

Commonwealth of Virginia Small Purchase Charge Card Program

Presented By
DOA



Virginia Department of Accounts

Financial Accountability. Reporting Excellence.

What is a Program Administrator (PA)....



- Oversees Card Program for Agency
- Registered with the Department of Accounts and Bank of America
- Designated by Agency Head or Authorizing Officer

How do I gain access????

➤ Located on the DOA website

➤ Charge Card Administration Charge Card Forms

➤ PDF fillable form

Commonwealth of Virginia
Purchase and Travel Card Program
Program Administrator Form

Agency Number: ****Please include a copy of training certificate with form submission****

Program (Check One):

Purchasing Card Only

IL Travel Card Only

ATC Card Only

Both TRAVEL Programs

ALL Card Programs

AUTHORIZED PROGRAM ADMINISTRATOR

ADD NEW PROGRAM ADMINISTRATOR

| | | |
|--|-----------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Name (Please Print) of Program Administrator to be ADDED | Role (Primary or Backup) | Effective Date |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Office Overnight Delivery Address | City | State Zip |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Office Mailing Address (if different from above) | City | State Zip |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| () <input type="text"/> () <input type="text"/> | <input type="text"/> | |
| Phone | Fax | E-mail Address |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| New Program Administrator's Signature | Supervisor's E-mail Address | |
| <input type="text"/> | <input type="text"/> | |

Please Note New Program Administrator training must be completed before set-up will be completed.

DELETE PROGRAM ADMINISTRATOR (IF APPLICABLE)

| | | |
|--|---|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Name (Please Print) of Program Administrator to Be Deleted | Role (Primary or Backup) | Effective Date |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Is this a current cardholder? Yes <input type="checkbox"/> No <input type="checkbox"/> | If yes: Does the card need to be cancelled? Yes <input type="checkbox"/> No <input type="checkbox"/> | |

AUTHORIZING OFFICER OF AGENCY/ENTITY

I, , an Authorizing Officer of (Entity Name) hereby authorize the following employee to act on behalf of the Agency in authorizing the applications of employees for a Bank of America Visa Card. Program Administrators also have the ability to close accounts, change limits, modify industry restrictions, and perform other program management functions related to the entity's cards.

The individual listed below is hereby designated as an Authorizing Officer for this entity only:

| | |
|------------------------------------|--|
| <input type="text"/> | <input type="text"/> |
| Authorizing Officer (Please Print) | Title |
| <input type="text"/> | <input type="text"/> |
| Authorizing Officer's Signature | Date <input type="text"/> () <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

<https://www.doa.virginia.gov/forms.shtml#ChargeCard>



Why the PCard? Because Purchasing Cards.....

- Provide enhanced internal controls & reporting
- Are given to employees to acquire goods & services
- Central bill/Central pay/Corporate liability
- Cost Savings
 - Research has indicated that moving to card payments reduces the average processing cost of a single transaction from \$90 to \$20*.



*Source: 2014 Purchasing card Benchmark Survey results, RPMG Research Corporation

Charge Card Team

We are here for you!

- Kristen Bolden, Assistant Director
- Jamie Spears, Lead Card Analyst
- Amy Butler, Virtual Payables Analyst
- Jennifer Vaughn, Card Analyst



➤ CCA Contact Information

➤ cca@doa.virginia.gov

➤ 804.786.0874

➤ <https://www.doa.virginia.gov/reference/chargeCardAdmin/>



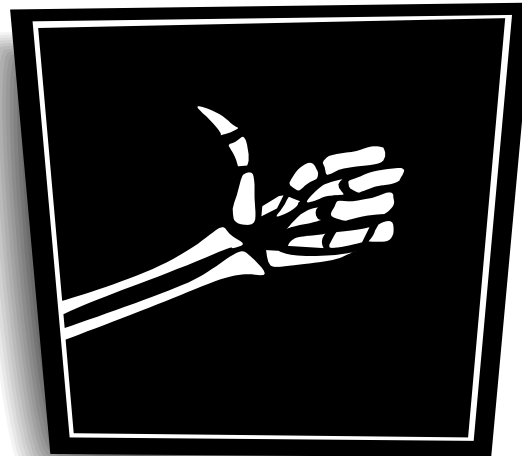
Online Reconciliation (OLR)



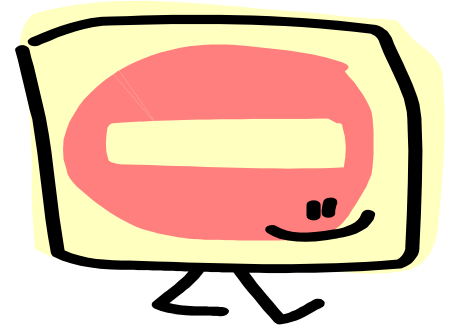
- What is it?
- Streamlined accounting and cost allocation
- Additional level of management responsibility for their transactions
- Additional level of cardholder responsibility for their transactions
- How do I get it set-up in Works?

Reconciliation

- Dues and Subscriptions
- Office and Miscellaneous Supplies
- Equipment or Maintenance Parts
- Food used for Food Services Program
- Training Registrations
- Gift Cards

YES

- Any good or service for personal use
- Food/Beverages for personal use
- Cash Advances
- Clothing
- Continuing Education or college tuition
- Decorations
- Plants/Flower Arrangements
- Retirement, Thank You/Bereavement Cards
- Gifts or Favors
- Travel Related Expenses, with exception of airline tickets, mass transit tickets & under certain conditions, car rentals and accommodations



Policies and Procedures

Industry Restrictions

• Fraud Restriction

– All cards have the Fraud Restriction placed on them which prevents the use of the card at these types of vendors:

- Cash Access
- Bars and Nightclubs
- Pawn Shops
- Dating and Escort Services
- Massage Parlors
- Betting Establishments
- Food Stamps
- Fines
- Bail and Bond Payments



Industry Restrictions

- **Additional Industry Restrictions**

- Cards may have these additional restrictions placed on them :

- Travel
- Gas/Oil
- Car Rental
- Restaurant/Food
- Accommodations



- May be temporarily removed by your Program Administrator

- May be removed on a permanent basis by submitting an exception request to DOA.

Third Party Payment System

- Examples – PayPal & Square
- Allowable, but not the preferred method of payment
- Can pay through a third party system as long as card information is NOT stored

PayPal™Square

Policies and Procedures

- Disputes
 - Bank of America will investigate the dispute on the cardholder's behalf and assist in the resolution
- Sales Tax
 - Not to be charged on any purchases; except catered meals & hotel reservations
- Order Splitting
 - Not allowable
- EZ Pass
 - Pay by Plate
- Car Rental
 - Enterprise Rental Car direct bill
- Hotel
 - Overnight hotel accommodations are allowed, but within restrictions
- Past Due Invoices
 - Cannot be paid using SPCC unless prior approval given by CCA team
- Limit Increases
 - Agency PA may increase the cardholder's limits within mandated limits





Policies and Procedures

- Permanent or Temporary Limit increases above the State Mandated Limits must be requested through CCA Online (<https://cca.doa.virginia.gov/Login.cfm>).
- Travel Credits, reduced rates, or free services from public facilities (ex: airline, car rental agencies, motels, etc.) must be deducted from the amount of the travel expenses claimed.
- The purchasing card may be used to pay for classes/services provided by another state agency **only if** the agency accepts VISA and is willing to accept payment for goods and/or services by VISA.
- Program Administrators are permitted to obtain a Purchasing card, but should never make changes to their own account or create a card for themselves. All changes should be made by the backup PA. If the back-up PA is not available, please email cca@doa.virginia.gov for assistance.
- Responses to all audit inquiries are expected by the due date specified in the DOA's email request. Agencies that do not respond to audit inquiries will be forwarded to DOA's Assistant Director. The Assistant Director will contact the agency PA and Fiscal Officers advising them of possible suspension of their card program, if a response is not received. These agencies may also be reported in the Comptroller's Report on Statewide Financial Management and Compliance.





Spend Reports with Detail Description

- Provides transaction details
- Add Detail Description (this can be found under the Transaction Detail category)
- Add Detail Amount



Spend Reports with Detail Description

- Provides Level 3 Data provided by the Vendor
- Provides transaction details
- Detail Amount will provide the individual item price

| Vendor Name | Purchase Date | Post Date | Vendor City | State | Amount | Detail Description | Detail Amount |
|-------------------|---------------|-----------|---------------|-------|------------|---------------------------|---------------|
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | HP V1H09UT/14"/INTE EACH | \$999.99 |
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | MY BEST BUY EACH | \$0.00 |
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | 16" DRIFTER II BACKP EACH | \$69.99 |
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | M325 WIRELESS DARK S EACH | \$14.99 |
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | 3YR ADH 900-999.99 L EACH | \$299.99 |
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | WEBROOT S2 INTERNET EACH | \$0.00 |
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | WEBROOT IS 3 USER 6 EACH | \$0.00 |
| BEST BUY 00004234 | 1/8/2018 | 1/9/2018 | GLEN ALLEN | VA | \$1,384.96 | Card Transaction | |
| BEST BUY 00008607 | 1/18/2018 | 1/19/2018 | CHARLOTTESVIL | VA | \$99.98 | LINKSYS WUSB6300 AC1 EACH | \$49.99 |
| BEST BUY 00008607 | 1/18/2018 | 1/19/2018 | CHARLOTTESVIL | VA | \$99.98 | NETGEAR A6210 AC1200 EACH | \$49.99 |
| BEST BUY 00008607 | 1/18/2018 | 1/19/2018 | CHARLOTTESVIL | VA | \$99.98 | MY BEST BUY EACH | \$0.00 |
| BEST BUY 00008607 | 1/18/2018 | 1/19/2018 | CHARLOTTESVIL | VA | \$99.98 | Card Transaction | |
| BEST BUY 00004226 | 1/29/2018 | 1/30/2018 | RICHMOND | VA | \$137.20 | IP8+/7+ OBX DEFENDER EACH | \$44.99 |
| BEST BUY 00004226 | 1/29/2018 | 1/30/2018 | RICHMOND | VA | \$137.20 | APPLE 6.6FT LIGHTNIN EACH | \$23.99 |
| BEST BUY 00004226 | 1/29/2018 | 1/30/2018 | RICHMOND | VA | \$137.20 | APPLE 5W WALL USB EACH | \$14.99 |
| BEST BUY 00004226 | 1/29/2018 | 1/30/2018 | RICHMOND | VA | \$137.20 | IP8+/7+ ZAGG GLASS EACH | \$26.99 |
| BEST BUY 00004226 | 1/29/2018 | 1/30/2018 | RICHMOND | VA | \$137.20 | LIGHTNING DUAL USB C EACH | \$26.24 |
| BEST BUY 00004226 | 1/29/2018 | 1/30/2018 | RICHMOND | VA | \$137.20 | Card Transaction | |

Check-out fees

- The terms apply to all Visa and MasterCard *credit* cards. Debit and prepaid cards cannot be assessed these “check-out fees.”
- No merchant may charge more than 4% of the transaction amount
- Required to disclose the amount of the surcharge before a purchase is made; look for signs at the store entrance and at the cash register or point of sale
- U.S. merchants that intend to surcharge must complete a notification form with Visa or MC 30 days in advance of charging the fee



We impose a surcharge of \$ _____
on the total transaction amount on
Visa credit card products, which is not
greater than our cost of acceptance.
We do not surcharge Visa debit cards.

Visa IntelliLink Compliance Management

- Offers reporting and analysis of card transactions
- Allows you to set rules for tracking certain transaction types
- Generates a sample transaction data set for review
- Identifies transactions that may need further investigation
- Employs predictive and analytical capabilities to identify card program misuse and abuse



How Does the PIN Number Work?

PIN

- Cardholders will be able to create their own PIN via www.BofAML.com/globalcardaccess on new/replacement chip cards.
- Existing cardholders will maintain current PIN until they are sent a new card.
- Cardholder can call 800 number on back of the card and request PIN by providing the following information:
 - Verification ID
 - Phone number on file for their account
 - Zip Code on their billing statement



Card Declines

| Decline Reason | Definition |
|------------------------------------|---|
| Account Amount Limit Is Exceeded | Amount exceeds limit set |
| Card Activation | Card is not activated |
| Card Expired | Card has expired |
| Declined By Score 1 | Transaction triggered a real-time fraud rule |
| Individual MCCG Include (No Match) | Transaction is in merchant category group that has not been approved for purchase |
| Not Enough Available Money | Transaction attempted is greater than available credit |
| Watch | Fraud watch exists on account, not yet resolved |

Verification Codes

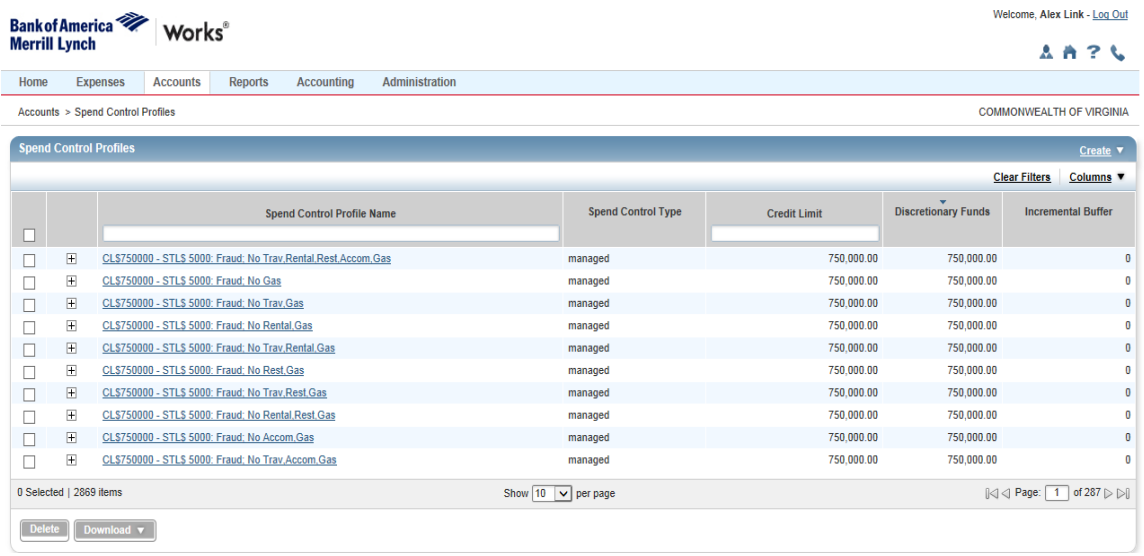
Verification (Activation) Codes

- Cardholder needs this to activate their card
- Created by PA when creating user profile
- Should follow one of the following 2 formats
 - Agency number followed by birth date (XXXMMDDYY)
 - Employee number, followed by zeros if necessary to reach 9 digits



Works Demos

- Changing card profiles in Works
 - Changing limits
 - Removing/adding restrictions
- Creating new card profiles
- Editing current card profiles
- Card Declines
- Verification Code
- Training



The screenshot shows the 'Spend Control Profiles' page in the Works system. The page header includes the Bank of America Merrill Lynch logo and 'Works' branding. A navigation menu at the top contains 'Home', 'Expenses', 'Accounts', 'Reports', 'Accounting', and 'Administration'. The current page is 'Accounts > Spend Control Profiles'. The table below lists various profiles with columns for 'Spend Control Profile Name', 'Spend Control Type', 'Credit Limit', 'Discretionary Funds', and 'Incremental Buffer'. All profiles shown have a 'managed' type and a credit limit of 750,000.00. The table also includes a 'Create' button, 'Clear Filters', and 'Columns' options. At the bottom, it shows '0 Selected | 2869 Items', 'Show 10 per page', and 'Page 1 of 287'.

| | Spend Control Profile Name | Spend Control Type | Credit Limit | Discretionary Funds | Incremental Buffer |
|--------------------------|--|--------------------|--------------|---------------------|--------------------|
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Trav.Rental.Rest.Accom.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Trav.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Rental.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Trav.Rental.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Rest.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Trav.Rest.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Rental.Rest.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Accom.Gas | managed | 750,000.00 | 750,000.00 | 0 |
| <input type="checkbox"/> | CL\$750000 - STL\$ 5000 - Fraud: No Trav.Accom.Gas | managed | 750,000.00 | 750,000.00 | 0 |

Questions?

