For more purchasing card information, visit Iowa Pcard online.

September 2014

State of Iowa

Purchasing Card

Policy and Procedures Manual

Pcard

State of Iowa

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 being in compliance with current standards, regardless of Card issue date.

Iowa Department of Administrative Services

DAS

State of Iowa

Purchasing Card Policy and Procedures Manual

Table of Contents

PROGRAM OVERVIEW **1**
- Introduction 1
- Purchasing Card Policy and Procedures Manual 1
- Procurement Policies and Guidelines 2

ROLES AND RESPONSIBILITIES **2**
- U.S. Bank 3
- State Pcard Program Management 3
  - State Pcard Program Manager 3
  - State Pcard Program Specialist 3
  - State Pcard Program Analyst 3
- Agency Pcard Program Management/Administrators 3
  - Agency Pcard Coordinator 4
  - Agency Accounts Payable 4
  - Cardholder Supervisors 4
- Cardholders 4
- Suppliers 6
  - Terms of Pcard Acceptance 6

GETTING STARTED **6**
- Card Types 6
- Agency Enrollment and Accounting 7
- Cardholder Eligibility and Application Process 8
- Training Requirements 9
  - Purchasing Card Training (Required) 9
  - Access Online Training (Optional) 9
  - Procurement Training (May be Required) 9

CARD CONTROLS **9**
- Single Transaction Limits (Required) 9
- Monthly Credit Limits (Required) 10
- Velocity Settings (Optional) 10
- International/Foreign Currency Transactions 10
- Merchant Category Codes (MCCs) 10
- Split Transactions 10
- Declined Transactions 10
- Payment Analytics 10
- Compliance 10

PCARD TRANSACTIONS **11**
- Purchases 11
- State of Iowa Tax Exempt Status 12

- Permissible vs. Prohibited Transactions 12
- Convenience Fees & Surcharges 12
- Purchase Incentives 13
- Receiving Goods and Services 13
- Fiscal Year-End Procedures 13

ONLINE RECONCILIATION AND PAYMENT PROCESSING 13

- U.S. Bank Payment Terms and Late Fees 13
- Access Online 14
- Monitoring Account Activity 14
- Default Accounting Codes and Allocation 15
- Required Documentation 15
- Electronic Statements 15
- I/3 Data Interface and Timelines 15
- Returns, Credits and Disputed Charges 16

PCARD MAINTENANCE AND SECURITY 16

- Account Changes 16
- Card Cancellation / Closing Accounts 16
- Card Renewal 17
- Cardholder Liability 17
- Disaster Declaration Emergency Plan 17
- Fraud, Lost or Stolen Cards 17
- Online Security 17
- Temporary "Hibernation" 18

TRAVEL CARD 18

- Introduction 18
- Travel Card Basics 18
- Travel Expenses 19
- Cardholder Responsibilities 19
- Travel Record Keeping and Reconciliation 20

CONTACT INFORMATION AND RESOURCES 21

- *Procurement and Purchasing Card Resources* 22

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U.S. Bank Customer Service ~ 24 hours a day, 7 days a week: **1-800-344-5696**
U.S. Bank Fraud Department ~ 24 hours a day, 7 days a week: **1-800-523-9078**

For Pcard forms, resources, and current information: Visit Iowa Pcard online!
(Link also located on DAS Central Procurement website.)
Email: Pcard@iowa.gov

PROGRAM OVERVIEW

Introduction

Welcome to the State of Iowa Purchasing Card Program. The Department of Administrative Services (DAS) Central Procurement Bureau (CPB) administers the Purchasing Card Program to help state agencies save time and money. Purchasing cards streamline the procure-to-pay (P2P) process of goods and services, making them an efficient, cost-effective alternative to traditional methods.

The State offers two types of "purchasing cards" – a Pcard for goods and services and a Travel Card used exclusively for specific conference and travel-related expenses. References to the "Pcard" mean the general purchasing card for goods and services; references to "Travel Card" mean the purchasing card used exclusively for conference and travel-related expenses. References to the "Pcard Program" mean all card types included in the program.

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).

State of Iowa purchasing cards:

- Are commercial VISA credit cards issued by U.S. Bank to permanent State of Iowa employees authorized to make purchases related to state business.
- Reduce the number of requisitions, purchase orders, invoices and warrants, plus time and steps in the payment process.
- Provide convenience and faster delivery of goods and services to state agencies, and quicker payment to suppliers. (Payment from the card provider is generally received within 48 hours of transaction.)

Purchasing Card Policy and Procedures Manual

The requirements contained in this Policy and Procedures Manual are designed to ensure appropriate use of Iowa's purchasing cards.

It is the Cardholders' responsibility to read, understand, and carefully follow this Manual. The success and continuation of the purchasing card program depends upon everyone's participation and cooperation in using Pcards and Travel Cards as intended. Violations by any employee involved in the purchasing card process may result in administrative and/or disciplinary action.

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 for State business. The State Purchasing Card Policy and Procedures Manual is the official guide for statewide Pcard and Travel Card compliance. Internal Agency guidelines may be more restrictive than State policy and MUST be reviewed and approved by State Pcard Program Management.

* For the purposes of this manual and 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.

Procurement Policies and Guidelines

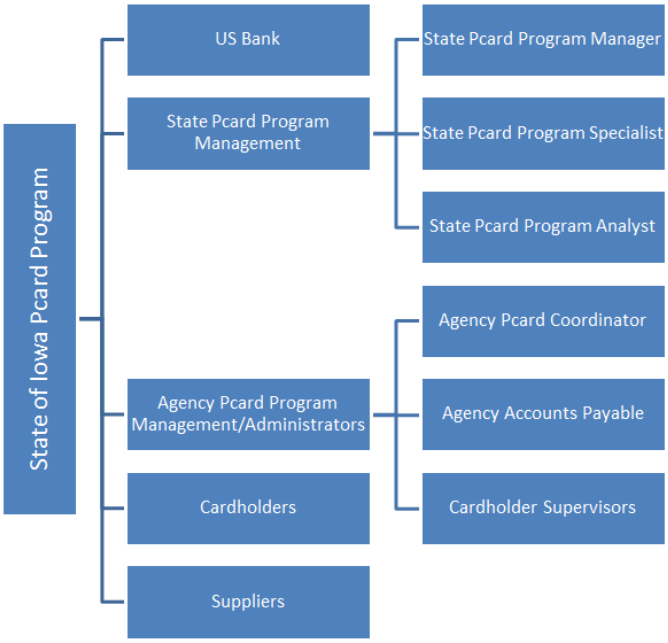
Regardless of the payment method, all goods and services must be purchased in accordance with State procurement policies and procedures, and all parties involved in the process should know, understand and abide by:

- Procurement procedures contained in Iowa Administrative Code Chapters 11-117 through 120 and the **CPBState of Iowa DAS CPB Policy and Procedures Manual**.
- Rules and guidelines specified in the State of Iowa Purchasing Card Policy and Procedures Manual (See Pcard Flowcharts for goods vs. services purchasing guidelines and Pcard use).
- State of Iowa Code of Ethics 68B.22 and National Institute of Governmental Purchasing (NIGP) Code of Ethics pertaining to procurement conduct and conflicts of interest in the event that purchases might result in an employee's financial gain.
- Travel Policies in State Accounting Policies and Procedures 210.000 through 210.405.
- Additional policies and procedures required by the Cardholder's employing Agency.

While purchasing cards add convenience to the procurement process, they may **NOT** be used:

- To avoid or bypass state procurement or accounting policies and procedures
- For payments between state agencies
- For personal use or entertainment purchases
- For travel expenses (*unless* it is a Travel Card and the expenses meet state travel guidelines)
- By anyone other than the Cardholder identified on the card

ROLES AND RESPONSIBILITIES



U.S. Bank

U.S. Bank is the State of Iowa's purchasing card provider. They:

- Issue VISA Pcards and Travel Cards to State of Iowa employees
- Provide web-based account management tools via Access Online
- Bill the State of Iowa for all card purchases and pay suppliers directly
- Provide Cardholder Customer Service 24 hours a day, 7 days a week: 1-800-344-5696

State Pcard Program Management

The State of Iowa Pcard Program is administered by the DAS Pcard Team in cooperation with designated Agency Pcard Coordinators, Supervisors, and Accounts Payable within each participating Agency, Department, Division, Bureau, Enterprise, Unit, or other State entity. Roles include:

State Pcard Program Manager – Responsible for strategic oversight. Leads purchasing card program in identifying opportunities, setting goals, developing relationships, creating program materials, implementing policies, overseeing training, and communicating official announcements.

State Pcard Program Specialist – Performs daily operations. Serves as the main point of contact for Agency Pcard Coordinators and the primary liaison with U.S. Bank customer service. The State Pcard Specialist also issues Pcards to State employees, manages day-to-day Pcard program activities, and ensures guidelines are being followed.

State Pcard Program Analyst – Focused on advanced financial analysis for strategic planning and program growth, including risk management, compliance and fraud prevention. Additionally, provides back-up operational support for Program Specialist.

Agency Pcard Program Management/Administrators

An agency's Pcard management team or administrators refer to the agency representatives responsible for managing their internal purchasing card program in compliance with state guidelines. **This group includes the Agency Pcard Coordinator, Finance staff, Accounting staff, supervisors, and any designees who play a role.** All involved should be knowledgeable on state procurement code, DAS administrative rules, the State of Iowa Purchasing Card Policy and Procedures Manual, and any additional guidelines their Agency may require.

General roles and responsibilities follow. Note that some responsibilities may be shared among Agency Pcard administrators or delegated to additional support coordinators, depending on the size and complexity of the program. They include:

- Using U.S. Bank's Access Online software for monitoring account activity, allocating transactions, generating reports, and printing Managing Account and Cardholder statements as needed.
- Collecting and verifying Cardholder Statements and required transaction documentation.
- Confirming that the Agency's transaction allocations are complete within 15 days of the billing cycle close date for participation in the I/3 Data Interface.
- Ensuring payments are made within 30 days or less.
- Submitting applications, agreements and change request forms to the State Pcard team.
- Attempting to resolve any disputes with the vendor and/or U.S. Bank not resolved by the Cardholder.

- Notifying the State Pcard Program Specialist in the event of Cardholder terminations, leaves of absence, unauthorized charges or intentional misuse, and participating in the determination of any disciplinary action.

Agency Pcard Coordinator – The Agency employee designated to coordinate all Pcards/Travel Cards issued to their respective Agency, Department, Division, Bureau, Enterprise, Unit, or other State entity, and whose signature is required on all applications and change request forms. Unless other internal arrangements have been specified, this person should be the first point of contact for an agency's Cardholders. As the agency's primary program administrator, this person will:

- Have the authority to designate default account coding (fund, department, unit, and object code) and approve cardholder limits and changes. (The Coordinator's signature is required on all forms. Any forms submitted without required Supervisor and/or Agency Coordinator signatures will NOT be processed.)
- Serve as the Agency's primary contact for Cardholders and liaison with the State Pcard Program Specialist.
- Complete Pcard 101 and/or Travel Card 101; additional or renewal training may be required.

Agency Accounts Payable – The Agency's financial representatives who:

- Receive signed and approved Cardholder Statements, original receipts, and corresponding documentation for payment processing.
- Verify documentation and make any necessary accounting corrections (in Access Online or I/3); follow up with Agency Pcard Coordinator, Supervisors, or Cardholders directly if documentation is incomplete.
- Create the Payment Request Commodity (PRC) in I/3, or review the PRC auto-generated by the I/3 data interface.
- Ensure that the Managing Account Statement is PAID IN FULL each month – even if charges are being disputed or credits are pending. Partial payments, for any reason, may result in late fees or account suspension.

Cardholder Supervisors – Supervisors with managerial and disciplinary authority who:

- Initiate and approve an employee's Pcard application, card limits, and any change requests, thereby delegating purchase authority to the Cardholder.
- Submit signed applications and change requests to the Agency Pcard Coordinator for approval and processing.
- Follow internal Agency procedures (if applicable) in reviewing and approving signed Cardholder Statements and provide required reconciliation documentation within prescribed timelines.
- Ensure Cardholders follow procurement code, administrative rules and policies, and adhere to State purchasing card policy and any internal Agency procedures.

Cardholders

By definition, Cardholders are State of Iowa employees authorized by their Supervisors to receive Pcards and make purchase transactions on behalf of the state.

In addition to following State Procurement and Pcard guidelines, Cardholders shall:

1. Read the State of Iowa Purchasing Card Policy and Procedures Manual.

2. Complete required Cardholder Training – Pcard 101 and/or Travel Card 101 – 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 accept responsibility for charges made to their card.
4. Ensure that all purchases and Pcard transactions comply with applicable State of Iowa policies, and that no one other than the Cardholder uses their card.
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. Ensure purchasing card information is never emailed to a vendor or third party, or written down and stored by a merchant.
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 purchases from eBay, its subsidiaries, or any similar auction sites are expressly prohibited; 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 verification of charges and itemized receipts, and expense allocation per Agency account codes to facilitate month-end processing.
9. Follow approved internal procedures for signing U.S. Bank Statements and submit required documentation to the appropriate Agency approver.
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 in the event of returns, disputed items, or billing errors. 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 Specialist.

Cardholders MUST...

Accept responsibility for card security and charges made on purchasing cards issued in their names.

Comply with State procurement code, administrative rules and policies, as well as purchasing card policies and procedures.

Adhere to accounting processes and timelines to meet payment deadlines.

Seek guidance if in doubt on any policy or procedure to ensure the integrity and success of the Pcard Program and best interests of the State.

Suppliers

Suppliers, vendors and merchants are "contractors" who provide goods and services to the State. They may or may not have a Master Agreement in place. A Master Agreement (MA) is a competitively bid contract which establishes prices, terms, and conditions for the purchase of common goods and services for multiple state agency use.

All purchasing card transactions for goods and services must adhere to procurement requirements set forth in Iowa Administrative Code and DAS CPB Policy and Procedures Manual. Suppliers with State contracts who accept Pcard payments must adhere to the State's Pcard Terms of Acceptance.

Terms of Pcard Acceptance

The State of Iowa prefers to pay Contractors using its Purchasing Card Program (Pcard) whenever possible. Contractors accepting Pcard payments shall comply with the following security measures:

- Contractor shall comply with the most current Payment Card Industry Data Security Standards (PCI DSS) to assure confidential card information is not compromised;
- Contractor shall adhere to Fair and Accurate Credit Transactions Act requirements that limit the amount of consumer and account information shared for greater security protection;
- When accepting orders online, Contractor shall ensure Internet orders are processed via secure websites, featuring Verisign, TRUSTe, BBBOnline, or "https" in the web address;
- When accepting orders by phone, Contractor shall send itemized receipts (excluding card numbers) to the cardholder by fax, email, or mail (with delivery);
- Contractor shall process payment for items when an order is placed only for items currently in stock and available for shipment, and only for services already rendered;
- Contractor shall confirm that the name of purchaser matches the name on the card;
- Contractor shall shred any documentation with credit card numbers.

Remember, any supplier within State purchasing guidelines is a potential State Pcard vendor, even if they do not accept credit cards today. Contact the State Pcard Team at Pcard@iowa.gov for assistance with vendor Pcard acceptance.

GETTING STARTED

Card Types

As previously stated, the State of Iowa offers two types of purchasing cards – Pcards (for goods and services) and Travel Cards (for approved travel expenses). Supervisors and Agency Pcard administrators will determine which type of purchasing card, card limits, and restrictions are appropriate for a given employee.

No more than (1) Pcard and (1) Travel Card may be issued to an individual employee unless approved by State Pcard Management (submit requests to the State Pcard Program Specialist).
Two additional options also exist on an appropriate case-by-case basis:

- A **Ghost Card** traditionally refers to a Pcard account designated for use by a specific, high-volume supplier where a physical (plastic) card is not issued. For State purposes, an actual card may be issued and its use may include a category of suppliers restricted by MCC. Whether or not a plastic card is issued, the account is assigned to an individual and may ONLY be used by that individual for the vendor or MCC category specified. Unless otherwise approved, only one Ghost Card account per vendor/category per agency may be issued.

- A **Department Travel Card** is a Travel Card issued to an individual designated by the Department Head as the Travel Coordinator for their department. It may ONLY be used for travel-related expenses of employees within the department and should NOT leave the possession of the Travel Coordinator. See State Accounting Policies and Procedures 210.000-210.405 for specific Travel Card guidelines.

For additional information, contact the State Pcard Program Specialist.

Agency Enrollment and Accounting

Agencies, Departments, Divisions, Bureaus, Enterprises, Units, or other State entities wishing to participate in the Pcard Program must complete an Agency Enrollment Application to set up a new "Managing Account" (department name, contact info, etc.) with U.S. Bank. Agency Pcard Coordinator(s) and Agency Accounts Payable representative(s) must be designated at the time of application.

Best Practices: 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.

For accounting control purposes, the following accounting practices are required:

1) **Segregation of Duties** – 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. For purchasing cards, 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 (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. OfficeMax), 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.

In addition to the State Purchasing Card Policy and Procedures Manual, Agencies are strongly encouraged to develop written **Internal Procedures** for Pcard reconciliation and payment processing.

Should special considerations warrant an alternative operational structure other than outlined above, a petition outlining the business necessity for an exception to the policy must be signed by the petitioning Agency's Director and submitted for review and approval by the State Pcard Program Management.

Cardholder Eligibility and Application Process

By virtue of receiving a purchasing card, all Cardholders are *de facto* purchasing agents of the State. Therefore, only permanent state employees are eligible to receive state purchasing cards, unless an exception is otherwise approved by State Pcard Management.

Cards can NOT be issued until both the signed Cardholder Agreement and training confirmation are received by the State Pcard Program Specialist!

To obtain a Purchasing Card the following steps must be completed. All forms must be submitted to the State Pcard Program Specialist by the Agency's Pcard Coordinator.

1. A **Cardholder Application** with all required signatures must be completed and submitted.

2. The **Purchasing Card Policy and Procedures Manual** must be read and **cardholder training** must be completed (Pcard 101 and/or Travel Card 101 according to card type being issued). Training verification must be received by the State Pcard Program Specialist before cards may be released.

3. A completed **Cardholder Agreement** (**Pcard** and/or **Travel Card** according to card type being issued) along with signed originals of the **Conflict of Interest – Related Party Policy** and **Conflict of Interest – Representation of Independence** with all required signatures must be received by the State Pcard Program Specialist.

4. Before it may be used, the new card must be signed and activated by calling the 800# on the card. Cardholders must also register their Cardholder Account in Access Online to be able to monitor account activity and access their statements – **https://access.usbank.com.** (Enter Organization Short Name – Iowa – and select Register Online to be prompted through the set up process.) **To receive monthly statement notices, Cardholders MUST provide their State of Iowa email address and "enable" notifications** (see **Access Online for Cardholders guide** for more instructions).

Training Requirements

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 (given their role in approving applications, change requests, reconciliation, and payment processing). Additional training and renewal may be required. For the Agency's own risk management, it is strongly recommended that all Agency Pcard administrators (including Supervisors, Accounts Payable personnel, and associated delegates) complete 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 log-in 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.

Procurement Training (May be Required)

Depending on the Cardholder's purchasing size and scope, additional **DAS CPB Procurement** training may be required to ensure Pcard purchases are made in compliance with state policy.

- Pcard holders buying from existing Master Agreements, TSBs up to $10,000, or services up to $5,000 (where no informal quotes or bids are needed) – Buying Basics is strongly encouraged (Level A).
- Pcard holders obtaining ANY informal bids or quotes for purchases of goods up to $5,000 (or services above $5,000) – (6) code modules are required + ½-day intro class is required (Level 1).
- Purchases between $5,000 and $50,000 required Advanced Procurement Training (Level 2). (Purchases above $50,000 require oversight from DAS Central Procurement.)

Contact Purchasing.Mailbox@iowa.gov for more procurement training information.

CARD CONTROLS

Purchasing cards offer accountability and convenience through a variety of control features at the Cardholder and Agency level.

Settings are determined by Supervisors and Agency Pcard Coordinators at the time of application, with any additional internal approvals the Agency may require.

Cardholder purchasing authority is granted per the limits established on their purchasing card. 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 and submitted to the State Pcard Program Specialist.

State Pcard Program Management reserves the right to review, approve, or deny Agency card controls.

Single Transaction Limits (Required)

All cards must be assigned a single transaction limit (STL). An STL is the amount available on the card for an individual purchase and includes the purchase price (minus sales tax).

Monthly Credit Limits (Required)

All Pcards must have monthly credit limits – the maximum dollar amount that may be charged within a billing cycle.

Velocity Settings (Optional)

Velocity settings limit the number of transactions allowed during a specified period, such as no more than five (5) per day.

Please Note

Requests for changes to card limits or other controls must be made by the Agency Pcard Coordinator via the **Pcard/Travel Card Change Request Form.**

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, manual transactions may be arranged by the Agency Pcard Coordinator and State Pcard Program Specialist.

Merchant Category Codes (MCCs)

Merchant Category Codes (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.

Split Transactions

The practice of dividing a transaction to avoid single transaction, monthly credit limits or bid requirements is strictly prohibited. Agency Pcard Coordinators and Cardholders will be notified when split transactions are detected.

Declined Transactions

Monitoring account activity and declined transactions help detect attempted unauthorized purchases. Agency Pcard administrators may review their Cardholders' pending authorizations and posted transactions in "real time" in Access Online, including explanations for declined transactions. **U.S. Bank Customer Service (1-800-344-5696)** may also assist Cardholders in determining the reasons a transaction was declined – such as account restrictions, exceeding card limits, etc.

Payment Analytics

U.S. Bank offers software to help monitor Cardholder transactions. Specific rules to detect potential inappropriate use – such as split transactions or a prohibited MCC purchase attempt – may be customized upon an Agency's request to trigger email alerts notifying State Pcard and Agency Pcard management.

Compliance

Purchasing card usage will be monitored, and Agency audits may be performed at any time to ensure activities comply with Pcard Program and State of Iowa requirements**.** In addition to routine Pcard reports, DAS CPB relies on Fiscal & Policy Analysts to provide periodic review of procurement activities of agencies and entities of the State, including Pcard transactions.

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 follow State of Iowa procurement code, administrative rules and policies, and/or purchasing card policies and procedures.

Violations by any employee involved in the purchasing card process may result in administrative and disciplinary action including: card suspension, revocation, discipline for misconduct and/or corrective

action of performance, civil legal action to reimburse the State for unauthorized purchases (including garnishment of wages to the extent allowed by law), potential termination, and/or referral to law enforcement authorities for criminal prosecution.

Furthermore, DAS CPB may rescind the purchasing authority delegated to an Agency by DAS if the Agency misuses its authority or fails to follow State of Iowa code, administrative rules, or policies.

PCARD TRANSACTIONS

Purchases

All purchasing card transactions for goods and services must adhere to procurement requirements set forth in Iowa Administrative Code and DAS CPB Policy and Procedures Manual. Before making a purchase, Cardholders must:

- Determine if the transaction is within acceptable Pcard limits and procurement guidelines, and is compliant with DAS administrative rules (Iowa Administrative Code Chapters 11-117 through 120).

- Check current Master Agreements, Iowa Prison Industries (IPI), and Targeted Small Businesses (TSB) to see whether a contract for the desired goods or services exists. Please note: interagency purchases (such as Iowa Prison Industries) are NOT allowed on Pcards; payments should be made via a Payment Request Commodity Internal (PRCI) for POs or DOs, or Internal Exchange Transfer (IET) to correct an incorrectly applied expense payment.

Don't Forget!

- Three (3) informal quotes must be obtained for purchases up to $50,000 (see Informal Quote Documentation form) **IF** purchases are: a) goods above $1,500 from a non-contract vendor; b) services above $5,000 from a non-contract vendor, or c) 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).
- All purchases in excess of $50,000 require oversight from DAS Central Procurement.
- Goods or service contracts above $25,000 may require Iowa Department of Management (IDOM) approval. (Some exceptions apply; see IDOM Approval Form.)
- IT hardware or software purchases estimated in excess of $25,000 require prior approval by the Office of the Chief Information Officer (OCIO). Complete Step 1 – Approval to Initiate IT Project Form, or Step 1A – Approval to Initiate Hardware/Software Only Form, or contact ITrequests@iowa.gov.
- A Pre-Contract Questionnaire (PCQ) is required with any service purchase of $1,000 or more (one-time or in aggregate).

For more information or clarification on Procurement code and guidelines, refer to the DAS Central Procurement Bureau Policy and Procedures Manual.

State of Iowa Tax Exempt Status

The State of Iowa is exempt from paying Sales and Use Tax within the State of Iowa under Iowa Code, Section 423.3(31). It is the **Cardholder's responsibility** to inform suppliers that purchases are for official State of Iowa business purposes, and are therefore tax exempt. If sales tax is charged in error, the vendor shall credit the sales tax back to the Pcard; **cash refunds are strictly prohibited.** The Cardholder is responsible for contacting the vendor or service provider during account reconciliation if tax was inappropriately included. Should proof of tax exemption be requested, the Cardholder should provide the vendor with a copy of the current **Iowa Department of Revenue's Tax Exemption Letter**.

Permissible vs. Prohibited Transactions

Unless otherwise noted below 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 items are **NOT to be purchased with the State of Iowa Pcard:**

1. Cash Advances, Gift Cards, Stored Cash Value Cards, and similar products
2. Controlled Substances
3. Fuel or Automotive Repairs for personal or State Vehicles* (except state-owned lawnmowers, ATVs or other off-road vehicles)
4. Interdepartmental Expenses (payments between state agencies are not allowed on the Pcard, including Iowa Prison Industries)
5. Memberships or Educational Expenses (educational expenses are defined by whether college credits or grades towards degrees are being earned from an accredited institution)
6. Personal Expenses (including Meals)
7. Real Estate Leases
8. Travel Expenditures (authorized travel expenses should be purchased with a State Travel Card)
9. Weapons, Ammunition

* Fuel purchases for State of Iowa Fleet vehicles must be made with the Wright Express (WEX) cards assigned to them.

Agency Coordinators should contact the State Pcard Program Specialist in the event of an emergency, disaster or other circumstances that may warrant special consideration.

Convenience Fees & Surcharges

While two separate things, in recent years convenience fees and surcharges have become more common.

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%; see Visa's Merchant Surcharge Checklist.)

Both surcharges and convenience fees must be disclosed prior to a transaction. If a convenience fee or surcharge will be applied to a transaction, the individual making the purchase shall determine whether convenience fees or surcharges are prudent.

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 such incentives include, but are not limited to gift cards, two-for-one purchases, and spend rewards.

Receiving Goods and Services

Regardless of order method, all purchases require itemized transaction documentation. Credit card receipts and shipping documentation should always be retained. If an itemized receipt cannot be obtained from the vendor, a list of detailed charges from the vendor must be attached to the receipt showing unit prices and the total amount charged. **When purchasing goods or services from State of Iowa Master Agreement contracts, it is the Cardholder's responsibility to verify contract pricing and that all items are received. If an itemized credit slip 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 card revocation.

Fiscal Year-End Procedures

The months of June and July present unique accounting challenges, since **goods and services MUST be recorded in the year they are received.**

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 when invoices indicate a shipment date of June 25-30, OR invoices dated June 25-July 5 indicate no shipment date.

ONLINE RECONCILIATION AND PAYMENT PROCESSING

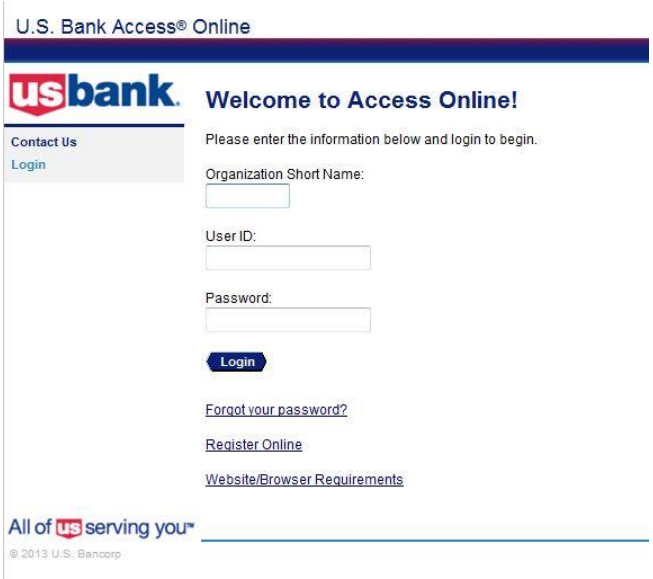
U.S. Bank Payment Terms and Late Fees

The State's Purchasing Card banking cycle usually ends on the 20th day of the month. Cardholder and Managing Account Statements are available for download the following morning. If the 20th day falls on a weekend or holiday, the cycle will end at midnight on the next business day.

Accounts Payable: **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 to the Agency's Managing Account Statement (NOT Cardholder Statements). To avoid Late Fees and Account Suspension (which disables all cards under the Agency's Managing Account) FULL payment must be received by U.S. Bank within 60 days.

U.S. Bank payments should always be made by Payment Request Commodity (PRC) referencing the U.S. Bank Vendor Customer number assigned to their 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 Vendor Customer Number.

For more information or to verify a Vendor Customer Number, contact the State Pcard Program Specialist.



Access Online

U.S. Bank's secure, web-based account management system is Access Online. The State Pcard Program Specialist sets up Agency administrator accounts in Access Online with full admin rights and statement alerts. Once completed:

- Cardholders will register their User Profile and passwords, monitor account activity, verify and allocate transactions (unless other internal arrangements are made), and print Cardholder Statements. (See instruction #4 in Cardholder Eligibility and Application Process on Pg 8.)

- Designated Agency Pcard administrators will monitor accounts, verify and approve transactions; allocate or reallocate as needed; print Managing Account Statements; and run Agency reports.

Monitoring Account Activity

One of Access Online's key benefits is the ability to monitor account activity. 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.

- **Pending Authorizations** – Agency administrators 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.

- **Posted Transactions** – Cardholders and administrators can view posted transactions to address unauthorized charges BEFORE they print on the statement. This prevents having to pay the charges on the statement for later reimbursement.

- **Declined Transaction Reports (DTR)** – Agency administrators may also run declined transaction reports to identify attempted unauthorized transactions.

For step-by-step instructions, User Guides – **Access Online for Cardholders** and **Access Online for Agency Management** – are available on the State Pcard webpage, as well as links to additional Access Online resources and web-based training for Cardholders and Agency Pcard administrators (these links can also be found at the end of this manual).

Default Accounting Codes and Allocation

Each Pcard has been mapped to a **Default Accounting Code** (fund, department unit and object code), which will automatically be applied to every transaction unless otherwise reallocated. In addition, some **Merchant Category Codes (MCCs)** have been mapped to specific object codes based on the business type.

In many cases, these default codes will need reallocated to a specific object code or cost center so transactions are accurately allocated to the appropriate accounting string when the data interface generates the PRC in I/3. **Depending on an Agency's internal procedures, accounting code allocations may be done by the Cardholder or by designated Agency administrators.**

For specific accounting codes or additional information, contact the Agency's Finance department.

Required Documentation

Cardholders are responsible for providing itemized purchase documentation. All itemized cash register receipts, credit card slips, packing slips or billing statements must be submitted for payment processing with Cardholder Statements to the Supervisor, Agency Pcard Coordinator, or Agency Accounts Payable according to internal Agency procedures. Additional documentation that may be required include informal 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.

Electronic Statements

U.S. Bank does NOT issue paper statements. Cardholder and Agency Managing Account Statements must be downloaded and printed via Access Online. Cardholders who enabled email notification in their User Profile and Agency Pcard administrators who have requested notification will receive an email once electronic statements are available. To ensure the Managing Account(s) is/are accurate and up to date, payments should always be made from the Agency's Managing Account Statement(s) – not individual Cardholder Statements – and the Managing Account's Vendor Customer Number must be referenced on the PRC. See Access Online for Cardholders and Access Online for Agency Management for reference.

I/3 Data Interface and Timelines

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 (I/3). Once data has been uploaded into I/3, PRCs will be generated for review. These payment docs may be approved for processing, modified or deleted.

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, PRCs may be created manually in I/3.

The Pcard Interface Process is outlined for Agency Pcard administrators in a user guide on the State Pcard website.

Returns, Credits and Disputed Charges

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.

Even if charges are being disputed or credits are pending, the entire statement MUST be paid in full, or the account will be delinquent, resulting in potential late fees or account suspension. ** NEVER short pay the statement *

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 (1-800-344-5696) for assistance. Disputes must be initiated 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.

PCARD MAINTENANCE AND SECURITY

Purchasing Cards are issued in the employee's name and are not to be used by anyone other than the person identified on the card. When not in use, cards should be kept in a secure location accessible only by the Cardholder. Cardholders are responsible for the security of their Pcard and the transactions made against them, as well as ensuring purchasing guidelines and internal controls are followed.

Account Changes

If necessary, requests for Pcard account changes – such as monthly dollar or transaction limits – must be requested by the Agency Pcard Coordinator via the Pcard/Travel Card Change Request Form to the State Pcard Program Specialist. Please note U.S. Bank will not make changes to any purchasing card account without approval from the State Pcard Program Specialist.

Card Cancellation / Closing Accounts

To cancel a card, cut it horizontally through the card numbers and magnetic strip and send to the Agency Pcard Coordinator. The Agency Pcard Coordinator will submit a completed Pcard/Travel Card Change Request Form to the State Pcard Program Specialist for card cancellation through U.S. Bank.

Card Renewal

A renewal card will be automatically issued before the card expiration date. Cards do not expire until the end of the month of expiration. The Agency Pcard Coordinator will be notified by the State Pcard Program Specialist when the renewal card is available.

Cardholder Liability

The Pcard is a credit card that carries corporate, not individual, liability. 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 and disciplinary action, including **card suspension, revocation, discipline for misconduct and/or corrective action of performance, civil legal action to reimburse the State for unauthorized purchases (including garnishment of wages to the extent allowed by law), potential termination, and/or referral to law enforcement authorities for criminal prosecution.**

Disaster Declaration Emergency Plan

In the event of an official Disaster Declaration (tornado, floods, etc.) the Agency Pcard Coordinator (upon discussion with supervisory staff) will contact the State Pcard Program Specialist for "emergency" activation of credit limits, merchant category codes, and any special disaster purchasing card needs. The State Pcard Program Specialist will be the official contact with U.S. Bank during this disaster activation. Cardholders must be vigilant to obtain and save receipts, invoices, etc., during the emergency to verify purchases for payments to U.S. Bank, and to provide backup to support any future FEMA (Federal Emergency Management Agency) claims for reimbursement.

Fraud, Lost or Stolen Cards

The State Agency is responsible for paying all charges resulting from stolen or misused cards. Once U.S. Bank has been notified and completes an investigation, charges will be reversed and reflected on a later statement.

Cardholders are responsible for notifying U.S. Bank immediately at
1-800-344-5696 when cards are Lost or Stolen
1-800-523-9078 in the event of Fraudulent Activity

After notifying U.S. Bank, Cardholders should email their Supervisors, Agency Pcard Coordinator, and State Pcard Program Specialist immediately. Compromised cards will be cancelled and new cards will be issued. Failure to notify U.S. Bank of fraud, lost or stolen cards may result in the Agency's liability for charges incurred.

Online Security

Online Pcard transactions may ONLY be made:

- from trusted, secure websites (featuring logos such as VeriSign, TRUSTe, BBBOnline, or "https" in the website's URL address)
- via secure internet connections (no public Wi-Fi or free "hot spots")
- using encrypted, State-issued computers approved for online orders
- with the most current security software updates available for the operating system, application and browser

Card information should NEVER be emailed to merchants or third parties, and **Pcard purchases from eBay, its subsidiaries, or any similar auction sites are prohibited.**

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 purchases.

Temporary "Hibernation"

After 90 days of inactivity, the monthly credit and individual transaction limits will be subject to voluntary "hibernation" pending notification. Hibernation means reduced to $1 and returned to previous limits upon request. All purchasing cards should be similarly hibernated while a Cardholder is on maternity leave, military duty or other extended leave of absence. Such measures help reduce risk to the State. Requests for changes must be made by the Agency Pcard Coordinator via the Pcard/Travel Card Change Request Form.

TRAVEL CARD

Introduction

The State offers two different types of purchasing cards – the Pcard for goods and services, and the Travel Card travel expenses. The same State statutes, rules, policies, and guidelines apply to both card types, yet Travel Cards have additional provisions provided by (DAS) State Accounting Policy and Procedures Manual, Iowa Travel Procedure 210.101.

The primary distinction between a Pcard and a Travel card are the purposes for which they may be used. **A standard Pcard may NOT be used for any travel-related purchases, and a Travel Card may ONLY be used for specific travel expenses.**

There are two (2) types of Travel Cards:

1. The **"Individual Card"** is issued in the name of the employee (as approved by the department head) and is to be used for appropriate expenses for the employee only. Expenses for other employees shall not be charged on this card.

2. The **"Department Travel Card"** is in the name of a designated employee (as approved by the department head) and may be used to charge appropriate expenses for department employees, including airline, registration and travel expenses as noted in (DAS) State Accounting Policy and Procedures Manual, Procedure 210.101. For Agencies with Department Travel Cards, the Travel Coordinator shall individually list all state employees whose expenses are included on the Travel Payment. The Department Travel card should NOT leave the possession of the Travel Coordinator.

Travel Card Basics

To be eligible to receive a Travel Card, an employee must be required to travel for department business and have department head approval. Travel Cards may be issued to a Department Head and (3) additional Cardholders designated by the Department Head. The Cardholder Application must be signed by the Employee, the Employee's Supervisor, and the Agency Pcard Coordinator.

The same travel regulations apply when using the Travel Card as when using other payment methods. All Travel Card holders should know, understand, and abide by:

- Rules and guidelines outlined in this Policy and Procedures Manual
- Travel regulations in State Accounting Policies and Procedures 210.000-210.405.
- Any additional internal Agency/Department policies

Travel Expenses

Allowable and Unallowable Travel Card expenses are as follows:

ALLOWABLE	UNALLOWABLE
Out-of-State and International Registration Fees	Meals
Airfare and Travel Agency Surcharges	In-State Hotel
ALLOWABLE	**UNALLOWABLE**
Out-Of-State and International Hotel Room for employee (Single room charge and applicable taxes)	Hotel, registration, airline charges for anyone other than the employee.
Car Rental, as allowed in Procedures 210.200, 3 and 210.300, 3	Movies, phone calls, gift shop purchases, bar, room service, laundry, other hotel services.
In-State Registration Without Meals	Parking, Tolls, Fuel, Cab Fares, In-State Registrations With Meals, Any Other Purchases, Checked Baggage Fees

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. **Neither Pcards nor Travel Cards may be used for educational expenses.** Educational expenses are defined by whether college credits or grades towards degrees are being earned from an accredited institution.

Cardholder Responsibilities

Travel Cardholders shall:

- Obtain prior approval for travel (Online Travel Authorization).
- Adhere to the purchase limits and restrictions assigned to the Travel Card.
- Use the Travel Card ONLY for allowable travel costs incurred while conducting Agency business.
- Use a personal credit card or cash to pay for any meals, personal or incidental expenses incurred during a hotel stay or travel.
- Advise the merchant or service provider that the transaction will be made with a State of Iowa Travel Card.
- Notify all applicable airlines, hotel vendors and/or registrars immediately in the event of travel cancellation and obtain cancellation numbers for each reservation. Failure to do so could result in the State employee being required to reimburse the Agency for costs of unused services.
- Obtain and reconcile all Travel Card receipts and/or provide them to the Agency Pcard Coordinator for reconciliation, approval and allocation of transactions to the monthly Travel Card Statement.

- Report any erroneous transactions to the Agency Pcard Coordinator.
- Attempt to resolve disputes or billing errors directly with the vendor and notify the card-issuing bank if the dispute or billing error is not satisfactorily resolved.
- Ensure that appropriate credit for the reported disputed item or billing error appears on a subsequent Cardholder Statement.
- Maintain the Travel Purchasing Card in a secure location at all times.
- Immediately report a lost or stolen card to U.S. Bank, the Cardholder's Supervisor, Agency Pcard Coordinator and State Pcard Program Specialist.

Travel Cardholders SHALL NOT:

- Allow other individuals to use their Travel Card or pay expenses for another employee or non-employee.
- Accept cash, in lieu of a credit to the Travel Card account, in the event of a refund for any reason.
- Use their Travel Card for any expenses other than those designated as allowable.

Travel Record Keeping and Reconciliation

The Cardholder must:

- Itemize receipts to show the type of service, quantity, and rate. If, for example, a hotel receipt does not show the room rate and any other charges itemized each day, the Cardholder must request a revised itemized receipt.
- Review hotel receipts for accuracy and identification of any charges not to be included on the Travel Card.
- Submit original receipts for all Travel Card transactions with the signed U.S. Bank Statement (downloaded from Access Online) to the Agency Pcard Coordinator or appropriate Department accounting personnel to attach to the Travel Card payment document. Receipts for any credits must also be included.
- Provide a personal credit card at the front desk for "incidental" charges that cannot be paid by Travel Card. A Travel Payment request may be submitted for any reimbursable charges incurred during out-of-state travel.
- Obtain copies of any lost receipts from the vendor.
- Process Travel Card Statements per internal purchasing card procedures and Travel Payments per (DAS) SAE guidelines.

Travel Card usage will be monitored, and Agency audits may be performed at any time. Any violations (unauthorized use, prohibited purchases, etc.) may result in administrative and disciplinary action. For more information on travel-related policies and procedures, visit DAS State Accounting Policy and Procedures Manual.

CONTACT INFORMATION AND RESOURCES

State Pcard Program Manager
Jacquie Holm-Smith
Tel: (515) 725-2892
Email: Jacquie.Holm-Smith@iowa.gov

State Pcard Program Specialist
Barbara Sullivan
Tel: (515) 281-5922
Email: Barbara.Sullivan@iowa.gov

Cardholders are responsible for notifying U.S. Bank immediately in the event of Fraud, Lost or Stolen cards:
U.S. Bank Customer Service ~ Available 24 hours a day, 7 days a week: **1-800-344-5696**.
U.S. Bank Fraud Department ~ Available 24 hours a day, 7 days a week: **1-800-523-9078.**

Find Pcard resources online at the **Iowa Pcard** webpage. (Link also located on DAS CPB website.)

Email **Pcard@iowa.gov**

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 complying with current standards, regardless of Pcard or Travel Card issue date. Exceptions to purchasing card policies and procedures must be approved by DAS CPB Purchasing Card Program Management.

Procurement and Purchasing Card Resources

Cardholder Forms and Applications
Agency Enrollment Application
Cardholder Application
Pcard Cardholder Agreement
Travel Cardholder Agreement
Pcard/Travel Change Request Form
Conflict of Interest – Related Party Policy
Conflict of Interest – Representation of Independence

Purchasing Card Resources
Pcard Glossary
Cardholder FAQs
Agency Administrator FAQs
Pcard-Accepting Vendors
Vendor Terms of Pcard Acceptance
Pcard Interface Process
Payment Card Industry Data Security Standard (PCI DSS)
Iowa Department of Revenue's Tax Exemption Letter
Iowa Code, Section 423.3(31) (State Tax Exemption)

Check Before You Buy
Iowa Prison Industries (IPI)
Master Agreements
Targeted Small Businesses

Procurement Resources
IDOM Approval Form
Informal Quote Documentation
Iowa Administrative Code Chapters 11-117 through 120
National Institute of Governmental Purchasing (NIGP) Code of Ethics
State of Iowa Code of Ethics 68B.22

Travel Resources
Online Travel Authorization
Travel Portal
State Accounting Policies and Procedures (see 210.000-210.405)
State Accounting Policy and Procedures Manual, Iowa Travel Card Procedures 210.101

Access Online Materials
Access Online
Access Online for Cardholders
Access Online for Agency Management