

# CHAMPAIGN COUNTY CREDIT CARD POLICY

## Departmental Credit Card

**Statement of Policy:** A Department Credit Card program has been designed and implemented to allow for direct purchases. The card should be used to eliminate the need for direct reimbursements when deemed necessary by the respective department head. The Credit Card should not be used if there is an alternate form of purchase (i.e., an invoice can be obtained). All credit card purchases must comply with Champaign County Travel and Business Policy, Champaign County Purchasing Policy, as well as with all applicable State and Federal statutes.

### I. Requests for Credit Card

1. Department heads may request a Credit Card through the County Treasurer's Office by completing the Credit Card application/agreement form.
2. All additional requests to obtain a Credit Card must be approved by the respective department head but the number of cards issued may depend upon the spending limits determined by our third-party card vendor.

### II. CARDHOLDER RESPONSIBILITIES:

1. Use the Credit Card with approval of the department head to ensure there is no overspending the allotted budget. Charges shall not be made to a department Credit Card which are not covered by sufficient appropriation in the appropriate County budget or without prior approval by the respective department head.
2. An original itemized receipt for the merchandise or services must be obtained for reporting of the expenditure.
3. Ensure appropriate accounting for claims via expenditure line items assigned within the County accounting software with receipts attached.

### III. Safeguarding the Credit Card and related systems:

The Credit Card must be protected, just as you protect your own credit card. In the event of a misplaced/stolen card, notify the Treasurer's office **AND** call the emergency phone number on the cardholder agreement immediately to report it.

1. Acceptable locations to keep the credit card:
  - a. Cardholder's wallet (when secured on their person)
  - b. Locked desk drawer or safe accessible by the cardholder and department leadership only.
2. The cardholder should never give the card to someone else to make charges. (This does not include purchases made on the behalf of the department head by trusted personnel.)
3. Do not post or write the card number in any place that is easily accessible.
4. To the maximum extent possible, do not photocopy the card or the back of the Credit Card that contains the 3-digit security code and cardholder signature.

#### **IV. AUTHORIZATION FOR CREDIT CARD**

A cardholder agreement signed by the cardholder will be required by the Treasurer as a precondition to the issuance of a credit card to the cardholder and is a precondition every cardholder will require of any deputies, assistants, or other department staff prior to the cardholder authorizing that person to use the credit card.

The cardholder agreement will be worded as follows:

1. I will not use the Credit Card for personal use, for cash advances, for unauthorized travel and any form of entertainment expense, or for purchase of alcoholic beverages or any substance or material or service which violates County Policy, State Law, or Federal law.
2. I will not use the Credit Card for property leases, gifts or gift cards (*some exceptions apply*).
3. I have read, understand, and have access to Champaign County Travel and Business Policy.
4. I have read, understand, and have access to this Champaign County Credit Card Policy.
5. I will not allow any person other than the named cardholder to use the Credit Card issued. (This does not include purchases made on the behalf of the department head by trusted personnel.)
6. I agree to provide specific information, within the County accounting software, about any transaction when requested.
7. I agree to surrender my card if I am reassigned, relocated, resign, or terminated and I agree to remove my card from all vendor websites prior to my departure from my position.
8. I understand that use of the Credit Card in violation of this policy will result in referral to the Finance Committee and possible ninety-day suspension of privileges by the County Treasurer. Card privileges will be restored only after full reimbursement for any inappropriate charges and remediation for the cardholder on violations to this policy.
9. I understand that two violations will result in referral to the Finance Committee and may result in a one-year suspension from Credit Card use by the County Treasurer.
10. I understand that repeated use of the Credit Card in violation of these policies will result in referral to the Finance Committee and revocation of card privileges by the County Treasurer.
11. I understand Champaign County will be liable for financial commitments made with my card, and I agree to comply with the terms and conditions herein imposed.

**Note: The County is responsible for payment of all Credit Card charges and will use all means at its disposal to recover charges made by any individual in violation of County policies.**

#### **IV. PERSONAL CREDIT CARDS**

Champaign County Credit cards are meant to replace the use of a personal credit cards for small items. **Therefore, the use of personal credit cards is strongly discouraged for purchases other than those related to official travel.**

To receive reimbursement when a personal credit card has been used to charge for Champaign County expenditures, the itemized invoice or itemized receipt must be attached to an expense report as described in the Champaign County Travel and Business Policy and sent through the County accounting software for the employee to be reimbursed.

Reimbursement cannot be made from the credit card statement. Taxes can only be reimbursed for expenses not eligible for tax exemption. The reimbursement must be made to the employee and not to the credit card company.