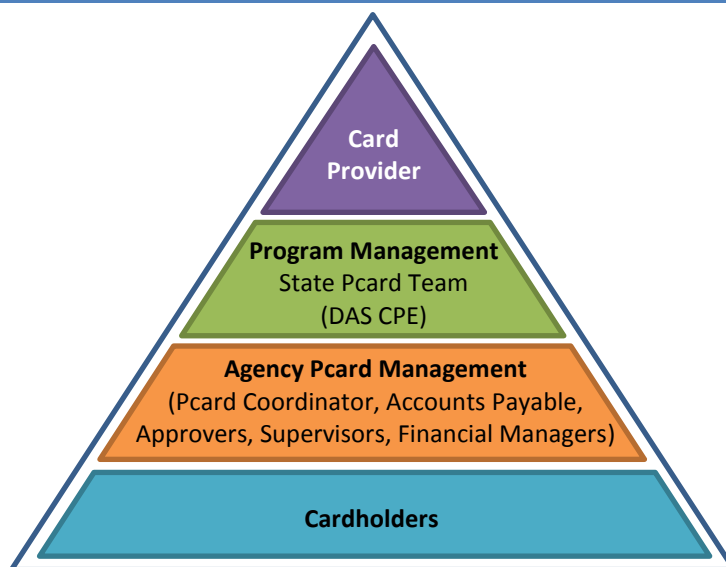


STATE OF IOWA PURCHASING CARD (PCARD) PROGRAM

Detailed Roles and Responsibilities

Many individuals play a role in ensuring the State's Purchasing Card Program operates effectively, efficiently, and in compliance. The following provides more detail regarding the responsibilities and expectations for each. Variations can exist depending upon internal organization, as long as internal controls and segregation of duties are maintained.



CARD PROVIDER

The State of Iowa's current card supplier is U.S. Bank. It provides:

- VISA Pcards and Travel Cards to authorized employees
- Web-based account management tools ([Access Online](#)), training, and resources
- Cardholder and Managing Account Statements at the end of each billing cycle
- A monthly data interface payment file to automate the Pcard payment process
- Cardholder Support – 24 hours a day, 7 days a week
Customer Service: 1-800-344-5696
Fraud Department: 1-800-523-9078

STATE PCARD PROGRAM MANAGEMENT

The State of Iowa Pcard Program is administered by the DAS Central Procurement Enterprise(CPE) Pcard Management.

- The **Program Manager** is the customer service contact for Agency Pcard Coordinators. Responsibilities include daily operations, card issuance and maintenance, technical training and assistance, compliance support, fraud reporting and helping resolve Pcard account issues. The manager is also responsible for strategic oversight and leads the Pcard Program by identifying opportunities, setting performance goals, maintaining program metrics, promoting the program to Agencies and vendors, developing program policies, training, marketing, official communications, and representing the State with the purchasing card issuer and industry.

The Pcard Team also maintains an email box (Pcard@das.iowa.gov) and Pcard website featuring resources for cardholders and Pcard Coordinators (<https://das.iowa.gov/procurement/agencies/state-iowa-purchasing-card-program>).

AGENCY PCARD MANAGEMENT

Designated Agency administrators and staff involved in Pcard program operations at the Agency level comprise the Agency's internal Pcard management team. They include Agency Pcard Coordinators, Accounts Payable staff, Supervisors/Approvers, and Financial Managers within each participating Agency, Department, Division, Bureau, Enterprise, Unit, or other State entity.

- The **Agency Pcard Coordinator** is the central point of contact for an Agency's Pcard program and liaison with the State Pcard Program management team. General responsibilities include:
 1. Coordinating and distributing all Pcards/Travel Cards issued to his/her respective Agency
 2. Completing Pcard 101 and/or Travel Card 101, and any additional or renewal training that may be required
 3. Serving as the primary contact and internal resource for an Agency's Cardholders (unless other Agency contacts are specified)
 4. Designating default account codes for new cards (fund, department, unit, and object code)
 5. Signing and submitting all applications and change request forms (forms submitted without required signatures cannot be processed)
 6. Attempting to resolve any disputes with vendors and/or U.S. Bank not resolved by the Cardholder
 7. Communicating to Cardholders and Supervisors/Approvers to ensure Cardholder transactions are routinely monitored, and that Cardholder Statements are reconciled and approved timely
 8. Verifying that the Agency's Managing Account Statement is paid (net 30; no later than 60 days to avoid account suspension)
 9. Ensuring Agency Pcard/Travel Card practices are in compliance with State and Agency procurement and travel requirements
 10. Following up with Cardholders, Supervisors, or other staff as needed on split transactions or other notifications from U.S. Bank or State Pcard management
 11. Notifying the Cardholder's Supervisor and State Pcard Team of unauthorized charges, suspicious activity, intentional misuse, or termination of Cardholder's employment

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** refers to the individual or team responsible for paying the Agency's Managing Account Statement (net 30; no later than 60 days to avoid account suspension). Depending upon internal processes and whether the data interface is utilized, responsibilities include:
 1. Receiving signed and approved Cardholder Statements, original receipts, and corresponding documentation for payment processing
 2. Preparing Managing Account Statements for pre-audit – verifying documentation and making any necessary accounting corrections (in Access Online or Iowa Advantage); following up with the Agency Pcard Coordinator, Supervisors/Approvers, or Cardholders directly if documentation is incomplete
 3. Notifying Pcard Coordinators of unauthorized charges, suspicious activity or intentional misuse
 4. Creating the Payment Request Commodity (PRC) payment document in Iowa Advantage, or validating the PRC auto-generated by the Iowa Advantage data interface

5. Ensuring that the Managing Account Statement is paid in full to the appropriate Vendor Customer Number (VCN) each month. (Even if charges are being disputed or credits are pending, partial payments may result in late fees or account suspension.)
- **Approvers** are the first line of defense against card fraud and misuse. Their sign-off on Cardholder statements verifies the transactions are legitimate, comply with the Agency's policies and procedures, and include appropriate 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.

Responsibilities include:

1. Following internal Agency procedures (if applicable) in reviewing and approving signed Cardholder Statements and providing required reconciliation documentation within prescribed timelines
2. Ensuring Cardholders follow procurement code, administrative rules and policies, and adhere to State Pcard and/or Travel Card policies and any internal Agency procedures

If an Approver is also a Cardholder, his/her Approver must be at least one functional job level higher.

- **Supervisors** may or may not be Cardholder Approvers. Beyond the Approver function, their primary role in the Pcard process is authorizing the Cardholder's application, limits, and intended use. Specifically, this includes:
 1. Initiating and approving an employee's Pcard application, card limits, and any change requests
 2. Signing and submitting applications and change requests to the Agency Pcard Coordinator for approval and processing
- An Agency's **Financial Manager** may or may not be directly involved with an Agency's Pcard program, but is often the 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.

CARDHOLDERS

- **Cardholders** are the State of Iowa employees authorized by their supervisors or designated Agency management to receive State Pcards or Travel Cards and make purchase transactions on behalf of the State. Although the cards reflect the employee's name, they are the property of the State of Iowa, can be used for business-related purchases only, and the cardholder named on the card is the only authorized user.

Fulfilling the cardholder role carries responsibilities, such as the completion of mandated training, ensuring appropriate supporting documentation, upholding designated security measures, reconciling Pcard transactions according to best practices and internal Agency policies, and following all State procurement and State accounting requirements regarding purchasing and expenditures.

Specifically, Cardholders shall:

1. Read the State of Iowa Purchasing Card Policy and Procedures Manual, as well as any internal Agency policies and procedures manual.

2. Complete required Cardholder training and any renewal training that may be required.
(Depending on the Cardholder's purchasing size and scope, additional DAS Procurement training may be required to ensure Pcard purchases are made in compliance with State policy.)
3. Sign the State of Iowa Cardholder Agreement confirming that they have read, understand and agree to the terms and conditions, and will use the card for authorized State business purposes only.
4. Ensure that all purchases and Pcard transactions comply with applicable State of Iowa procurement and travel policies.
5. Maintain the card in a secure location at all times, including any documents (paper or electronic) that may contain the 16-digit card number, expiration date, or CVV number. For security purposes, ensure Pcard numbers or sensitive information is never emailed to a vendor or third party, and that no one other than the Cardholder uses his/her card.
6. Protect the Pcard from potential fraud by ONLY using secure internet connections (no public Wi-Fi or free "hot spots") and secure websites (SSL or https://) when making purchases online. Pcard transactions should only be initiated from State-issued equipment.
7. Adhere to purchase limits and restrictions, ensuring the total amount of any single transaction (including freight, if applicable) does not exceed the single transaction limit or credit limit for the card.
8. Follow approved internal procedures for monitoring account activity, and reviewing/allocating transactions in Access Online, including expense allocation per Agency account codes to facilitate month-end processing.
9. Verify all charges on monthly statement and submit documentation timely for payment processing. Sign U.S. Bank Statements and submit with original, itemized receipts and required documentation to the Supervisor or appropriate Agency approver per internal Agency procedures.
10. Attempt to resolve disputes or billing errors directly with the merchant or service provider. Contact the Agency Pcard Coordinator or designated Agency contact if disputes cannot be satisfactorily resolved.
11. Ensure credit has been accurately applied if sales or use tax has been charged on any in-state purchases or purchases delivered in the State of Iowa, or in the event of returns, disputed items, or billing errors. Retain all documentation pertaining to charges and credits. Credits must be reflected on a subsequent U.S. Bank Statement and NOT be accepted as cash, gift cards, or in-store credit.
12. Immediately report lost or stolen cards to **U.S. Bank Customer Service at 1-800-344-5696**; report any fraudulent activity to the **U.S. Bank Fraud Department at 1-800-523-9078**. In all cases, notify the Cardholder Supervisor, Agency Pcard Coordinator, and State Pcard Program Management.