Pcard/Travel Card FAQs – for Agency Pcard Coordinators & Administrators

1. **Where can I find relevant policies, procedures, forms and user guides?**
    Please bookmark the [State Pcard website](#)! It contains resources and links to the purchasing card and procurement information you will need as your Agency's Pcard Coordinator or support Administrator, including the Policy & Procedures Manual, flowcharts, applications, agreements, change request forms, informal quote sheets, procurement code, training materials and more.

2. **What training do I (as my agency's Pcard Coordinator) and our Cardholders need?**
    *   Purchasing Card Training (Required)
        Depending on the card type issued, successful completion of *Pcard 101 and/or Travel Card 101 is required for ALL Cardholders and Agency Pcard Coordinators* (depending on card type). These web-based modules are located on the State Pcard website. It is strongly recommended that all Agency Pcard administrators – including Supervisors, Accounts Payable personnel, and associated delegates – complete this basic training as well.

    *   Access Online Training (Optional)
        U.S. Bank offers web-based training (WBT) for **Access Online**. A list of recommended "curriculum" of modules and login instructions are listed on the [training page](#) of the Pcard website. User guides ([Access Online for Cardholders](#) and [Access Online for Agency Management](#)) may be printed for step-by-step reference. For hands-on training, contact [Heather Johnson](#)**.**

    *   Procurement Training (May be Required)
        Depending on the Cardholder's purchasing size and scope, additional **DAS Central Procurement** training may be required to ensure Pcard purchases are made in compliance with state policy. Contact [Purchasing.Mailbox@iowa.gov](#) for more information.

3. **Access Online – what is it?**
    Access Online is U.S. Bank's secure, web-based account management system for Cardholders and Agency Administrators. Cardholders can monitor and allocate transactions throughout the month, and print their statements for processing with receipts at month end. Admins can also monitor and allocate Cardholder transactions, as well as print the Managing Account statement for payment, view declined transactions, and run a variety of reports. There is also a "dashboard" feature to view the monthly, annual, and year-to-date snapshot of the Agency's Pcard or Travel Card activity.

4. **Allocation – why do it?**
    Whether Cardholders or Agency Administrators allocate transactions in Access Online, the benefit is the account coding is used to automatically generate the PRC payment document in I/3 – eliminating the need for manual entry. All cards are assigned a default accounting string. To facilitate month-end processing, it is recommended as a best practice, transactions, and allocations be verified or reallocated weekly. There is a 15-day "allocation window" after the billing cycle closes to make changes before the data is extracted from Access Online.

5. **I/3 Interface – why use it?**
    The interface is designed to streamline the payment process. Fifteen days after the billing cycle ends, Pcard transaction data and accounting strings from Access Online are imported into the State's accounting system (I/3), and PRC payment documents are generated. (Currently for Pcards only; not Travel Card accounts.) To ensure accurate information is uploaded to the draft PRC, *all allocations MUST be completed and Agency-approved in Access Online within 15 calendar days of the billing cycle close date. The statement date is Day 1; allocation deadline is Day 15; data extraction follows.* Internal processing deadlines should be made accordingly to meet the Interface timeline. Otherwise, PRCs may be created manually in I/3.

6. **Where are the "process savings" in purchasing cards?**
Purchasing cards save time and money by reducing the number of warrants written, consolidating multiple payments, and automating part of the payment process. Every agency is different. Review your agency's needs and internal processes to see where opportunities to use Pcards exist or steps in the process can be eliminated.

7. **What kind of reports or information is available in Access Online?**
Access Online offers a variety of reporting capabilities to manage your Agency's account:
   - Dashboard – snapshot of your managing account monthly, quarterly, annual and YTD volume
   - Account List – active Cardholder list, card limits, default accounting, MCC codes
   - Vendor information – summary or detail merchant reports
   - Transaction Reports – purchases and allocations sorted by Cardholder, merchant, or I/3 accounting strings
   - Declined Transaction Reports – identify attempted unauthorized transactions

8. **Can our Cardholders use Pcards with local stores or only MA vendors?**
Pcards can be used for State authorized purchases with any vendor who accepts them. However, *all purchases must follow State procurement requirements, regardless if payment is made by Pcard or another method.* In general:

   - Three (3) informal quotes must be obtained for purchases up to $50,000 *IF* purchases are:
     - Goods above $1,500 from a non-contract vendor;
     - Services above $5,000 from a non-contract vendor, or
     - From a certified TSB in excess of $10,000.
   - Purchases between $5,000 and $50,000 require Advanced Procurement Authority unless purchasing from a Master Agreement (a common use, competitively bid State contract).
   - Goods or service contracts above $25,000 may require Iowa Department of Management (IDOM) approval.
   - All purchases in excess of $50,000 require oversight from DAS Central Procurement.

   For specifics, refer to [Iowa Administrative Code Chapters 11-117 through 120](#) and the **State of Iowa DAS Central Procurement Bureau (CPB) Policy and Procedures Manual.**

9. **What are "Segregation of Duties" requirements?**
Segregation of Duties means more than one person is involved in purchasing, receiving, reconciling, and auditing Pcard transactions – especially if an Agency Pcard Coordinator or other administrator holds a Pcard. Even small agencies can comply by assigning separate oversight roles, differentiating the person ordering from the person receiving merchandise, as well as from the person approving the payment of the Pcard. When processing card payments, Agency Pcard administrators who have a Pcard and/or Travel Card issued in their name cannot be part of the audit or payment approval function of their own card.

10. **Does our Agency need to have its own Policies and Procedures?**
The State Purchasing Card Policy and Procedures Manual is the official guide for statewide Pcard and Travel Card compliance. While not required, Agencies are strongly encouraged to develop written Internal Procedures for Pcard purchasing, reconciling and payment processing. Internal Agency guidelines may be more restrictive than State policy and MUST be reviewed and approved by State Pcard Program Management.

11. **We have a local store that offers its own card program. Can we sign up?**
No. The State of Iowa's Purchasing Card Program is the only charge card program authorized for use by state agencies bound by Iowa Administrative Code in procuring goods and services (except the Wright Express (WEX) cards assigned to State Fleet vehicles). For the purposes of the Pcard Program, state "agency" refers to any State of Iowa department, division, agency, bureau, enterprise, unit, or other state entity with a Managing Account under the State Pcard Program.

12. **Are there any guidelines or restrictions for online security, and can Agencies have their own?**
Agencies may have their own internal policy regarding online purchases if more restrictive than State guidelines.
Per the State Purchasing Card Policy and Procedures Manual, Cardholders shall:
- only purchase from trusted, secure websites (featuring logos such as VeriSign, TRUSTe, BBBOnline, or "https" in the website's URL address)
- utilize secure internet connections (no public Wi-Fi or free "hot spots")
- use encrypted, State-issued computers approved for online orders
- ensure the operating system, application and browser have the most current security updates available
- never email card information or make purchases from eBay or similar auction sites
- notify their Agency Pcard Coordinator in the event that any device being used for online procurement card purchases is lost or stolen

13. **How do I reconcile the Travel Card expenses (Department Travel Card vs. Individual Travel Card)?**
The "Department" Travel Card is used by the Agency's Travel Coordinator to make airline and registration reservations for employees. He/she is responsible for all receipts and documentation against that travel card. The travel coordinator will also match employees and trip charges on the receipts, as charges must be split out on the TP document when paying the monthly statement. The "individual" travel card, which is issued to the employee, when the employee returns from his/her trip they will match their receipts and statements to the TP for reimbursement to the employee and/or U.S. Bank.

14. **What are some basic guidelines for setting card controls?**
Agencies determine the credit limits and controls for their cardholders. Single transaction limits (STL), monthly credit limits, velocity settings, and MCC restrictions should be based on the Cardholders' purchasing needs. What do they normally buy and how much do they usually spend? Are spending patterns consistent or irregular? The goal is to align limits to cover standard uses. Changes can be made via the Change Request Form, but those should be on an occasional "as needed" basis.

15. **What is Payment Analytics and how can it help monitor high-risk transactions, detect compliance issues, or identify potential fraud?**
Payment Analytics is U.S. Bank's software for monitoring Cardholder transactions. Specific rules can be set to detect
- Transactions in high-risk MCC categories
- Transactions occurring on Weekends or Holidays
- Split Transactions (dividing purchases into multiple transactions to avoid exceeding the STL.)
- Transactions which are "Close" to the cardholders STL.
Rules may be customized to trigger email alerts notifying both State Pcard and Agency Pcard management.

Questions? For more information on any of the above, contact the State Pcard Team.

State of Iowa Pcard Team
James Harris, State Pcard Manager, 515-745-2526
Heather Johnson, State Pcard Administrator,
515-321-5281
Email: pcard@iowa.gov
Get with the program-the Pcard program!
Visit: State of Iowa Pcard Program

U.S. Bank 24-Hr Customer Service: 1-800-344-5696
U.S. Bank Fraud Department: 1-800-523-9078