

State of Iowa Purchasing Card Program

Agency PCard Coordinator Orientation

Welcome to the State of Iowa's Purchasing Card (PCard) Program, and congratulations on being designated the PCard Coordinator for your agency or department.

The following provides a general overview of the program, the coordinator's role, and resources you will need. While this material may seem overwhelming at first, managing an agency's PCard program is straightforward and efficient once organized and consistent.

Program Basics

- Purchasing cards save the State time and money by streamlining the procure-to-pay process, consolidating payments, automating payments, and reducing the volume of paper warrants issued by the State. To maximize efficiencies, PCards are a preferred payment method (when feasible).
- The State offers:
 - Two types of purchasing cards: PCards (for goods & services); Travel Cards (for out-of-state travel and registrations).
 - Two variations are also available: Department Travel Cards (issued to a travel coordinator who makes reservations for employees in the department); and Designated Vendor Cards (a PCard issued to an employee for use with specific vendor or merchant category).
Note: "Pcard Program" & "Pcards" used generically refer to both Pcards & Travel Cards.
- Iowa's PCards/Travel Cards are VISA cards issued by the State's current provider, U.S. Bank. *Note: The State PCard Program through U.S. Bank is the only charge card program authorized for use by state agencies bound by Iowa Administrative Code in procuring goods and services (with the exception of Wright Express (WEX) cards assigned to State of Iowa Fleet vehicles).*
- The State PCard Program is managed by the Department of Administrative Services (DAS) Central Procurement, which is responsible for policy, training and program resources.
- All PCard purchases must follow state procurement and accounting rules. PCards may be used for incidental or reoccurring business expenses (maintenance, repairs, operational expenses such as shipping, printing, equipment, advertising, cell phone bills, etc.) For a list of restrictions, see Policy and Procedures.
- Each state agency has different procurement needs and operational challenges. Therefore, each participating entity has flexibility in managing its own PCard program in compliance with state guidelines. Internal guidelines are strongly encouraged.
- The State PCard Team requests the names of (3) PCard administrative contacts for each participating entity: Agency PCard Coordinator, Finance or Business Manager, and Accounts Payable representative.

- Program announcements and deadline reminders are emailed from the State PCard Team to the agency's Pcard contacts on file. It is the agency's discretion and responsibility to determine what information should be shared with its cardholders.
- The party primarily responsible for the daily management of an agency's PCard Program is the **Agency PCard Coordinator**.

Coordinator's Role

- The **Agency PCard Coordinator** is the primary contact for an agency's cardholders and State PCard Program management.
- Responsibilities vary, but typically include:
 - Signing and submitting cardholder applications and change request forms.
 - Assigning card limits and default account coding on application forms.
 - Receiving and distributing new cards to cardholders.
 - Communicating internally regarding PCard Program announcements or deadlines as needed.
 - Responding to notices from State PCard management of split transactions or other compliance issues.
 - Notifying State PCard Program management of cardholder terminations.
 - Knowing State PCard policy (see Policy and Procedures Manual) and taking required PCard training (cardholders & Agency PCard Coordinators must take PCard 101 and/or Travel Card 101).
 - Ensuring cardholders follow policy and procedures, and submit appropriate documentation for statement reconciliation and payment processing.
 - Participating in or responsible for pre-audit and payment of the agency's Managing Account Statement.
 - Utilizing Access Online – U.S. Bank's online card management system for monitoring account activity, allocating transactions, generating reports, and printing statements.
- When an agency enrolls in the State PCard Program, a U.S. Bank "Managing Account" is created (one for Pcard, one for Travel Cards) to which their respective cardholder accounts roll up.
- An agency's "Managing Account" will be assigned:
 - a unique Company Number from U.S. Bank. This is an agency's ID that administrators will use in Access Online to obtain statements, run reports, etc.
 - a unique Vendor Customer Number (VCN) for U.S. Bank in Iowa Advantage. This number must be referenced on payments to ensure payments are applied to the correct account.
- The PCard Coordinator will be provided their Managing Account's Customer Number & VCN with log-in information once an account is created in Access Online.
- Depending on an entity's size and organization, an Agency PCard Coordinator may be a cardholder as long as there is appropriate segregation of duties in the pre-audit process (see Policy and Procedures).
- The PCard Coordinator may or may not be directly involved in the reconciliation, pre-audit or payment process, depending upon internal procedures and their professional function within the organization.

Tools & Resources

- **State PCard Website** – The State PCard Program website features all the forms, applications, tools, reference documents, training, contacts and other resources pertaining to the PCard Program. Visit: <https://das.iowa.gov/procurement/agencies/state-iowa-purchasing-card-program>
- **Access Online** – Access Online is U.S. Bank’s web-based card management system. Cardholders and Agency administrators can print statements, monitor transactions and allocate transactions to Iowa Advantage accounting strings which are automatically uploaded into the PRC payment document. Admins can also run various reports that are useful in analyzing card usage and vendor spend, as well as assist in the pre-audit process. User Guides and links to additional [U.S. Bank training are available on the Pcard website](#). For technical support, the Access Online Help Desk is available at 1-877-887-9260.
- **Customer Service** – The State of Iowa PCard Team (noted below) is available Monday-Friday from 8 a.m. to 4:30 p.m. Email Pcard@iowa.gov. U.S. Bank’s Customer Service (1-800-344-5696) and Fraud Department (1-800-523-9078) are available 24/7.

Getting Started

- **Create Managing Account** – If your agency is not already enrolled in the program, the first step is to create a Managing Account and officially designate a PCard Coordinator. An [Agency Enrollment Application](#) (available on the website) must be completed and submitted. This process takes about 2 weeks.
- **Contact State PCard Team** – If your agency already has a Managing Account established, contact the State PCard Team to update their records with new Pcard Coordinator information. You will also want to request access to Access Online unless someone else in your agency is performing administrative functions (managing transactions, allocations, reports and statements, etc.).
- **Read State of Iowa Policy and Procedures Manual** – If the PCard Program is new to you, familiarize yourself with State policy. The most current version of the [Pcard Policy and Procedures Manual](#) can be found on the PCard website. Understanding the rules and expectations will help ensure your cardholders and agency’s programs are in compliance.
- **Submit Applications/Agreements** – If you will also be a cardholder, submit a [Cardholder Application](#) and respective Cardholder Agreements ([Pcard](#) / [Travel Card](#)). Provide State PCard Team with an outline of internal processes and procedures that ensure appropriate segregation of duties.
- **Complete Required Training** – Agency PCard Coordinators are required to take [Pcard 101 and/or Travel Card 101](#), depending on the card types in their program. Links to these short, web-based training modules are available on the PCard website. All cardholders must complete the training module and short quiz before their cards will be issued.

Reconciliation & Payment Processing

- **Billing Cycle** – The U.S. Bank billing cycle ends on the 20th day of each month (unless a holiday or weekend; then it's the next business day). Statements are available online the day after the cycle ends.
- **Statements** – Processes vary by agency, but the PCard Coordinator usually prints the Managing Account Statement and collects cardholders' signed statements and itemized receipts at the end of the billing cycle. Payment should always be made from the Managing Account Statement (not cardholder).
- **Reconciliation** – The next step is reconciling receipts with statements and verifying transactions in Access Online. In some agencies, cardholders allocate their own expenses; in others, an agency's PCard administrator or AP performs these functions. Either way, a best practice is to monitor transactions and verify allocations weekly. This not only speeds up the month-end processing, but also helps detect fraud.
- **Pre-Audit Reports** – Templates can be created to facilitate this process – a Transaction Detail Report with Allocation can be run in cardholder and transaction order, then resorted by allocation string to reflect the PRC roll-up. (Refer to website resource: [Access Online for Agency Management User Guide.](#))
- **Allocation Window** – The "allocation window" is the 15 calendar days between the billing cycle close date and data extraction for the Iowa Advantage interface. This time-frame allows cardholders, PCard coordinators or accounts payable to verify or reallocate transactions to the appropriate accounting string. On the 16th day, data is uploaded and PRCs are automatically generated, with each line in the PRC representing the roll-up of an accounting string (accounting strings must match EXACTLY for roll-up to occur; creating a master list and favorites will help ensure consistency).
- **Iowa Advantage Accounting Strings** – Accurate accounting strings in Access Online is critical to ensuring accurate PRC payment docs are generated.
- **Automated PRCs** (for PCard accounts only) – A data interface between U.S. Bank (Access Online) and Iowa Advantage allows PRC payment documents to auto-generate using the accounting strings allocated in Access Online. Some transactions will allocate correctly by default based on Merchant Category Code (MCC); others will need reallocated before data is extracted.
- **Vendor Customer Number (VCN)** – The U.S. Bank VCN for the agency's Managing Account must be referenced on the payment to ensure payments are correctly applied. If the data interface is used, the appropriate VCN will automatically be assigned to the PRC generated.

Security

- PCards and Travel Cards may only be used by the individuals named on the card. Cardholders are responsible for their cards' safekeeping.
- Chip-enabled EMV cards were introduced in November, 2014, to provide additional security at point-of-sale terminals. A unique personal identification number (PIN) is assigned to each chip. While most U.S. retailers accept chip and signature (vs. chip and PIN), the PIN should be safely stored for future reference.
- Online orders should only be made on secure websites and Internet connections; card numbers should NEVER be emailed. (Refer to website resource: [Vendor Terms for PCard Acceptance.](#))