

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.

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, Account Payable personnel, and associated delegates-complete this basic training as well.
- Access Online Training (Optional)
U.S. Bank offers web-based training 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
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 the 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 Iowa Advantage-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. Iowa Advantage 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 (Iowa Advantage), and PRC payment documents are generated. (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 PRC’s can be created manually in Iowa Advantage.

6. 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 Iowa Advantage accounting strings.
- Declined Transaction Reports-identify attempted unauthorized transactions or other issues

7. 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 purchase 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 \$15,000 from a non-contract vendor
 - Services above \$15,000 from a non-contract vendor, or
 - From a certified TSB in excess for \$25,000.
- Purchases between \$15,000 and \$50,000 require Advanced Procurement Authority unless purchasing from a Master Agreement.
- Goods or service contracts above \$50,000 may require Department of Management 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 Enterprise Policy and Procedures Manual.

8. 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.

9. 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.

10. 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 the 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.

11. 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 Cardholder’s 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.

12. What are 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 State Pcard and Agency Pcard management.

Questions? For more information on any of the above, contact pcard@iowa.gov or Heather Johnson 515-321-5284



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