



**COUNTY OF CARROLL**  
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Policy Title:	Credit Card Policy
Effective Date:	October 2 2019
Revision Date:	February 15 2024
Reference(s):	

## **PURPOSE**

To establish the policy and procedure for use of County credit cards by department heads and their designees. These procedures are intended to accomplish the following:

1. To ensure that the procurement with credit cards is accomplished pursuant to the policy and procedures established by the Board of Commissioners, inclusive of the Procurement Policy.
2. To enhance productivity, significantly reduce paperwork, improve internal controls and reduce the overall cost associated with approved purchases as listed below.
3. To ensure appropriate internal controls are established within each department procuring credit cards so that they are used for authorized purposes only.
4. To ensure that the County bears no legal liability from inappropriate use of credit cards.

## **SCOPE**

The County Commissioners through the Finance Department as may be appropriate will make all decisions regarding the issuance of individual cards (applies to non-elected staff) and the establishment of any additional controls of their use.

## **POLICY**

This policy is intended to serve as a living document reflecting best procurement practices and changes may be made from time to time. Changes and interim or supplemental guidance shall be effective when approved by the County Commissioners.

## **STANDARDS OF CONDUCT/CONFLICT OF INTEREST**

1. County credit cards may be used for the following purchases:
  - a. Materials, supplies, and equipment only if an invoice or purchase order cannot be issued.
  - b. When it is not practical or available to have a standard purchase order, such as internet purchases.
  - c. Travel, training expenses, and other items specifically authorized by the administration or department head.
  - d. In-store purchases that do not allow invoicing or purchase orders.
  - e. The cardholder shall have a set maximum monthly credit card amount which shall be set by the Finance Department.
2. Use of credit cards for personal purchases or expenses with the intention of reimbursing the County is strictly prohibited.
3. Splitting of charges to avoid the county procurement policy is prohibited.

4. Use of the card for meals is limited to travel where at least one overnight stay will occur, or when the meal is for County business purposes only at the convenience of the County. Meals to promote goodwill or to boost morale are not considered at the convenience of the County. There will be no charges allowed for alcohol or entertainment, with the exception of Mountain View Nursing Home resident personal expenses paid on their behalf. Reimbursable meals also require the names of individuals for whom the meal was provided to and the business purpose, accompanied with a detailed receipt. This written information must be submitted along with the credit card receipts. Reimbursable meals cannot exceed the County's per diem reimbursement limit established in the County Travel and Expense Reimbursement Policy. In the event the meal allowance is exceeded, the requirement for the cardholder is to reimburse the County for any amounts that exceed the limitations of the Reimbursement policy upon immediate return to the County office.
5. Department heads are required to authorize payment of the charges on the credit card. No cash advances (ATM, traveler's checks, money orders, etc.) are allowed using the credit card.
6. All purchases made with credit cards shall be paid for within the grace period so that no interest or penalties will accrue.
7. Any incentive program benefits derived by the use of County credit cards will be the property of the County. The County Commissioners through the Finance Department will determine the use of such incentive program benefits.
8. All cardholders should take all measures necessary to ensure the security of the credit card and the card number. Only authorized users may use the County credit card.
9. Lack of proper documentation or authorizations may result in loss of credit card privileges, and personal liability may occur.
10. Misuse of a County credit card by an authorized employee may result in loss of the use of the credit card and disciplinary action against the employee, up to and including termination of employment.
11. All purchases must be delivered to the County complex and not to personal or other addresses.

## **PROCEDURE**

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1. Each authorized cardholder must sign an Agreement to Accept County Credit Card before the issuance of the credit card. Forms will be kept on file in the Finance Department.
2. When using the County credit card, the cardholder should:
  - a. Ensure the goods or services are budgeted and allowable under all purchases and procurement policies.
  - b. Determine if the intended purchase is within the cardholder's credit card limits.
  - c. Tell the merchant or supplier that the purchase will be made using the credit card issued through Carroll County.
  - d. Inform the merchant that the purchase is tax-exempt. The tax-exempt number is 02-6000122. Review the receipt before leaving the store and request a credit if taxes were charged in error.
  - e. The cardholder is responsible for managing any returns or exchanges to ensure proper credit is received for returned merchandise. The cardholder should contact the vendor to obtain instructions for returns and make sure that proper credit is received.
3. All receipts related to the purchase need to be submitted as soon as possible or within (3) working days of return, to the department head for approval. If the cardholder does not have a receipt or proper documentation to submit, a reconciliation statement that includes a description of the item, date of purchase, merchant's name and an explanation for the missing support documents shall be submitted within (3) days of the purchase, or return to work. Frequent instances of missing documentation may result in the cardholder's privileges being revoked.
4. Payment will be made by the statement, once the cardholder certification and approving official verification has been completed; budget account numbers assigned for each transaction and reconciled to the statement. The Finance Department will verify the general ledger code designated by the approving department head for the transactions and will adjust, if necessary.

5. It is the cardholder's responsibility to submit the receipts and other documentation within the time frame stated above. All information shall be submitted to the finance department at least 10 days prior to the payment date. Failure to have all documents into the finance department on time by a department, two (2) times in one (1) year, the County Commissioners may revoke credit card privileges of the department.
6. If a credit card is lost or stolen it shall be reported to the finance department immediately after discovery.
7. If there are incorrect billings or charges and to avoid interest charges for late payments, discrepancies shall be handled on a "pay and chase" basis. The card shall always be paid prior to the pay date. If there are documents not available, we shall pay the balance and locate the documents later.
8. Upon separation of employment, cardholders shall surrender their County credit card to their department head which will then forward to the finance department on or before their last day of work.

#### **TRAVEL**

Airfare travel requires an itinerary receipt showing proof of payment from an airline or online booking tool. Travel covered by a grant must have the documents attached. Reimbursements for lodging, meals, tickets, conferences, travel or other activities shall only be for employee expenses and shall not include spouses or non-County personnel expenses on the expense receipt submitted for reimbursement. Reimbursement for traveling can be found in the County Travel and Expense Reimbursement Policy.

#### **CONFERENCE FEES**

All conference expenses through the credit card shall have attached to the expense report a copy of the program or agenda of the conference as backup documentation. Meals that are included with the conference registration cannot be submitted for any reimbursement expense.

#### **TRAINING/CONFERENCE**

Prior to scheduling or expending any County funds, any and all trainings or conferences shall be brought to the attention of the County Commissioners.

#### **REVOCATION**

1. Failure to submit receipts for charges (2) times in a calendar.
2. An inadvertent personal purchase occurs for a second time.
3. The second time the monthly cardholder statement is submitted to finance with less than 10 days before the payment due and interest penalties are assessed by the bank.
4. Lack of or minimal use.
5. Any use contrary to this or any other County policy.

#### **AUDITS**

The detailed activity is reviewed annually by the County's independent auditing firm.

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Terry McCarthy  
Chairman

 Charles McGee  
Vice-Chairman

 Bill Nelson  
Clerk