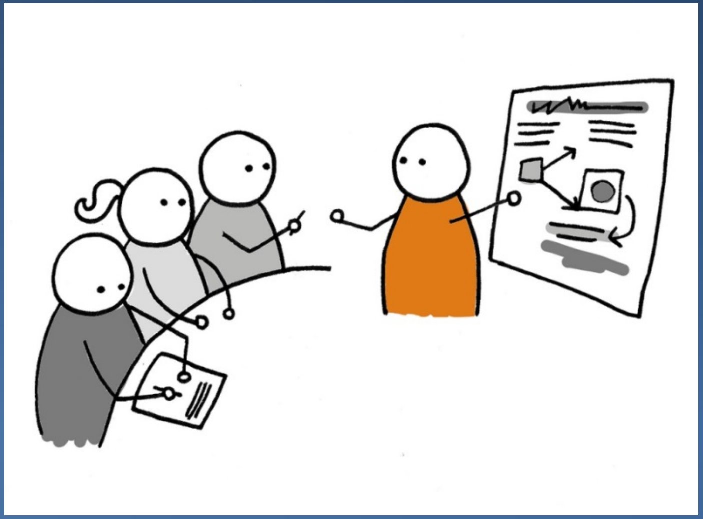
PURCHASING CARD PROGRAM

Annual Training
City of San Antonio

Last Updated 09/01/2020

TRAINING OVERVIEW

- Program Objective
- Program Participants
- General Guidelines
- Restricted Purchases
- Cardholder Responsibilities
- Reconciler Responsibilities
- Approver Responsibilities
- Online Experience



PROGRAM OBJECTIVE

- A Purchasing Card (P-Card):
  - is a MasterCard designed to simplify a more efficient cost effective method of purchasing and paying for small dollar transactions.
  - reduces many small purchases that are currently made by purchase order or petty cash.
  - works anywhere MasterCard is accepted.

- Spending and transaction controls are tailored to each Department's needs.

PROGRAM OBJECTIVE

The P-Card program is not intended to circumvent existing City of San Antonio purchasing policies and guidelines. Purchase orders will still be required for certain purchases.

See AD 1.6 and AD 8.3

PROGRAM PARTICIPANTS

Cardholder:

- An Employee approved by the Department Head/Site Administrator to use a P-Card to execute purchase transactions on behalf of the City of San Antonio.

PROGRAM PARTICIPANTS

Reconciler:

- An Employee approved by their Department Head/Site Administrator
- Does not have an actual P-Card
- Designated to act on behalf of one or more cardholders for the purpose of reviewing and managing P-Card transactions as displayed in the online banking system

PROGRAM PARTICIPANTS

Approver:

- Designated by the Department Fiscal Administrator
- Oversees Cardholders
- Reviews and approves transactions

Each Transaction must be:

- ✓ a legitimate business expense
- ✓ within the approved limit
- ✓ classified to the appropriate financial category

PROGRAM PARTICIPANTS

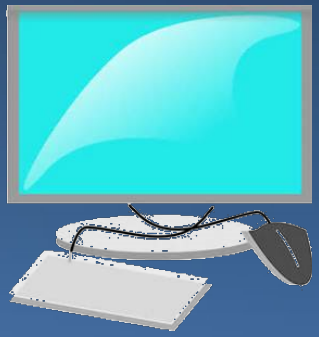
Site Administrator:

- Department Fiscal Administrator (DFA) or Fiscal Designee
- Oversees Approvers and Cardholders
- Approves new card requests
- Recommends purchase limits
- Final approval of transactions on P-Card transaction log
- Liaison between Cardholders and Program Administrator

Quiz Time

TRUE OR FALSE

A reconciler can make online internet purchases using one of his/her cardholder's P-Cards.



FALSE

Reconcilers only review a cardholder's transactions and make updates in the system.

Quiz Time

What are three things than an approver looks for when reviewing monthly transaction statements?

1. Legitimate business expense
2. Within the approved limit
3. Classified to the appropriate financial category

Quiz Time

TRUE OR FALSE

The Department Site Administrator has final approval of transactions on the P-Card.

TRUE

Site Administrators are responsible to help ensure that all transactions are appropriate and reasonable business expenses.

PROGRAM PARTICIPANTS

Program Administrator:

An employee from Fiscal who coordinates the Purchasing Card program for the City of San Antonio. This person is responsible and accountable for the administration of the program.

- P-Card applications
- Cardholder information maintenance
- Policy and procedure review

PROGRAM ADMINISTRATORS:

Name: Amanda Lopez, Fiscal Analyst

Location: 111 Soledad, Suite 500
San Antonio, TX 78205

Phone: 210-207-5884 (Amanda)

Fax: 210-207-7270

Email: PCard --- (as displayed in Outlook)
PCard@sanantonio.gov

Issuing Bank: Wells Fargo

GENERAL GUIDELINES

- The P-Card is issued in your name with a unique number.
- The use of the P-Card is restricted to the person whose name is embossed on the card.
- The P-Card is a corporate credit card that must only be used to make authorized purchases within the established policies and procedures.
- The P-Card is NOT for personal use.

GENERAL GUIDELINES

- LIMITS: Each P-Card has established limits based on departmental needs:
  - Single Transaction Limit ($200 - $3,000)
  - Monthly Cumulative Limit ($500 - $10,000)

- TRANSACTION LOG: Each cardholder must maintain a transaction log that:
  - Shows all purchases
  - Is reconciled regularly
  - Is submitted to Site Administrator monthly

Note: Charges for an item MUST NOT BE SPLIT into separate payments to get around the assigned transaction limits.

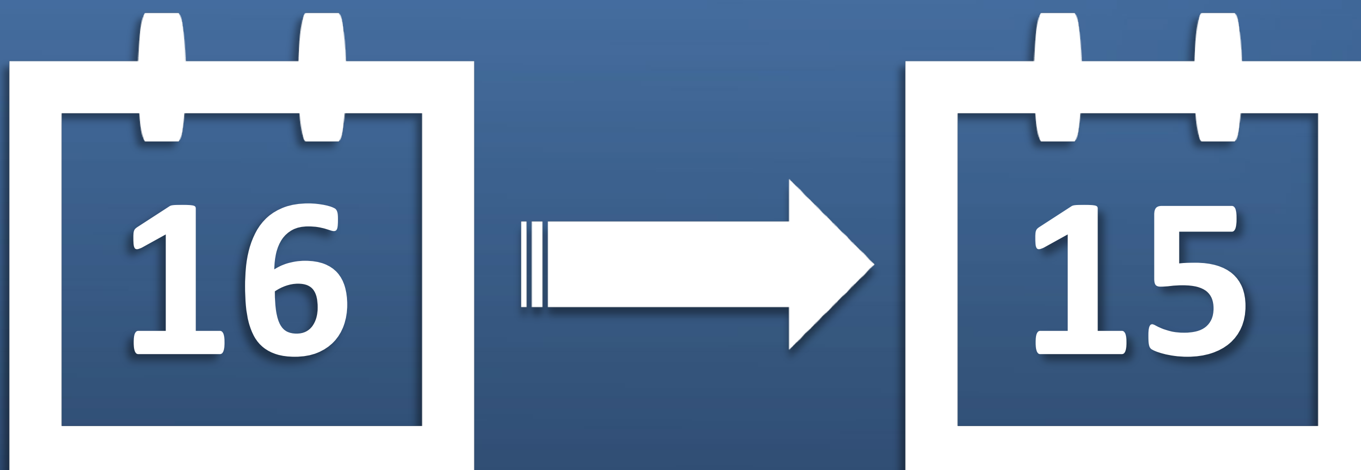
GENERAL GUIDELINES

- SALES AND USE TAX: The City is **EXEMPT** from Texas Sales and Use Tax.
- REBATES AND PROMOTIONAL ITEMS: Any **rebates** or **promotional items** received by the cardholder belong to the City of San Antonio and may not be kept for personal use.
- RETURNS: All returns or refunds must be credited back to the P-Card. Under no circumstances may a cardholder accept cash or gift cards in lieu of credit return.

GENERAL GUIDELINES

P-CARD STATEMENT CYCLE:

The statement cycle runs from the **16th** of the month to the **15th** of the following month.



Quiz Time

What is the maximum single transaction limit the P-Card Program will allow for any particular card?

$3,000

Anything over $3,000 is considered a biddable item.

See AD 1.6.

Quiz Time

Can a vendor split a transaction in order to avoid a transaction limit decline?

NO

But beware, they might do it without your consent.

RESTRICTED PURCHASES

MERCHANT CATEGORY CODES (MCC)

- Vendors choose MCC with the credit card companies.
- City restricts certain codes that pertain to Restricted Purchases list.
- P-Card will be declined if a vendor has a restricted MCC.

RESTRICTED PURCHASES

- The P-Card must NOT be used for the following:
  - Personal and Private Use
  - Goods and Services on Annual Contract (unless contractor is unable to meet delivery requirements)
  - Capital Equipment
  - Office Supplies, Postage, Printing
  - Computer Equipment and Software
  - Furniture & Fixtures
  - Entertainment Providers
  - Fuel and Oil
  - Automobile and Truck Dealers
  - Utilities Services
  - Financial Institution Providers
  - Personal Care Services
  - Professional Services
  - Gift Certificates / Gift Cards

See AD 1.6 and AD 8.3

CARDHOLDER RESPONSIBILITIES

- KEEP YOUR CARD SAFE
  - You are responsible for safeguarding your card.
  - You are responsible for all charges and must sign off on all transactions.
- KNOW YOUR LIMITS
  - Single Transaction Limit
  - Monthly Cumulative Limit

CARDHOLDER RESPONSIBILITIES

- PLAN AHEAD
  - Secure a Sales Tax-Exempt form from your DFA before making a purchase.
  - Research the item to ensure it is not on contract.
  - If an item IS on contract, make sure the delivery requirement cannot be met before making the purchase (and document).

CARDHOLDER RESPONSIBILITIES

- RECORDKEEPING
  - ***KEEP ALL RECEIPTS, INVOICES, AND BILLS OF LADING.***
  - Transaction log: log all transactions, even if receipt is lost.
  - Keep documentation approving the purchase, including emails with justification for exceptions.

CARDHOLDER RESPONSIBILITIES

- FOUR TYPICAL TYPES OF TRANSACTIONS
  - Over the Counter
  - Internet Purchase
  - Telephone Order
  - Mail Order

- DOCUMENTATION REQUIRED FOR EVERY TRANSACTION
  - Name of Vendor
  - Date of Purchase
  - Itemized list including purchase price(s) and total
  - Proof that the P-Card was used to make the purchase

DOCUMENTATION EXAMPLE:

10% RESTOCKING FEE IF DROP SLIP NOT
PRESENT AFTER AUGUST 31ST 2012
CASH REFUNDS ON CHECK PURCHASES
CANNOT BE GIVEN WITHIN 7 DAYS OF
PURCHASE
RECEIPT REQUIRED FOR REFUND. LAST
DAY FOR FALL REFUNDS IS 9-7-2012
WITH RECEIPT

Sale
Receipt: NR0798109-10 001 002
Cashier: erikj 12/04/12 15:31

Sale
Discount

4 2" BOOK RINGS 3/CD
10256640
LEO 65020
401012 N* $4.40
1 MKR,SHARPIE,RT,FINE
11740407
SAN 36701
402005 N* $2.13
1 MKR,SHARPIE,FINE,MET-SLV
11482987
SAN 39013
402005 N* $1.28
3 GREEN OATH SHT PROTECT 25 P
12684052
30237-6
404014 N* $7.65

Subtotal: $15.46
Tax: $0.00

Total: $15.46
Tender:

MASTER CARD $15.46
Acct: XXXXXXXXXXXX4491
Exp: XXXX
Auth Cd: 045544

Change Due: $0.00

Customer Savings: $2.70

Nevada Wolf Shop
87 West Stadium Way
Reno, NV 89557
775-784-6597

NR0798109-10

Date of purchase

Itemized list with prices and total

Proof P-Card was used

Name of vendor

Receipt Showing:

- ✓ Name of vendor
- ✓ Date of purchase
- ✓ Itemized list with prices and total
- ✓ Proof that the P-Card was used to make the purchase

Email authorizing purchase

CARDHOLDER RESPONSIBILITIES

- LOST RECEIPT
  - Contact the vendor to obtain a copy
  - If vendor cannot provide a copy:
    - Make a note on transaction log
    - Include memorandum stating reason for not obtaining receipt and efforts made to obtain receipt
    - Obtain signature of manager/site administrator

CARDHOLDER RESPONSIBILITIES

- PROBLEM RESOLUTION
  - Contact the vendor first
  - If unable to resolve issue:
    - Complete a dispute form in online banking system. You have 60 days from the posting date to dispute a transaction.
    - Notify your Site Administrator and Program Administrator
    - Wells Fargo will notify Program Administrator of resolution

CARDHOLDER RESPONSIBILITIES

- LOST CARD
  - Call the bank immediately

    Contact Wells Fargo

    24 hours a day, 7 days a week

    1-800-932-0036
  - Contact your Site Administrator and Program Administrator
  - Closely monitor transactions for fraud

SAVE THE NUMBER!

*Phone *Wallet *Desk

Make it easily accessible if the card is missing

Quiz Time

When should the P-Card be used for fuel?

NEVER

Quiz Time

TRUE OR FALSE

A cardholder may purchase goods and services for more than $3,000 if the Department Fiscal Administrator has given approval.

FALSE

Anything above the max limits must have the Finance Director's approval.

RECONCILER RESPONSIBILITIES

- Reviews transactions
- Verifies documentation
- Reclassifies financial categories
- Creates, maintains, and submits transaction log to Site Administrator

APPROVER RESPONSIBILITIES

- Reviews and approves P-Card packet
- Ensures all necessary backup documentation is included and correct
- Reviews transactions:
  - Legitimate business expense
  - Within approved limits
  - Classified to appropriate financial category
- Approves statement in online banking system

IN REVIEW

- CAUSES OF CARD DECLINES:
  - Single Transaction Limit
  - Monthly Cumulative Limit
  - Restricted Merchant Category Code
  - Invalid Expiration Date

Card Declined?
Call the bank!

IN REVIEW

- P-Card is in your name and should only be used by YOU.
- P-Card should only be used for goods and services not on the restricted list. Refer to AD 1.6 and AD 8.3.
- Remember your transaction and monthly limits.
- Keep all receipts and have proper documentation.

P-CARD ACTIVATION

CALL THE NUMBER BELOW

Your Unique ID is your SAP #

Use the <u>last 4</u> of your SAP # to activate card

The automated system will then prompt you to set up a unique PIN

Please note: You will use all six digits of your SAP # for the following:

- *During initial set-up to access the online system*
- *To identify yourself when calling 24/7 Customer Service*

ONLINE EXPERIENCE

Commercial Card Expense Reporting

(CCER)

Source of subsequent data: Wells Fargo

WELLS FARGO

ONLINE SYSTEM - CCER

Cardholders and reconcilers can:

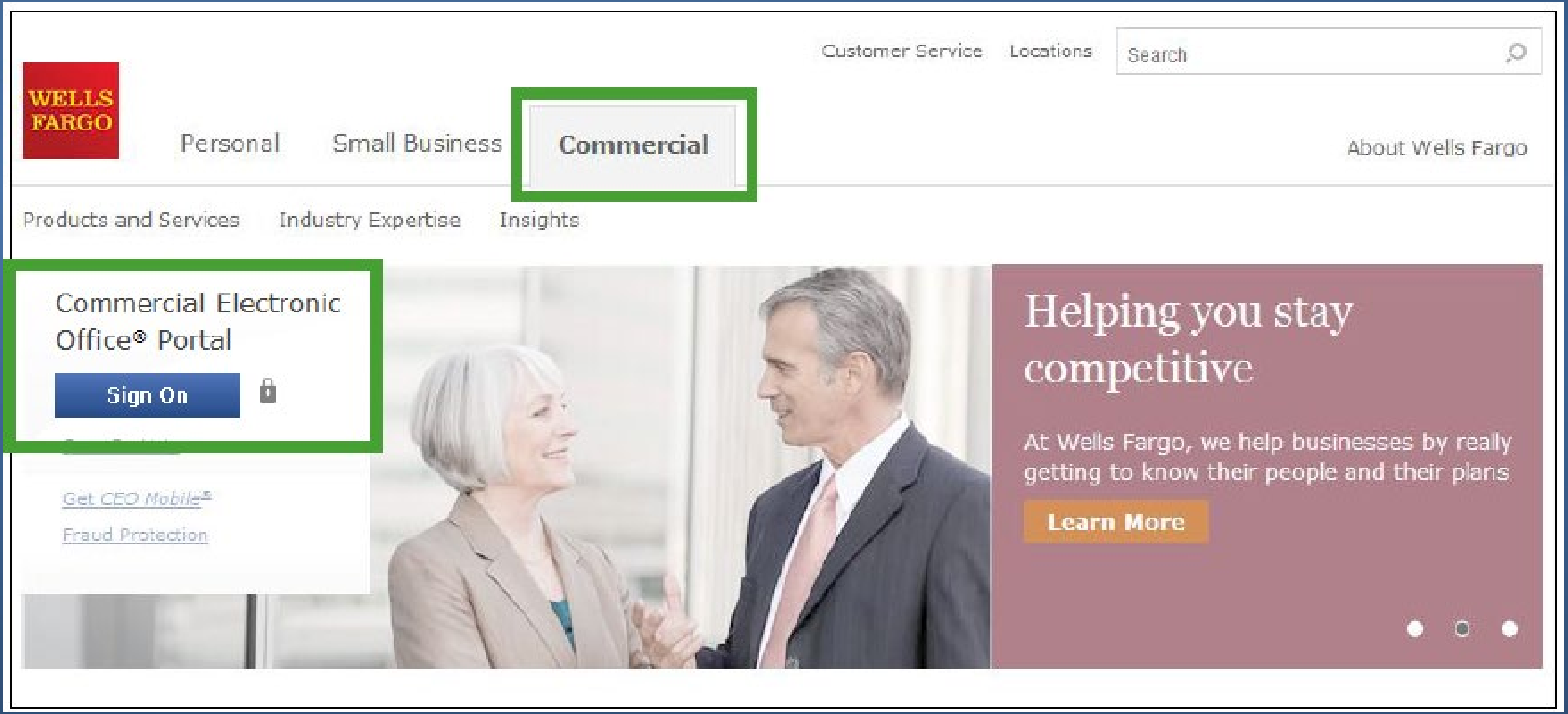
- Review/reclassify transactions
- Enter a business description for all transactions
- Email, fax, or upload receipts via desktop or CEO mobile

Approvers can:

- Review/approve cardholder statements
- View receipts and statement summary reports

LOG INTO COMMERCIAL ELECTRONIC OFFICE (CEO)

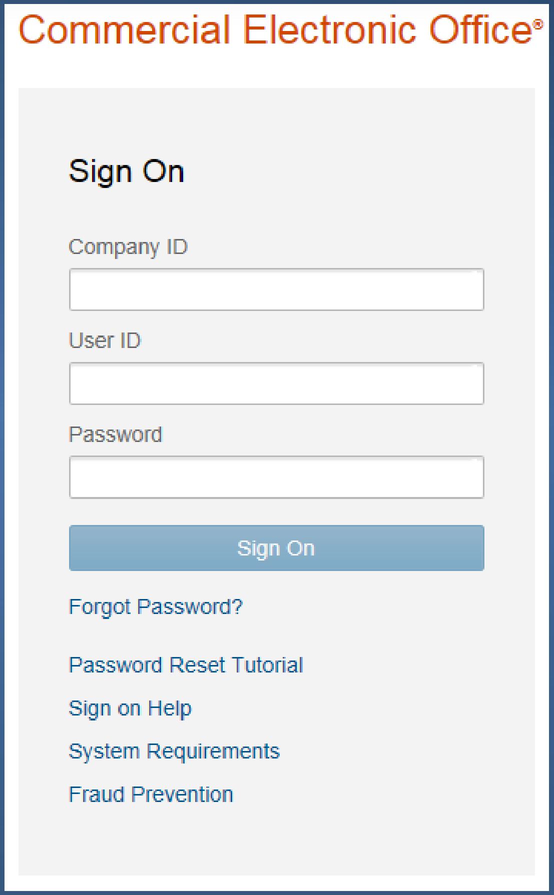
Wells Fargo homepage: wellsfargo.com



CEO SIGN ON

Simply enter your:

- Company ID
  - Cityo205
- User ID
  - Unique to User
- Password
  - Unique to User



Bookmark this page for future access!

FIRST TIME SIGN ON

- Change your temporary password
- Answer two “secret questions”
- Read and accept the CEO Terms of Use Agreement
- Create a user profile
  - Name, Title
  - Telephone Number
  - Email Address… use your work email!

Password Requirements

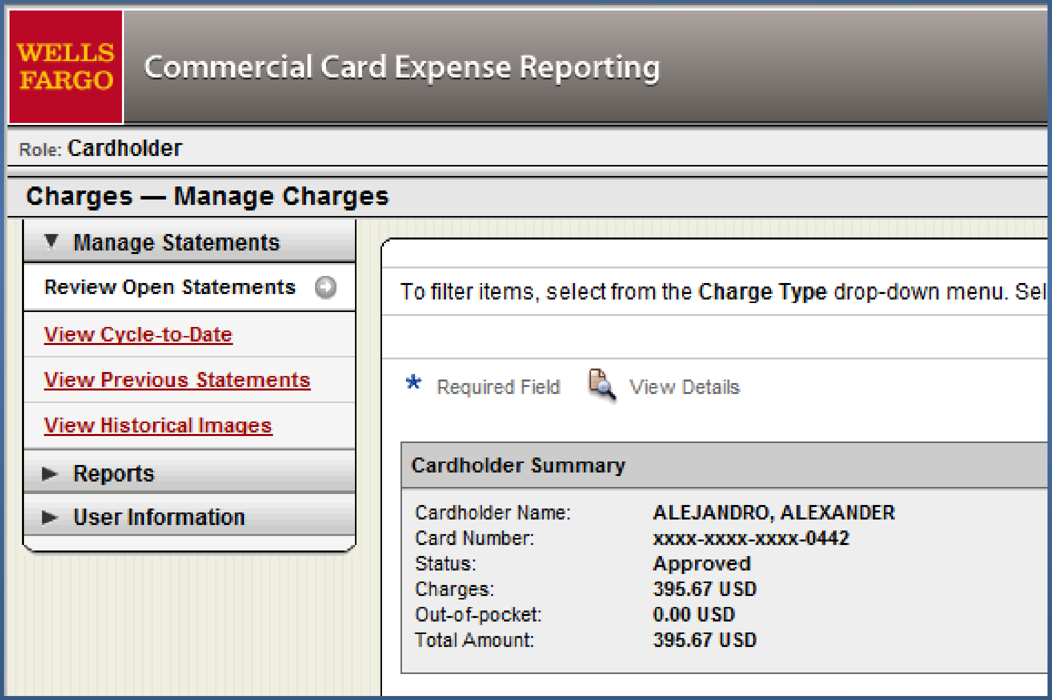
Must Contain:

- ✓ 8 to 14 characters
- ✓ At least one letter
- ✓ At least one number
- ✓ At least one of the following special characters: ! @ # $ % & * ( )

Cannot Contain:

- Your first or last name, company name, company ID, user ID
- Your previous six passwords
- Names of months (ex. march123)
- Three or more repeating characters (ex. XYZ000)

MANAGE STATEMENTS



- Review open statements *(default screen for cardholders)*
- View Cycle-to-Date *(charges appear on your statement as they post in the system)*
- View Previous Statements *(13 months of history)*
- View Historical Images

DEADLINES

- All statements close on the 15th of each month
- Cardholders (or reconcilers) have 8 days to review transactions in CEO (4 days + 4 days grace period)
- Approvers have 7 days to approve transactions

Cardholder Summary

Cardholder Name:	**BROZOVIC, MICHAEL**	Start Date:	**07/18/2014**
Card Number:	**xxxx-xxxx-xxxx-9949**	End Date:	**08/15/2014**
Status:	**Cardholder Reviewed**	Reminder Period:	**08/16/2014** through **08/19/2014**
Charges:	**5,326.57 USD**	Grace Period:	**08/20/2014** through **08/23/2014**
Out-of-pocket:	**0.00 USD**		
Total Amount:	**5,326.57 USD**		

Quiz Time

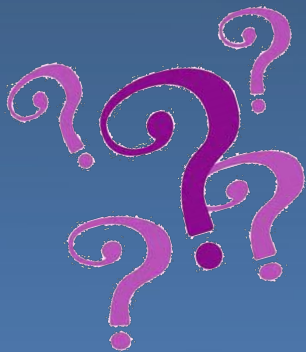
TRUE OR FALSE

I need to provide my name, business phone number, and business email address

TRUE

This contact information is important to provide Wells Fargo so they can contact the cardholder directly if they suspect a fraudulent charge.1

Quiz Time

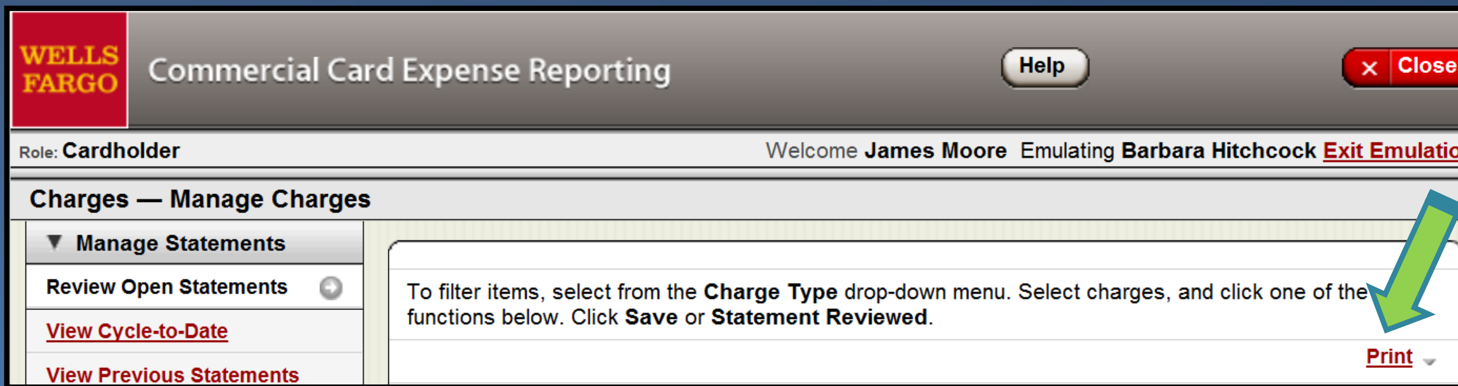


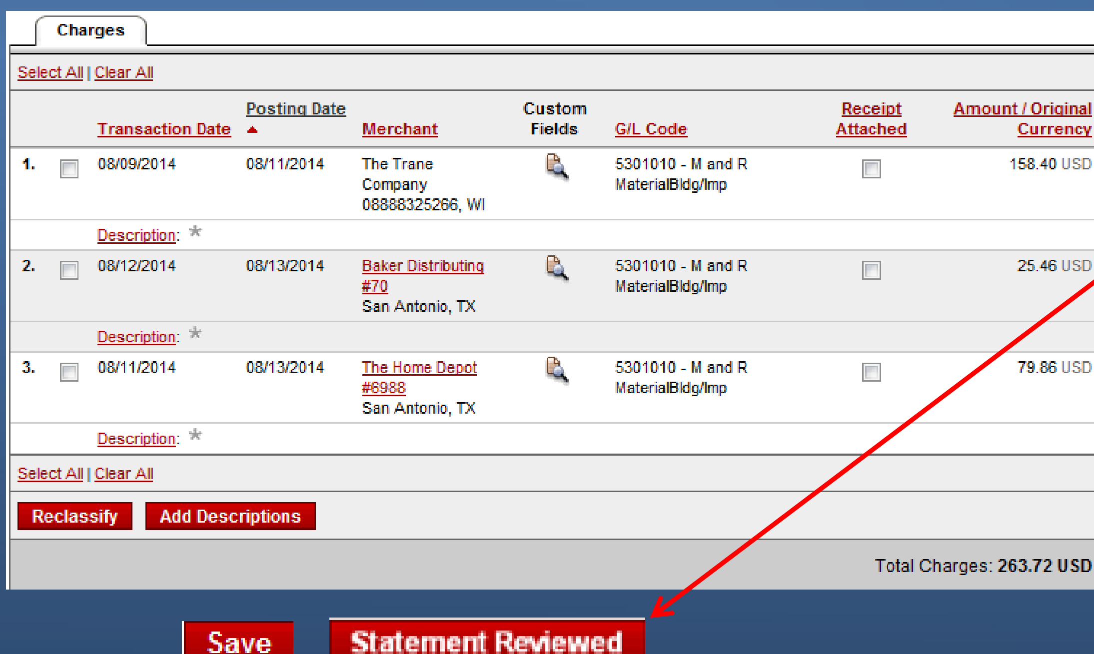
How many days does the cardholder have to approve all transactions after the statement date?

Eight (8)

Usually from the 16th through the 23rd of each month

REVIEW OPEN STATEMENTS





Clicking the “Statement Reviewed” button alerts your approver that you have reviewed all transactions

REVIEW OPEN STATEMENTS

- If a vendor transmits additional details with the transaction, the merchant name is red and underlined
- Select the merchant name to access the detail screen

Charges

Select All | Clear All

		Transaction Date	Posting Date ▲	Merchant	Custom Fields	G/L Code	Receipt Attached	Amount / Original Currency
1.	☐	08/09/2014	08/11/2014	The Trane Company 08888325266, WI		5301010 - M and R MaterialBldg/Imp	☐	158.40 USD
		Description: *						
2.	☐	08/12/2014	08/13/2014	Baker Distributing #70 San Antonio, TX		5301010 - M and R MaterialBldg/Imp	☐	25.46 USD
		Description: *						
3.	☐	08/11/2014	08/13/2014	The Home Depot #6988 San Antonio, TX		5301010 - M and R MaterialBldg/Imp	☐	79.86 USD

Selected Charge

Transaction Date:	08/11/2014	Posting Date:	08/13/2014
Merchant Name:	THE HOME DEPOT #6988	Merchant Type:	Home Supply Warehouse
Merchant City:	SAN ANTONIO	Merchant State / Province:	TX
Merchant Zip / Postal Code:	782230000	Debit / Credit:	Debit
		GST:	
Amount:	79.86 USD	PST / QST:	
Sales Tax:	0.00 USD		

Details

Transaction ID: 323797818

Item Information

Addendum Sequence Number	Commodity Code	Description	Quantity	Unit of Measure	Line Item Total
1.		HEAT/VENT LT	1	EA	79.86 USD

Selected Charge

Transaction Date:	08/12/2014	Posting Date:	08/13/2014
Merchant Name:	BAKER DISTRIBUTING #70	Merchant Type:	Plumbing and Heating Equipment
Merchant City:	SAN ANTONIO		
Merchant Zip / Postal Code:	782040000	Merchant State / Province:	TX
		Debit / Credit:	Debit
Amount:	25.46 USD	GST:	
Sales Tax:	0.00 USD	PST / QST:	

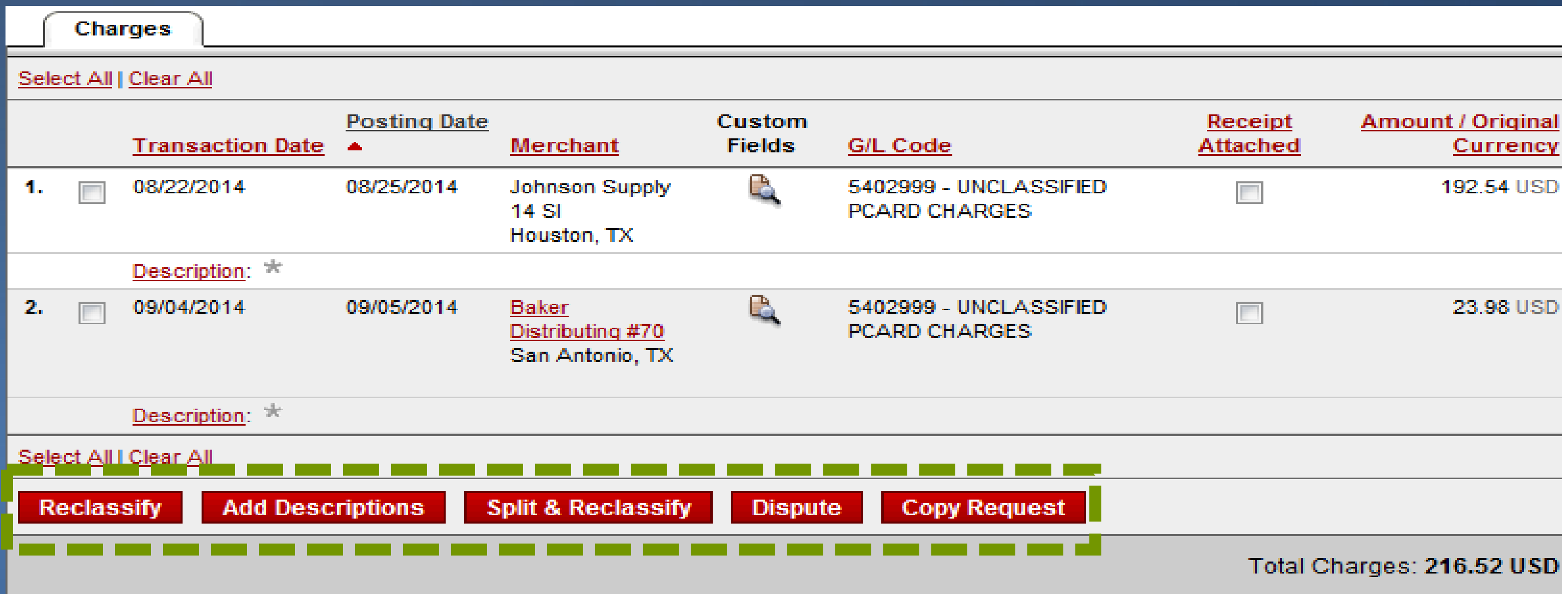
Details

Transaction ID: 323797819

Item Information

Addendum Sequence Number	Commodity Code	Description	Quantity	Unit of Measure	Line Item Total
1.	40000000	M905031	1	EA	25.46 USD

VIEW CYCLE TO DATE

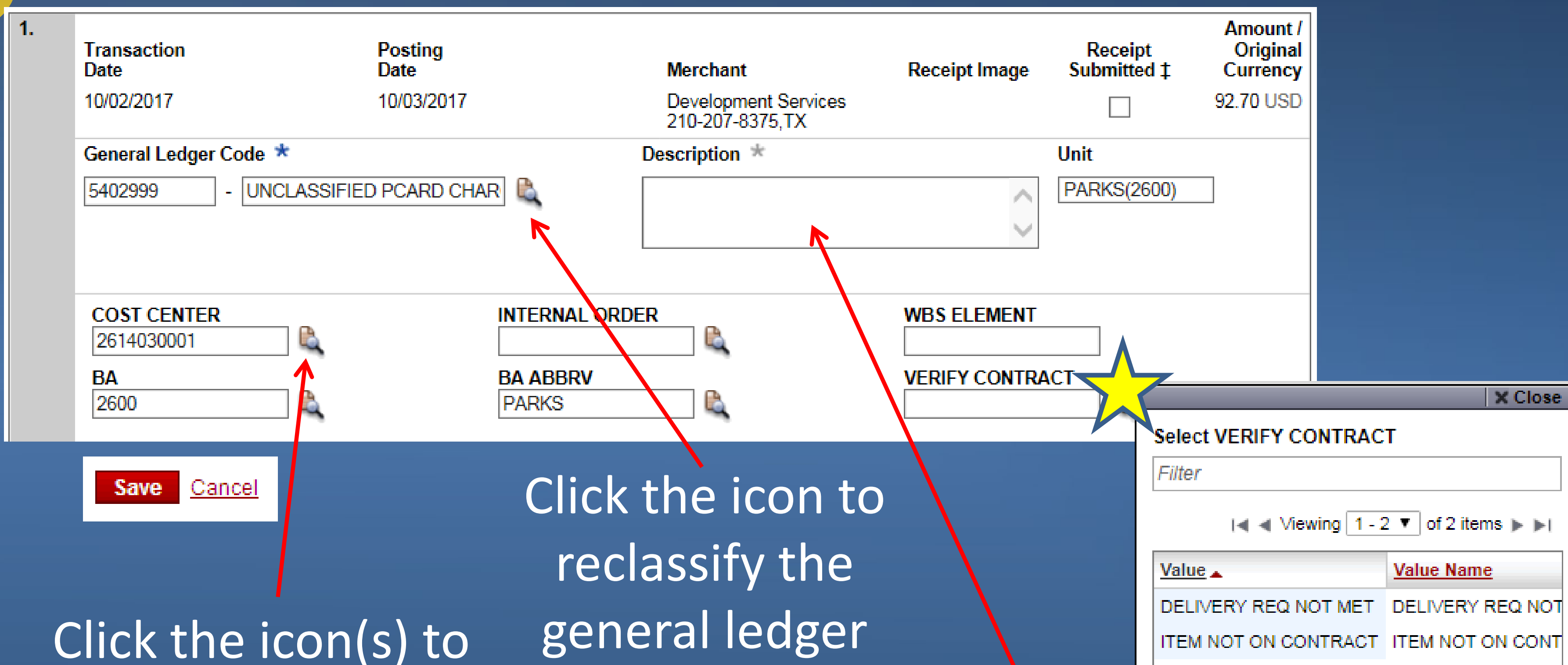


Action Buttons

(Please Note: it is not necessary to wait until end of the cycle!)

- **Reclassify** – allocate an entire transaction and add a description
- **Add Descriptions** – provide transaction details
- **Split and Reclassify** – divide a transaction between cost elements and add descriptions
- **Dispute** – dispute a transaction

RECLASSIFY



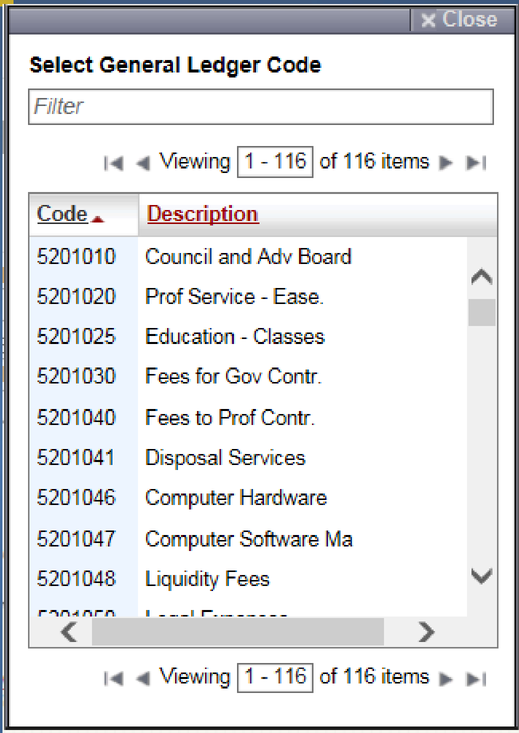
Click the icon(s) to choose the correct cost element(s)

Click the icon to reclassify the general ledger code

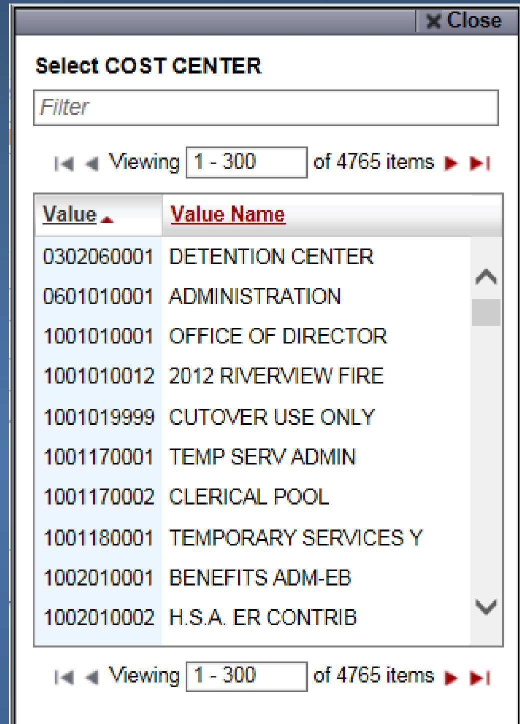
Enter a detailed business description

Note: Avoid special characters - < > % ; ( ) & + \ # ? { } ^ [ ] “ ‘

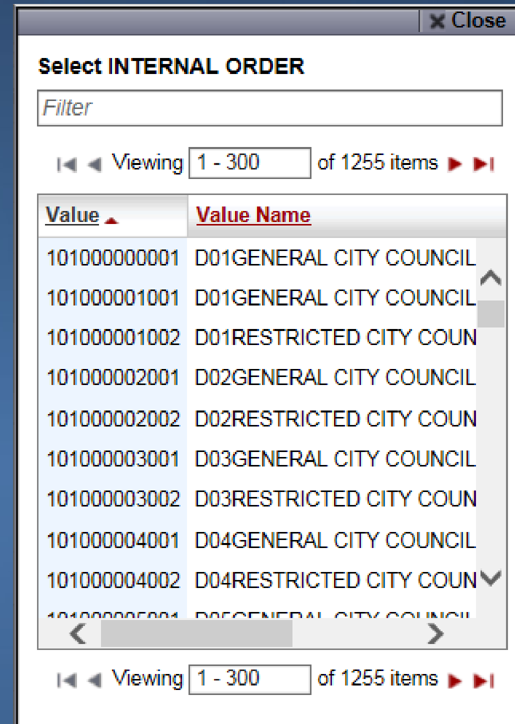
RECLASSIFY



Code	Description
5201010	Council and Adv Board
5201020	Prof Service - Ease.
5201025	Education - Classes
5201030	Fees for Gov Contr.
5201040	Fees to Prof Contr.
5201041	Disposal Services
5201046	Computer Hardware
5201047	Computer Software Ma
5201048	Liquidity Fees

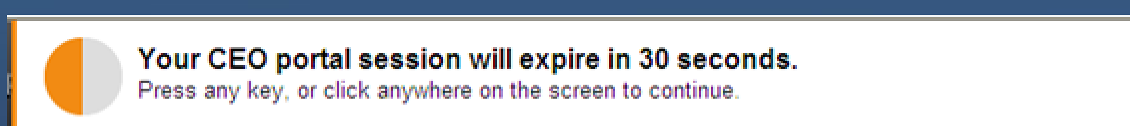


Value	Value Name
0302060001	DETENTION CENTER
0601010001	ADMINISTRATION
1001010001	OFFICE OF DIRECTOR
1001010012	2012 RIVERVIEW FIRE
1001019999	CUTOVER USE ONLY
1001170001	TEMP SERV ADMIN
1001170002	CLERICAL POOL
1001180001	TEMPORARY SERVICES Y
1002010001	BENEFITS ADM-EB
1002010002	H.S.A. ER CONTRIB



Value	Value Name
101000000001	D01GENERAL CITY COUNCIL
101000001001	D01GENERAL CITY COUNCIL
101000001002	D01RESTRICTED CITY COUN
101000002001	D02GENERAL CITY COUNCIL
101000002002	D02RESTRICTED CITY COUN
101000003001	D03GENERAL CITY COUNCIL
101000003002	D03RESTRICTED CITY COUN
101000004001	D04GENERAL CITY COUNCIL
101000004002	D04RESTRICTED CITY COUN

BEWARE! Sessions time out
after 15 minutes of inactivity



DEFAULT CODING

- Site administrators assign default Cost Centers or Internal Orders to each cardholder
- Default GL for all transactions
  - **5402999** *UNCLASSIFIED PCARD CHARGES*
  - If GL is not updated on the “Reclassify” screen by the cardholder, reconciler, or approver, the department will be required to complete a Journal Entry in SAP to reclassify.

ADD DESCRIPTION

Descriptions

Viewing 1 to 1 of 1 Items

1.	Transaction Date	Posting Date	Merchant	Merchant Type	G/L Code	Amount / Original Currency
	09/04/2014	09/05/2014	Baker Distributing #70 San Antonio, TX	Plumbing and Heating Equipment	5402999 - UNCLASSIFIED PCARD CHARGES	23.98 USD

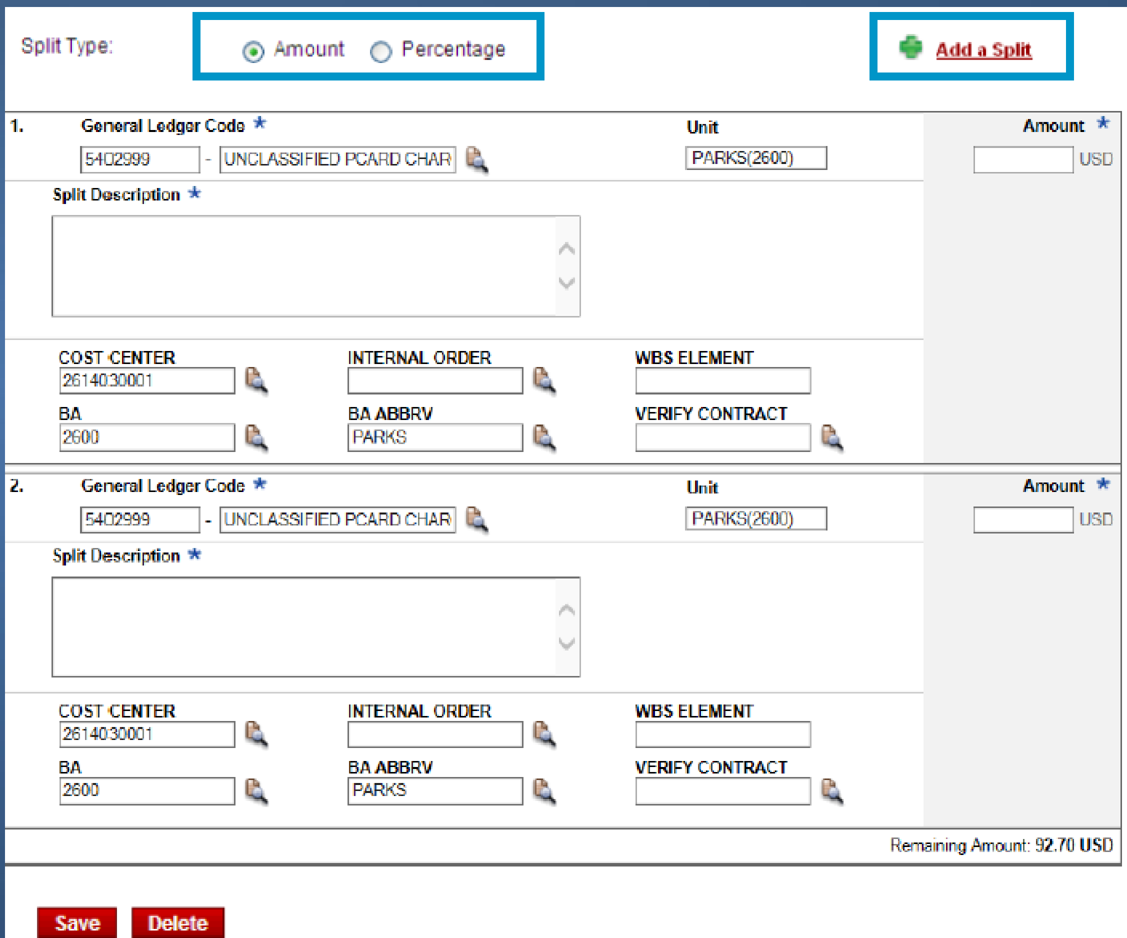
Description:

Save Cancel

"Description" is a REQUIRED Field

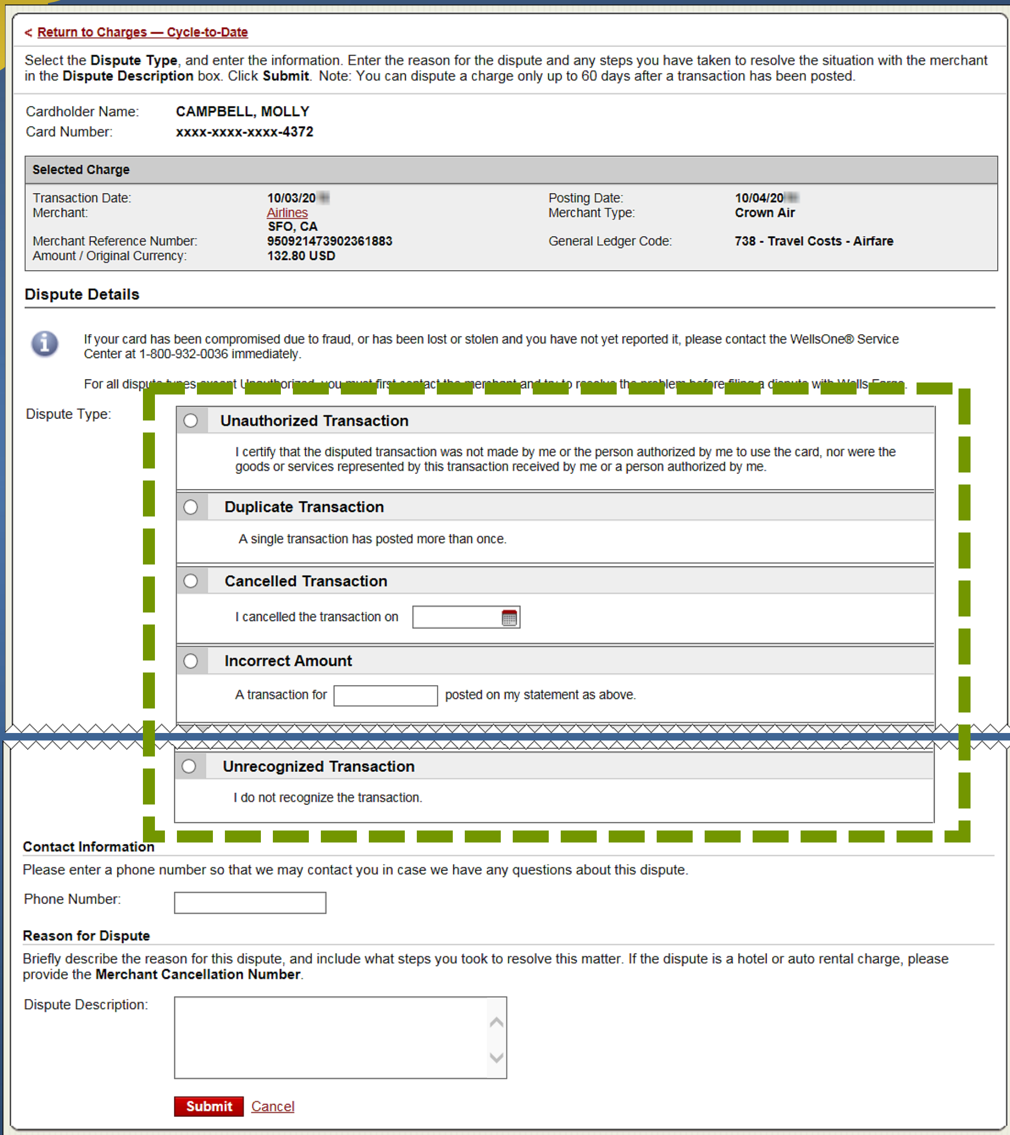
- Add a transaction description (up to 200 characters)
- Provide a business purpose for purchase
- Provide names of guests if applicable
- Adhere to company policy
- Avoid special characters

SPLIT AND RECLASSIFY



- Divide and reallocate a transaction into multiple entries
- Split by amount or by percentage
- Select add to create a new row and begin the split process

DISPUTE



< Return to Charges — Cycle-to-Date

Select the **Dispute Type**, and enter the information. Enter the reason for the dispute and any steps you have taken to resolve the situation with the merchant in the **Dispute Description** box. Click **Submit**. Note: You can dispute a charge only up to 60 days after a transaction has been posted.

Cardholder Name:	CAMPBELL, MOLLY
Card Number:	xxxx-xxxx-xxxx-4372

Selected Charge

Transaction Date:	10/03/20	Posting Date:	10/04/20
Merchant:	Airlines SFO, CA	Merchant Type:	Crown Air
Merchant Reference Number:	950921473902361883	General Ledger Code:	738 - Travel Costs - Airfare
Amount / Original Currency:	132.80 USD		

Dispute Details

If your card has been compromised due to fraud, or has been lost or stolen and you have not yet reported it, please contact the WellsOne® Service Center at 1-800-932-0036 immediately.

For all dispute types except Unauthorized, you must first contact the merchant and try to resolve the problem before filing a dispute with Wells Fargo.

Dispute Type:

- **Unauthorized Transaction**
  I certify that the disputed transaction was not made by me or the person authorized by me to use the card, nor were the goods or services represented by this transaction received by me or a person authorized by me.
- **Duplicate Transaction**
  A single transaction has posted more than once.
- **Cancelled Transaction**
  I cancelled the transaction on
- **Incorrect Amount**
  A transaction for posted on my statement as above.
- **Unrecognized Transaction**
  I do not recognize the transaction.

Contact Information

Please enter a phone number so that we may contact you in case we have any questions about this dispute.

Phone Number:

Reason for Dispute

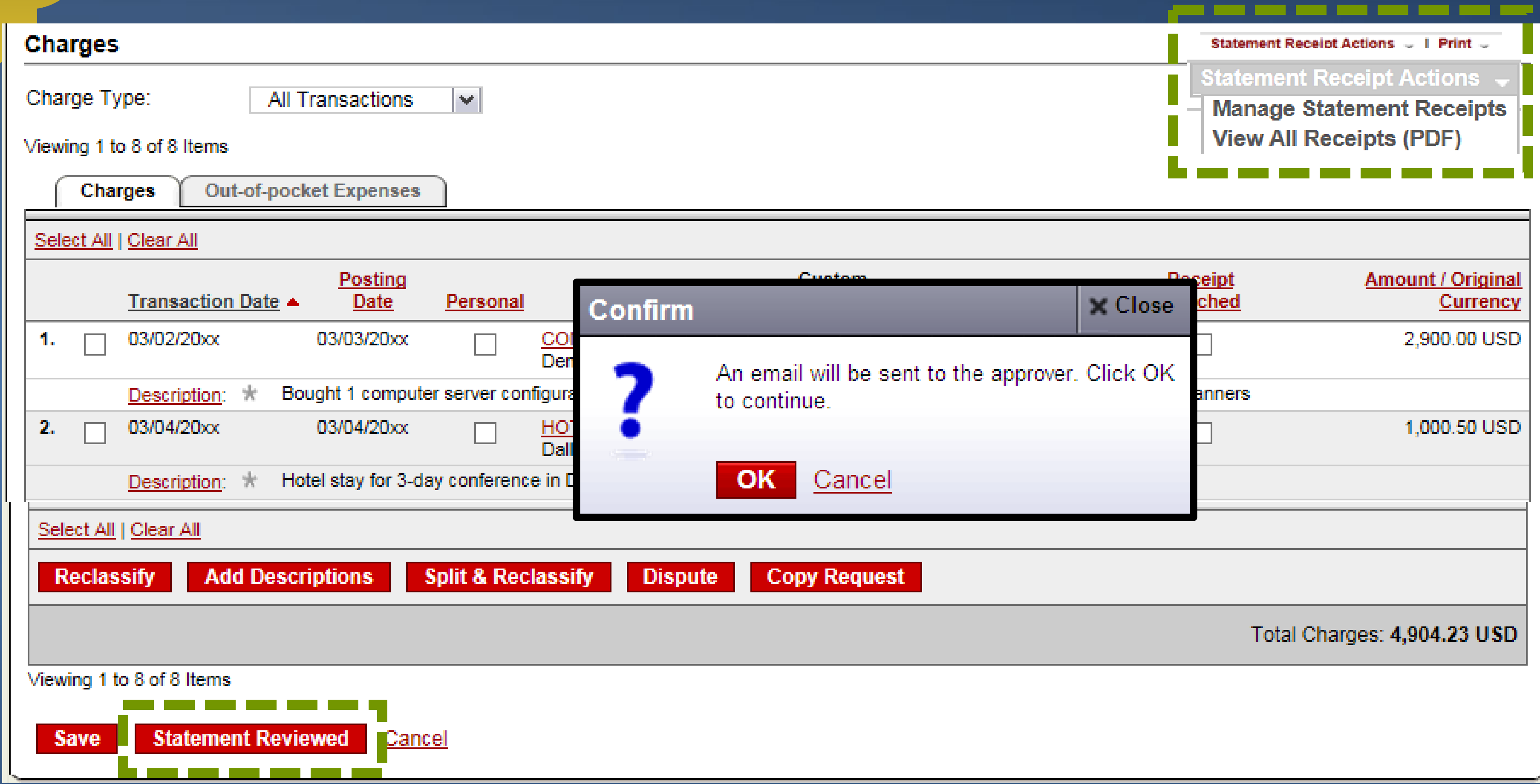
Briefly describe the reason for this dispute, and include what steps you took to resolve this matter. If the dispute is a hotel or auto rental charge, please provide the **Merchant Cancellation Number**.

Dispute Description:

Submit Cancel

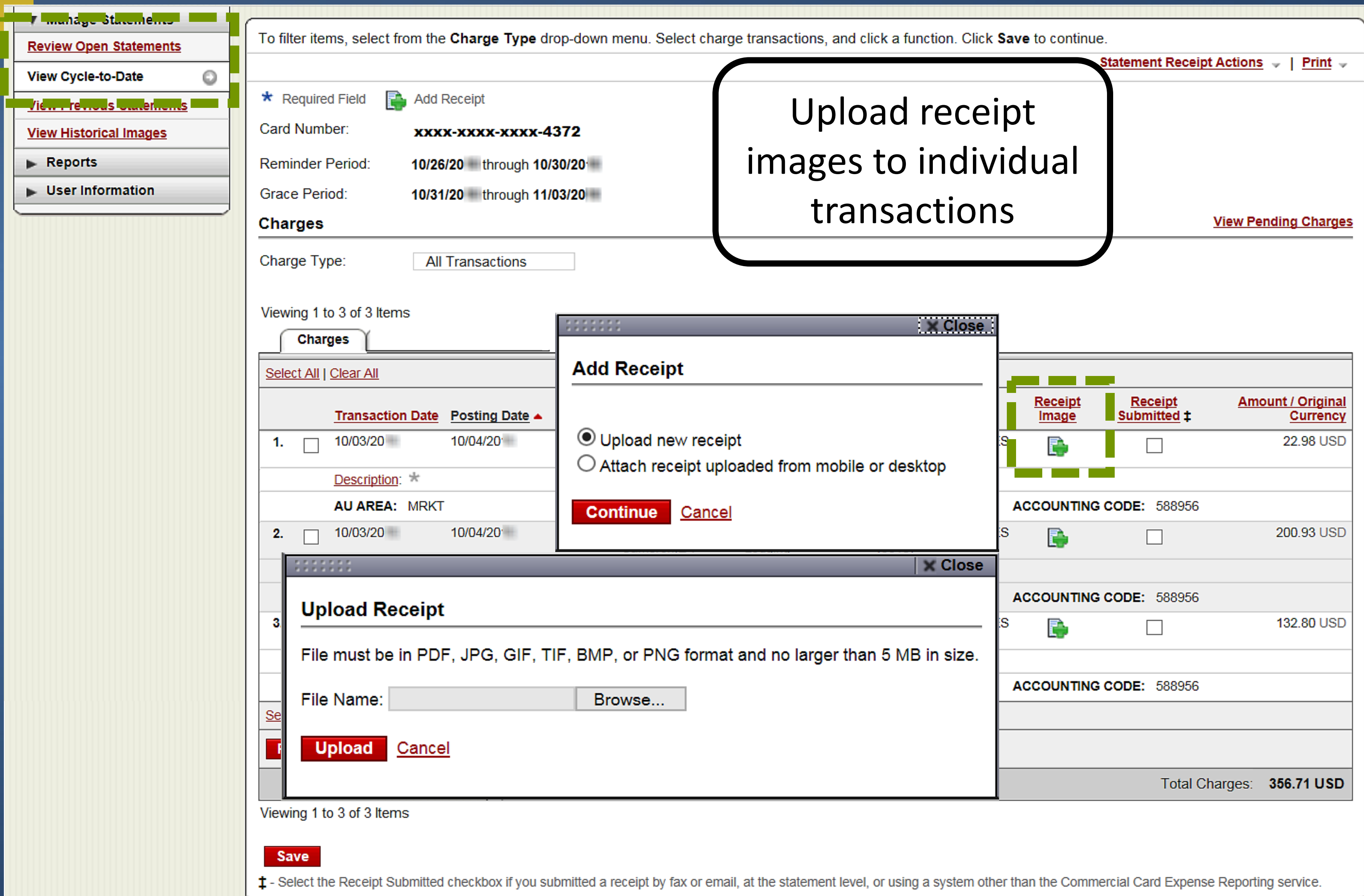
- **Contact the vendor <u>FIRST</u>** to try to get a refund or correction
- If unresolved after working directly with vendor, complete the online form
- Notify program administrator of dispute
- You have 60 days from the posting date to dispute a transaction
- Additional supporting information may be requested
- Call the service center if there are unrecognized transactions or suspected fraud

COMPLETE YOUR REVIEW

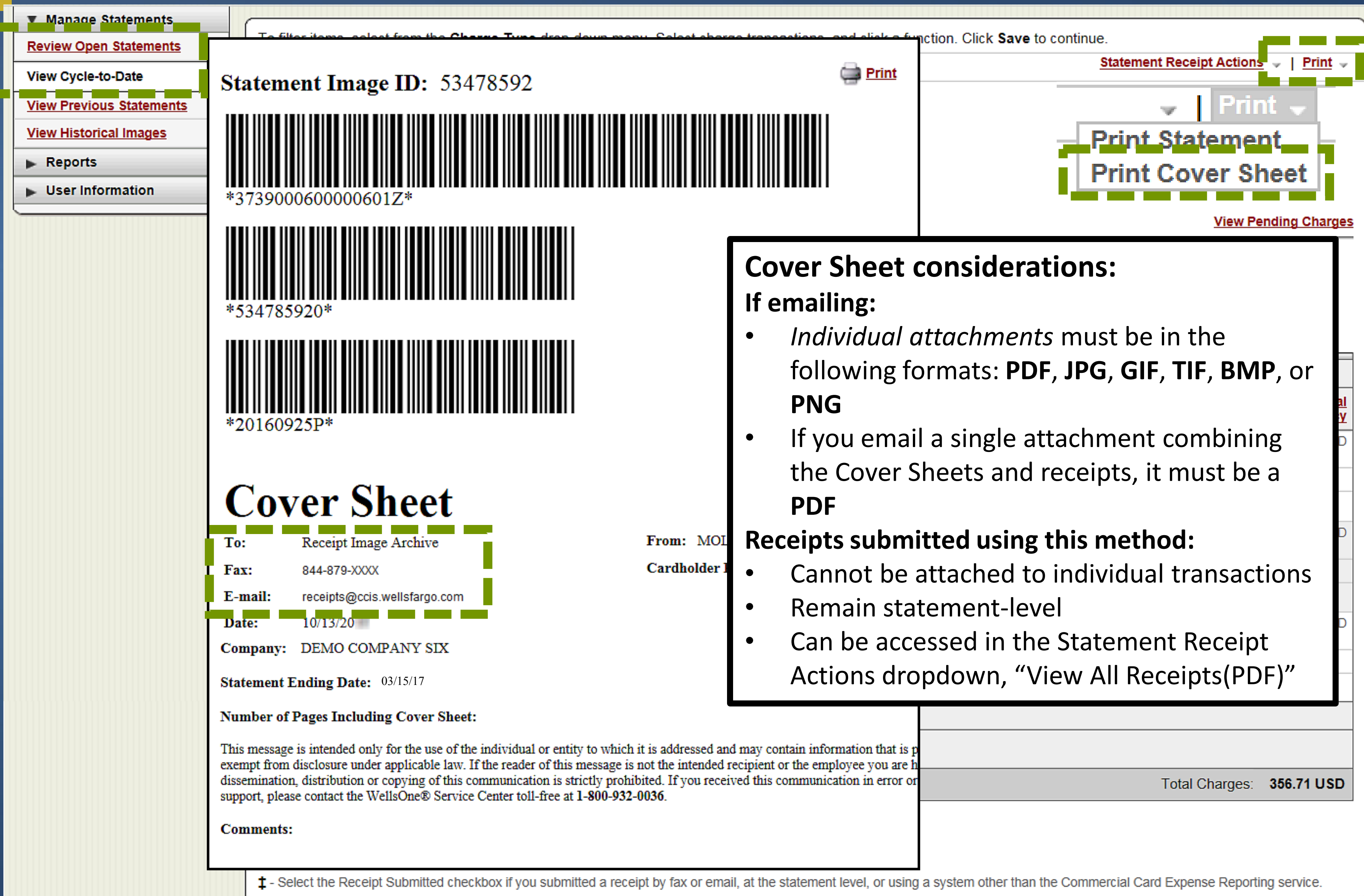


- Select “Statement Reviewed” and a message box appears indicating that an email will be sent to your approver
- Upload receipts via desktop or CEO mobile. To email or fax, select cover sheet option on the “Print” dropdown menu to print the cover sheet for this statement

DESKTOP RECEIPT IMAGING



RECEIPT IMAGING COVER SHEET



Cover Sheet considerations:

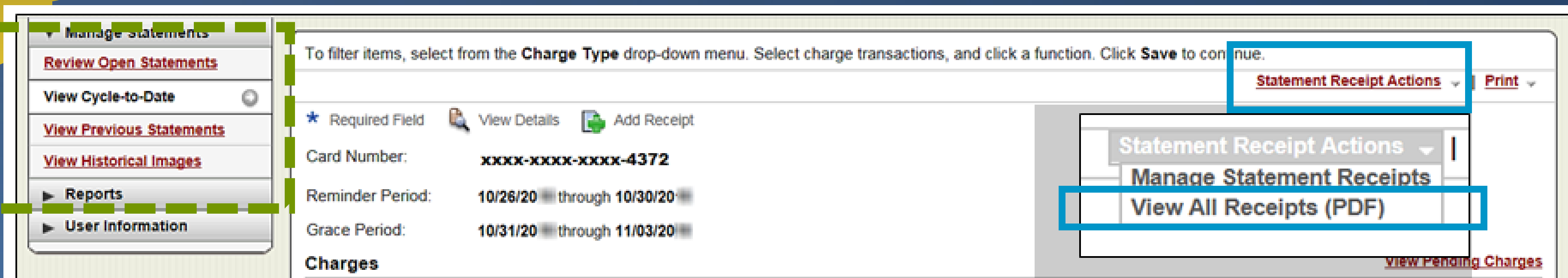
If emailing:

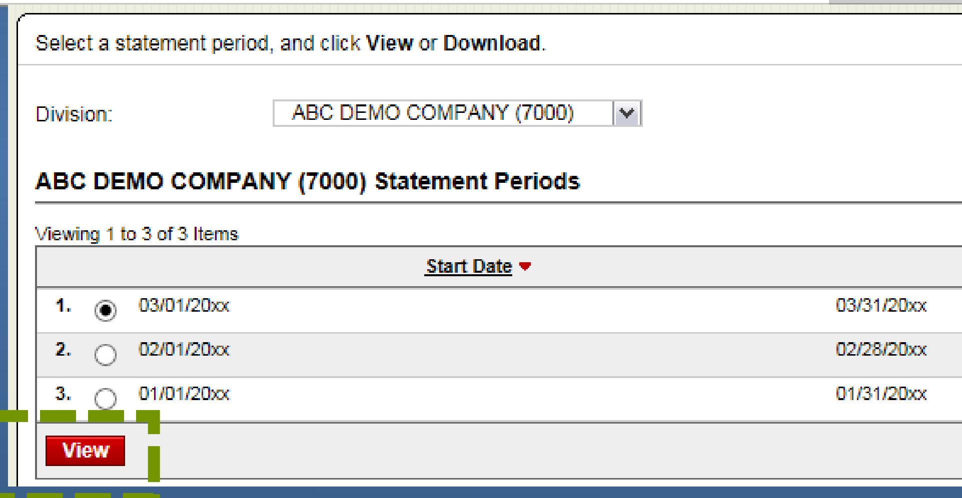
- *Individual attachments* must be in the following formats: **PDF**, **JPG**, **GIF**, **TIF**, **BMP**, or **PNG**
- If you email a single attachment combining the Cover Sheets and receipts, it must be a **PDF**

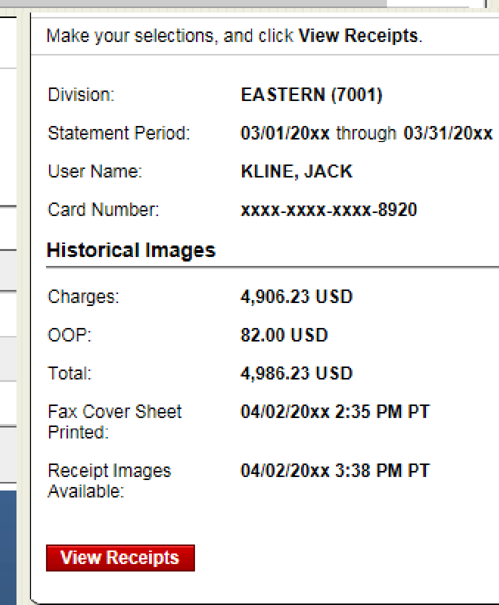
Receipts submitted using this method:

- Cannot be attached to individual transactions
- Remain statement-level
- Can be accessed in the Statement Receipt Actions dropdown, “View All Receipts(PDF)”

VIEWING RECEIPT IMAGES

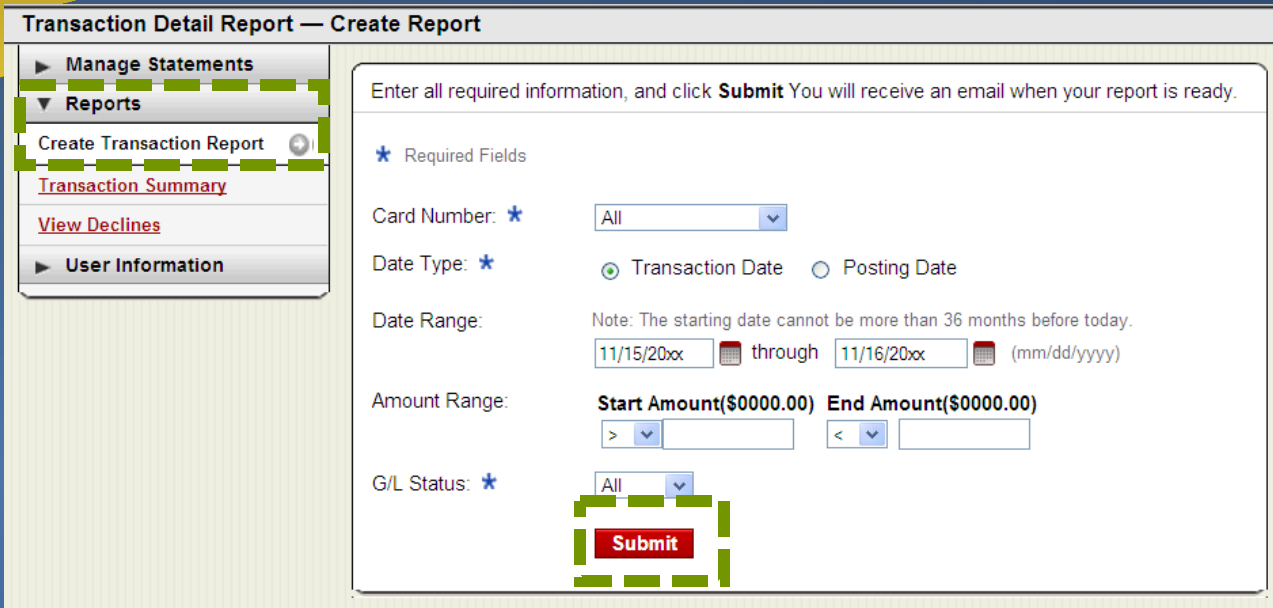




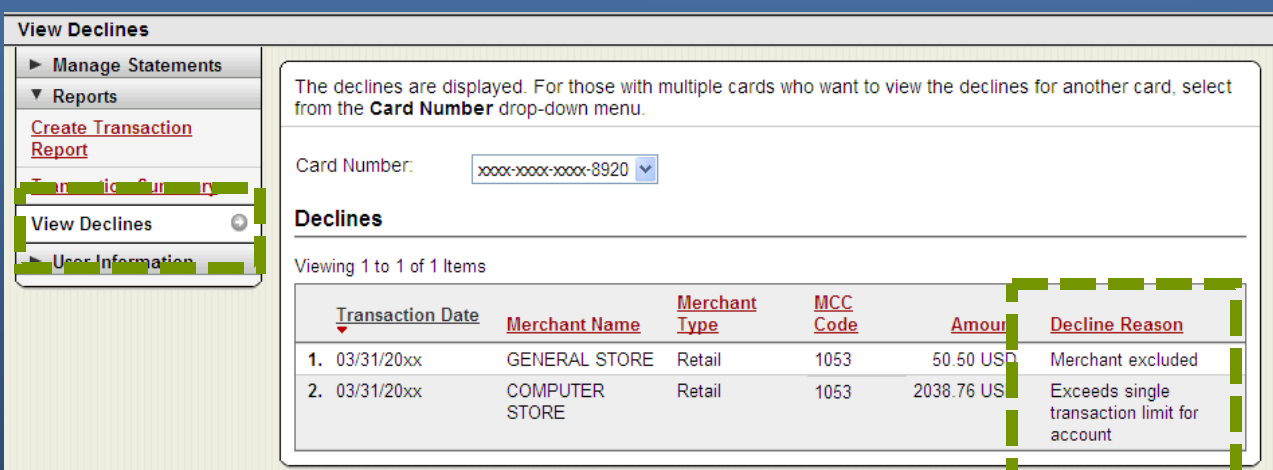


- View images by clicking the "View All Receipts (PDF)" link found under Statement Receipt Actions
- Print cover sheets for prior statements on the view previous statement screen
- View historical images for up to seven years via "view historical images"

REPORTS

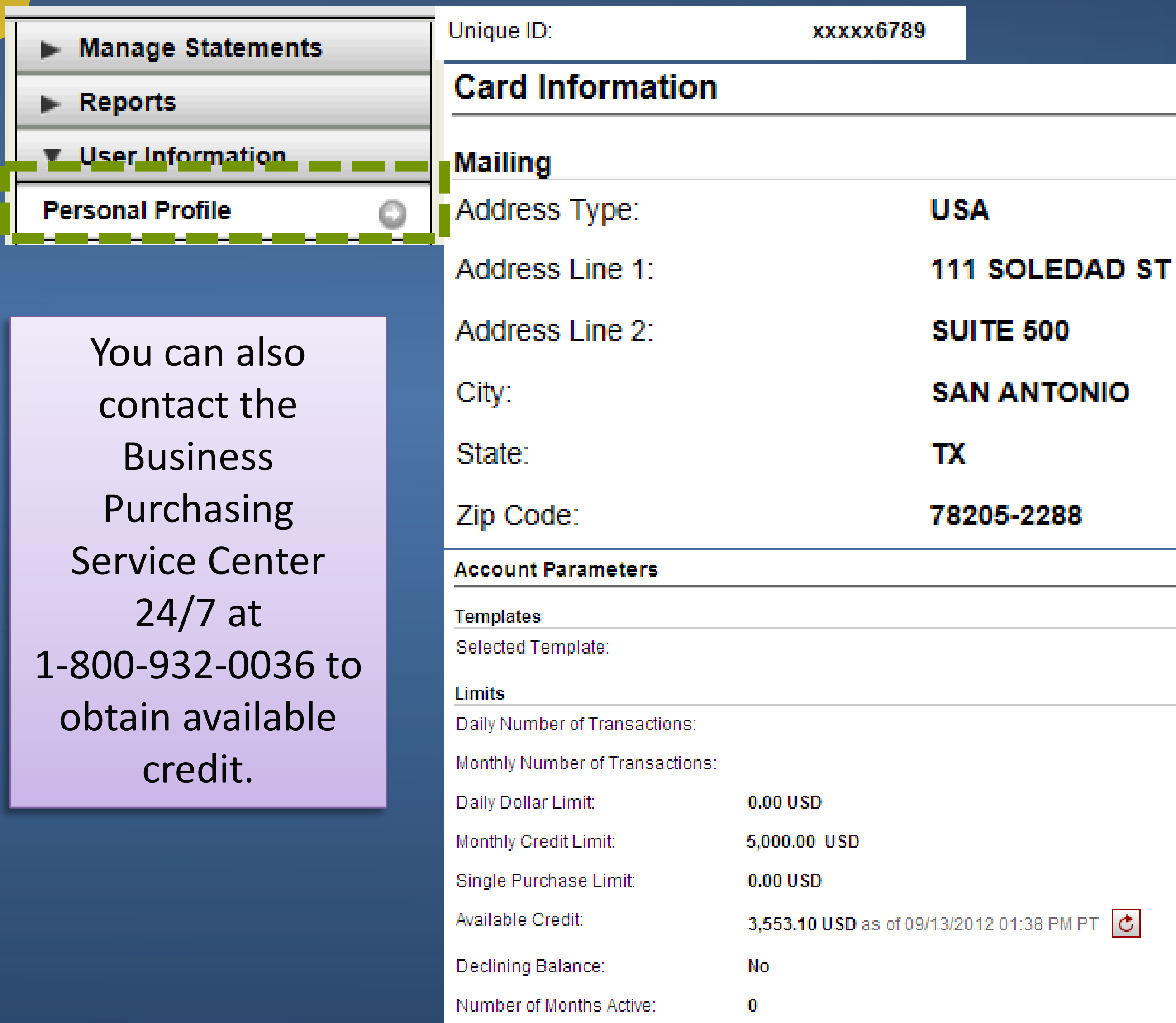


- Run transaction reports with various filters
- You are notified via e-mail when the report is ready



- View declined transactions to determine the reason for the decline
- Declines do not appear in real time; they will be displayed within 48 hours

PERSONAL PROFILE



You can also contact the Business Purchasing Service Center 24/7 at 1-800-932-0036 to obtain available credit.

Billing address for online and phone orders

Click to retrieve current available credit

CONTACT INFORMATION

- Wells Fargo - **1-800-932-0036**
  (keep readily available)
  - From outside of the United States call 1-612-332-2224
  - *<u>Call immediately if your card is lost, stolen or suspected missing</u>*
  - For immediate decline information
  - To access the automated voice response system for the following information:
    - Current balance
    - Available credit

CEO MOBILE

Via your mobile browser:

Go to https://ceomobile.wellsfargo.com or download the free ***Wells Fargo CEO Mobile app*** for iPhone/iPad or Android

Mobile cardholders can:

- View pending and posted card charges
- Add and edit descriptions
- View available credit
- View declines
- Upload receipts

Feature is optional at the cardholder's convenience

NEXT STEPS

Thank you for completing P-Card Training!

Complete the P-Card Test