrate all county credit cards to a single card issuer, First Interstate Bank;
- To maximize the rebates available to the county through use of cards issued by First Interstate Bank;
- To establish a countywide process for obtaining new credit cards;
- To provide county departments with a way to make purchases over the internet;
- To provide departments with a way to make on-the-spot purchases from local merchants;
- To reduce administrative costs associated with processing small dollar payments to vendors;
- Establish a contingent purchasing and payment method in the event of a countywide disaster.

Scope

Any county department may participate in the FIB MasterCard purchasing card (p-card) program, and this policy is applicable to all county departments participating in the First Interstate Bank's p-card program. For purposes of this policy, "employee" includes all county employees and elected officials. Departments may apply additional requirements as long as they are equal to or more restrictive than these standards.

Limitations

Whether issued through the First Interstate p-card program or through another credit card company, cards may be used only for official business of Missoula County and are limited to the uses outlined in this policy.

Administration

The County Auditor is responsible for the overall administration of the First Interstate Bank p-card program. Department heads are responsible for implementation of the policy within their departments and employee compliance with credit card use.

Policy

Cardholder Eligibility

Department heads have the authority to designate card recipients, and any employee who regularly makes purchases on behalf of the county or travels on county business should be considered. A new card will be authorized with a credit limit of \$2500 unless circumstances of anticipated use suggest otherwise.

The County Auditor will initiate all orders of new cards upon receiving department head authorization and a signed statement that the prospective card holder understands the terms of card use.

Limitations on Card Use

A county credit card may be used to make purchases from any reputable county vendor who accepts credit cards. The card may not be used for cash advances, personal purchases of any kind, fuel for use in a personal vehicle even if driven on county business, or for meals. For purposes of this policy, meals do not include refreshments provided at meetings or events where members of the public are present in their capacity as county volunteers. Cards will be preset to disallow purchases from casinos or merchants described as purveyors of liquor, tobacco, or firearms.

Department Administrator

Each department with multiple card holders will designate a department credit card administrator whose responsibilities include:

- Maintaining a list of all department cards to include: the last 4 digits of each card number, cardholder name, and expiration date;
- Functioning as custodian of any cards issued for contingency purposes and not carried regularly by the cardholder;
- Obtaining the card from any terminating employee and informing the County Auditor of the employee's departure;
- Working with the County Auditor to resolve any billing issues, such as mis-applied payments.

Billing and Payment Process

The billing cycle cutoff date will be the last day of the month. Payment is due 25 days after the close of the billing cycle and must be made in full each month. Finance charges and late fees are the responsibility of the department if the statement is not paid in full. Each department must establish procedures suitable to its specific operating environment to ensure that sales receipts or other documentation are received from cardholders to permit timely payment. If the receipt does not provide clear identification of the item purchased, a hand written description and purpose should be added.

Account Holder Changes

Cardholder accounts may require maintenance, such as increasing or decreasing credit limits. All requests for changes must be directed to the County Auditor.

If a cardholder finds that the credit limit for the card is too low, it may be increased with department head approval. If special circumstances justify a temporary increase, the limit can be raised for the duration of the need. If a cardholder leaves county employment or transfers to a position where a card is not needed, deactivation of the card must be requested to coincide with the departure/transfer.

Some departments may request a card(s) as a contingency in the event of a countywide disaster. Absent any emergency, the card may be activated but set with a low limit. Once the emergency occurs, the limit on the card can be raised to meet the purchasing demands of the situation.

Policy and Procedures Violations

The First Interstate Bank p-card program provides an opportunity for county staff to maximize efficiency in the procurement of goods and services. However, card usage will be monitored through the County Auditor's claims payment process, and card privileges may be suspended at the sole discretion of the County Auditor. Violations of this policy will be brought to the attention of the employee's supervisor and/or department head. Disciplinary action may be taken in accordance with county human resources policy and the terms of any relevant collective bargaining agreement.

Examples of violations include, but are not limited to:

- Personal purchases (reimbursement will be required);
- Purchases prohibited by this policy;
- Splitting purchases to circumvent card limits;
- Failure to obtain and provide supporting documentation on a timely basis.