

**FRESNO COUNTY EMPLOYEES' RETIREMENT ASSOCIATION (FCERA)  
PURCHASING CARD POLICY**

**I. Purpose**

FCERA participates in the State of California Department of General Services (DGS) CAL CARD program alongside Fresno County. Given this relationship, this policy references County of Fresno's Billing Official's Cal Card Guide for FCERA's Purchasing Card Program with the addition of FCERA specific provisions in this policy document. The purpose of this policy is to provide guidelines for the holders and users of FCERA's Cal Cards and the administration of FCERA's Cal Card program.

**II. Definitions**

- 1) Cal Card – State of California DGS purchasing card.
- 2) Cardholder – the designated employee to whom the purchasing card is issued.
- 3) Purchasing card – the credit card issued to a designated cardholder.

**III. Policy Guidelines**

This program enables FCERA to utilize the purchasing Card for small dollar purchases and County travel, considered "Travel, FCERA Standard, and Association" purchases as outlined in the attached Card Holder Instructions, under Appendix A.

- 1) Cardholders may use the purchasing card to purchase goods in person, by telephone, mail or over a secured website. The purchasing card may not be used to acquire personal services or personal goods. The purchasing card may be used at business establishments that accept VISA credit card as a form of payment.
- 2) Only the designated cardholder(s) is(are) authorized to make purchases on behalf of FCERA and may make purchases at the direction of the Board of Retirement or Chair. **The card must only be used for official FCERA business.** The cardholder, or designated staff member, must reconcile the monthly Cardholder's Statement of Account, attach all matching receipts and forward to their approving supervisor within five (5) working days.
- 3) A designated cardholder may direct another staff member to make purchases on behalf of the cardholder.
- 4) Regardless of the direction to another to make purchases or the designation of another to reconcile monthly statements, a cardholder is ultimately responsible for the card account, its care, and its maintenance.
- 5) The splitting of purchases to avoid purchasing guideline thresholds is prohibited. Purchases made using the purchasing card may not be split or piecemealed to circumvent purchasing policies, procedures, and dollar limits. If the single amount of the purchase,

including sales tax and/or other applicable charges, exceeds the daily spending limit authorized to the cardholder, the purchase will not be permitted.

- 6) The purchasing card may be used in emergency situations. An emergency is defined as the need to purchase goods necessary for the continuance of critical daily operations to mitigate any potential threat to public health, welfare, or safety. Failure to plan, or failure to allow adequate lead-time, does not constitute an emergency.
- 7) Cardholders must comply with the procedures, authorized uses, prohibited use and other requirements contained in the attached Cal Cardholder Instructions under Appendix A and the referenced Fresno County Cal Card Billing Official's Guide as it may be amended from time-to-time.
- 8) Designated FCERA Cardholders under this policy are the Retirement Administrator, Assistant Retirement Administrator, and Executive Assistant.

#### **IV. Policy Review**

1. The Board shall review this policy at least one every three (3) years to ensure that it remains relevant and appropriate. This policy may be amended at any time by a majority of the Board.

#### **V. Attachments**

- 1) Cal Card Cardholder Instructions – Appendix A

#### **VI. Policy History**

1. This policy was adopted by the Board on March 20, 2019.
2. This policy replaces FCERA's Limited Use Expense Policy.
3. The Board of Retirement reviewed and modified this policy on March 20, 2019.

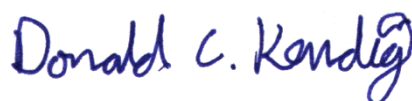
#### **VII. Secretary's Certificate**

I, Donald Kendig, the duly appointed Secretary of the Fresno County Employees' Retirement Association, hereby certify the adoption of this Policy.

March 20, 2019

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**Date of Action:**



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**By: Retirement Administrator**

## **Appendix A – Cal Card Cardholder Instructions**

Use of the Cal Card is an advantage to assist in making purchases needed for FCERA operations.

There are three classifications of Cal Cards:

- **Travel** – Hotel accommodations, seminar registration, airline tickets, taxi.
- **FCERA Standard** – Office supplies and hardware needed for small repairs.
- **Association** – Food purchases not related to travel or gift cards.

Cards can be set up for a combination of use. For example, a card can be used for travel and office supplies, or travel and gift cards.

### **THE PURPOSE OF ALL CARDS IS TO PURCHASE:**

- Miscellaneous items not available through other FCERA and County resources.
- Items required in the field, items needed after normal business hours.
- Items needed in case of emergency.

### **CARD HOLDER RESPONSIBILITIES/REQUIREMENTS:**

- Physical security of this card.
- All transactions made using this card.
- Maintaining a transaction log to be reconciled to each monthly statement.
- Obtaining a receipt for each transaction, to be submitted with your log and statement.
- Reconciliation and submission of your statement, log and receipts within 5 working days of receipt of your statement, to your Approving Official.
- Resolving any disputed transactions.
- Providing three quotes for any purchase over \$1,500, (this does not apply to airline tickets or multiple registration fees).
- Obtaining two quotes for all airline tickets.
- Contact US Bank if no Statement of Account is received within 10 business days of the 15th of each month.

### **PROHIBITED:**

- Use due to failure to plan or allow proper lead time that is not considered an emergency.
- Splitting purchases to avoid purchasing guideline thresholds and requirements.
- Purchases from vendors with whom we have a Contract or your Department has a Blanket (this includes past due invoices.)
- Room service.
- Tips/gratuities of any kind, except as a part of business travel related food purchases.
- Cash advances.
- Tobacco/alcohol.
- Personal goods or services.

- Fines
- Bail and bond payments.
- Betting/track/casino/Lotto.
- Wire transfers.
- Dating and escort services.
- Massage parlors.
- Anything other than FCERA business.
- Intentional, frequent or flagrant misuse will be considered an attempt to commit fraud against the FCERA. The FCERA may initiate disciplinary action.

Proof of fraud will result in the immediate cancellation of the card.

The decision to revoke a card will be made by the Retirement Administrator. In the case of the Retirement Administrator's card, the decision to revoke the Administrator's card rest with the Board of Retirement during a public meeting.

**Disputed transactions are the Cardholder's responsibility to resolve.**

Contact the vendor with whom the transaction occurred. You can also contact your Approving Official or the Program Manager for assistance.

If you suspect fraud, contact US Bank immediately at the phone number listed on the back of your card, and then inform the Cal Card Coordinator.

**Should the purchase you are attempting to make be declined:**

Contact the Program Manager as soon as possible.

The window of time the Merchant Code that is blocked can be viewed is only about 48hours.

**Report a lost or stolen card to US Bank immediately! (800) 344-5696**

If you have any questions or concerns at all please do not hesitate to contact the Accounting Unit Supervisor.

The Patriot ACT ( If US Bank sees a name similar to the cardholder's on any "Watch List", they will and are authorized to, require the Cardholder's legal name, home address and date of birth. They can also request a social security number; however, to date they have not.