



State of Missouri

Purchasing Card Policy & Procedure Manual

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1. PROGRAM OVERVIEW

1.1 Program Purpose

The purpose of the State of Missouri Purchasing Card Program (Program) is to establish a more efficient, cost effective method of purchasing and paying for goods and services within established limits. The Program was originally designed for making small dollar purchases. However, as the Program has evolved, the Program allows both small and large dollar purchases to help facilitate spending at Statewide, Agency, and Division levels, settle travel expenses, and simplify the procurement cycle. This Program is intended to reduce the number of purchase orders and checks issued, thereby enhancing efficiency and cost-cutting measures within both the individual Agency and statewide.

1.2 Program Benefits

The Purchasing Card Program provides the following benefits:

- Streamlines the process for purchasing most small and limited large dollar transactions.
- Allows goods or services to be procured in a timely manner. In some instances, this may allow the advantages of supplier discounts.
- Expands the vendor base by allowing cardholders to purchase goods/services from local vendors, by telephone, or online.
- Reduces the cost for procuring goods or services. The cost of purchasing goods/services with the purchasing card is significantly less than purchasing items via a purchase order. One of the reasons is the reduction in personnel time. The Purchasing Card Contractor (Contractor) also provides a rebate for goods/services procured through the purchasing card.
- Merchants will be paid more promptly than through traditional check or EFT methods. Merchants receive their payment within 24 to 72 hours depending upon how fast they transmit the transaction to their servicing bank and how quickly the bank routes transactions to VISA.

1.3 Program Intentions

The Purchasing Card is **NOT** intended to:

- Avoid or bypass State procurement or payment policies and procedures.
- Be used for payments between State agencies.
- Be used for entertainment purchases.
- Be used for personal travel expenses, such as meals.
- Be used for personal use.
- Be used for in-hand invoices.
- Be used by anyone other than the cardholder identified on the card.

2. PROGRAM ADMINISTRATION

2.1 Statewide Purchasing Card Program Administrators & Responsibilities

The Program is administered by the Statewide Purchasing Card Program Administrator group (P-Card Admin) within the Office of Administration - Division of Accounting. The P-Card Admin oversees the Program, oversees the Purchasing Card contract, establishes rules and policies, issues guidelines, provides reports and statistics, and assists Agency Purchasing Card Coordinators (Agency Coordinator) and Division Purchasing Card Coordinators (Division Coordinator) and cardholders with problem resolution. The P-Card Admin includes the following roles:

- Statewide Purchasing Card Administrator
- Assistant Statewide Purchasing Card Administrator
- Statewide Purchasing Card Coordinator

2.2 Purchasing Card Contractor

The Program is a partnership with the Contractor who has designated either a VISA or MasterCard brand. The Contractor is responsible for developing, implementing, and administering the Program in accordance with the provisions of the contract. Questions regarding the contract should be directed to the P-Card Admin.

2.3 Agency Administrators & Responsibilities

Each Agency is required to designate an Agency Coordinator. The Agency Coordinator is responsible for designating an Alternate Agency Purchasing Card Coordinator (Agency Coordinator) for the Agency. The Agency Coordinator is responsible for the overall operation of the Program at the Agency. This includes the authority to enforce compliance with all accounting and purchasing statutes, regulations, and policies to ensure the valid use of all purchasing cards within the Agency. The responsibility of the Agency Coordinator includes, but is not limited to, the following:

- Complying with the State Purchasing Card Policy and Procedure Manual and other applicable purchasing statutes, regulations and policies. Exception requests to the State of Missouri Purchasing Card Policy and Procedure Manual must be made in writing to the P-Card Admin prior to the act or event in question.
- Working with the Division Coordinator, the P-Card Admin, and the Contractor to issue new purchasing cards, make changes to existing cards, and terminate existing cards.
- Communicating other pertinent information on behalf of the Agency and working with the Division Coordinator, the P-Card Admin, and the Contractor to resolve any issues/concerns related to the Agency's Program.
- Keeping records of completed forms required by policy and/or submitted to the Contractor for each cardholder.
- Ensuring accounting records are maintained in accordance with the State Retention Schedule.

The Agency may appoint Division Coordinator and Alternate Division Purchasing Card Coordinators (Division Coordinator). The responsibilities of the Division Coordinator include, but are not limited to, the following:

- Complying with the State Purchasing Card Policy and Procedure Manual and other applicable purchasing statutes, regulations and policies. Exception requests to the State of Missouri Purchasing Card Policy and Procedure Manual must be made in writing to the Agency Coordinator prior to the act or event in question.
- Working with the Division's management and the Agency Coordinator to determine who is eligible for a purchasing card, coordinating cardholder limits, alerting management of any spending concerns through the annual review, communicating other pertinent information on behalf of the division, and keeping records of all cardholders.

2.4 Cardholder Responsibilities

The responsibilities of the cardholders include, but are not limited, to the following:

- Complying with the State of Missouri Purchasing Card Policy and Procedure Manual and other applicable purchasing statutes, regulations and policies. Exception requests must be sent to the Agency/Division Coordinator prior to the act or event in question.
- Ensuring the security of their purchasing card.
- Ensuring the use of the card is for official State business and in accordance with established guidelines. The card is issued by legal name and any purchases made against the card will be the cardholder's responsibility. Use of the card not in accordance with the established guidelines can result in personal liability and/or disciplinary actions.

3. INTERAGENCY AGREEMENTS AND AGENCY COORDINATOR DESIGNATION

3.1 Interagency Agreement Purpose

Agencies participating in the Program must enter into an Interagency Agreement with the Office of Administration. The Interagency Agreement sets forth the responsibilities of both departments to one another regarding the Agency's participation in the Program. Through the use of the Interagency Agreement and the Addendum to the Interagency Agreement (Addendum), general Purchasing Card duties have been delegated to Agency Coordinators, and at Agency management discretion, Division Coordinators.

3.2 Interagency Agreement and Agency/Division Coordinator Designation Procedures

For an Agency to participate in the Program, each Agency must complete the *Interagency Agreement* (Appendix 12) and the *Addendum* (Appendix 13) using original signatures.¹ Submit the completed form to the P-Card Admin via email for approval by the Office of Administration.

¹ For purposes of the State of Missouri Purchasing Card Policy and Procedure manual, all forms required to be completed with an "original signature" must be manually signed by the required individual(s). Rubber stamps or facsimile signatures are not allowed. An electronic signature may be used with prior approval by the Statewide Purchasing Card Administrator after appropriate audit trails and controls have been established for such signatures.

The *Interagency Agreement* (Appendix 12) and the *Addendum* (Appendix 13) must be updated using original signatures upon a change in an elected official, and if desired, upon other significant changes in management at the Agency.

The *Addendum* (Appendix 13) must be updated using original signatures upon the change in the primary Agency Coordinator. Submit the completed form to the P-Card Admin via email for approval by the Office of Administration.

Upon the issuance or revision of the *Addendum*, the Agency Coordinator must complete an *Agency Coordinator Request Form* (Appendix 14) using an original signature and submit it to the P-Card Admin for approval. The P-Card Admin will submit the completed form to the Contractor.

Each Agency Coordinator must designate at least one Alternate Purchasing Card Coordinator (Agency Coordinator) by completing the *Agency Purchasing Card coordinator Request Form* (Appendix 14) using an original signature and submitting the form to the P-Card Admin for approval. The P-Card Admin will submit the completed form to the Contractor.

Each Agency may designate Division Coordinators. Division coordinators must complete the *Agency Purchasing Card coordinator Request Form* (Appendix 14) using an original signature. This form must then be approved by the Division Director and Agency Coordinator.

The Agency Coordinator is responsible for immediately submitting an *Agency Purchasing Card Coordinator Request Form* (Appendix 14) upon the termination in employment or change in job duty of an Agency/Division Coordinator.

The Agency Coordinators on-file with the Contractor are the only individuals authorized to make changes for the Agency, other than P-Card Admin. Division Coordinators are not authorized to make changes with the contractor or perform card management changes in the Purchasing Card Online Management Application (Application).

4. PROGRAM RESOURCES

4.1 State Purchasing Card Website

The State maintains an informational website for purchasing cards at the following address:
<http://oa.mo.gov/accounting/state-employees/purchasing-and-travel-cards> .

4.2 Statewide Purchasing Card Email

The P-Card Admin monitors a purchasing card email address Monday through Friday on a regular basis. For any account changes/approvals, other account questions, purchasing questions, policy questions, or any other Purchasing Card concerns, please send inquiries to pcard@oa.mo.gov and the P-Card Admin will get back to you as promptly as possible.

Cardholder questions regarding individual purchasing cards should be directed to the Agency/Division Coordinators.

Periodically, the P-Card Admin will send updates about the Program via email to the Agency Coordinators.

4.3 Purchasing Card Roundtable Meetings

Meetings regarding the Program are held in Jefferson City on a quarterly basis. The meetings are for attendance by the P-Card Admin, Agency/Division Coordinators, and Contractor staff. The purpose of these meetings are to discuss current purchasing card issues, network for solutions, and announce upcoming changes to the Program. Agency/Division Coordinators are encouraged to attend when feasible. Agendas for the meetings are distributed approximately one week in advance. If you have a topic you would like to discuss, please email the purchasing card mailbox at pcard@oa.mo.gov.

5. CARD MANAGEMENT PROCEDURES

5.1 Obtaining a Card

The following tasks must be performed for State employees interested in receiving a State Purchasing Card for official State business:

- The employee interested in receiving a State Purchasing Card for official State business must read and understand the terms and conditions outlined in the State of Missouri Purchasing Card Policy and Procedure Manual and, if applicable, their Agency purchasing card policy and procedure manual. The Agency/Division Coordinator is responsible for ensuring each cardholder receives a copy of the State of Missouri Purchasing Card Policy and Procedure Manual and other applicable policies, including any updates to these policies.
- The employee must complete cardholder training prior to receiving a card in compliance with section 6.1. The Agency/Division Coordinator must ensure the employee receives cardholder training prior to issuance of the card. If deemed necessary, the Agency/Division Coordinator may provide additional training.
- The employee must complete the *Purchasing Card Cardholder Agreement* (Appendix 3) using an original signature. The employee's original signature on the *Purchasing Card Cardholder Agreement* indicates that he/she understands the intent of the Program and agrees to adhere to the established guidelines. The employee must submit the form to the Agency/Division Coordinator who is responsible for retaining the agreement.
- The employee must complete a *Purchasing Card Account Action Request* (Appendix 4) using an original signature and submit the form to the Division Coordinator for approval. The Division Coordinator will forward a completed *Purchasing Card Account Action Request* (Appendix 4) to the Agency Coordinator. The Agency Coordinator is responsible for approving the form using an original signature and retaining the form. For accounts over \$25,000 or for cards assigned to an Agency Coordinator, the *Purchasing Card Account Action Request* (Appendix 4) must be forwarded to the P-Card Admin for approval prior to issuing a card.

- Note: The *Purchasing Card Account Action Request* (Appendix 4) may be modified to suit Agency needs, but must include a minimum of the fields listed on this form.
- For credit limits \$25,000 or under, the Agency Coordinator is responsible for requesting a card be issued by the Contractor upon completion of the required forms and training. The Agency Coordinator must process requests through the Application. For account changes over \$25,000, the P-Card Admin must process the request. To ensure proper segregation of duties, Agency Coordinators must not approve their own card or process this through the Application. Instead, the P-Card Admin must process the request.
- Please note: Contractor staff will not make changes to any card/account without designated Agency Coordinator approval. For credit limits over \$25,000 or for cards related to Agency Coordinators, the Contractor will not make any changes without the P-Card Admin approval.

Each cardholder should only have one purchasing card and the cardholder must be an active employee of the State. A cardholder may be issued a second card where a business needs exists. To request a second card, a written request must be submitted to and approved by the P-Card Admin prior to obtaining the card.

The Contractor will process the request within one business day and the card or account information will be delivered to the Agency within five to seven working days. The Agency/Division Coordinator will notify the cardholder when the card or account information is available. The Agency/Division Coordinator is responsible for ensuring proper security of the card and credit card information. This includes maintaining the card in a locked file until distribution to the cardholder and not providing the information to unauthorized personnel.

State Purchasing Cards are state liability credit cards. Therefore, employee personal credit is not affected by the issuance or use of the Purchasing Card. The card is issued by legal name and any purchases made against the card will be the cardholder's responsibility. Although individual credit score is not affected, use of the card that is not in accordance with the established guidelines may result in personal liability. If you have any questions about the program or need additional information, please contact your Agency/Division Coordinator.

5.2 Types of Accounts

There are three different types of accounts available in the Program. The determination of which type of account the cardholder receives is determined by the Agency/Division Coordinator and Agency management based upon purchasing needs. Regardless of the type of account, all cards and accounts must be issued in the employee's **legal** name (as indicated in the State's human resource system) and all accounts are subject to the same internal control responsibilities and oversight.

- **Standard Purchasing Card Account** – This type of card/account allows for non-travel related purchasing needs in order to procure commodities and services for official state business.
- **Travel Purchasing Card Account**- This type of card/account allows transactions for authorized State official business travel to take place. These transactions primarily include purchases

such as lodging, commercial transportation (vehicle rental, air fare, bus, taxi or similar rideshare services and rail), parking fees, and conference registrations. It does not allow employee meals in travel status unless the Agency has been granted an exception waiver by the P-Card Admin prior to the transaction(s) taking place.

- **Dual Purchasing Card Account** – This type of card/account combines the functions of the Travel Purchasing Card Account with the functions of the Standard Purchasing Card Account, allowing travel related purchasing needs along with procuring all commodities and services necessary for official State business. This type of account reduces the need for cardholders to have multiple accounts issued in their name.

Each card/account must be assigned to an individual employee in order to ensure individual accountability. Group, shared, or central travel desk cards not in an individual name are not allowed. Emergency cards may be allowed if authorized by the P-Card Admin. Emergency cards are a type of card available in a State Emergency, such as a natural disaster like a flood, snow storm, or tornado. These types of cards are strategically placed across the State and may be activated at any time 24 hours a day, seven days a week.

For Emergency cards not assigned to an individual employee, the Agency/Division Coordinator is responsible for establishing proper controls for these cards and ensuring the card and activity is in compliance with the State of Missouri Purchasing Card Policy and Procedure Manual. In addition, the following procedures should be implemented:

- When a card is not in use, the card should be maintained in a locked file with limited access. In addition, the card should be placed in a suspended status within the Application.
- A log should be maintained to identify who has taken the card and on what date, and when it was returned. The log should include signatures of the Agency/Division Coordinator and the individual who uses the card to support usage of the card.
- The employee responsible for using the card should be provided a copy of the State of Missouri Purchasing Card Policy and Procedure Manual.

5.3 Spending Limits and Card Types

The Contractor requires a monthly credit limit and a single transaction limit (or strategy) be assigned to every card/account. Standard statewide credit limits are \$3,000 per month with a single transaction limit of \$1,000. Each Agency may request higher limits with the proper justification.

Each strategy/single transaction limit available is defined by a listing of merchant category codes (MCCs) that determine if a transaction may be allowed or disallowed. MCCs are used to classify the business by the types of goods or services it provides, such as a hotel or grocery store. Restricting certain MCCs helps protect the State against unauthorized or prohibited purchases. In rare instances, an override strategy may be used to purchase commodities typically restricted. The override strategy should be used on a temporary basis and a business need should be provided for the use. Refer to section 5.5 for how to request an override strategy.

Purchasing cards may be issued as a plastic (physical) card or a ghost card. A ghost card essentially means that a plastic card is not issued to the cardholder. Instead of a physical card, the cardholder only receives an account number, expiration date, and CVV (Card Verification Value) code. Ghost cards are recommended for large purchases to limited vendors or when credit limits are \$50,000 or more. The following are the guidelines for determining if a card should be plastic or ghost:

- Credit limits under \$50,000 may be on a plastic or a ghost card.
- Permanent credit limits of \$50,000 or more must be on a ghost card.
- Cardholder's with permanent credit limit of \$50,000 or more may be allowed both a ghost and a plastic card upon approval by the P-Card Admin.

5.4 Billing Cycles and Statements

The billing cycle date for a card is selected by the cardholder's Agency in conjunction with the Contractor. Payments are not issued from the State's financial system on the last two working days of the month. Therefore, we recommend that billing cycles be scheduled to occur prior to the month end to provide sufficient time to process the payment.

Each cardholder will receive a statement of activity for the month in which there was activity. Electronic statements are available for all accounts through the Application. To obtain electronic access to a statement using the Application, refer to section 9.4. A paper statement may be allowed for a cardholder based on your Agency's selection. The Agency/Division Coordinator is responsible for determining which cardholders need a paper statement when a card is issued and ensuring a correct mailing address is provided to the Contractor.

5.5 Account Changes

The following tasks must be performed for each card/account change (e.g. name or address change, change in credit limit or single transaction limit, suspension of card, issuance of a replacement card, etc.):

- The cardholder must complete a *Purchasing Card Account Action Request* (Appendix 4) using an original signature and submit the form to the Division Coordinator for approval. The Division Coordinator will forward the completed *Purchasing Card Account Action Request* (Appendix 4) to the Agency Coordinator. The Agency Coordinator is responsible for approving the form using an original signature and retaining the form. For account changes over \$25,000 or for cards assigned to an Agency Coordinator, the *Purchasing Card Account Action Request* (Appendix 4) must be forwarded to the P-Card Admin for approval.
- For credit limits of \$25,000 or under, the Agency Coordinator is responsible for processing the request through the Application. For account changes over \$25,000 or for cards assigned to an Agency Coordinator, the P-Card Admin must process the request.

5.6 Card Renewal

A renewal card will be automatically issued before the card expiration date. Cards do not expire until the end of the month of expiration. The Agency Coordinator will be notified when the renewal card is available.

5.7 Card Cancellation / Closing Accounts

Purchasing cards belong to the State and must be surrendered by the cardholder to their Agency/Division Coordinator upon separation of employment with his/her Agency or when the card is no longer needed. Employees on extended leave for greater than one month should also turn in their cards to the appropriate coordinator so that cards can be temporarily suspended during their absence to mitigate fraud risk.

To cancel a card, the Agency/Division Coordinator should ensure *the Purchasing Card Account Action Request Form* (Appendix 4) is completed and retained for audit purposes. In addition, the Agency/Division Coordinator must cut the card in half and immediately close the account via the Application. Agency/Division Coordinators are responsible for maintaining documentation supporting card cancellations.

Upon employee termination from the Agency/Division, the separated employee's account must be closed or suspended immediately. Monthly terminated cardholder reports are reviewed and monitored by the P-Card Admin and any instances identified are sent to the affected agencies. If a terminated employee is on the terminated cardholder report and still has an active account, the P-Card Admin will contact the agency and proper justification must be given as to why the account was not immediately closed.

Card usage will be monitored and card privileges may be revoked if card violations occur. The P-Card Admin and/or the issuing Agency reserves the right to cancel cards at any time.

5.8 Decline of Card Transactions

If the card is declined when a transaction is processed, the cardholder may contact the Agency Coordinator for assistance in determining why the card was declined.

The most common reasons that a transaction is rejected include:

- Exceeding monthly cycle or single transaction limits.
- The merchant falls under a restricted MCC. Certain vendor types have been restricted from use due to the types of items or services being sold. If the card is presented to a blocked vendor, the transaction will be declined.

Any vendor falling within the purchasing guidelines is considered to be a potential vendor of the Purchasing Card. It is likely that any vendor currently utilized as a source for commodities will accept the Purchasing Card. Contact your Agency/Division Coordinator if you need assistance with the vendor accepting the purchasing card.

5.9 Purchasing Card Security

When the Purchasing Card is received, cardholders must sign the back of the card immediately and always keep it in a secure place. Upon receipt of the Purchasing Card, the cardholder will need to call the telephone number printed on the sticker on the card for activation. Pre-activated or bulk activated cards are not allowed. Contact the Agency/Division Coordinator for assistance if needed.

Only the authorized cardholder may use the card. Card sharing between employees is not allowed and will cause revocation of card privileges. The card and card number must be safeguarded against use by unauthorized individuals in the same manner cardholders would secure personal credit cards.

Ensure security of the 16-digits of the card number and the CVV. Do not copy the card or fax a copy of the card to vendors. Instead, utilize the *Third-Party Credit Card Authorization Form* (Appendix 11).

The Agency/Division Coordinator is responsible for ensuring cardholder information (name, full 16 digits of the card number, social security number) is maintained in a locked file and properly secured. Email is not a secure method of communication, therefore, always encrypt sensitive information. If your card is lost or stolen, or if you suspect the security of your account has been compromised, follow the procedures outlined in section 5.10 below.

The Contractor uses a fraud monitoring system to flag suspicious transactions. Occasionally, this will generate a phone verification call from the security department. If the cardholder or coordinator is unavailable to verify the suspicious transactions, the card may be temporarily suspended.

5.10 Reporting a Lost or Stolen Card or Suspected Fraud

If a Purchasing Card is lost or stolen, or if you suspect the security of your card has been compromised, **immediately** notify **all** of the following:

- Contractor Security Team. (The telephone number is available on the back of your card or the OA website at <http://oa.mo.gov/accounting/state-employees/purchasing-and-travel-cards>.)
- Agency/Division Coordinator.
- P-Card Admin.

In addition, the Agency/Division Coordinator must also update the status of the lost or stolen card through the Application by changing its status to “Closed.” Setting the account to this status will prevent any further activity from being allowed to take place on the card. Once a new card is issued, it will be delivered to the Agency/Division Coordinator within about a week. The cardholder must return the canceled card to the Agency/Division Coordinator for proper card destruction and documentation.

Even once an account has been closed via the Application, the Contractor must still be immediately notified of its lost/stolen status to ensure no fraudulent activity takes place. Immediate notification of a lost or stolen Purchasing Card will prevent the cardholder from being held personally responsible for the payment of unauthorized transactions.

The Purchasing Card commits taxpayer funds each time it is used by a cardholder. This is a responsibility that cannot be taken lightly. If you suspect fraud or misuse was committed with a State Purchasing Card, you must report it to Agency management, Agency/Division Coordinators, the P-Card Admin, and Contractor **immediately**. In addition, the State Auditor’s Office provides a confidential hotline to report suspected fraud or abuse at 800-347-8597.

5.11 Annual Account Analysis

An annual account analysis for each open card/account assigned to an Agency is required to ensure spending limits are justified. Procedures are as follows:

- After the close of each fiscal year, Agency Coordinators will receive a spreadsheet from the P-Card Admin reflecting the spending trends over the past year for all current accounts at the Agency.
- The Agency Coordinator must analyze each account to determine if monthly credit limits are commensurate with actual spending, if long-term inactive accounts should be closed, and to ensure only authorized employees have accounts.
- The Agency Coordinator shall indicate appropriate changes to the accounts and return the spreadsheet back to the P-Card Admin at the due date specified. Documentation of the annual account analysis should be retained by the Agency for audit purposes.

The Agency Coordinator may perform more frequent account analysis as desired. To obtain this information, contact the P-Card Admin. The Application also has reports available to monitor card usage.

6. CARDHOLDER TRAINING AND VIOLATIONS

6.1 Cardholder Training Requirements

Each new cardholder must complete cardholder training prior to issuance of a purchasing card. In addition, in order to continue to be a member of the Program, each cardholder is required to complete cardholder training on an annual basis thereafter.

Cardholders must complete the training presentation and pass a quiz authorized by the P-Card Admin. The training must include, but is not limited to, the topics covered in the State of Missouri Purchasing Card Policy and Procedure Manual. Upon successful completion of the training and quiz, the cardholder will receive a system-generated certificate of completion for that year. The cardholder is responsible for signing the certificate using an original signature to certify they completed the training and the cardholder must submit the completed certificate to the Agency/Division Coordinator, who is responsible for retaining the certificate.

Agency/Division Coordinators are responsible for ensuring all cardholders receive training prior to issuance of the card and annually thereafter. Cardholders who do not attend training on a timely basis may subject their card to being suspended or closed.

6.2 Purchasing Card Violations

Cardholders are responsible for and accountable to their Agency for all charges made with the Purchasing Card. Violation of any policies or procedures of this Program will result in the evaluation of cardholder privileges. Examples of violations of the purchasing card include, but are not limited, to the following:

- Using the purchasing card for personal use or purchases not authorized for official State business.
- Using the purchasing card to purchase goods or services in violation of the State's purchasing laws and regulations, or purchasing card policies and procedures, or which violate any law or regulation to which the State adheres.
- Splitting transactions to bypass single transaction limits, monthly credit limits, and/or purchasing policies and procedures.
- Failure to provide the transaction log (if applicable), supporting documentation, or the statement in accordance with the State of Missouri Purchasing Card Policy and Procedure Manual.
- Failure to retain required receipts and/or provide adequate supporting documentation.
- Sharing your card with another individual.

Improper use of the Purchasing Card or violation of the purchasing card policies and procedures may cause suspension or revocation of the card, disciplinary action up to and including termination, and may subject cardholders to criminal prosecution. Amounts attributable to improper use by the cardholder may be withheld from their paycheck or other State warrants which may be payable to them.

If a purchase appears inappropriate on a monthly billing statement, the cardholder must supply written justification to Agency management and/or the Agency/Division Coordinator, as appropriate. If the justification is insufficient, appropriate action is at the discretion of Agency management. If a charge is deemed inappropriate, steps should be taken to immediately reimburse these charges. The cardholder could either (a) return the goods for a credit or submit payment to the vendor directly and the vendor refund the purchasing card; or (b) submit payment to the Contractor directly using their personal funds. For cardholders who do not reimburse the costs, work with the Agency's Human Resource (HR) Division to deduct the amount from the employee's next pay check. Increased training and reminders of disciplinary actions should be provided to the cardholder for any offenses.

7. ALLOWABLE CHARGES AND PAYMENT PROCESS

7.1 Allowable & Unallowable Charges

The cardholder and the Agency/Division Coordinator are responsible for ensuring charges are in accordance with statewide and departmental requirements and that charges have a clear business purpose to the Agency work program. Appendix 1 lists examples of items which are allowable purchases with the State Purchasing Card. Appendix 2 provides examples of items that are unallowable/excluded purchases. Appendices 1 and 2 are intended to offer guidance; however, these do not represent all-inclusive lists of acceptable or unacceptable items. Agency policy may be more restrictive than State policy. Follow your Agency's established guidelines of allowable charges. Purchases must also be in compliance with other applicable statutes, regulations, and policies. For example, payments should be in compliance with Statewide Policies and Regulations, such as the Preapproval of Claims and Accounts 1 CSR 10-3.010 and the Travel Regulations 1 CSR 10-11.010. Questions concerning the appropriateness of a purchase should be directed to the Agency/Division Purchasing Card Coordinator prior to using the card. Allowable purchases must also meet the Agency's general purchasing requirements.

7.2 Personal Use

Although the Purchasing Card is issued in your name, it is the property of the State and is only to be used for official State of Missouri business purchases as defined in this manual.

Personal use of the card is prohibited. The cardholder is responsible for immediately reimbursing these charges through either personal check or by the vendor crediting the account. If the cardholder does not reimburse the costs, the Agency/Division Coordinator must work with the Agency's Human Resource Division to deduct the amount from the employee's next pay check. Disciplinary action for personal use may be necessary depending on the severity and circumstances of the incident. This disciplinary action may include suspending or closing of the card, termination of employment, or possible criminal prosecution.

7.3 Missouri State Sales Tax Exemption

State agencies are exempt from paying Missouri State Sales Tax per Section 144.030.1 RSMo. The State sales tax exemption number is printed on the Purchasing Card. For those accounts without a plastic card, the tax exemption certificate is provided in Appendix 9.

The cardholder is responsible for ensuring that Missouri State Sales Tax is not included in each charge. If sales tax is included, the cardholder must work with the vendor to correct the purchase amount. The *VISA Purchasing Card Dispute Form* (Appendix 10) may not be used to dispute Missouri sales and use tax.

Any sales tax charged in error must be entered on the transaction log as a separate log entry (or in a manner authorized by the Agency). When the sales tax charge has been reversed on the accounts, a negative entry should be recorded on the log to indicate that the sales tax charge has been refunded to the card. If the vendor is unable to credit the sales tax, the cardholder must supply written justification explaining why the charging of sales tax was approved at the time of the purchase and the steps taken to attempt to receive a credit from the vendor. If credits are not received, remaining balances must be paid within 60 days of the statement date.

7.4 Interagency Payments

Payments to other State Agencies are not allowable on the Purchasing Card. Examples include, but are not limited to, payments to the Missouri Vocational Enterprise (MVE), Secretary of State (SOS), and Division of Professional Registration. Payments for goods or services to State Agencies should be processed directly through the State's financial system.

7.5 Online Payments

Extreme caution must be exercised when using the Purchasing Card for online payments. Some businesses use a third party processor and you must be diligent that it is a secured transaction. It is important to note that the transactions may incur additional fees to process the transaction.

If offered as an option, do not store credit card information on the vendor's site. **Saving the credit card information with an online payment processor such as PayPal, Google Wallet, Skrill, Payoneer,**

Payza, Stripe, etc. is not permitted. If you use this same site for personal purchases, ensure the correct credit card is used.

Detailed receipt documentation should accurately depict the goods and services purchased, as with any Purchasing Card transaction.

Purchasing cards should only be used on secure internet sites. A secured internet site URL address line begins with “https://” and generally has a closed lock icon on the screen.

7.6 Surcharge or Convenience Fees

Merchants may include a surcharge or convenience fee. VISA and MasterCard have strict merchant guidelines governing the assessment of surcharge fees:

- The merchant must register with VISA 30 days prior to beginning a surcharge policy.
- The merchant must provide clear disclosure to the customer.
- The amount of the surcharge must be listed as a separate item and detailed on the receipt.
- The surcharge must apply to all credit cards accepted by the merchant.
- The surcharge must be equivalent to the merchant’s interchange rate, but cannot exceed 4%.

The decision to use a Purchasing Card on a purchase that will incur a surcharge or convenience fee should be based on rare and extenuating circumstances such as timeliness of payment to avoid late fees, urgency of the needed item or services, lack of other vendors, etc. Agencies are asked to carefully evaluate the necessity of the Purchasing Card transactions which are subject to surcharge or convenience fees.

7.7 Receipt of Goods and Services

The intended use of the purchasing card is to procure goods and/or services. The decision to utilize the Purchasing Card should be made at the time the order is placed, not after the goods or services and invoice are received.

Using the Purchasing Card to pay a vendor invoice, which is already in hand after the goods and/or services are received, is strongly discouraged.

The risk of compromising established internal controls to prevent duplicate payments increases when the Purchasing Card is used to pay an invoice. If extenuating circumstances require the Purchasing Card to pay a vendor invoice after goods and/or services are received, then a payment confirmation from the vendor must be included with the supporting documentation.

For telephone or internet orders, ensure complete shipping address and instructions are given to the vendor along with your name and other contact information (i.e., name, agency name, telephone number, complete mailing/shipping address, room number, city, state, and zip code). Notify the vendor that the order is for a tax exempt organization and request a detailed sales receipt. To prevent duplicate payments, instruct the vendor NOT to invoice the agency. Charges for freight should be checked to ensure that the amount is correct according to the freight terms stated by the company or noted on the packing slip.

Cardholders are responsible for ensuring the receipt of goods and services and must follow-up with the vendor to resolve any delivery problems, discrepancies, and/or damaged goods. Cardholders should also notify the Agency/Division Purchasing Card Coordinator regarding any erroneous charges or returned items awaiting credit so these transactions can be monitored and ensure timely credits are received.

7.8 Record Keeping and Documentation

Standard payment policies require retention of receipts and other documentation. Record keeping is essential to ensure the success and compliance of the Program. To facilitate the reconciliation and approval process, the cardholder is responsible for keeping all credit card slips, cash register receipts, packing slips, Cardholder Purchasing Card Transaction Log (if applicable), etc., until submitted with the monthly statement to the Agency/Division Coordinator. The Agency Coordinator is responsible for ensuring accounting records are maintained in accordance with the State Retention Schedule.

Statements:

Each cardholder will receive a statement of activity for the month in which there was activity. Accounts with no activity for the month and no previous balance will not generate a billing statement. It is vital that charges on all accounts are monitored whether the card is active or not. Agency Coordinators or Agency authorized designees should review the Application each month to ensure cardholders submit the required documentation for accounts with activity for the month.

Transaction Log:

We recommend each purchase and other pertinent data (i.e. receipt of goods, etc.) be recorded on a *Cardholder Purchasing Card Transaction Log* (Appendix 7). In lieu of a transaction log, each Agency may establish an equivalent control to ensure goods or services purchased are reconciled, complete and accurate, received, for an authorized business purpose, and in compliance with State and department payment regulations. At a minimum, the Agency must ensure the following information is documented with each statement:

- Cardholder original signature and date with the following certification statement: "I certify that the statement charges are accurate and complete, are for official State business, and are in accordance with all State and department purchasing and payment regulations."
- Approving officials' (i.e. Agency/Division Coordinator or Agency authorized designee) original signature with the following certification statement: "I certify that I have reviewed the transactions on this statement and they are accurate and complete, are for official State business, and in accordance with all State and department purchasing and payment regulations."

The cardholder and Approving officials' signatures indicate all transactions were verified and approved, that all charges are accurate and complete, are for official State business, and are in accordance with all State and department purchasing and payment statutes, regulations, or policies. Negligent performance may result in disciplinary action.

Receipts:

Supporting documentation must be provided for each and every transaction, whether a purchase or a return, regardless of the order method. Supporting documentation includes a detailed charge

receipt from the vendor, credit card receipt, and shipping documentation. The detailed charge receipt from the vendor will serve as an invoice.

The detailed charge receipt must include itemized descriptions of items purchased, name of the vendor, amount and date of transaction. The vendor needs to provide a detailed description of the goods on the charge receipt, not just “miscellaneous.” Documentation in the form of screen prints, e-mails, packing slips, confirmations, etc. are acceptable supporting documentation when a receipt is not available. If a detailed receipt cannot be obtained from the vendor, a written itemization of the charges must be attached to the receipt from the vendor showing the charge amount.

If a charge or credit slip is lost, the cardholder is responsible for working with the vendor to obtain a copy. If the vendor cannot provide a substitute draft of a charge or credit slip, contact the Contractor for assistance. A copy of the credit slip can only be obtained by the Contractor if there is a disputed charge. If a receipt is not available, the cardholder must indicate “No Receipt/Lost Receipt” on the transaction log or statement and certify the purchase was for business use. The cardholder must also attach the *Affidavit for P-Card Expenses* (Appendix 8) with the statement.

Personal charges are not allowed on the Purchasing Card. The cardholder is responsible for notifying his/her supervisor of any personal charges on the card and to contact the vendor immediately to have the charges taken off of the account. If the personal charge cannot be removed from the account, the cardholder must make payment to the Contractor. Documentation of the reimbursement must be included in the Cardholders statements/receipts when submitted for payment.

Fixed Assets:

The cardholder must notify fiscal personnel when using the purchasing card to acquire equipment or other assets over the Fixed Asset threshold dollar amounts, to ensure that the State’s Fixed Assets System reflects the correct transaction vendor.

7.9 Reconciliation and Approval Process

Each cardholder will receive a statement of activity for the month if there was activity. The statement must be reconciled to the *Cardholder Purchasing Card Transaction Log* (Appendix 7), if applicable, and supporting documentation (e.g. detailed charge receipt from the vendor, credit card slip, packing slip, etc.). Cardholders must keep sales receipts and transaction logs together and send to the Agency/Division Coordinator or designee within **three business days** after receipt of the monthly statement. The order of the monthly documentation packet sent to the Agency/Division Coordinator should be as follows:

- A completed Cardholder Purchasing Card Transaction Log (Appendix 7), if applicable.
- Monthly billing statement from the Contractor.
- Supporting documentation (e.g. detailed charge receipt from the vendor, credit card slip, packing slip, etc.).
- Affidavit for Purchasing Card Expenses (Appendix 8) or written justification, if necessary.

Each Agency may have different approval processes. Follow your Agency’s established guidelines for processing Purchasing Card transactions.

The Agency/Division Coordinator or designee should perform a review prior to approval of payment for the following:

- To ensure the cardholder has attached a transaction log, if applicable, and supporting documentation (e.g. detailed charge receipt from the vendor, credit card slip, packing slip, etc.) for each item listed on the monthly billing statement. Billing statements without the attached supporting documentation should not be approved for payment.
- To verify the vendor name on the monthly billing statement agrees with the credit slip, etc. supplied by the cardholder. If the vendor name does not agree, work with the cardholder to resolve the discrepancy.
- To ensure the “Ship To” address on the document appears to be correct. If not, question the cardholder or other appropriate personnel.
- To ensure the goods or services are for official State business, the transaction is from an appropriate vendor, the purchase complies with statutes, regulations, or policies, and the payment option is the most economic method available.

Agencies should establish appropriate procedures per their Internal Control Plans to ensure appropriate segregation of duties. If an Agency/Division Coordinator is also a cardholder, a supervisor must review and approve his/her Purchasing Card transactions and sign the *Cardholder Purchasing Card Transaction Log* (Appendix 7) or equivalent control with an original signature. **Cardholders must not apply final approval to their own card payments in the State’s financial system.** The Agency/Division Coordinator is responsible for maintaining proper security flow approval in the State’s financial system to ensure segregation of duties.

7.10 Timely Payment

Monthly statements must be paid promptly by the Agency for the Program to be a success. The monthly billing statement and required documentation must be received in the department’s fiscal office in a timely manner to assure payment is made prior to the due date. Payments must be issued from the State’s financial system within 30 days from the statement date. An exception to this rule are disputed charges discussed in section 7.11. Do not hold payments while waiting on credits; cardholders can short-pay the statement balance by the amount of the credit they are expecting to receive (i.e. sales tax credit, disputed item, overpayment credit, etc.). If credits are not received, or disputed charges are rejected by the Contractor, remaining balances must be paid within 60 days of the statement date. However, the Agency should continue to pursue remediation from the vendor. Note: short-paying a statement balance will still result in the balance to appear on the past due reports.

The Agency Coordinator is responsible for reviewing a list of past due payments on at least a bi-weekly basis and ensuring timely resolution of those charges. The Agency is solely responsible for any fees or interest assessed against a card for failure to make a timely payment. Cardholders with undisputed charges after 60 days of the statement date may have their card suspended until payment is made, or closed depending on the severity.

7.11 Disputed Monthly Statement Charges

Disputed billings can result from failure to receive goods or services, fraud or misuse, altered charges, defective merchandise, incorrect amounts, duplicate charges, credits not processed, etc. Cardholders are responsible for reviewing their monthly billing statements and verifying all transactions. It is also the cardholder's responsibility to contact and follow up with the vendors on any erroneous charges, returns or other disputed items **within one working day of discovering the item**. Disputed items should be documented in writing along with the resolution agreed to between the cardholder and the vendor. A copy of the written documentation should also be attached to the applicable monthly billing statements.

If resolution of the discrepancy does not occur after follow-up with the vendor, contact the Agency/Division Coordinator for assistance. If necessary, the Agency/Division Coordinator will have the cardholder complete a *VISA Purchasing Card Dispute Form* (Appendix 10) and provide written justification. The written justification must explain the discrepancy and steps that were taken by the cardholder and others within the Agency to resolve the issue. The original signature of the cardholder and the Agency Coordinator is required on the *VISA Purchasing Card Dispute Form* (Appendix 10). The Agency Coordinator will forward the completed form to the Contractor to obtain resolution with the vendor. It is important that disputed items are addressed as quickly as possible. **Dispute forms must be sent to the Contractor within 60 days of the statement date in which the transaction occurred.** Dispute rights are waived after 60 days and the Agency will be responsible for payment of the charges.

Due to the limited timeframe of 60 days from the statement date of the transaction, all Agencies are encouraged to file dispute forms on transactions at the time they are discovered, even while continuing to work with the vendor on receiving a credit. The timely filing of the dispute form will protect the Agency from losing dispute rights due to exceeding the 60 day limit.

7.12 Monthly Payment Coding

Cardholder purchasing card transaction(s) are submitted for payment to the Contractor through the State's financial system. These payments are processed on a Quick Payment Voucher (PVQ).

To apply payment to the Contractor, use the appropriate vendor number on the PVQ document. Ensure the account coding (Agency number, fund, organization, function, reporting category, object code, etc.) is correct and transactions comply with the funding source requirements.

The invoice number on the payment document must be formatted as follows:

Z Y M M 1 2 3 4 5 6 0

Z - Agency Identifier Code

Y - 2nd digit of billing calendar year

M M - 2 digit billing month

1 2 3 4 5 6 - Last 6 digits of card #

0 - Sequential # to prevent duplicate invoice #'s

Example:

Jane Doe

Card # XXXX-XXXX-XX12-3456

Office of Administration

August 2018 Billing Statement

J 8 0 8 1 2 3 4 5 6 0

Do not modify this invoice number format. The Contractor utilizes the invoice number data to post payments to cardholder accounts. If an invoice number is not entered in this format, the payment will be rejected. When a payment is rejected, the payment amount will not be applied to your cardholder account. Instead, the Contractor will contact the P-Card Admin, who will then be responsible for working with the Agency Coordinator to resolve the issue.

The line description field should contain sufficient details to identify the transaction, such as the vendor name or a description of the good or service purchased, or contract number. However, this field should not include any personally identifiable information (i.e. name, address, social security number, vendor tax ID number, etc.), credit card numbers, or confidential information based upon the Agency's interpretation of a specific statute.

7.13 Automated Interface Payment Processing

The Office of Administration and the Contractor worked together to establish an automated interface to allow cardholder transactions to be loaded to the State's financial system. This interface reduces the need for cardholder transactions to be manually data entered into the State's financial system for payment. This automated interface converts the cardholder transactions received from the Contractor into PVQ documents. The documents are then loaded into the State's financial system and are ready for coding and approval of payment.

The automated interface PVQ document automatically generates a PVQ number that starts with a "Z" and incorporates the Agency and billing date. The automated interface PVQ document also populates the Date of Record and the Vendor Name/Number fields. The Date of Record field is typically the statement billing cycle end date.

Each transaction on the cardholder statement is included in the same PVQ document, but on separate lines. Multiple PVQ documents will be generated for a cardholder statement if there are more lines on a cardholder statement than allowed on the PVQ. The following fields could be automatically populated on the PVQ document for each Purchasing Card transaction:

- Invoice Number^
- Line Item Amount
- Description**
- Agency
- Fund*
- Organization*
- Function*
- Sub-Organization*
- Appropriation*
- Activity*
- Reporting Category*

Legend:

*-Field is not required to be populated. These fields can be manually changed in the State's financial system.

^ -It is imperative that agencies do not modify the invoice number field as this data is used by the Contractor to accurately post payments to accounts.

** -The interface automatically populates the vendor name from the purchasing card transaction in this field. However, this information can be subsequently modified to suit the Agency's needs.

Credits on the statement will be shown as a negative amount line on the generated PVQ document. If the credit is higher than the billing amount, a PVQ will not be generated for that billing cycle. Negative payment vouchers will not be generated. Credits will be tracked and netted against future billings.

For each cardholder whose transactions are automatically loaded to the State's financial system, a *Purchasing Card Payment Coding Form* (Appendix 6) must be completed by the Agency Coordinator using an original signature and submitted to the Contractor. The *Purchasing Card Payment Coding Form* outlines the States' financial system funding information needed. If a cardholder has transactions with multiple funding sources, only the Agency number field is recommended to be completed and the other State's financial accounting system funding codes could be kept blank. Once the PVQ document is created in the State's financial system, the other payment coding fields could be manually entered, or the fields could be manually changed as necessary. The object code does not automatically populate and has to be manually entered on each PVQ document line.

If your Agency would like to learn more about automated interface, please contact the P-Card Admin. At the end of the fiscal year, any outstanding PVQ documents with a "Z" prefix will not be purged. These should be paid when the system comes back up for document processing using the new fiscal year appropriation authority. Changing these document numbers may create duplicate document numbers when the interface program runs July transactions.

8 PURCHASING CARD REBATES

8.1 General

The State receives a quarterly rebate based on the purchasing card volume from the Contractor during the prior quarter. The rebate is a percentage of net quarterly purchases after refunds and credits. The Contractor provides a summary of each Agency's volume for the quarter and amount of rebate attributable to each Agency. The P-Card Admin reviews the summary report for accuracy and notifies the Agency Coordinator by email to advise when rebates will be issued. Rebates are issued via ACH from the Contractor directly to the Agencies on or around the 15th of the month following the close of the quarter.

8.2 Application of Rebate Allocation

Federal rules² state that costs paid with federal funds must be net of all applicable credits to be allowable under federal awards. Applicable credits refer to those receipts or reduction of expenditure type transactions that offset or reduce expense items allocable to Federal awards as direct or indirect costs. Examples of such transactions include purchase discounts, rebates or allowances, recoveries or

² Office of Management and Budget, 2 CFR Section 200.406

indemnities on losses, insurance refunds or rebates, and adjustments of overpayments on erroneous charges. To the extent that such credits occurring to or received by the non-Federal entity relate to allowable costs, they must be credited to the Federal award either as a cost reduction or cash refund, as appropriate. Agencies must follow federal reporting regulations related to purchasing card rebates when applicable.

Agencies should maintain adequate documentation to support how the rebate was deposited and any reporting adjustments that have been made. If requested, OA Division of Accounting will assist agencies by reviewing documentation.

9 PURCHASING CARD ONLINE MANAGEMENT APPLICATION AND SECURITY STANDARDS

9.1 Purpose

The Contractor's Application is available to assist users in performing daily duties, including but not limited to, card management functions; statement management; and reporting functions.

The Application maintains personally identifiable information (PII) and other sensitive data. Therefore, protecting the information collected, processed, and maintained by the Application is of critical importance. Security measures and access controls are necessary to ensure the integrity, availability, and confidentiality of the information and application, and to ensure only authorized users obtain access to the information and application.

9.2 Security Roles and Responsibilities

The below outlines key roles and responsibilities related to the security of the Application and the information it contains:

- The Contractor is the owner of the Application and is responsible for the development, integration, modification, operation, maintenance, and disposal of the application.
- The P-Card Admin is responsible for establishing the rules for the appropriate use and protection of the information and the security controls needed to protect the information, in coordination with the Contractor. The P-Card Admin is also responsible for administering user accounts for non-cardholders, including additions, deletions, and modifications; and monitoring and controlling access to data.
- The Agency Coordinators are responsible for ensuring adherence to policies governing the use of the application and reporting anomalies or suspicious application behavior. They are also responsible for administering user accounts for cardholders, including additions, deletions, and modifications; and monitoring and controlling user access to data for their Agency. In addition, they are responsible for ensuring non-cardholder user access to the application is appropriate. This includes ensuring user access and access rights are commensurate with user's job duties and responsibilities and ensuring accounts are closed immediately upon the closing of a card, the termination in employment or change in job duty.
- End users (e.g. Agency Coordinators, cardholders, managers, supervisors, etc.) with access to the application are responsible for adherence to policies governing the use of the application and reporting anomalies or suspicious application behavior.

9.3 Acceptable Use

Unauthorized use of the Application is strictly prohibited and may be subject to criminal prosecution or employee discipline. Authorized personnel may monitor any activity or communication on the system and may retrieve any information stored within the system. For users accessing and using the application, the user is consenting to such monitoring and information retrieval for law enforcement and other purposes. Users should have no expectation of privacy as to any communication stored within the application, including information stored locally on the hard drive or other media in use with the application (e.g. CD-ROMs, hard drives, flash drives, etc.).

Users of the application are responsible for promptly reporting the theft, loss or unauthorized disclosure of confidential information.

9.4 User Account Authorization and Management Procedures

Logical access controls are necessary to limit access to the application and processes to authorized users. Security Request Forms are required to add new users, modify user access for an existing user or to disable/remove a user from the Application. Access privileges to the application will be based on least privilege, or the minimum resources necessary for a user to perform their job responsibilities.

To obtain access to the Application, the Agency Coordinators, cardholders, Agency management or other Agency personnel who have a business need commensurate with their job duties and responsibilities must complete the *Purchasing Card Online Management Application Security Request Form* (Appendix 5). Once the individual requesting access has completed and signed the form using an original signature, the form must be sent to the Agency Coordinator for approval. Once approved, the Agency Coordinator must sign the form using an original signature. The following steps must then be taken:

- For cardholders, the Agency Coordinator will grant the user access to the Application. The Agency Coordinator may grant the access directly using the Application or may request assistance from the Contractor. Change or delete requests must also be processed through the *Purchasing Card Online Management Application Security Request Form* (Appendix 5). The Agency Coordinator must retain the completed forms in their records.
- For Agency Coordinators, Agency management or other Agency personnel, the Agency Coordinator must submit the form to the P-Card Admin via email for approval. Once approved, the Statewide Purchasing Card Administrator will grant the user access to the Application. Change or delete requests must also be processed through the *Purchasing Card Online Management Application Security Request Form* (Appendix 5).

User names to the Application must be unique and must follow the naming conventions issued by the P-Card Admin.

The Agency Coordinator shall ensure user access to the Application is closed immediately upon the closing of a card, the termination of employment or change in job duty of the cardholder or user. For cardholder user access, the Agency Coordinator may remove access directly using the Application or may request assistance from the Contractor. For non-cardholder access, the Agency Coordinator must immediately notify the P-Card Admin who is then responsible for removing the user's access.

In addition, the P-Card Admin will regularly review for terminated employees. If a terminated employee is on the user access listing with an active account, the P-Card Admin will contact the Agency and proper justification must be given as to why the account was not immediately closed.

The Agency Coordinator and the P-Card Admin has the authority to change, restrict, or eliminate user access privileges at any time.

9.5 Periodic Review of User Access

The P-Card Admin will send periodic lists to the Agency Coordinators of users with access to the Application. The Agency shall review the lists to:

- Ensure users are active employees.
- Ensure access rights are commensurate with user's job duties and responsibilities.
- Identify inactive, idle, or orphaned accounts and remove access for those accounts not needed. If an account has been inactive for greater than 365 days, access will be removed.

The Agency is responsible for maintaining documentation of these reviews.

9.6 General Password Requirements

Passwords are required to authenticate authorized users to the Application. Passwords help prevent unauthorized persons from gaining access and to provide user accountability. The following are general password requirements:

- Initial passwords issued by the application or administrators shall be reset by the user upon next login.
- Passwords will be required to be changed every 60 days and users will be required to use passwords that do not match previous passwords.

9.7 Password Composition Requirements

Passwords for user accounts to the Application should be strong and complex. Increasing the length and complexity of passwords increases the time necessary to crack passwords exponentially. Users are required to use passwords that meet the following requirements:

- Have a minimum length of at least 8 characters.
- Contain characters from each of the following categories:
 - English Uppercase Alphabetic (A - Z)
 - English Lowercase Alphabetic (a - z)
 - Numeric Base-ten digits (0 – 9)
 - Special characters (e.g., exclamation point [!], dollar sign [\$], pound sign [#], percent sign [%], asterisk [*], etc.).

9.8 Access Control Requirements

The following are additional access control requirements:

- User credentials will be individually assigned and each end user will have their own unique user ID in order to maintain accountability. Generic, shared, or group based accounts are not allowed.
- Unsuccessful logon attempts within a certain period will result in the user's account to be automatically suspended by the Application. A security administrator may unlock the user's account after confirming identity.
- Passwords will not be visible in clear text within the Application.
- User accounts inactive after a certain timeframe will automatically be locked by the Application.
- Concurrent sessions are prevented by the Application.
- Session termination standards shall be enforced by the Application after a period of inactivity and users shall be required to re-authenticate to access the application.
- Audit trail logs shall be maintained by the Application to identify user account changes, including passwords.

9.9 Incident Response

Suspicious or unusual behavior or other incidents should be reported to the Statewide Purchasing Card Administrator group at pcard@oa.mo.gov.

The following information should be provided with each incident:

- Name, title, and signature of the reporting official
- Date, Time, and location where the incident occurred
- How the incident was discovered
- IP Address/Host Name/Physical location of the breach
- What data was compromised
- Type or types of data compromised
- Sensitivity of data/parties affected
- Actions taken to mitigate the damages
- Other parties contacted regarding the incident

9.10 Policy Violation

Any user found to have violated this policy relating to the Application may be subject to disciplinary action, up to and including termination of employment.

Appendix

Appendix 1

Allowable Purchases

The State Purchasing Card may be used to purchase items classified as commodities such as consumable supplies, maintenance materials, parts, and other miscellaneous purchases. The following list provides examples of allowable purchases. This list is not intended to be a complete list of allowable purchases that can be made with the Purchasing Card, but is provided to assist you in determining a general idea of acceptable transactions. If you are uncertain whether a purchase is allowable on the Purchasing Card, contact your Agency/Division Coordinators.

Allowable Purchase Descriptions

Agency-Provided Food in compliance with Statewide Policy 5, Agency-Provided Food
Building Repair & Maintenance Supplies & Services
Bulk postage (*for use in postage meters*)
Custodial, Housekeeping, Laundry and Kitchen Supplies & Services
Fuel (*bulk purchases and non-motor vehicle use only*)
Information Technology & Telecommunication Supplies & Services
Items on Contracts, including blanket price agreements
Laboratory Supplies & Services
Large Truck Repairs
Office Supplies & Services
Other Technical or Specific Use Supplies
Printing and Photography Supplies & Services
Publications and Subscriptions
Small tools
Travel Expenses (*except meals in travel status*) in compliance with Statewide Policy 6, State Travel Policy
Vehicle Repair Supplies & Services
Utilities

Appendix 2

Unallowable/Excluded Purchases

The State Purchasing Card may **not** be used to purchase items that are not in accordance with the State of Missouri's payment and procurement rules and regulations. The following list provides examples of unallowable/excluded purchases. This list is not intended to be a complete list of unallowable/excluded purchases that can be made with the Purchasing Card but is provided to assist you in determining a general idea of unacceptable transactions. If you are uncertain whether a purchase is allowable on the Purchasing Card, contact your Agency/Division Coordinators.

Unallowable/Excluded Purchases Descriptions

Alcoholic Beverages

Cash Advances

Employee meals while in travel status (*unless agency has received an exception from the State Purchasing Card Administrator*)

Gasoline (*all, except bulk purchases and non-motor vehicle*)

Gift Cards

Hospitality or Entertainment

Payments between State Agencies (*e.g. Missouri Vocational Enterprises and State Printing*)

Personal Items

Postage Stamps (*except bulk postage in metered machines*)

Purchases involving trade-ins

Purchases that by-pass existing procurement or payment policies and procedures

Splitting a purchase into multiple transactions to bypass established single transaction or monthly billing cycle dollar limits

Missouri State Sales Tax

Weapons & Ammunition (Except for use by authorized personnel within specific agencies and divisions that have a waiver with OA)

Appendix 3



STATE OF MISSOURI
STATEWIDE PURCHASING CARD PROGRAM
PURCHASING CARD CARDHOLDER AGREEMENT

CARDHOLDER LEGAL LAST NAME	CARDHOLDER LEGAL FIRST NAME	CARDHOLDER MIDDLE INITIAL
AGENCY	DIVISION	PHONE NUMBER
BUSINESS ADDRESS		E-MAIL ADDRESS
CARDHOLDER ACKNOWLEDGEMENT		
<p>This agreement outlines the responsibilities for the State of Missouri purchasing card (P-Card) cardholder. As a cardholder, I agree to accept responsibility for the protection and proper use of the P-card in accordance with the terms and conditions below:</p> <ul style="list-style-type: none"> I understand the P-Card is solely for official business of the State of Missouri and is intended to facilitate the payment of goods and services. I understand the use of the P-Card for payments not authorized, not in accordance with policies and procedures, or for personal use, could result in personal liability for any improper use. I agree to pay the issuer of the card for such use, including fees and interest assessed against the improper use. I understand the Division may withhold amounts attributable to improper use from any paycheck or other State of Missouri warrant which may be payable to me. I understand improper use of the P-card may be cause for disciplinary action, including termination of employment and criminal prosecution. I understand the P-Card is issued in my name and I am responsible for maintaining the security of the card and card number. I agree to not share my card with another individual. I agree to use the Third-Party Credit Card Authorization Form to submit to a vendor. I have read and understood the P-Card policies and procedures. I understand all purchases must comply with State accounting and purchasing statutes, regulations and policies, including all policies implemented by my Agency in the use of the P-Card. I agree to seek prior approval of a purchase from the Agency P-Card Coordinator through the Division P-Card Coordinator if in doubt about the allowability of the purchase. I agree to provide the supporting receipts from the vendor and a transaction log for each transaction as designated by the Agency P-Card Coordinator. I agree to submit the required documentation within the timeframe required. Failure to report or document any purchase may be deemed an improper use of the P-Card. I agree to not approve my own transactions in the statewide accounting system. I agree to immediately notify the P-Card Contractor and Division and Agency P-Card Coordinators if my card is lost or stolen. I agree to return my P-Card to the Division P-Card Coordinator upon termination of employment for any reason or if on an extended leave of absence. I also understand the Agency may withdraw authorization to use the P-Card and require the return of the P-Card at any time for any reason. I understand my use of the P-Card is subject to monitoring and audit. I confirm I have attended training and received certification on the proper use of the P-Card. I agree to annually attend training and receive certification. 		
SIGNATURE OF CARDHOLDER		DATE

Appendix 4



STATE OF MISSOURI
STATEWIDE PURCHASING CARD PROGRAM
PURCHASING CARD ACCOUNT ACTION REQUEST



CARDHOLDER INFORMATION					
CARDHOLDER LEGAL LAST NAME		CARDHOLDER LEGAL FIRST NAME		CARDHOLDER MIDDLE INITIAL	
LAST 4 DIGITS OF ACCOUNT NUMBER					
AGENCY		DIVISION		DISTRICT/FACILITY/UNIT (if applicable)	
STATEMENT ADDRESS		STATEMENT CITY, STATE		STATEMENT ZIP CODE	
BUSINESS E-MAIL ADDRESS		BUSINESS PHONE NUMBER		BACKUP PHONE NUMBER	
ACTION REQUEST					
New Card <input type="checkbox"/> Update Account <input type="checkbox"/> Change Strategy <input type="checkbox"/> Change Limit <input type="checkbox"/> Replacement Card <input type="checkbox"/> Close Account <input type="checkbox"/>					
CARD TYPE					
Purchasing <input type="checkbox"/> Travel <input type="checkbox"/> Dual Purpose <input type="checkbox"/>					
CARD LIMITS					
MONTHLY CREDIT LIMIT			SINGLE PURCHASE LIMIT/STRATEGY		
\$1,000 <input type="checkbox"/>	\$5,000 <input type="checkbox"/>	Permanent <input type="checkbox"/>	\$1,000 <input type="checkbox"/>	\$5,000 <input type="checkbox"/>	Permanent <input type="checkbox"/>
\$1,500 <input type="checkbox"/>	\$10,000 <input type="checkbox"/>	Temporary <input type="checkbox"/>	\$1,500 <input type="checkbox"/>	\$10,000 <input type="checkbox"/>	Temporary <input type="checkbox"/>
\$3,000 <input type="checkbox"/>	\$25,000 <input type="checkbox"/>	Temporary End Date: _____	\$3,000 <input type="checkbox"/>	\$25,000 <input type="checkbox"/>	Temporary End Date: _____
OTHER \$ _____		_____	OTHER \$ _____		_____
Physical Card <input type="checkbox"/> Ghost Card <input type="checkbox"/> (Complete for new cards only. Permanent credit limits of \$50,000 or more require a ghost card.)					
SPECIAL INSTRUCTIONS					
COMMENTS (Note: Credit limit requests over \$25,000 must include business purpose.)					
CARDHOLDER AUTHORIZATION					
CARDHOLDER SIGNATURE			DATE		
AGENCY AUTHORIZATION					
AGENCY APPROVAL SIGNATURE		DATE	AGENCY APPROVAL PRINTED NAME		
AGENCY PURCHASING CARD COORDINATOR SIGNATURE		DATE	AGENCY PURCHASING CARD COORDINATOR PRINTED NAME		
STATEWIDE AUTHORIZATION (For credit limit requests over \$25,000 only.)					
STATEWIDE PURCHASING CARD COORDINATOR SIGNATURE		DATE	STATEWIDE PURCHASING CARD COORDINATOR PRINTED NAME		



Appendix 5



STATE OF MISSOURI
OFFICE OF ADMINISTRATION – DIVISION OF ACCOUNTING
PURCHASING CARD ONLINE MANAGEMENT APPLICATION SECURITY REQUEST FORM

INSTRUCTIONS:

1. To access the purchasing card online management application, UMB Commercial Card, please complete the below form.
2. Email the completed form to the Agency Purchasing Card Coordinator.
3. If the user requesting access is a cardholder, the Agency Purchasing Card Coordinator is responsible for granting access and maintaining this form.
4. If the user requesting access is not a cardholder, email the completed form to the Statewide Purchasing Card Coordinator at pcard@oa.mo.gov
5. For questions, please contact the Statewide Purchasing Card Coordinator at pcard@oa.mo.gov

LAST NAME	FIRST NAME	MIDDLE INITIAL
AGENCY	DIVISION	
E-MAIL ADDRESS	PHONE NUMBER	PRIOR NAME (IF NAME CHANGE ONLY)
ACTION		
Add New User <input type="checkbox"/> Change Existing User <input type="checkbox"/> Delete Existing User <input type="checkbox"/>		
ACCESS ROLE		
Agency Coordinator <input type="checkbox"/> Reporting <input type="checkbox"/> Statement Manager <input type="checkbox"/> Cardholder <input type="checkbox"/>		
ACCESS LEVEL NEEDED (To be completed for Reporting and Statement Manager access roles)		
Department-wide access <input type="checkbox"/> District/Facility/Unit Only <input type="checkbox"/> Name of District/Facility/Unit _____		
Workflow Notes		
I understand that access to the online purchasing card application is provided for conducting official state business only. I hereby agree that I will not disclose, directly or indirectly, confidential information obtained from this application to anyone except persons authorized by my supervisor and I understand that if I do so it may result in disciplinary action, including dismissal from employment and the imposition of any applicable criminal and civil penalties.		
SIGNATURE OF EMPLOYEE		DATE
AGENCY PURCHASING CARD COORDINATOR ACKNOWLEDGEMENT		
SIGNATURE OF AGENCY PURCHASING CARD COORDINATOR		PRINTED NAME OF AGENCY PURCHASING CARD COORDINATOR
EMAIL ADDRESS	DATE	TELEPHONE
STATEWIDE PURCHASING CARD COORDINATOR ACKNOWLEDGEMENT (To be completed for Agency Coordinator, Reporting and Statement Manager access roles)		
SIGNATURE OF STATEWIDE PURCHASING CARD COORDINATOR		DATE

Appendix 6



STATE OF MISSOURI
OFFICE OF ADMINISTRATION – DIVISION OF ACCOUNTING
PURCHASING CARD PAYMENT CODING FORM

PURPOSE: The State of Missouri and UMB have worked together to establish an interface to allow cardholder transactions to be loaded to the state's accounting system (SAM II). This interface reduces the need for cardholder transactions to be manually data entered into SAM II for payment. The purpose of this form is to identify the SAM II coding to be applied to cardholder accounts that have transactions loaded to SAM II. This SAM II coding will then be applied to each PV document created in SAM II for the cardholder transactions.		
INSTRUCTIONS: 1. To add SAM II payment coding to purchasing card accounts, please complete the below form. 2. Maintain a copy for your records. 3. Email the completed form to UMB for entry. 4. If a funding source changes, please complete another form.		
CARDHOLDER INFORMATION		
LAST NAME	FIRST NAME	MIDDLE INITIAL
AGENCY	DIVISION	CARD NUMBER (Last 4 digits)
E-MAIL ADDRESS	PHONE NUMBER	
SAM II PAYMENT CODING		
SAM II Field	Payment Coding	Description
AGENCY		This is a 3 digit code used to identify the agency. Refer to Agency Index (AGCY) and Fund Agency Index (FAGY) for valid values.
FUND		This is a 4 digit code used to identify the funding source. See Fund Index (FUND) for valid values.
ORG		This is a 4 digit code used to identify the organization. Refer to Organization Index (ORGN) for valid values.
FUNCTION		This is a 4 digit code used to identify the function. See Function (FUNC) for valid values.
SUB-ORG		This is a 2 digit code used to identify the sub-organization. See Sub-Organization (SORG) for valid values.
APPR		This is a 4 digit code used to identify the appropriation. See Appropriation (EAPP) for valid values.
ACTIVITY		This is a 4 digit code used to identify the activity. See Activity Index (ACTV) for valid values.
REPT CAT		This is a 4 digit code used to identify the reporting category. See Reporting Category (RPTG) for valid values.
Note: All fields are not required. The fields entered will automatically populate when loaded to SAM II, but these fields can be modified in SAM II prior to payment.		
AGENCY PURCHASING CARD COORDINATOR ACKNOWLEDGEMENT		
SIGNATURE OF AGENCY PURCHASING CARD COORDINATOR	PRINTED NAME OF AGENCY PURCHASING CARD COORDINATOR	
EMAIL ADDRESS	DATE	TELEPHONE

Appendix 7

[illegible]

Appendix 8



STATE OF MISSOURI
OFFICE OF ADMINISTRATION - DIVISION OF ACCOUNTING
AFFIDAVIT FOR PURCHASING CARD EXPENSES

I, _____ (print name), do solemnly swear that I incurred the following expenses which were incurred on behalf of the State of Missouri and that I am unable to produce, obtain or retain a bona fide receipt for the following:

Date	Amount of expense	Purpose of Expense	Where purchased	Reason for no receipt

I hereby understand that if the expenses claimed above were not actually incurred on behalf of the State of Missouri that this may cause revocation of my card, disciplinary action, and/or repayment of the amount attributable to improper use using personal funds.

(Signed by Cardholder)

(Dated)

(Print name and phone number)

Appendix 9

State of Missouri
LIMITED EXEMPTION
FROM MISSOURI SALES AND USE TAX ON PURCHASES
(State Agency)

Issued to: Missouri Tax I.D.: 12602515

STATE OF MO DIV OF PURCHASING MATERIALS MANAGEMENT
 301 W HIGH HST BLDG #630
 JEFFERSON CITY MO 65101

Effective Date: 07/11/2002

Your application for sales/use tax exempt status has been approved pursuant to Section 144.030.1, RSMo. This letter is issued as documentation of your agency's exempt status. The agency above must adhere to the exempt status requirements.

This is a continuing exemption subject to legislative changes and review by the Director of Revenue. Outlined below are specific requirements regarding this exemption. This summary is not intended as a complete restatement of the law. You should review the law to ensure your understanding and compliance.

- This exemption is not assignable or transferable. It is an exemption from sales and use taxes only and is not an exemption from real or personal property tax.
- Purchases by your agency are not subject to sales or use tax if within the conduct of your agency's exempt function and activities. When purchasing with this exemption, furnish all sellers or vendors a copy of this letter.
- Individuals making personal purchases may not use this exemption.
- A contractor may not claim or benefit from your agency's exempt status. Contractors paying for construction materials to fulfill a contract with your agency must pay sales tax on all such materials. Only purchases of construction materials that are directly billed to your agency may be purchased exempt from sales tax.
- Sales by your agency are subject to all applicable state and local sales taxes. If you engage in the business of selling tangible personal property or taxable services at retail, you must obtain a Missouri Retail Sales Tax License and collect and remit sales tax.
- Any alteration to this exemption letter renders it invalid.

If you have any questions regarding the use of this letter, please contact the Taxation Bureau, P.O. Box 358, Jefferson City, Missouri 65105-0358, Email salesuse@dor.mo.gov, or call 573-751-2836.

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Appendix 10

STATE OF MISSOURI VISA PURCHASING CARD DISPUTE FORM



Cardholder Name _____ Account Number (Last 8 Digits Only) _____

Agency and Division Name _____ Business Phone _____

TRANSACTION INFORMATION

Merchant Name _____ Amount of Dispute _____

Date of Transaction _____ Reference Number of Transaction from Statement _____

DISPUTE DETAILS

Please mark the appropriate dispute reason listed below and if indicated, provide the requested documentation.

- ☐ Need a copy of the transaction in order to submit payment.
- ☐ I do not recognize the above merchant. I am asking that the merchant provide me with more information to help identify whether or not the charge is valid. All valid cards issued to this account are in my possession.
- ☐ Although I did engage in the above transaction, I am disputing \$ _____ of the above charge. I have contacted the merchant and attempted to resolve the matter. I have provided the details below.
- ☐ Amount is to be billed to a different UMB card number. UMB card number (last 8 digits only): _____
- ☐ Incorrect Amount. *Must provide copy of receipt.* I was billed \$ _____ but should have been billed \$ _____.
- ☐ Duplicate Posting. The original transaction posted to my statement for \$ _____ on _____ date.
- ☐ I returned the merchandise to the merchant on _____ date. The reason for return is listed below. *Must provide proof of return.*
- ☐ I have a credit slip and the credit has not posted to my account. *Must provide copy of credit slip.*
- ☐ To best of my knowledge I, nor anyone authorized by me, received the goods or services represented by the charge. I also certify that I, nor anyone with my permission, engaged with the above merchant in any manner.
- ☐ I have not received the merchandise and it was to be delivered on _____ date. *Must give dates when the merchant was contacted to check on the status of the order and their response below.*
- ☐ I cancelled a guaranteed late arrival hotel reservation on _____ date at _____ time and cancellation # is: _____.
- ☐ Other. Details of the dispute have been provided below.

ADDITIONAL INFORMATION REGARDING THE DISPUTED CHARGE

SEND THIS FORM TO:
UMB Bank Card Center
ATTN: PURCHASING CARD DISPUTES
P.O. BOX 419734
KANSAS CITY, MO 64141
FAX: 816-843-2485
EMAIL: commercial.bankcards@umb.com

Cardholder's Signature

Agency/Division Card Coordinator or Authorized Designee

Today's Date

Appendix 11



STATE OF MISSOURI PURCHASING CARD

THIRD PARTY CREDIT CARD AUTHORIZATION FORM

CARDHOLDER INFORMATION

Cardholder Name as it Appears on Credit Card			
Cardholder Billing Address			
City State Zip Code			
Daytime/Business Telephone Number	()	()	
Credit Card Number (Do not enter dashes)		Expiration Date (mm/yy)	
Credit Card Type	VISA		
Credit Card Issuing Bank Name and Telephone Number on Card	UMB	(816) 843-2458	

GUEST INFORMATION

Guest/Group Name			
State Agency	Division		
Telephone Number	()		
Confirmation Number			
Arrival Date (mm/dd/yy)	Departure Date (mm/dd/yy)	# of Nights	

RATE INFORMATION AND APPROVED CHARGES

Room Rate*	Taxes**	Total Daily Rate			
I authorize the following categories of charges (please X all that apply):	All Charges <input type="checkbox"/>	Room & Tax <input type="checkbox"/>	Food & Beverage <input type="checkbox"/>	Parking <input type="checkbox"/>	
	Telephone <input type="checkbox"/>	Internet Access <input type="checkbox"/>	Recreation <input type="checkbox"/>	Other <input type="checkbox"/>	
Comments:					

* Rate and tax amount must be provided by a hotel representative in order to complete this form.

**Transactions made with State Purchasing Cards are Missouri Sales and Use Tax Exempt under Tax Exemption Number 12602515.

I certify that all information is complete and accurate. I hereby authorize _____ to collect payment for all charges as indicated in the rate information and approved charges section of this form by processing a charge to the credit card listed above. Charges must not exceed _____ for the entire stay/event. I understand that a new form will have to be completed if guest wishes to extend his/her stay. I certify that I am the authorized signer for the credit card listed above.

Cardholder Name (printed): _____

Cardholder Signature: _____

* Guest may not have card present at check-in. Reservations are made by a centralized travel desk for State Employees. State Purchasing Cards are state-liability cards and the cardholder's personal driver's license is not needed to verify authenticity. However, upon request, cardholder will fax a copy of their State Employee ID. Due to security and fraud concerns, we are unable to fax an unrestricted copy of the front and back of the credit card. If requested by the hotel, cardholder will fax a copy of the front and back of the card with the first 8 digits blacked out.

Appendix 12



STATE OF MISSOURI
STATE PURCHASING CARD PROGRAM
INTERAGENCY AGREEMENT

INTERAGENCY AGREEMENT

Between

OFFICE OF ADMINISTRATION

And

AGENCY NAME

The Office of Administration, Division of Accounting (OA) and the Department of Agency Name (Agency) hereby enter into this interagency agreement to set forth the responsibilities of both departments to one another regarding Agency's participation in the State Purchasing Card Program (Program).

Agency is responsible for complying with the State of Missouri Purchasing Card Policy and Procedure Manual and other applicable statutes, regulations, and policies, with such exceptions to applicable OA policy as OA may, upon Agency's request, make in writing prior to the act or event in question. Agency is responsible for keeping abreast of changes to the State of Missouri Purchasing Card Policy and Procedure Manual and complying with the new standards going forward. Agency shall ensure that Agency's State purchasing cards and State purchasing card transactions are used or made only for official Agency business and are payable from appropriations of Agency. Agency's actions or internal standards relating to its employees' receipt or use of State purchasing cards shall be reasonable and appropriate, and consistent with available data concerning card usage and Agency's needs.

This agreement does not prohibit Agency from providing internal policy governing its employees' participation in the Program, so long as that policy is consistent with applicable law, regulation, OA policy and this agreement.

Department of Agency Name agrees to the following conditions:

1. Agency shall designate an Agency Purchasing Card Coordinator to be the individual with primary responsibility for Agency's administration of the Program. Agency shall ensure that Agency Purchasing Card Coordinator has authority within Agency required to enforce compliance with all applicable statutes, regulations, and policies governing Agency's participation in this program, including but not limited to the authority to cancel a card issued by Agency.
2. Agency Purchasing Card Coordinator shall designate an Alternate Agency Purchasing Card Coordinator to assist in performing the work of Agency Purchasing Card Coordinator.
3. Agency shall obtain a signed State Purchasing Card Cardholder Agreement from each agency employee (cardholder) prior to issuance of a card. A Purchasing Cardholder Account Action

Appendix 12 (continued)STATE OF MISSOURI
STATE PURCHASING CARD PROGRAM
INTERAGENCY AGREEMENT

Request must be completed for each card issuance, change, or termination. Agency shall ensure all cardholders receive cardholder training prior to issuance of the card and annually thereafter and the training shall receive prior approval from OA.

4. Agency shall ensure user access to online Program applications is granted to appropriate users, commensurate with job responsibilities, and user accounts are closed immediately upon the termination in employment or change in job duty of the cardholder or user. Agency shall ensure periodic reviews of user access is performed to ensure access rights are commensurate with user's job duties and responsibilities.
5. Agency shall ensure cards and card/cardholder information are properly secured and cardholder accounts are not shared.
6. Cardholders are not to apply final approval to their own cardholder transactions in the state's financial system. If an Agency Purchasing Card Coordinator is also a Purchasing Cardholder, a supervisor must review and approve his/her Purchasing Card transactions.
7. Agency shall ensure timely payment is made to the contracted vendor for all liabilities incurred on cards issued by Agency to its employees. Any fees or interest due for failure to make timely payment, assessed by the contracted vendor against a card issued by Agency to its employees, shall be the sole financial responsibility of Agency.
8. Accounting records shall be maintained in accordance with the Cooperative Agreement on Accounting, Auditing, and Internal Control Activities between OA and the department.
9. Agency shall maintain the necessary internal controls and implement recommended changes or controls approved or requested by OA.

OA agrees to the following responsibilities:

1. Ongoing information and assistance with the Program shall be provided to Agency at the request of Agency Purchasing Card Coordinator.
2. Assisting Agency with developing policies and procedures for the individual use of the cards at the request of Agency Purchasing Card Coordinator.
3. Assisting Agency with auditing and monitoring of transactions for compliance with state policies and regulations.

This agreement is effective as of the last date signed on the signature page at the end of this agreement. This agreement may be terminated by either party upon thirty days' written notice. OA may terminate this agreement by written notice if OA determines in its sole discretion that Agency has failed to comply with any term or condition of this agreement.

Appendix 12 (continued)



STATE OF MISSOURI
STATE PURCHASING CARD PROGRAM
INTERAGENCY AGREEMENT

Office of Administration:

Department of (Agency Name):

By: _____ Date: _____
(Printed Name)
Commissioner of Administration

By: _____ Date: _____
(Printed Name)
Director

By: _____ Date: _____
(Printed Name)
Division of Accounting

By: _____ Date: _____
(Printed Name)
(Title/Financial Officer)
(Division Name)

Appendix 13



STATE OF MISSOURI
STATE PURCHASING CARD PROGRAM
ADDENDUM TO THE INTERAGENCY AGREEMENT

ADDENDUM TO THE INTERAGENCY AGREEMENT

Between

OFFICE OF ADMINISTRATION

And

AGENCY NAME

Previously, the Office of Administration, Division of Accounting (OA) and the (Department of Agency Name) (Agency) entered into an Interagency Agreement to document the responsibilities of both departments to one another regarding Agency's participation in the State Purchasing Card Program (Program). The purpose of this Addendum to the Interagency Agreement is to designate the current Agency Purchasing Card Coordinator (Coordinator), who is the individual with primary responsibility for Agency's administration of the Program. Unless noted otherwise, the terms and conditions in the Interagency Agreement dated (Insert Date) apply. This agreement is effective as of the last date signed on the signature page at the end of this agreement.

Coordinator Acknowledgement:

I understand the obligations of Agency with respect to its participation in the Program as outlined in the Interagency Agreement. I agree to serve as Coordinator for Agency under the agreement.

Office of Administration:

Department of (Agency Name):

By: _____ Date: _____
(Printed Name)
Statewide Purchasing Card Administrator
Division of Accounting

By: _____ Date: _____
(Printed Name)
(Title/Financial Officer)
(Division Name)

By: _____ Date: _____
(Printed Name)
Statewide Purchasing Card Coordinator
Division of Accounting

By: _____ Date: _____
(Printed Name)
Agency Purchasing Card Coordinator
(Division Name)

Appendix 14



STATE OF MISSOURI
OFFICE OF ADMINISTRATION - DIVISION OF ACCOUNTING
AGENCY/DIVISION PURCHASING CARD COORDINATOR REQUEST FORM

Instructions 1. To add or remove a coordinator or to provide updated information, complete the below form. 2. Maintain a copy for your records. 3. Email the completed form to the Statewide Purchasing Card (P-Card) Coordinator at pcard@ga.mo.gov for Agency P-Card Coordinator requests or to the Agency P-Card Coordinator for Division P-Card Coordinator requests. 4. For questions, please contact the Statewide P-Card Coordinator at pcard@ga.mo.gov . Note: The Primary Agency P-Card Coordinator must be authorized by the signed "Addendum to the Interagency Agreement" that is on-file with the Statewide P-Card Coordinator.		
Agency Information		
Agency Name	Division Name	
Agency Mailing Address	Agency City	Agency State
Type of Request		
Add	Change	Delete
Agency/Division Purchasing Card Coordinator		
Primary Agency P-Card Coordinator		Alternate Agency P-Card Coordinator
Primary Division P-Card Coordinator		Alternate Division P-Card Coordinator
First Name	Last Name	Middle Initial
Telephone Number	Email Address	
Agency/Division Purchasing Card Coordinator Acknowledgement and Approval		
As the Agency/Division P-Card Coordinator, I understand that I am responsible for the overall operation of the State P-Card Program at this Agency. This includes compliance with the State of Missouri P-Card Policy and Procedure Manual as well as the Interagency Agreement for State P-Card Program. As an Agency/Division P-Card Coordinator of this Agency, I understand some of this authority includes, but not limited to, the following: <ul style="list-style-type: none"> <input type="checkbox"/> Request credit cards be issued in the name of this Agency <input type="checkbox"/> Request changes be made to the credit limits and purchase controls on existing cards issued in the name of this Agency <input type="checkbox"/> Designate additional persons authorized to utilize credit cards issued by Bank in the name of this Agency <input type="checkbox"/> Terminate the use of existing cards <input type="checkbox"/> Communicate other pertinent information on behalf of this Agency <input type="checkbox"/> Access to the online P-Card application(s) <input type="checkbox"/> Request access for (or request removal of access for) users to the online P-Card application and maintain cardholder user access <p>The Primary Agency P-Card Coordinator (as the Authorizing Authority) is a designated agency purchasing card coordinator of the program and is authorized to act on behalf of this Agency.</p>		
SIGNATURE OF DIVISION DIRECTOR (for Division P-Card Coordinator Requests Only)		DATE
SIGNATURE OF ALTERNATE AGENCY/DIVISION P-CARD COORDINATOR (if applicable)		DATE
SIGNATURE OF PRIMARY AGENCY P-CARD COORDINATOR		DATE
Statewide Purchasing Card Coordinator Approval (For Agency Coordinator Requests Only)		
The Statewide P-Card Coordinator has reviewed and approved the request for further processing and UMB may rely on said instructions as valid and authorized.		
SIGNATURE OF STATEWIDE P-CARD COORDINATOR		DATE