



State of Iowa

Statewide Purchasing Card Program Manual



Department of
Administrative Services

This Manual is designed to help all participants in the State of Iowa Purchasing Card Program understand the roles, rules, and expectations to ensure compliance, security, and program success. The State of Iowa reserves the right to amend, change or revise its purchasing card terms, conditions, policies and procedures at any time. Cardholders are responsible for following current standards, regardless of Card issue date.

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State of Iowa

Statewide Purchasing Card Policy

General Information

The State of Iowa Purchasing Card (PCard) Program Policy and Procedures Manual (Manual) is the official guide for all participants in the State PCard Program-Cardholders, Supervisors/Approvers, Agency PCard Coordinators, Accounts Payable Staff, Financial Managers, other Agency management, and the PCard Program management team.

It is designed to help all parties understand the roles, rules, and expectations to ensure compliance, security, and continued program success.

Internal Agency purchasing card guidelines may be more, but not less, restrictive than those outlined in the State PCard Manual. Copies of internal PCard policies and procedures must be provided to the State PCard Program management team for review to ensure compliance with the Code of Iowa Administrative Code (IAC), and DAS policies and procedures. Send to pcard@das.iowa.gov. (See Agency PCard Policies and Procedures). In the event of a conflict between State PCard policies and procedures and those of the Agency, the State's policies and procedures will take precedence.

Regardless of role, it is the responsibility of all employees participating in the State PCard Program to read, understand, and abide by the policies and procedures contained in this Manual. Violations may result in administrative and/or disciplinary action. (See Compliance).

Program Overview

The State of Iowa's Purchasing Card (PCard) Program is a commercial credit card program administered by the Department of Administrative Services (DAS) Central Procurement & Fleet Enterprise (CPFE). The State participates in the U.S. Bank NASPO Value Point Cooperative Purchasing Program Contract. Please contact us for information on how your Iowa county, city, local government, school district, or community college could benefit by joining this program with the State of Iowa.

The State PCard Program is designed to facilitate the acquisition of goods and services by Agencies in accordance with procurement and accounting statutes and administrative rules specified by the Code of Iowa, Iowa Administrative Code (IAC) and DAS Policies and Procedures.

With the exception of the Wright Express (WEX) cards assigned to State of Iowa Fleet vehicles, the State of Iowa's PCard Program is the only charge card program authorized for procuring goods and services by Agencies* bound by IAC. (See Wright Express)

**For the purposes of this Manual and the PCard Program, "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.*

Program Benefits

Purchasing cards (PCards) streamline the procure-to-pay (P2P) process of goods and services, making them an efficient, cost-effective payment tool and preferred alternative to traditional (paper) P2P methods.

For a purchasing card program to be successful, positive results must be achieved for all parties. Benefits for State buyers include convenience and faster delivery of goods and services; for State suppliers PCards mean quicker payment and reduced handling. (Funds are generally received within 48 hours of the transaction, and deposits are made electronically.)

Overall, the PCard program saves the State of Iowa time and money:

Process Cost Savings: The biggest benefit is process cost savings, especially for low-value, high frequency purchases below competitive bid thresholds-\$15,000 for goods and \$15,000 for services. This is achieved by reducing the number of Purchase Orders (POs), Deliver Orders (DOs), invoices, and paper warrants-freeing up time spent on procurement and accounting steps for other value-added tasks.

Rebate Revenue: The second key benefit is the annual rebate earned on the State's total spend volume and variety of factors, which is then used to offset the purchasing utility fee DAS charges its Agency customers to support its procurement services.

Purchasing Utility Impact: In addition, PCards can help Agencies potentially lower future utility fees by paying Master Agreement (MA) vendors with PCards and reducing the spend figures used in utility calculations.

Card Types

The State of Iowa's commercial credit card program includes two types of "purchasing cards"- PCards (including Designated Vendor Cards) and Travel Cards (Including Departmental Travel Cards). Both are VISA credit cards issued by U.S. Bank.

PCards

- A **PCard** is a commercial credit card for purchasing goods and services. It is issued to an employee for the employee's use only-there are no "department" PCards.
- A **Designated Vendor Card** refers to a PCard issued to an individual that may only be used by the individual for a specified vendor or MCC Category. Unless otherwise approved by State PCard Program Management, only one Designated Vendor Card account per vendor/category per Agency may be issued.

Travel Cards

- A **Travel Card** is a commercial credit card used exclusively for conference registrations and authorized travel-related expenses for the individual to whom the card is issued.

- A **Departmental Travel Card** is issued to an individual designated as the Travel Coordinator for his/her department. It may only be used by the Cardholder/Travel Coordinator for travel-related expenses of employees within the department and may not leave the Cardholder/Travel Coordinator's possession.

TRAVEL CARDS ARE ISSUED AND MANAGED UNDER THE STATE PCARD PROGRAM, BUT THE POLICIES FOR TRAVEL CARD USE AND PROCEDURES FOR PAYMENT PROCESSING ARE ESTABLISHED BY THE DAS STATE ACCOUNTING ENTERPRISE (SAE). FOR TRAVEL CARD POLICIES AND PROCEDURES, SEE [SAE TRAVEL CARD PROCEDURE 210.101](#)

The following table summarizes Travel Card expenses that are/are not allowed:

ALLOWABLE	UNALLOWABLE
• Out-of-State International Registration Fees • Airfare & Travel Agency Surcharges - o Seat Assignment - o One (1) Checked Baggage Fee • Out-Of-State & International Lodging for Employee. (Single room charge, including applicable taxes.) • Car Rental, as allowed in Procedures 210.200, 3 & 210.300,3. • In-State Registration without Meals. • In-State lodging up to \$80 rate plus applicable taxes (Certified for Preventing Human Trafficking) on either a Department or Individual Travel Card. • Parking, Tolls, and Cab/Shuttle Fares • Fuel (for Out-of-State Rental Cars)	• Meals and room service • Meals, except when integral and are allowable with a Department Travel Card. See Procedure 210.103. • Lodging, Registration, and Airfare Charges for anyone other than the employee <i>if an Individual Travel Card is used.</i> • Movies, Phone Calls, Gift Shop Purchases, Bar, Laundry, any other Lodging Services. • In-State Registrations with Meals • More than (1) checked Baggage Fee.

Effective 1/21/2025

- o A personal credit card should be provided at the hotel's front desk for "incidental" expenses and personal charges that cannot be paid by the State Travel Card.
- o Reimbursement for approved out-of-state travel expenses may be requested via a travel payment (TP) request.

- The Travel Card can be used for the payment of out-of-state and international registration fees, and registration fees in-state without meals for a conference, convention, seminar, or training course.
- ***Purchasing registrations or hotels in “bulk” will not separate out for each employee when integrating into Workday. (Processing is different for bulk transactions)***
- Neither PCards nor Travel cards may be used for certain memberships (per [SAE Procedure 230.600](#) or educational expenses. Educational expenses are defined by whether college credits or grades toward degrees are being earned from an accredited institution.

Note: The term “purchasing card” is a generic reference. “PCard Program” encompasses all card types included in the program.

Agency Enrollment

Any Agency, Department, Division, Bureau, Enterprise, Unit, or other State entity may participate in the State of Iowa Purchasing Card (Pcard) Program under the State’s corporate account.

Participation in the State of Iowa Pcard Program requires an Agency Enrollment Application to set up a new “Managing Account” with U.S. Bank. The Managing Account is the umbrella account for an Agency’s Cardholders. If an Agency has both Pcards and Travel Cards, it will have two separate Managing Accounts. (See Card Types)

It takes approximately 10-14 days to set up a new Managing Account. Once an Agency’s Managing Account is created, cards are usually received within a week.

Important: The Agency Enrollment Application requires that an Agency Pcard Coordinator and primary Accounts Payable representative be designated at the time of application. Both roles carry responsibilities and commitment, and careful consideration should be given in assigning these roles.

Roles and Responsibilities

The State of Iowa PCard Program is administered by the DAS Central Procurement Enterprise (CPE) PCard Team, but all participants play a role in ensuring the State’s Purchasing Card Program operates effectively, efficiently, and in compliance with the Code of Iowa, Iowa Administrative Code (IAC), and DAS policies and procedures.

The following outlines general responsibilities for each. Specific examples can be found in Detailed Roles and Responsibilities. Roles and duties may vary by Agency size and scope, as long as internal controls and segregation of duties are maintained.

If you have concerns about segregation of duties, email pcard@iowa.gov.

Here is an example of possible roles. Your agency may have other policies and procedures.

ROLES AND RESPONSIBILITIES

Cardholder: Completed required training. Purchase authorized goods and services only. ***Retain original, itemized receipts.*** Monitor and reconcile transactions. Submit signed

statements with supporting documentation for payment processing. Uphold compliance and security measures.

Supervisor: Authorize a cardholder's application, limits, and intended use. Must sign and submit applications and change requests to the Agency PCard coordinator for approval and processing.

Approver: Provide oversight and verify Cardholder Statements to ensure that: Cardholder transactions are legitimate; purchases comply with applicable policies and procedures; Cardholders include receipts and supporting documentation. An Approver may be the Cardholder's Supervisor, Accounts Payable staff, Agency Coordinator, Budget Analyst, or Director, but must be at least one functional job level higher than the Cardholder and satisfy segregation of duties requirements. If an Approver is also a Cardholder, his/her Approver must be at least one functional job level higher.

Agency PCard Coordinator: Serve as the central point of contact for an Agency's PCard program and liaison with the State PCard Program management team. Submit PCard/Travel Card Applications and Change Request Forms. Communicate with Agency Cardholders and management regarding PCard policies, procedures, and compliance updates.

Depending on Agency processes, may verify cardholder statements and reconcile receipts for Accounts Payable or perform pre-audit or other payment processing functions. For Segregation of Duties, Agency PCard Coordinators who submit Cardholder applications and collect documentation for payment should not serve as level 2 pre-auditors. Separating these functions provides an extra level of control for PCard purchases.

Accounts Payable Staff: Reconcile and pre-audit Cardholder statements and receipts. Process payment of the Agency's Managing Account Statement (payment terms are net 30; no later than 60 days to avoid late fees and account suspension).

Financial Manager: May or may not have direct involvement with an Agency's PCard program. Final approver of Managing Account Statement payments. Financial Managers are identified as key contacts and included in official communication from the State PCard Program management team.

Agency Director/Designee: Sign initial Agency enrollment form. May sign Cardholder applications, depending upon internal Agency procedures. *Directors are rarely directly involved in the agency's PCard program.*

State PCard Team: Provide customer service for Agency PCard Coordinators. Perform daily program operations. Issue and maintain cards. Help resolve PCard account issues. Provide technical training and support, plus assist with compliance concerns, reports and notifications. Develop program policies, training, marketing, and official communications.

U.S. Bank: Issue commercial credit cards (VISA) to authorized employees for PCards and Travel Cards. Provide web-based account management tools (Access Online) and related training. Generate Cardholder and Managing Account Statements at the end of each billing cycle. Provide monthly data interface payment file to automate the PCard payment process. Offer 24-hour Cardholder Customer Service (800-344-5696).

Segregation of Duties

While operational organization varies among Agencies, the following practices are required for accounting control purposes:

An appropriate segregation of duties requires that at least two people are substantially involved in a transaction. Substantial involvement means that a person other than the Cardholder is reviewing card transactions for appropriateness and approving or denying accordingly.

1. Segregation of duties may be accomplished in one of the following ways:
 - a. A person other than the Cardholder (i.e. Supervisor, Accounts Payable) validates and reallocates transactions in Access Online as part of the pre-audit process prior to payment.
 - b. An Approver (i.e. Supervisor, Accounts Payable, Agency Coordinator, Budget Analyst, or Director) reviews the Cardholder's signed statement, verifies all receipts, and purchase documentation for payment processing.
 - c. All PCard transactions are pre-authorized by Agency management and purchase approval is documented.
2. At least one (1) Approver signature is required on the Cardholder and Agency Managing Account statement to document that itemized receipts and supporting documentation have been reviewed and approved prior to payment processing.
3. Approvers must review the receipt, itemized packing slips (e.g. Office Depot), or other proof-of-purchase documentation verifying physical receipt for all purchases they approve. (Original receipts should be kept in a central location accessible to approvers, auditors, and other required personnel to review.)
4. 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.

A business case for exceptions may be submitted to State PCard management.

Agency PCard Policies and Procedures

In addition to the State of Iowa Purchasing Card Policy and Procedures Manual, Agencies are strongly encouraged to develop written internal policies and procedures for PCard use, reconciliation, and payment processing.

Internal Agency purchasing card policies and procedures may be more, but not less, restrictive than those outlined in the State PCard Manual. Copies of internal PCard policies and procedures must be provided to State PCard Program management for review to ensure compliance with the Code of Iowa, State Administrative Code (IAC), and DAS policies and procedures. Departments may be more restrictive in their internal travel card policies than DAS SAE Policy and Procedure. However, Department internal travel policies cannot be less restrictive than DAS SAE Policy and Procedure.

In the event of a conflict between an Agency's policies and procedures and the State PCard policies and procedures, the State policies and procedures will take precedence.

While every organization is different, industry best practices demonstrate that purchasing card programs are optimally effective when:

- ✓ Cardholders follow an internal pre-purchase approval process.
- ✓ Cardholders are accountable for allocating and reconciling their own expenses.
- ✓ Checks and balances are in place to approve statements prior to payment.

Beginning in 2017, Agencies will be asked to submit a Biennial PCard Verification form confirming PCard contact information (PCard Coordinator, Financial Manager, and Accounts Payable Representative) and current copy of any internal PCard policies and procedures to pcard@das.iowa.gov. This form is required for any contact changes.

Cardholder Eligibility and Liability

Only permanent State of Iowa employees are eligible to receive State PCards. A business case for an exception may be submitted to State PCard management.

State PCards/Travel Cards are commercial credit cards that carry corporate, not individual, liability. This means the employee's personal credit is not affected, and the State is responsible for payment.

However, it is the Cardholder's responsibility to ensure the PCard is used within stated guidelines of this Policy and Procedures Manual. Failure to do so may result in administrative action, including **card suspension, revocation, civil legal action to reimburse the State for unauthorized purchases, and/or disciplinary action up to and including termination.**

Obtaining a PCard

The following are required to obtain a PCard/Travel Card:

- A. A signed application and PCard and/or Travel Card agreement for submission by the Agency PCard Coordinator. A completed Conflict of Interest form is required to obtain a PCard. This is to be updated annually.
- B. Read the State of Iowa Purchasing Card Policy and Procedures Manual, as well as any internal Agency Policies and Procedures.
- C. A completed PCard 101 Quiz and/or Travel Card 101 Quiz with a passing score of 80%. Training verification must be received before cards may be released.

The new card will be sent by the State PCard Team to the Agency PCard Coordinator for distribution once all required documentation received.

- Next, the Cardholder will call the 800# on the back of the card to activate the card using the last four digits provided on the application.
- Sign the back of the card before use.

- Register the new Cardholder Account in [Access Online](#) (U.S. Bank’s online card management system) to be able to monitor account activity and access statements.
 - Enter the Organization short name-Iowa-and select “Register Online” to be prompted through the set-up process.
 - Provide your email address and “enable” notifications to receive monthly statement notices.
 - See [Access Online for Cardholders Guide](#) for more instructions.

Note: All forms must be submitted by the Agency’s PCard Coordinator to pcard@das.iowa.gov.

Training

Purchase Card Training (Required)

Depending on the card type issued, successful completion (at least 80% passing score) of PCard 101 and/or Travel Card 101 is required for ALL Cardholders, Agency PCard Coordinators (given the Coordinator’s role in approving applications, change requests, reconciliation, and payment processing). Pcard holders will also need Buying Basics, unless they have Level 1 or 2. Renewals will require training every four years. Additional training may be required. For the Agency’s own risk management, it is strongly recommended that all Agency PCard administrators (including Supervisors/Approvers, Account Payable personnel, and any designees) also complete training.

Access Online Training (Recommended for Cardholders/PCard Administrators)

U.S. Bank offers web-based training (WBT) for Access Online. Log-in instructions and a list of recommended module “curriculum” are posted 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.

Procurement Training

Depending on the Cardholder’s purchasing role, additional procurement training may be required to ensure PCard purchases are made in compliance with state policy. Your agency might have stricter training requirements.

- **Level A:** Cardholders buying goods and services from existing Master Agreements (Mas) or from Targeted Small Businesses (TSBs) up to \$25,000; or buying goods up to \$5,000 and services up to \$5,000 from non-contract providers (where no informal quotes or bids are needed)-Buying Basics training is strongly encouraged. (Level A).
- **Level 1:** Cardholders must complete and pass five (5) prerequisite procurement code WBT’s (Web-Based Training) and a ½ day PDS (Professional Development Series) Intro to State Procurement Class. Once completed, Level 1 Buyers/PCard holders are authorized to engage for purchases of goods or services up to \$15,000 without competition or informal quotes or competitive bids for services from \$15,000-\$50,000.
- **Level 2:** Purchases of goods between \$15,000 and \$50,000 or services above \$50,000 require Advanced Procurement Training (Level 2). Goods purchases above \$50,000 require oversight from DAS Central Procurement Enterprise (CPE), depending upon Agency purchasing authority.

See the DAS CPE Training webpage or contact purchasing.mailbox@das.iowa.gov for procurement requirements and more training information.

Other State Policy and Procedures

While purchasing cards add convenience to the procurement process, they are **not** to be used to avoid or bypass State procurement or accounting policies and procedures. **Regardless of payment method, all goods and services must be purchased in accordance with policies and procedures pursuant to the transaction.** For reference, these can include:

Procurement:

- Competitive bidding laws-Iowa Code §8A.311-311A
- Purchasing administrative rules- IAC Chapters 11-117 through 121
- DAS CPE Policy and Procedures Manual
- Iowa Code of Ethics §68B.22 regarding employees (and their family members) accepting gifts from a current or prospective vendor and National Institute of Governmental Purchasing (NIGP) Code of Ethics regarding procurement conduct and conflict of interest in the event that purchases might result in an employee's financial gain.
- Any additional policies and procedures required by the Cardholder's employing Agency.

Accounting:

- [State Accounting Policy and Procedures Manual](#)

Travel:

- DAS SAE Travel Card Policy and Procedure 210.101
- DAS SAE Travel Policies and Procedures 210.000 through 210.405

MAKING PURCHASES

PCard Usage

While purchasing cards add convenience to the procurement process, they are **not** to be used to avoid or bypass State procurement or accounting policies and procedures. **Regardless of payment method, all goods and services must be purchased in accordance with policies and procedures pursuant to the transaction.**

To help ensure compliance, follow these steps when making a PCard purchase:

- Check current Master Agreements (MA's) and Certified Targeted Businesses (TSB's) to see whether a contract for the desired goods or services exists. Purchases may be made

directly from an MA up to any limits specified in the agreement, and up to \$25,000 from Certified TSB's.

- If no MA or TSB vendor exists and the purchase amount is:
 - Goods or services up to \$15,000 if you have Level 1 Basic Procurement Authority, you may proceed with the transaction. Informal quotes are always recommended but not required unless specified by Internal Agency Procedures.
 - Greater than \$15,000 for goods and services (up to \$50,000), competitive procurement is required and at least three (3) informal quotes must be obtained, unless the Agency is unable to locate three prospective vendors (see Informal Quote Documentation Form). You must have Level 2- Advanced Procurement Authority.
 - PCards may be used with both MA vendors and non-contract suppliers.
- Don't forget: Agencies are exempt from payment of state sales and use tax. (See Tax Exempt Status and State Sales Tax Exempt Letter)
- For Additional Resources: See PCard, Travel Card Flowcharts.

Other purchasing reminders:

- DAS SAE requires a [Pre-Contract Questionnaire](#) (PCQ) with any service purchase of \$1,000 or more (one-time or aggregate.)
- IT hardware or software purchases estimated in excess of \$25,000 require prior approve by OCIO. Contact itrequests@iowa.gov.
- Certain equipment purchases and service contracts above \$100,000 require IDOM approval.
- Goods purchases in excess of \$50,000 require oversight from DAS CPE.

For more information or clarification on Procurement code and guidelines, refer to the [DAS Central Procurement Policy and Procedures Manual](#).

Allowable Purchases

Unless otherwise restricted or prohibited by an Agency's internal policy, PCards may be used for purchasing any goods or services for legitimate business purposes in accordance with State procurement procedures. The following is a list of spend categories and corresponding suppliers where PCard purchases are common or encouraged.

CATEGORY	SUPPLIERS
Office Supplies/Services	Office Depot (PCard or eDAS), Staples, etc.
Mechanical Equipment, Building Supplies/Services	Grainger, Menards, Home Depot, Lowes, Sherwin Williams, Bomgaars, Theisens, Fastenal, etc.

Technology	HP Direct-Public Sector, CDW Government, Insight Public Sector, etc.
Shipping	UPS, FedEx, USPS
Medical	McKesson
Facility Food	US Foods, Reinhart Food Service
Uniforms	Service Wear Apparel, Galls

Permitted Uses

The following items and practices are allowed on State of Iowa PCards. Additional Agency guidelines may apply:

1. PayPal and eBay-Purchases via PayPal and eBay are permitted provided procurement thresholds and card limits are adhered to and detailed documentation is obtained to identify vendor and transaction information necessary for reconciliation and auditing purposes.
2. Fuel for state-owned maintenance equipment, state-owned lawnmowers, ATV's or other off-road vehicles. (Fuel for State vehicles must be purchased with WEX fuel cards. (See Wright Express)
3. Limited vehicle expenses-The State of Iowa PCard may only be used for vehicle accessories-such as running boards, tool boxes, and key replacements-but no fuel, mechanical repairs or other vehicle expenses. (See Wright Express)
4. Conference or meeting room rental for hosting non-employee business events.
5. Auto-billing-Recurring expenses for software, communications, or other ongoing expenses permitted per Agency discretion.
6. Memberships in retail business-If they are required for purchasing from such business, and the membership is determined to be a cost-effective method of procuring the goods or services.

Prohibited Uses

While purchasing cards add convenience to the procurement process, State of Iowa PCards **cannot** be used to avoid or bypass State procurement or accounting policies and procedures. Due to DAS State Accounting Enterprise (SAE) and Central Procurement Enterprise's policies, and PCard best practices, the following are not allowed: (unless an exception request is submitted and approved)

1. Cash advances; gift cards, stored cash value cards, and similar products.

2. Personal expenses (including food and beverages) for the cardholder or other state employees. Expenses for non-employees would be considered legitimate expenses under Allowed Purchases-Preferred uses.
3. Fuel or automotive repairs for personal or State vehicles (See Wright Express)
4. Interdepartmental expenses- Payments between Agencies, including purchases from Iowa Prison Industries (IPI), should be made via a Payment Request Commodity Internal (PRCI) for Pos or Dos, or Internal Exchange Transfer (IET) to correct any incorrectly applied expense payment.
5. Travel expenditures (except as allowed on Travel Cards; see Card Types)
6. Memberships in outside organizations (per SAE Procedure 230.600) or educational expenses (Educational expenses are defined by whether college credits or grades towards degrees are being earned from an accredited institution.) Memberships in retail business as described in #6 of permitted uses are not included in prohibition.
7. Real Estate Leases.
8. Split Transactions- Dividing a transaction to avoid Single Transaction Limits (STLs), monthly credit limits, or bid requirements is strictly prohibited. Agency PCard Coordinators and Cardholders will be notified when split transactions are detected.

Supplier Information

Suppliers, vendor, and merchants are “contractors” who provide goods and services to the State.

They may or may not have a Master Agreement (MA) or agency-specific contract in place. An MA is a competitively bid contract which establishes prices, terms, and conditions for the purchase of common goods and services for multiple Agency use.

- **Preferred Payment Method-** The State PCard is the preferred payment method whenever feasible.
- **Supplier Benefits-** All State suppliers are encouraged to accept PCards. Contact the State PCard team at pcard@das.iowa.gov for more information.
- **PCard Terms of Acceptance-** Suppliers who accept PCard payments must adhere to Payment Card Industry Data Security Standard (PCI DSS) and PCard Terms of Acceptance as specified in applicable State Contracts.
- **Sales Tax Exemption-** Purchases of goods and services by Agencies are sales tax exempt.
- **PCard Accepting Vendors-** The State PCard management team compiles a PCard-Accepting Vendor List to help Cardholders and Agencies identify MA and non-contract suppliers who accept PCards.

Tax Exempt Status

State Agencies are exempt from payment of state sales and use tax by Iowa Code Section 423.3. Vendors may be provided a copy of the Iowa Department of Revenue's Sales Tax Exemption Letter as verification.

It is the Cardholder's responsibility to inform suppliers that purchases are for official State of Iowa business purposes, and are therefore tax exempt.

When using out-of-state vendors, delivery location determines taxability. Sales tax may be required on out-of-state transactions except certain states (DC, Illinois, Kentucky, North Dakota, South Dakota) See SAE Procedure 230.150.

If sales tax is charged in error, the Cardholder is responsible for contacting the vendor or service provider for **credit back to the PCard (NO CASH REFUNDS)**.

If Cardholders are unsuccessful in obtaining a refund from the vendor, Agencies may submit an [Iowa Department of Revenue refund claim form](#).

Convenience Fees & Surcharges

Per credit card industry requirements, convenience fees and surcharges **must be disclosed prior to the transaction**. If a convenience fee or surcharge will be applied to the transaction, the Cardholder or Agency shall determine whether convenience fees or surcharges are prudent. **If purchasing from a State Contract, review the contract to ensure the merchant is following the purchasing card/method of payment policy.**

- **Convenience Fees** are charged as a flat fee (regardless of the total cost) when purchases are made via one form of payment channel over another-online or by phone vs in-store or by mail, for example.
- **Surcharges** are imposed as an extra fee when payments are made by credit card vs. another payment method, such as cash or check. Surcharges cannot exceed 4%.

Purchase Incentives

Any rewards points, cash, or cash-like value incentives earned because of State of Iowa purchases are the property of the State and may not be used for personal gain. Examples of incentives include, but are not limited to gift cards, two-for-one purchases, rebates, and spend rewards.

Receipts, Documentation, and Retention

Regardless of purchasing methods or vendor, **all purchases and credits require itemized transaction documentation from the vendor.** This includes:

- Credit Card receipts
- Credit Memos
- Shipping/packing slips, as well as informal quotes
- Business purpose explanations
- Correspondence or other evidence related to vendor disputes
- Any other information that may help explain expenses to an independent reviewer or external auditor.

If an itemized receipt cannot be obtained, a list of detailed charges from the vendor must be attached to the receipt showing unit prices and the total amount charged.

If an itemized credit card receipt or credit memo is lost, the Cardholder is responsible for obtaining a copy from the vendor. The Cardholder must certify the original charge or credit slip, etc. is lost and the replacement must be treated as an original by printing “only invoice available-original lost” on the replacement document with Cardholder’s signature and date. Frequently misplaced documentation may lead to disciplinary action or card revocation.

When purchasing goods or services from State of Iowa Master Agreement (MA’s), it is the Cardholder’s responsibility to verify contract pricing and receipt of all items, in addition to purchase or credit documentation.

Document Retention

Contact your Agency’s Financial Manager for information on your agency’s document retention requirements.

Receiving Goods and Services

Goods and services must be recorded in the year they are received.

Fiscal Year-End Procedures

The months of June and July present unique accounting challenges. When invoices indicate a shipment date of June 25-30, OR invoices dated June 25-July 5 indicate no shipment date, then packing slips showing the date the order was shipped from the supplier and/or delivery receipts showing the date received by the cardholder are **MANDATORY**.

Credits and Disputes

Disputed charges can result from failure to receive goods or services, unauthorized charges, defective merchandise, incorrect amounts, duplicate charges, or credits not processed, among other reasons.

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 supplier on any erroneous charges, returns, or disputed items as quickly as possible.

To avoid late fees or potential suspension, all statements must be paid in full. If discrepancies are noted on the monthly statement (incorrect quantity, price, duplicate billing, credits from prior transactions, or charges for items not yet received), the Cardholder should take the following steps:

- Contact the supplier and try to resolve the differences. Keep a record of all vendor communication, documenting the discrepancy and steps taken by the Cardholder and others within the Agency to resolve the issue.
- If resolution does not occur after follow-up with the vendor, contact the Agency PCard Coordinator or U.S. Bank Customer Service (800-344-5696) for assistance. Disputes must be initialed within 60 days of the first statement reflecting the alleged error. After 60 days, dispute rights are waived and the Agency will be held responsible for the charges.
- Follow-up with U.S. Bank if the next statement does not reflect the proper credit. This can be completed by the Cardholders or Agency Administrators.

Declined Transactions

A legitimate transaction can decline for various reasons-restricted MCC's, limits exceeded, or suspicious activity. If the decline occurs with a commonly used supplier, the best of action at the point of sale is to step aside and contact U.S. Bank Customer Service (800-344-5696) to determine why a transaction is declined.

If the decline is due to suspicious activity, the Cardholder must verify whether the transactions in question are valid. U.S. Bank will cancel and reissue a card if necessary.

If the decline is due to card limits or MCC restrictions, a PCard/Travel Card Change request form must be submitted by the Cardholder's Agency PCard Coordinator to address accordingly.

Emergencies

All purchases must follow procurement guidelines. Changes to card limits or other controls require the submission of an authorized PCard/Travel Card Change Request Form by the Agency PCard Coordinator.

In the event of an official Disaster Declaration (tornado, floods, etc.) urgent crisis, or other catastrophic circumstances, requests for immediate changes to card limits, controls, or MCC's may be initiated prior to the completed form's receipt.

Emergency card activation procedures are as follows:

1. During business hours (7:30 a.m.-4:30 p.m.) Agency PCard Coordinators may submit requests by email, pcard@das.iowa.gov or phone, 515-321-5284.

2. If an authorized PCard/Travel Card Change Request Form cannot be submitted at the time of request due to the nature of the emergency situation, it must be provided for after the fact as soon as possible.

Documentation

Cardholders must be vigilant in obtaining receipts, invoices, and any supporting transaction documentation during the emergency to reconcile U.S. Bank statements and provide backup for any future FEMA (Federal Emergency Management Agency) reimbursement claims.

Communications

State PCard Program management will coordinate communication between U.S. Bank and Agency PCard Coordinators during disaster activation.

Emergency Procurement Procedures

Emergency procurements require submission of an Emergency Procurement Justification Form and documentation justifying the emergency purchases to the DAS Director for approval. An emergency includes but is not limited to a condition:

- In which an immediate or emergency need exists for the item or service because of events and circumstances not reasonably foreseeable.
- That threatens the public health, safety, and welfare.
- In which there is a need to protect the health, safety, or welfare of persons occupying or visiting a public improvement or property located next to a public improvement.
- In which a State Agency must act to preserve critical services or programs.

Exceptions

An Agency PCard Coordinator may request an exception to State PCard policy or procedures on behalf of a Cardholder via the [PCard Exception Request web-form](#), including an explanation of the request and authorization by the Agency's Director or Designee.

Requests for exception to Travel Card or State Accounting policy or procedures may be made to DAS SAE via the [Request for Exception to Statewide Policy](#). Please send to pcard@das.iowa.gov.

Wright Express Cards (WEX)

Each vehicle owned and operated for Agency use is issued a Wright Express (WEX) Fuel Card for fuel purchases. These cards are assigned to vehicles, not individuals, and shall only be used for the vehicle to which it is assigned. The official vehicle license plate number is printed on the face of the cards.

- All fuel purchases for State of Iowa Fleet vehicles must be made with the WEX cards assigned to them. WEX cards must be used for fuel and may be used for emergency and miscellaneous expenses (excluding mechanical repairs) up to \$100.

- The State of Iowa PCard may only be used for vehicle accessories-such as running boards, toppers, tool boxes, and key replacements-but no fuel, mechanical repairs or other vehicle expenses.

Direct Bill to DAS	WEX Card	PCard
• All maintenance work **(including Oil Changes, Spark Plugs, Filters, Belts, Light Bulbs, etc.) • Tires (Goodyear, Firestone, Michelin)	• Windshield Wipers/Fluid • Car Washes • Fuel (E10 & E85) • Emergency items under \$100.00.	• Windshield Wipers/Fluid • Car Washes • Running Boards, Mud Flaps • Tool Boxes • Truck Bed Toppers/Covers • Bed Mat • Spray in Bed Liner • Bug shields • Extra/Replacement Keys • Gas for Equipment or Off-Road Vehicles • Trailer Hitches/Plow Blades

*****Maintenance or repairs greater than \$500 require prior approval from DAS Fleet Services. Vendors must call the DAS Fleet Garage Supervisor at 515-281-3162 for approval prior to service.***

To find a WEX-accepting fuel station near you, visit: [WEX Accepting Locations](#).

Drivers should contact WEX directly to report any problems with cards at fueling stations by calling the toll-free number on the back of the card.

WEX CUSTOMER SERVICE: 1-866-544-5796

FAX: 1-800-395-0809

WEX TECHNICAL PROBLEMS: 1-800-842-0071

Please call DAS Fleet Services at 515-281-3162 with any questions.

If a State WEX Card has been lost or stolen, WEX must be notified immediately.

- Each department has a WEX card administrator (the primary fleet coordinator) who must contact DAS Fleet Services for replacement cards.
- The administrator should receive the replacement credit card from WEX within 7-10 business days from the date of request.
- Replacement cards can be sent via overnight service at the requesting Agency's expense.

SECURITY INFORMATION

Card Security

Cardholders are responsible for the security of their PCards and the transactions made against them, as well as ensuring purchasing guidelines and internal controls are followed.

- Purchasing cards and any documentation containing the 16-digit card number, expiration date, or security CVV number (Card Verification Value) should be kept in a secure location accessible only by the Cardholder.
- Purchase cards are issued in the employee's name and are not be used by anyone other than the person identified on the card.
- Card information should never be emailed; only secure internet connections and websites should be used; terminals that appear to be tampered with should never be used.

For additional security instructions, see Online Transactions, Fraud, Lost and Stolen Cards or reach out to your agency PCard Coordinator.

Card Controls

A variety of control features at the Cardholder and Agency level add protection against potential risk.

Card controls are determined during the application process by Supervisors and Agency PCard Coordinators, as well as any additional internal approvals an Agency may require.

Single Transaction Limits (Required)	All cards must be assigned a single transaction limit (STL). A STL is the maximum amount allowed for an individual purchase, including any tax or shipping (if applicable).
Monthly Card Limits (Required)	All PCards must have a monthly credit limit-the maximum total dollar amount that may be charged within a billing cycle. The monthly credit balance resets at the beginning of every billing cycle.
Velocity Settings (Optional)	Velocity setting limit the number of transactions or dollar total allowed during a specified period, such as no more than five (5) transactions or \$500/day.
International/Foreign Currency Transactions	In the interest of card security, foreign currency transactions are prohibited unless otherwise requested by the Agency. For infrequent international purchases, a manual

	transaction may be requested by the Agency PCard Coordinator and arranged by State PCard program management.
Merchant Category Codes (MCCs)	MCC's are assigned by a supplier's merchant bank based on the types of goods and/or services provided. Restricting certain codes helps protect the State against unauthorized or prohibited purchases.

All requests for adjustments to card limits or other controls must be made by the Agency PCard Coordinator via the [PCard/Travel Card Change Request Form](#). State PCard Program management reserves the right to review, approve, or deny Agency card controls.

EMV (Chip & PIN)

EMV (Europay, MasterCard® and VISA®) refers to new “Chip and PIN” security technology featuring an embedded microchip that has been added to the magnetic strip credit cards. The chip adds security to point-of-sale (POS) transactions.

Cardholders are now able to set their own four-digit personal identification numbers (PINs) when activating their EMV cards. PINs are commonly used internationally, but most U.S. retailers still require a signature.

Online Transactions

When purchasing online, remember that online PCard transactions may only be made:

- From trusted, secure websites (featuring logos such as VeriSign, TRUSTe, BBBOnline, or “https” in the websites URL address)
- Via secure internet connections (**no** public Wi-Fi or free “hot spots”)
- Using encrypted, State-issued computers or mobile devices with the most current software updates available for the operating system, application and browser.
- Card information should **NEVER** be emailed to merchants or third parties.
- If a device used for online procurement card purchases is lost or stolen, Cardholders should notify their Agency PCard Coordinator immediately.

Agencies may have more restrictive internal policies regarding online transactions.

Change Requests

Requests for PCard account changes, such as monthly or single transaction limit changes, must be requested by the Agency PCard coordinator via a PCard/Travel Card Change Request

form. **US Bank will not make any changes to any Cardholder or Agency account without approval from the State PCard Program management team.**

Compliance

PCard usage will be monitored and agency audits may be performed at anytime to ensure activities comply with PCard Program and State of Iowa requirements.

Compliance violations include, but are not limited to: unauthorized use, personal expenses, prohibited purchases, split transactions, insufficient documentation, incomplete/inaccurate records, consistently unmet reconciliation deadlines, or failure to adhere to the Code of Iowa, Iowa Administrative Code (IAC), and DAS policies and procedures.

Violations by any employee involved in the purchasing card process may result in administrative action, including card suspension, revocation, civil legal action to reimburse the State for unauthorized purchases, and/or disciplinary action up to and including termination.

DAS Central Procurement Enterprise (CPE) may also rescind an Agency's purchasing authority delegated by DAS if the Agency misuses its authority or fails to follow the Code of Iowa, Iowa Administrative Code (IAC), and DAS policies and procedures.

US Bank offers software to help Agencies and State PCard Program Management monitor Cardholder transactions. Specific rules detecting potential inappropriate use-such as split transactions or a prohibited MCC purchase attempt-may be customized upon an Agency's request to trigger email notifications to both Agency and State PCard Management.

In addition to routine PCard reports, DAS CPE relies on internal auditors to provide periodic review of procurement activities of Agencies, including PCard transactions.

Cancellation, Expiration, Hibernation & Purged Accounts

Cancellations: Agency PCard Coordinators must submit a completed PCard/Travel Card Change Request Form to cancel an employee's purchasing card for whatever reason (termination, transfer, retirement, non-use, etc.) Cards are deactivated by the State PCard team when requests are received. To dispose of a cancelled card, cut horizontally through the card numbers and magnetic strip or EMV chip, and dispose in a secure shredding container.

Expiration: New cards will automatically be issued before the card expiration date. The State PCard Program management team will notify the Agency PCard Coordinator asking for renewal documentation (agreement, training, and conflict of interest forms (for PCards only))-before cards are distributed.

Hibernation: After 90 days of card inactivity, the monthly credit and individual transaction limits may be subject to voluntary “hibernation” pending notification. Hibernation means credit limits are reduced to \$1 and returned to previous limits upon request. All purchasing cards should be hibernated while a Cardholder is on medical leave, military duty, or other extended leave of absence. Such measures help reduce risk to the state. Hibernation requests must be made by the Agency PCard Coordinator via the PCard/Travel Card Change Request Form.

Account Purges: Cards with a zero balance and at least 22 months of inactivity at the time of renewal will be automatically purged by U.S. Bank. The State PCard Program management team will notify the Agency PCard Coordinator of cards identified on the monthly purge report.

Fraud, Lost & Stolen Cards

In the event of fraudulent transactions or lost or stolen cards, Cardholders are responsible for notifying U.S. Bank immediately:

- **800-344-5696 when cards are lost or stolen**
- **800-523-9078 in the event of Fraud Activity**

After notifying U.S. Bank, Cardholders should email their Supervisor(s), Agency PCard Coordinator, and State PCard Program management (pcard@das.iowa.gov). Upon notification, compromised cards will be cancelled and new cards will be issued.

U.S. Bank provides zero fraud liability for unauthorized transactions reported within 60 days of the transaction date. Failure to notify U.S. Bank of fraud, lost or stolen cards may result in Agency liability for charges incurred.

Fraud Alerts:

U.S. Bank can also provide Cardholders and PCard Administrators with email and/or text notifications in event suspicious activity is detected.

- Cardholders enroll online using their **State Cell Phone numbers or email accounts ONLY** (no personal accounts should be used).
- Once enrolled, U.S. Bank will notify Cardholders via text and/or email if suspicious activity has been detected on their card-**subsequent transactions will be declined until the Cardholder responds.**
- Cardholders reply by text or phone (for email notifications) to verify whether the transaction is valid or fraudulent. This ensures **faster notification in the event of fraud, fewer unnecessary declines and greater card protection.**
 - Text alerts will only be sent between 7a.m.-7p.m. (CST), Monday-Friday; cardholders will have 15 minutes to respond with VALID or FRAUD.
 - Email alerts may be sent at any time. Cardholders must call the Fraud Detection unit at the number provided in the email.
 - Beware of PHISHING! U.S. Bank fraud alerts will NEVER request account information. Report any phishing email or text requesting account information to pcard@das.iowa.gov.

Remember:

- Delete the email message without opening it.
- Do not click on the links in email messages from unknown senders.
- Do not open unexpected attachments or attachments from unknowns senders.
- Do not respond to email requests to verify confidential information including bank account/credit card information, social security numbers or passwords.
- Contact the Information Security Office SecurityAlert@iowa.gov if you followed the instructions in the phishing email.

Access Online (U.S. Bank's web-based card management system)

Welcome to Access Online!

Please enter the information below and login to begin.

* = required

Organization Short Name:*

User ID:*

Password:*

Login

[Forgot your password?](#)

[Register Online](#)

[Activate Your Card](#) | [Change Your PIN](#)

U.S. Bank's secure, web-based account management system is Access Online.

Access Online requires one of the internet browsers below for full functionality.

- Microsoft Internet Explorer (IE11 or later)
- Google Chrome
- Mozilla Firefox

Basics for Cardholders:

Once User Profile Information and passwords are registered in Access Online, Cardholders can:

- Monitor account activity
- Verify and allocate transactions (unless other internal arrangements are made)
- Print cardholder statements

Please see these resources for more information:

- Access Online for Cardholders
- PCard Training Webpage-additional Access Online resources and web-based training (WBT's) for Cardholders.

Basics for Agency Management:

Once any required training is completed, Administrator accounts can be created in Access Online for Agency PCard Coordinators, Accounts Payable Staff, and other internal management as designated by the agency. As PCard Administrators, they can:

- Monitor account activity
- Verify and approve transactions, allocating and reallocating

- Print cardholder statements (as needed) and Managing Account Statements.
- Run Agency reports (account list, transaction detail, etc.)

See these resources for more information:

- Access Online for Agency Management
- PCard Training Webpage-additional Access Online resources and web-based training (WBT's) for Agency Management.

Monitoring Account Activity

One of Access Online's keys benefits is the ability to monitor account activity. Monitoring account activity and declined transactions help detect attempted unauthorized purchases. Agency PCard Coordinators and authorized Access Online administrators may review Cardholders' pending authorizations and posted transactions in "real time" in Access Online, including explanations for declined transactions.

Accounts should be monitored regularly to detect fraud early and reduce the additional time, paperwork, and expense needed to address it. There are several ways to do this:

CARDHOLDERS AND AGENCY ADMINISTRATORS

- **Posted Transactions-** Both cardholders and Agency PCard Coordinators can view posted transactions to address unauthorized charges before they print on the statement. This allows charges and credits to be resolved in the same billing cycle.

AGENCY ADMINISTRATORS ONLY

- **Pending Authorizations-** Agency PCard Coordinators can view pending charges to identify fraudulent transactions on Cardholder accounts before they post to the account. This eliminates having to complete U.S. Bank's Fraud Verification Paperwork.
- **Declined Transactions Report (DTR)-** Agency Administrators may also run DTRs to identify attempted unauthorized transactions.

If fraudulent or unauthorized activity is detected, cardholders should call US Bank and contact their PCard Coordinator for assistance.

In addition, Cardholders, or PCard Coordinators, can enroll in U.S. Bank's Fraud Alert Program to receive automatic notifications of suspicious activity by email or text (State-issued accounts and equipment only). (See Fraud, Lost, and Stolen Cards)

For Access Online User Guides and Resources, visit the PCard Training web-page.

Electronic Statements

The State PCard Program banking cycle ends on the 20th day of the month. If the 20th day falls on a holiday or weekend, the cycle will end at midnight on the next business day.

Statements are available for download the following morning. **U.S. Bank does not issue paper statements.** Cardholder and Agency Managing Account Statements can only be downloaded and printed via Access Online.

Account Payments

Payments should always be made from the Agency's Managing Account Statement(s)-not individual Cardholder Statements. This helps ensure the Managing Account(s) is/are accurate and up to date, as credits, late fees, or other outstanding charges are only reflected on the Managing Account Statement (not Cardholder Statements).

The Managing Account's Vendor Customer (VCN) **must** be referenced on the PRC. (If you are unsure of your account's VCN, email pcard@das.iowa.gov)

Cardholder Reconciliation

For reconciliation and payment processing, Cardholders are responsible for providing itemized purchase documentation. This includes:

- Cash register receipts
- Credit Card slips
- Packing Slips
- Billing Statements

Cardholder Statements and documentation for payment processing must be submitted timely to the Supervisor, Agency PCard Coordinator, or Agency Accounts Payable, according to internal Agency Procedures.

Additional documentation that may be required includes: formal quote documentation for any non-contract or non-certified TSB purchases and business purpose explanations for expenses that may not be easily understood by an Independent reviewer or external auditor.

While internal procedures vary, most Agencies generally adhere to the following steps:

- Login to Access Online
- Print Cardholder Statement
- Verify receipts/documentation and attach in the order listed on the Statement.
- Sign Statement and submit to Supervisor/Approver.

Depending upon Agency preference, Cardholders may verify allocations or reallocate transactions in Access Online.

Agency Reconciliation & Pre-Audit

After Cardholder Statements, receipts, and related documentation are approved by the designated Approver, the Accounts Payable team performs the pre-audit prior to payment-verifying transactions, documentation, and allocations in Access Online.

Steps:

1. Print Managing Account Statement (payment should always be made from the Managing Account Statement)
2. Run Detailed Transaction Report for the **Managing Account**. This shows all Cardholder detail (see User Guide for report template instructions)
3. Sort Cardholder Statements in the order they appear on the Managing Account Statement
4. Verify receipts and related documentation (any informal quotes, packing slips, service contracts, etc.) are attached to the Cardholder Statement in the order they appear on the Cardholder Statement.
5. Print and email spreadsheet sorted in the same cardholder/date order as they appear on the Managing Account Statement.
6. Resort by allocation to subtotal for later PRC verification. **All reconciliation and reallocation in Access Online must occur within the 15-day allocation window in order for PRC's to generate accurately.** See the 6-step Interface Process, Billing Cycle Reconciliation Deadlines.

Payment Terms & Processing

U.S. Bank payment terms are “net 30” which means U.S. Bank must receive payment within 30 days of the statement date. **Payments should always be made from the Agency’s Management Account Statement; not cardholder statements.**

To avoid potential late fees, full payment must be received by U.S. Bank within 60 days. Travel Card Managing Accounts are suspended (all cards under the Managing account are disabled), if payment is not made within 60 days. The same will apply to PCard accounts when payment is not made within 90 days. Full payment should be made within 60 days to avoid late fees.

Accounts Payable: U.S. Bank payments should always be made by Payment Request Commodity (PRC) referencing the U.S. Bank Vendor Customer Number (VCN) assigned to the Managing Account at the time the account is created. This ensures payment is applied to the appropriate account. Every PCard and Travel Card Managing Account will have a different VCN. For more information or to verify a VCN, contact the State PCard Program management team at pcard@das.iowa.gov.

Data Interface

To streamline payment processing, an interface has been designed to transfer PCard transaction data and accounting allocations from Access Online to the State’s accounting system (Iowa Advantage). Once data has been uploaded into Iowa Advantage, Payment Request Commodity (PRC) documents will be generated for review. These payment docs may be approved for processing, modified, or deleted.

Note to Accounts Payable: 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 may be created manually in Iowa Advantage.

Resources:

- [PCard Interface Process](#)

Iowa PCard Program Contacts

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