



# **COMMERCIAL CARD PROGRAM**

## **Policy and Procedures Guide**

*for cardholder use of Pcard  
issued by Commerce Bank*



## Cardholder & Administrator Assistance

Finance Department	M-F	8AM-5PM (C.D.T.)
Program Administrator	Julie Smith	615-451-6540
Program Administrator	Rhonda Jernigan	615-451-6519
P Card Support	Melany Glover	615-230-6946
Finance Department Oversight	Amanda Prichard	615-451-5211

## Administrator Applications & Resources

E-mail Pcard Administrator	Julie Smith	<a href="mailto:julie.smith@sumnerschools.org">julie.smith@sumnerschools.org</a>
E-mail PCard Administrator	Rhonda Jernigan	<a href="mailto:rhonda.jernigan@sumnerschools.org">rhonda.jernigan@sumnerschools.org</a>
E-mail PCard Support	Melany Glover	<a href="mailto:melany.glover@sumnerschools.org">melany.glover@sumnerschools.org</a>

## Report Lost or Stolen Card

**Commerce Bank Client Care Team - 24 hours a day/7 days a week**

**1-800-892-7104**

## COMMERCIAL CARD PROGRAM POLICY & PROCEDURES

Welcome to the Sumner County Board of Education Commercial Card Program. The Commercial Card, commonly referred to as the "Pcard", offers a significant variety of enhancements to procurement and accounting processes. The Board of Education's card program will enable cardholders who exercise fiduciary responsibility to conveniently purchase commodities and services directly from any vendor that accepts Visa. The Board of Education has selected the "Pcard" as the payment method of choice to streamline the procurement, payment, and cost allocation processes.

The commercial card program is administered by the Sumner County Board of Education - Finance Department. The Finance Department has implemented purchasing controls and limitations on all cards within the School System's commercial card program. **Use of the card for personal purchases is strictly prohibited and subject to legal and/or disciplinary actions.** The card or card number is not transferable and must be surrendered to **your direct Department Head** if you are transferred to another department, or immediately before voluntary or involuntary termination of employment.

### Corporate Liability

The Sumner County Board of Education Commercial Card Program is a Visa with corporate liability. Corporate liability for all purchases are as defined as follows: Departments are **not** liable for charges made with a card resulting from card theft or other fraudulent use by third parties not employed by Sumner County Board of Education. Departments are **not** liable for charges made by a terminated employee, once notice of termination is provided to Commerce Bank. Departments are liable for all charges made by



days of the transaction date. Please submit the Dispute Form to the Card Program Administrator at the Finance Department as soon as possible. Transactions in dispute will be removed from the billable invoice while under investigation. When the dispute is resolved in the cardholder's favor, credit is applied to the cardholder's account offsetting the dispute balance. Should the dispute be resolved in favor of the merchant, the transaction amount will be released from dispute and it will once again be included in the balance owed.

Also, a copy of the sales draft is sometimes required before Commerce Bank is permitted to proceed with disputes. In such cases, Commerce is required to allow the merchant's bank 30 days to respond to Commerce's request for a copy. Upon receipt of the sales draft, Commerce will provide the draft to the cardholder for review. If the cardholder continues to contest the transaction and the situation warrants, Commerce will process a chargeback resulting in credit being issued to the cardholder's account.

### **Program Benefits:**

The Corporate Purchasing Card provides our authorized employees a convenient and effective way to manage the procurement of goods and services for high volume, small-to-medium dollar transactions without having to complete corporate requisition forms, purchase orders, or review and reconcile multiple invoices in the traditional manual process. Summarizing and allocating expenses to the proper accounting codes will now be completed electronically via the internet tool. The school system's ability to reduce direct and indirect costs associated with managing the traditional purchase process is enhanced with card controls and integrated financial information.

Sumner County Board of Education's suppliers should enjoy accepting the cards, too. Instead of waiting 7 to 30 days for payment, they will receive their money in as little as two days when they accept your card payment.

- Individual Employee Empowerment to meet Immediate Operational Purchasing Needs
- Comprehensive Purchase Transaction Information
- Improved Supplier Relations
- Reduction in Paperwork and Accounting Errors
- Simplified Web Reporting
- Visibility in Purchasing (who, what, when, where, etc.)
- Visa Acceptance

### **Cardholder Responsibility:**

Issuance of a Pcard is a relationship of trust between cardholders, department administrators, and the Sumner County Board of Education – Finance Department. It is important to remember that when using the card, you are expending taxpayer funds with the permission of your direct manager. Your expenditures are held to the highest degree of trust and accountability. Enabling responsible employees to make approved purchases with the Pcard fulfills the goal of reducing processes and associated costs in the procuring, approving, and paying for goods and services in which the school system requires.

Cardholder privileges and procedures are contingent upon the following and may be changed at any time:

**You must obtain approval from your direct manager before using the card.**



If Visa is not accepted by a merchant/vendor you deem operationally necessary or beneficial, please contact your Card Program Administrator to locate an accepting merchant/vendor. In certain cases, it may benefit the school system to have Commerce contact the vendor regarding acceptance options.

**MISSING RECEIPT AFFIDAVIT**  
For use with Commerce Bank – Commercial Card Program

I, \_\_\_\_\_ have either misplaced or not received a receipt for a card purchase.

This form is submitted in lieu of the original receipt.

Vendor Name: \_\_\_\_\_

Transaction Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Items Purchased: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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I certify that the goods shown above were purchased for Sumner County Board of Education’s operating purposes as outlined in the policies and procedures for card use.



### **Purchasing Card User Agreement**

I, \_\_\_\_\_ hereby acknowledge receipt of a Sumner County Board of Education Visa, issued by Commerce Bank. As a cardholder, I agree to comply

## PURCHASE CARD REQUEST/CHANGE FORM

Unauthorized use of this card number is prohibited and a Commercial Card User Agreement must be on file with the Card Program Administrator.

**The following individual is authorized to receive a Commerce Bank Visa account and has received a copy of the Sumner Corporate Card Policy and Procedures Guide.**

Indicate card type: Physical plastic \_\_\_\_\_ Card number only \_\_\_\_\_

### Cardholder Information:

\_\_\_\_\_  
Cardholder Name

\_\_\_\_\_  
Department

\_\_\_\_\_  
Employee Number

\_\_\_\_\_  
If transfer, indicate here

\_\_\_\_\_  
Physical Address for Card Delivery