

STATE OF CONNECTICUT

PURCHASING CARD (P-CARD) PROGRAM MANUAL



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State of Connecticut

Purchasing Card (P-Card) Program

INTRODUCTION

The Purchasing Card (P-Card) program is administered by the Office of the State Comptroller (OSC) Central Accounts Payable Division for executive branch agencies. It is designed and intended to meet the state's purchasing and travel needs more effectively. It streamlines and simplifies the purchasing and accounts payable functions by eliminating waste and low value activities, reducing transaction costs, and improving supplier relations. The P-Card is a tool that facilitates the timely acquisition of materials, automates data transactions for accounting purposes, supports travel services, and offers flexible controls to help ensure proper usage. [CGS Section 4-98](#)

The P-Card Program reduces the time and paperwork associated with processing purchase orders, invoices, and payments. Effective March 2017, P-Card transactions are managed in the state's financial system of record (Core-CT). The use of purchase orders is required to properly encumber funds and allow more accurate contract reporting.

The P-Card also offers an alternative to the normal check and ACH methods of paying state obligations, for example: petty cash, check requests, low dollar purchase orders, online purchases, and certain travel related expenses. The P-Card Program is not intended to avoid or bypass appropriate procurement procedures, but rather, to complement the existing processes available.

RESPONSIBILITIES:

- OSC is responsible for all things related to card issuance and maintenance, reporting, processing agency payments, review of transaction reconciliation, and statement discrepancies, as well as overall P-Card policy.
- Core-CT is responsible for all things related to Core-CT functionality and troubleshooting as it relates to the P-Card.
- DAS is responsible for all things related to purchasing and procurement policy and contract administration.
- Agencies are responsible for following all purchasing and procurement policies when using the P-Card (payment tool), maintaining agency procedures, determining which employees should have a P-Card, training the P-Card cardholder and paying the full amount of their bill on time.

WHAT IS A P-CARD?

The P-Card is a commercial Visa credit card issued by U.S. Bank. It works just like a personal credit card, but it has custom designed features and built-in controls to meet the specific business needs of the cardholder and your agency. P-Cards have pre-set limits built into the card processor and encoded into the chip and magnetic strip of each card, which can be individually customized to meet the cardholder's needs.

Controls include:

- Limited daily and monthly transactions
- Single purchase dollar limit
- Monthly spending limit
- Merchant blocking

POLICY FOR PURCHASING CARDS

Definitions

Access Online® – Web based U.S. Bank platform for card maintenance and reporting.

Agency P-Card Coordinator – Each agency will have at least one Agency P-Card Coordinator (Coordinator), who is responsible for card applications and issuance, card cancellation, requesting card limits, and communicating with the P-Card Program Administrator (Administrator). It is strongly recommended that each agency have a backup Coordinator. The Coordinator will receive the cards, ensure that the accounts are reconciled, and have access to the Access Online application.

Cardholder – The employee whose name is printed on the card and is the single authorized user of the P-Card. Cardholders are accountable for all charges and physical security of the card at all times.

Cardholder User Agreement – A legally binding agreement signed by the Cardholder that is a part of the P-Card Application. The agreement certifies the Cardholder has read and understands the guidelines set forth in the P-Card Policy and agrees to use the card in accordance with this policy.

Department Card - Department Cards are State of Connecticut P-Cards that are issued in the name of a state agency, division, business unit or other functional unit of an agency or department, instead of in the name of an individual state employee.

Department Card Custodian – The Department Card Custodian is accountable for all charges and overall security of the Department Card. See “Department Card” section.

Department Card User - A Department Card User is an employee authorized by the appropriate Department Card Custodian to use a Department Card. See “Department Card” section.

Dispute - A merchant error in a transaction, such as failing to ship part of an order or failing to issue a credit for returned items. See “Fraud, Misuse and Disputes” section.

Fraud - Fraud is an unauthorized use by someone you do not know without your consent. See “Fraud, Misuse and Disputes” section.

Merchant Category Codes (MCC) – An industry standard coding system that consists of a four- digit number assigned to a business by major card issuing networks (MasterCard, Visa, American Express, etc.). The MCC classifies the business by the type of goods or services it provides.

Misuse – An unauthorized use by you or someone you know (e.g., a family member, a coworker), with or without your consent. The unauthorized use can be either a deliberately inappropriate purchase or an unintentionally unauthorized use. See “Fraud, Misuse and Disputes” section.

Monthly Billing Cycle – The timeframe in which all cardholder transactions are aggregated and applied to the cardholder’s monthly spending limit. The U.S. Bank monthly billing cycle ends on the 10th of each month. If the 10th falls on a weekend or banking holiday, the cycle will end the next business day.

Monthly Spending Limit – The maximum dollar value of all transactions that can be charged to a card within a single, monthly billing cycle. The Administrator approves the monthly limit on the P-Card application during the application process. Changes to monthly spending limits can be requested by the Coordinator and be approved or denied by the Administrator. Available credit resets the day after the billing cycle closes.

P-Card – A credit card issued to an employee or department of a state agency for authorized business-related purchases. The Agency issues payment for charges incurred using the P-Card.

P-Card Application Form – The form completed by the Coordinator to obtain a P-Card for approved agency staff. The P-Card application form is completed in the Access Online® application and is approved or denied by the Administrator.

P-Card Program Administrator – The P-Card Program Administrator (Administrator) is responsible for all things related to the state P-Card policy, including card issuance and maintenance, reports, paying the bill, reconciliation of items, and statement discrepancies.

P-Card Transaction Approver - Responsible for Approving P-Card transactions in Core-CT for those users for which they are proxies.

P-Card Transaction Reconciler - Responsible for reconciling P-Card transactions in Core-CT for which they are proxies.

Proxy – A role given to an individual to reconcile or approve transactions for a specific P-Card in Core-CT.

Split Transactions – A single purchase split into multiple transactions in order to bypass the transaction limit threshold. Split transactions are prohibited and will result in card termination. NOTE: This is different from the Split Line Transaction process in Core-CT where a transaction is split into different lines for reconciliation and is permissible.

Supporting Documentation – Includes, but is not limited to, the following items:

- A receipt issued by the merchant that provides proof of purchase. This receipt should include:
 - Merchant information – name, address, phone, etc.
 - Date of the transaction
 - Itemizations of goods/services purchased
 - Total amount paid
 - Form of payment (last 4 digits of the card)
- Internal requisitions
- P-Card transaction log
- P-Card monthly cardholder statement

Transaction Limit – The total dollar amount the cardholder may expend on a single transaction. A single transaction can include one item or multiple items purchased at the same time, also known as “per swipe.” Transactions exceeding a cardholder’s transaction limit will result in a transaction decline.

U.S. Bank – The authorized financial institution responsible for issuance of State’s P-Card and the administration of the Access Online® system.

Cardholder Eligibility

All requests for new cardholders shall be submitted by the Coordinator in Access Online® and shall be approved by the P-Card Program Administrators. Eligibility is based on the following criteria:

- Cardholder must be an active State employee; and
- Cardholder must have read and signed the State of Connecticut Purchasing Card Use Policy; and
- Cardholder must have read and signed the Cardholder/Card User Responsibilities.

Card Limits

Card limits will be established with default values for all cards. If it is necessary to increase the card limits due to the business needs of an agency, the Coordinator shall send a request to the Administrator in Access Online® for the increase with a justification of the business need.

- Temporary limit modifications are available.
- Split transactions are strictly prohibited and will result in card termination.
- Card limits are analyzed annually by the P-Card Administration team and reductions will be made based on the documented spend from the previous 12-month period.

Card Security

Authorized use of the P-Card is limited to the person whose name appears on the face of the card. The cardholder is responsible for the physical security of their P-Card at all times. The P-Card should be kept in an accessible but secure location. The account number on the P-Card should not be posted or left in a conspicuous place. For information regarding Department Card security, see the “Department Card” section of this manual.

- Cardholders should not share their card number, expiration date, security code or PIN with other employees.
 - If the cardholder is going to be absent from work for an extended period of time, a separate card may be issued to a different person with purchasing authority for the duration of the absence.
- Usage of a P-Card by an employee other than the assigned Cardholder, is strictly prohibited and will result in card termination.
- Cardholders are responsible for pre-authorizing transactions using any card numbers for recurring purchases.
- Cardholders should not compromise their card by including the card number, expiration date, security code or PIN in electronic communications. Lost, stolen, compromised, or damaged cards are to be reported to U.S. Bank and the Coordinator immediately. If a replacement P-Card needs to be issued, the cardholder should receive the replacement card in 7-10 business days.
- Cardholders that have a name change processed by Human Resources (HR) are to submit a request for a new card with their Coordinator, who will request a new card in Access Online® and inform the P-Card Administration team.

Cardholder Leave of Absence, Change in Position, or Employee Termination

Cardholders are responsible for informing the Coordinator prior to any change in employment status. The Coordinator must update the Cardholder account in Access Online® to reflect the change in employment status to ensure that P-Cards are properly deactivated. All transactions on the account must be reconciled by the Cardholder or proxy prior to one of the following taking place:

- Leave of absence
 - Card should be suspended while cardholder is on leave
- Change in agency
 - Card must be closed prior to change
- Employee termination / Retirement
 - Card must be closed prior to Retirement/Termination
 - In the event of immediate termination, the Coordinator or designee collects the card(s) and immediately contacts the Administration team.
- Agencies will be liable for all charges incurred by a terminated, suspended, or transferred employee that continues to use their card without authorization. The Cardholder may also be subject to criminal prosecution.

Usage

The P-Card is to be used for official State of Connecticut purchases wherever Visa is accepted and in conjunction with The State of Connecticut Purchasing Card Program Manual, current state contracts, statewide procurement regulations and agency purchasing and P-Card policies.

While the P-Card is a purchasing tool, it does not exempt users from compliance with state procurement policy. DAS Procurement Services is authorized to negotiate and issue contracts that will provide the State with "least total cost" arrangements for goods and services required from outside vendors. In negotiating those contracts, DAS Procurement Services will consider not only the vendor's line-item pricing for the products or services, but will also consider the vendor's:

- Ability to provide the necessary quality, delivery, and service
- Overall pricing structure
- Financial stability
- Warranty and Service Policies
- Other organizational requirements

Supplier contract pricing and performance are normally based on the State's overall anticipated volume of purchases during the contract period. In order to assure state agencies of "least total cost" of goods or services, and to fulfill the obligation to consolidate all of its requirements with the authorized contract supplier(s), all offices are obligated to order required goods or services from those suppliers who are authorized contract suppliers.

Circumventing the use of these contracts may result in some initial savings, but repeated circumvention reduces contract value, discourages vendors from bidding in the future and eventually results in higher prices. What appears to be a savings on an individual purchase basis can, and often does, result in higher costs over time.

Memo 2021-21 – Policy for P-Card Purchases

Memo 2021-21 has replaced Memo 2011-11. To view the memo, click [2021-21.pdf \(ct.gov\)](#)

Memo 2024-19 – Missing Receipt Affidavit

All purchases of goods/services made by the state agencies' P-Cardholders are required to be authenticated as business-related based on receipts provided by the merchants. If a receipt is missing, it is the cardholder's responsibility to contact the merchant and obtain a duplicate receipt, where possible. If the cardholder cannot obtain a duplicate receipt, the goods/services purchased must be documented timely along with the business purpose, using form CO-505, Missing Receipt Affidavit ("Affidavit").

To view the memo, click [2024-19.pdf \(ct.gov\)](#)

To view the Missing Receipt Affidavit, click [CO-505-Missing-Receipt-Affidavit.pdf \(ct.gov\)](#)

Acceptable Purchases

Acceptable purchases are any approved state purchases as prescribed by your agency.

Unacceptable Purchases

Unacceptable purchases include the following:

- Alcoholic beverages
- Automotive gasoline for state owned or leased vehicles
- Automotive gasoline for in-state rental vehicles
- Cash Advances
- Gifts – other than for individuals in custodial care of the state with state funds approved for this purpose.
- Donations
- Gift Cards
- Items for non-business personal use
- Items prohibited by your agency

Exemption Requests for Unacceptable Purchases

In certain circumstances, agencies may request an exemption to purchase items on the unacceptable purchases list. Any agency requesting an exemption for an item on the unacceptable purchases list should email their request to the State of Connecticut P-Card Program Administrators at osc.pcard@ct.gov for review and approval/denial.

Fraud, Misuse and Disputes

It is important to differentiate between a dispute, fraud, and misuse as each category requires a different approach to resolve.

A **dispute** is a merchant error in a transaction, such as failing to ship part of an order or failing to issue a credit for returned items. Some valid dispute reasons include a shipment error or a credits error. For example: You order 10 boxes of paper clips. The merchant ships only 5 boxes but charges you for 10 boxes. You contact the supplier, but they refuse to issue a credit or send the remaining paper clips - this is a dispute.

Invalid dispute examples include excessive shipping rates, exchange rates, and sales tax charged. In these cases, you should go back to the merchant to resolve the issue, such as providing your tax exemption information, or asking about the shipping rates.

Fraud is an unauthorized use by someone you do not know without your consent. If you know the transaction is fraudulent, you should contact customer service instead of initiating a dispute.

Fraud results from different circumstances than those from misuse or dispute. If you know the transaction is fraudulent, you should contact customer service instead of initiating a dispute. Dispute-to-fraud example: known merchant, unknown user. Sometimes the bank may convert a dispute into a fraud or misuse finding. For example, you see a transaction with ABC Computers, a vendor that you recognize and use for business laptop purchases, but you do not recognize the transaction for a sound system. You initiate a dispute in Access Online®. After investigating and providing more information, the bank found that you did not initiate the transaction, but that a hacker used your card number at the vendor to buy a sound system for their personal use. In this example, the bank would classify the transaction as fraud.

Misuse is an unauthorized use by you or someone you know (e.g., a family member, a coworker), with or without your consent. The unauthorized use can be either a deliberately inappropriate purchase or an unintentional unauthorized use. Misuse example: your spouse, not realizing your card is not a personal card, uses the card to pay for groceries.

Violations

A personal expense paid with a P-Card is a violation of the P-Card Policy. If this happens, the cardholder is responsible for reporting the transaction(s) to the Coordinator and the P-Card Administration team.

Agency policies should include internal guidelines related to the violations listed below:

- Card misuse, including unauthorized purchases and personal transactions
- Compromising/sharing a P-Card
- Failure to report fraudulent activity to U.S. Bank within 30 days of posted date
- Split transactions
- Failure to attach the appropriate supporting documentation for transactions
- Failure to complete the Missing Receipt Affidavit when a receipt is lost

The State will seek the recoupment of unallowable expenses from cardholders and card users. In addition to disciplinary action undertaken by Human Resources, the State retains the right to collect any remaining funds by other means as necessary (e.g., a civil suit or criminal prosecution as appropriate under the circumstances).

Loss of Card Privileges

OSC reserves the right to suspend and/or terminate any Cardholder account that violates State policy.

Records Retention

P-Card documentation should be maintained according to the Connecticut State Library Records Retention Schedules.

Development of Agency Purchasing Card Procedures

Each agency must establish procedures to address the use of the P-Card, based on agency-specific needs and requirements. Each agency should submit their internal procedures to the Accounts Payable Division of the Office of the State Comptroller for audit purposes, when there is an internal procedure change, or upon request. Agency Purchasing Card Procedures shall include the following:

- Internal controls and the process in place to enforce them, i.e., pre-approval to expend state funds, proper retention of documentation, etc.
- P-Card controls and authorizations, i.e., monthly and daily transaction limits, spending limit per single (individual) transaction, maximum spending limit per monthly cycle and merchant category blocking or authorizing
- P-Card security for individual cards and department cards
- List of purchases designated as unacceptable
- Any exceptions approved by OSC/DAS to the prohibited purchases
- Use of requisitions in Core-CT for P-Card purchases (Core-10, Punchout)
- Use of contracts when using the P-Card for purchases
- Use of P-Card locations on purchase orders being paid with the P-Card
- Compliance with Set Aside program
- Monthly P-Card bill reconciliation / approval in Core-CT
- Sales tax exemption and the recovery of any sales tax incorrectly charged
- Card use fees charged by suppliers and the recovery of any fees incorrectly charged
- Disputed charges and the process used to resolve those charges
- Document retention
- Consequences for P-Card use violations

Development of Internal Controls

Each agency must establish a program of internal control to address the use of the P-Card as a means of expending State funds. The following is the minimum level of standards acceptable for departmental internal control systems that will be developed to guide the use of the P-Card.

- Systems are to be clearly documented in the agency P-Card Procedures and readily available for review.
- Those persons who are authorized to use cards are to be identified by name.
- All transactions and other significant events are to be promptly recorded, properly classified, and promptly reconciled.

- Transactions and other significant events are to be pre-authorized by persons acting within their scope of authority.
- Key duties and responsibilities should be assigned systematically to a number of individuals to ensure that effective checks and balances exist.
- Spending limits are set for cardholders and offices, including single purchase and monthly limits.
- Cardholder statements, transactions and receipts are reconciled and approved.
- Qualified and continuous supervision is to be provided to ensure that internal control objectives are achieved.
- Access to resources and records should be limited to authorized individuals as determined by the department head.
- Periodic scheduled training/retraining of Cardholders, Department Card Custodians, Agency Reconcilers, Agency Approvers, and other related staff.

Each agency has the responsibility to ensure their internal and administrative control systems documentation is incorporated into their agency P-Card Procedures and that these controls are reviewed on an annual basis and updated where necessary.

All unaccounted-for variances, losses, shortages, or thefts of funds or property must be reported immediately on a CO-853 to osc.co-853@ct.gov.

P-Card Program Audits

To ensure the continued success of the Program and to meet the audit requirements of the State, various government agencies, and the requirements of this program, the Central Accounts Payable Division will conduct periodic audits of P-Card transactions processed in Core-CT. P-Card transactions will be reviewed for completeness, accuracy, and appropriateness along with adherence to:

- Agency P-Card procedures
- State Accounting Manual
- statewide procurement policy
- agency internal control

Audit findings will consist of two parts:

- System identified reconciliation errors with recommendations
- Other audit analysis with findings and/or recommendations

In addition, recommendations for best practices will be provided to assist agencies in the most efficient use of the P-Card module in Core-CT.

COORDINATOR

Each agency will have a P-Card Coordinator (Coordinator). The Coordinator is responsible for the overall P-Card program for their agency.

Coordinator Responsibilities

- Overseeing the P-Card Program for their respective agency
- Requesting cards, cardholder accounts and user profiles in Access Online®
- Maintaining cards and cardholder accounts in Access Online® and Core-CT
- Training new Cardholders, providing periodic refresher training and maintaining Cardholder training records
- Distributing monthly statements to each Cardholder
- Ensuring that their agency's monthly payment to U.S. Bank is made by the due date, or sooner
- Collecting and maintaining receipts, as well as any Missing Receipt Affidavits, from Cardholders ensuring timely retrieval for auditing purposes
- Ensuring that a Purchasing Log is completed monthly for each Cardholder
- Maintaining the supporting documentation in a secure location at all times, and retaining documentation in compliance with State guidelines for records retention
- Providing OSC Central Accounts Payable Division with timely, accurate supporting documentation for post-audit review.
- Assisting Cardholders in resolution of problems or questions about purchases, as needed

Request a New P-Card

New card requests, requests for changes to current cardholder information and account suspensions/closures will now be processed through the U.S. Bank Access Online® system. The Coordinator is responsible for entering/verifying the Cardholder information into Access Online®. The request is then routed to the P-Card Administration team for approval/denial. The Coordinator will be notified when the request is completed. Coordinators should reach to osc.pcard@ct.gov for training materials.

Assigning Proxies in Core-CT

A proxy is a user that is assigned to take action for a P-Card within Core-CT. A Cardholder is not an automatic proxy for their own card; the Coordinator must assign proxy roles to each employee involved in the P-Card reconciliation and approval process.

Link to Core-CT Job Aid - [Financials - PCard](#)

Distribute P-Card to Cardholder or Card User

The Coordinator will receive new P-Card(s) via US Mail/FedEx from U.S. Bank. The Coordinator will set up a meeting with the Cardholder(s) so the P-Card can be distributed in person. The Coordinator will distribute the P-Card and train the Cardholder in the following steps:

- Review the State of Connecticut Purchasing Card Program Manual and the Agency P-Card Procedures with the Cardholder.
- Review the [State of Connecticut Purchasing Card Use Policy](#) and have the Cardholder sign it. This signed policy is kept on file in the agency's business office.

- Provide the Cardholder with a Purchasing Log and a copy of their agency's tax exemption number certificate OR-295 and guidance on the use of [DRS CERT forms](#).
- Give the Cardholder their P-Card, have the Cardholder verify that all the information is correct, and then have them sign the back of the card (If department card, sign "See Employee ID").
- Instruct the Cardholder to activate the new P-Card either online at <https://www.access.usbank.com/> , using the instructions provided with the card, or by phone, calling the number on the activation label on the card.
- Instruct the Cardholder of the process for reporting lost/stolen/compromised P-Card and for reporting fraudulent activity on their card. Provide the Cardholder with the lost/stolen/compromised card and fraud reporting instruction documents.
- Go to the Cardholder's account in Core-CT and verify the proxy set up.

Access Online®

An Access Online® user profile will be established for the Coordinator(s) in each agency. A form CO-506 *Agency P-CARD Coordinator Access Online® Enrollment Form* must be completed to add or remove Coordinator profiles in Access Online®, or to change any existing coordinator information. Any Coordinator requesting a user profile in Access Online® must also have the Coordinator security role in Core-CT. The Coordinator can then process new card and card maintenance requests, view transaction information, print statements and run reports.

NOTE: U.S. Bank does not provide individual statements to the agency or cardholders. Statements can be run for each cardholder and used to reconcile the cardholder's account in accordance with agency procedures.

Link to CO-506 Agency P-CARD Coordinator Access Online® Enrollment Form - [P-Card - Accounts Payable -- Office of the State Comptroller](#)
Link to Access Online® Login – [Access Online®](#)

Reporting a Lost or Stolen or Compromised Card

If a Cardholder contacts you reporting that their card has been lost or stolen, the Coordinator must take the following steps:

- Call Card Member Services at 1-800-344-5696
- To verify identity, the Customer Service Representative will ask for first and last name and 16-digit account number as well as three pieces of information, from the list below, as they appear on the card account in Access Online®.
 - Full address
 - Business phone number
 - Employee ID
 - Last four digits of SSN (or 4-digit Activation Code) NOTE: this will be the last 4 digits of the Employee ID
 - Date of Birth
 - Credit Limit

- Single Purchase Limit
- When you call to notify the bank that the card has been lost or stolen, the representative reviews the transactions on the account with you to determine if any are fraudulent. See “Fraud Process” below
- The bank closes the lost or stolen card
- The bank will send a new card to you at the address of record or to the address specified by your organization and should be received within 7-10 days.
- Confirm in Access Online® that the Purchasing Card has been reported as lost/stolen to the bank and a replacement is being sent.
- Notify the P-Card Administration team via email at osc.pcard@ct.gov that the P-Card card has been reported as lost/stolen to the bank and a replacement is being sent.

Link to Lost/Stolen/Compromised Card procedures: [P-Card - Accounts Payable -- Office of the State Comptroller](#)

Fraud Process

Fraudulent charges made on a P-Card must be reported to the bank within 90 days of the statement date on which the transaction appeared. If the fraudulent transactions are not reported within 90 days of the statement date, the fraud case will not get processed or paid.

If it is determined that fraudulent charges were made, either during statement review or upon reporting a lost/stolen/compromised card, a case processor is assigned for processing.

The bank case processor sends a statement of fraud:

- The statement of fraud will be sent Via U.S. Postal Service to the address that appears in the Account Owner’s area of your card account profile.
- If requested during the initial contact, we can use the email address on file.
- The statement of fraud must be signed and returned to the bank by the cardholder within 21 days from the date it was generated.
- You can complete the form and send it back by email. If you received it by email, just reply to the original email and attach the completed form.
- If it is not returned within 21 days, the fraud case will not get processed and paid.
- An investigator may be assigned to a case to work with law enforcement if needed.

Closing a P-Card

When an employee leaves an agency for any reason, (retirement, resignation, termination, transfer, or death) the P-Card must be closed. The Coordinator must request that the card be closed in Access Online®. The card must then be destroyed by the Coordinator and the Coordinator should make sure the account has been reconciled by the Cardholder or proxy. Coordinators should reach out to osc.pcard@ct.gov for training materials on closing P-Cards in Access Online®.

If an employee is going to be on a leave of absence for an extended period of time, their P-Card should be temporarily suspended. See Policy section, [Cardholder Leave of Absence, Change in Position, or Employee Termination](#)

AGENCY CARDHOLDERS / CARD USERS

Cardholder / Card User Responsibilities

- Using the card for State purchases and approved items only, and for making such purchases in accordance with the procedures outlined in the P-Card Manual and your agency's procedures, as well as DAS Purchasing policy.
- Recording all purchases on a Purchasing Log and maintaining all supporting documentation (e.g., proper receipts, packing slips, etc.).
- Ensuring the completion of the [Missing Receipt Affidavit](#) if a receipt is lost.
- Ensuring receipt of goods and following up with the supplier to resolve disputes and arranging for returns, credits, delivery problems, etc.
- Reporting a lost or stolen card, as well as any fraudulent activity, immediately.
- Safeguarding card security at all times.
- Completing the reconciliation process as required by agency procedures.
- Only the cardholder is authorized to use the card.
- The cardholder is responsible for repayment of improper charges and has personal liability for misuse.

State of Connecticut Purchasing Card Use Policy

The State of Connecticut Purchasing Card Use Policy outlines the acceptable uses, limits, procedures, liability, auditing, documentation, and security requirements. This document must be signed by all cardholders and card users. Signed State of Connecticut Purchasing Card Use Policy forms are to be retained by the agency Coordinator.

Link to form on the OSC Website: [P-Card - Accounts Payable -- Office of the State Comptroller](#)

Activating your P-Card

When you receive your new P-Card, take the following actions:

- Verify that all information is correct.
- Read the materials enclosed with your card. It is important to familiarize yourself with how the card will work.
- Sign the back of your card. (If department card, sign "SEE EMPLOYEE ID")

You can activate your new P-Card either online in the Access Online® system, or by phone. Instructions for both activation methods should be included with the materials enclosed with your card.

Activation instructions – Online <https://www.access.usbank.com/>

- Select the **Activate Your Card** link found at bottom of the Access Online® login page. The Access Online® link is provided above.
- Enter the 16-digit card account number, expiration date and last 4 digits of work phone.
- You will receive two emails; the first includes the link to activate your account, and the second includes a passcode.
- Select the emailed link to activate your account and then enter the passcode from the second email.
- You will be given the option to update your mobile phone number.
- Select Submit.
- Set a new PIN.
- Select Submit.

Activation instructions – Phone 1-800-344-5696

- Call the phone number on the back of the card (1-800-344-5696)
- Enter 16-digit card account number.
- Enter 5-digit zip code of the card account address.
- Press 1 to activate account.
- Enter 4-digit activation code, or last four of SSN, or last four of employee id. NOTE: for individual cards, the last 4 digits of the SSN are the same as the last 4 digits of the employee ID. For department cards, enter all zeros.
- Enter phone with area code to update records.
- Press 1 or 2 to accept or decline terms to be sent messages on your phone.
- Enter and confirm 4-digit PIN.

P-Card Security

The P-Card (or Department Card) should be secured just as you would secure your own personal credit card. It should be kept in an accessible but secure location. The account number on the P-Card (or Department Card) should not be posted or left in a conspicuous place.

Cardholders and Card Users (for Department Cards) are responsible for immediately reporting lost or stolen cards. [P-Card - Accounts Payable -- Office of the State Comptroller](#)

Cardholders must return their P-Card to their Coordinator immediately upon request or upon termination of employment (including retirement).

Authorized use of the P-Card is limited to the State employee whose name appears on the face of the card. The P-Card must not be loaned to another person. If the cardholder is going to be absent from work for an extended period of time, the card should be suspended until the cardholder returns to work (see **Cardholder Leave of Absence, Change in Position, or Employee Termination**). A separate card may be requested for a different State employee with purchasing authority for the duration of the absence.

Reporting a Lost or Stolen or Compromised P-Card

If your P-Card is lost, stolen or misplaced - immediately make two phone calls:

1. Call U.S. Bank 1-800-344-5696

- Call Card Member Services at 1-800-344-5696
- To verify identity, the Customer Service Representative will ask for first and last name and 16-digit account number as well as three pieces of information, from the list below, **as they appear on the card account in Access Online.**
 - Full address
 - Business phone number
 - Employee ID
 - Last four digits of SSN (or 4-digit Activation Code) NOTE: this will be the last 4 digits of the Employee ID
 - Date of Birth
 - Credit Limit
 - Single Purchase Limit
- If the Cardholder is unable to verify three pieces of information from this list, they will be referred to their agency Coordinator to ensure their personal data is reviewed and updated within their organization.
- When you call to notify the bank that the card has been lost or stolen, the representative reviews the transactions on the account with you to determine if any are fraudulent. See “Fraud Process” section of the State of Connecticut Purchasing Card Program Manual for more information.
- The bank closes the lost or stolen card.
- The bank will send a new card to you at the address of record or to the address specified by your organization and should be received within 7-10 days.

2. Call and/or email your Coordinator to notify of the lost/stolen P- Card.

The Coordinator will:

- Confirm in Access Online® that the Purchasing Card has been reported as lost/stolen to the bank and a replacement is being sent. If Access Online still shows the card as being open, the Coordinator will contact the Cardholder for further clarification on their communications with U.S. Bank, and if necessary, contact U.S. Bank to report the card lost/stolen.
- Notify the P-Card Administration team that the Dept Card has been reported as lost/stolen to the bank and a replacement is being sent.

Link to Lost/Stolen/Compromised Card procedures: [P-Card - Accounts Payable -- Office of the State Comptroller](#)

AGENCY P-CARD TRANSACTION RECONCILER – Core-CT

An Agency P-Card Transaction Reconciler must have the CT_F_A_CC_RECONCILER role in Core-CT in order to reconcile P-Card transactions. The reconciler must also be a proxy on the cardholder’s profile in Core-CT (see “Assigning Proxies in Core-CT” under Coordinator section).

Agency P-Card Transaction Reconciler Responsibilities

- Reconciling P-Card transactions online for which they are proxies
- Associating P-Card transaction rows to the appropriate Purchase Orders and PO lines
- Updating contract information on the P-Card transaction row when necessary
- Updating Chartfield information for credit transactions

AGENCY P-CARD TRANSACTION APPROVER – Core-CT

An Agency P-Card Transaction Approver must have the CT_F_A_CC_APPROVER role in Core-CT in order to approve P-Card transactions. The approver must also be a proxy on the cardholder's profile in Core-CT (see "Assigning Proxies in Core-CT" under Coordinator section).

Agency P-Card Transaction Approver Responsibilities

- Approving P-Card transactions for those users for which they are proxies

HOW TO USE THE P-CARD

Process

P-Card may be used as payment method when purchasing approved goods at the point of sale (swipe transactions), via the Punch-Out functionality in Core-CT (selected contract suppliers), or as payment specified on a Core-CT purchase order.

- The P-Card may not be used to circumvent normal purchasing rules and restrictions.
- The P-Card may not be used for purchases where the supplier charges a service fee to use the P-card.
- All P-Card transactions must be processed in accordance with established agency and DAS procurement policies and procedures, the State of Connecticut Purchasing Card Program Manual, the State Accounting Manual, and agency internal controls.

Core-CT suppliers will be set up with additional locations if they accept P-Card payments:

- MAIN and MAIN-ACH locations will not allow for P-Card payment. The specific P-Card location must be selected on requisitions or purchase orders if P-Card is the intended payment method.
- If you are issuing a purchase order to selected contract suppliers using the punch-out functionality in Core-CT, the system will select the PUNCHOUT location.
- If you are issuing a purchase order to a supplier and want to instruct them that the P-Card is to be used for payment, you must use the PCARDOPTIN location. If PCARDOPTIN does not exist for that vendor, contact osc.apdvf@ct.gov to have it created.
- If you are using your P-Card for Point-of-Sale purchases (swipe purchases) and will reconcile those transactions to a purchase order for that specific supplier, use the PCARDPOS location. If PCARDPOS does not exist for that vendor, contact osc.apdvf@ct.gov to have it created.
- If you are using your P-Card for Point-of-Sale purchases (swipe purchases) and will reconcile those transactions to a U.S. Bank purchase order, use the PCARD location.

Core-CT Requisition: If a requester is a P-Card Cardholder or P-Card proxy, a Card Number dropdown will appear displaying all P-Cards associated with that requester. A P-Card can be selected from the Card Number dropdown. The card's expiration date appears in the Card Expiration field on the requisition and the Use Procurement Card checkbox is selected.

Core-CT Purchase Order: Purchase orders may be created directly to the supplier. If a requester is a P-Card holder or P-Card proxy and the supplier selected accepts P-card payments, select the proper location and the Use Procurement Card link will be available. Click on this link to select the appropriate P-card number.

Link to Core-CT Job Aids - [Financials - PCard](#)

1. Identify Supplier: Identify a supplier that sells the goods or services needed. Make sure the purchase meets all contract compliance requirements. Determine if the transaction total is less than the authorized transaction limit on your card. If the transaction total is less, you can use the P-Card; if not, the transaction must be completed using a purchase order. All transactions must be processed in accordance with established agency and procurement policies and procedures.

2. Place your order: There are several methods by which you can purchase the item or service you need:

- Punch-Out functionality in Core-CT – with the 9.2 financials upgrade, it is now possible to order office supplies directly from selected contract suppliers through CORE-CT using the PUNCHOUT location.
- Order with a Purchase Order using the PCARDOPTIN Location in the supplier details
- Order Online
- Order by phone
- Order by fax
- Purchase in person (swipe)

In all cases, it is important to emphasize that the purchase is exempt from Connecticut sales tax. **Please note: the tax-exempt number is embossed on the card under the cardholder name. However, this information is not automatically passed to the supplier through the magnetic strip. See DRS Cert on page 15.**

Tell the supplier that the address label/packing slip that accompanies the package must contain the following information: cardholder's name, agency name, building and room number, street, and city address.

Under no circumstances should the supplier indicate the P-Card number on any address label or packing list. Listing this information would threaten the security of your card.

Inform the supplier not to send a bill or invoice to the ordering department or your business office. Submitting an invoice for a charge card transaction may result in a duplicate payment.

Under no circumstances should the supplier save P-card information. The supplier should ask for account information each time a purchase is made and should not retain card number/information.

3. Record: Enter the purchase transaction information on the Cardholder's Purchasing Log.

COMPLETION OF A PURCHASING LOG - Cardholders must maintain a log of their purchases, as those purchases are made, so spending limits can be monitored and purchasing activity can be reconciled to the transactions loaded into Core-CT and to the monthly charge card statements.

A Purchasing Log must be submitted to the agency Coordinator or as agency procedures specify every month only if purchases have been made during that month. A new Purchasing Log must be established at the beginning of each new billing cycle. The Purchasing Log should contain the following information:

- Cardholder Name
- Business Unit
- Billing Cycle Date
- Date of Purchase
- Supplier Name
- Description of Purchase
- Amount of Purchase
- Account Code
- Returned/Credited/Disputed Item
- On Contract/SBE/MBE/WBE
- Cardholder Signature/Acknowledgement and Date
- Supervisor/Reviewer Signature/Acknowledgement and Date
- Total Dollar Amount

The Purchasing Log must be signed by the Cardholder and the Cardholder's supervisor or other approver.

The Office of the State Comptroller has made available form CO-501, which has been designed to meet the needs of the Program and may be used by agencies for this purpose.

4. Verify receipt of your purchases: It is important to confirm that the goods or services ordered match what is received. If an incorrect item is received and needs to be returned, the cardholder should contact the supplier immediately. In most cases disputes can be resolved directly between the cardholder and the supplier that provided the goods or service.

RETURNING AN ITEM - The cardholder must use the following guidelines when returning an item: If an item needs to be returned for any reason, the cardholder should send the item back to the supplier in the manner agreed upon.

The supplier should issue a credit for items that are returned. This credit may appear on the current or subsequent charge card statement. Documentation of the return (such as a credit receipt) should be issued by the supplier. All documentation pertaining to returns must be kept on file for reconciliation to the charge card statement.

The return should be entered on the cardholder's Purchasing Log. The return should be entered or carried forward on subsequent Purchasing Logs until the discrepancy is resolved. When the discrepancy is resolved, the date of the resolution should be entered on the Purchasing Log.

If the Cardholder and the supplier cannot resolve an issue, the Cardholder should contact the Coordinator who will contact U.S. Bank. The bank will investigate the dispute on the Cardholder's behalf and assist in the resolution. A temporary credit will be issued pending final resolution.

DISPUTING A TRANSACTION - A **dispute** is a merchant error in a transaction, such as failing to ship part of an order or failing to issue a credit for returned items. Some valid dispute reasons include a shipment error or a credits error. For example: You order 10 boxes of paper clips. The merchant ships only 5 boxes but charges you for 10 boxes. You contact the supplier, but they refuse to issue a credit or send the remaining paper clips - this is a dispute.

A Cardholder may dispute a charge that appears on their monthly credit card statement. If there is a charge that is not recognized by the Cardholder, or if it appears to be incorrect, contact the vendor and try to resolve the issue. If this does not work, the Coordinator can dispute the transaction in Transaction Management in Access Online® within 60 days of the statement date.

Purchasing Card accounts must be paid in full regardless of whether or not there is a disputed transaction. During the investigation, a credit will be issued to the Cardholder's account for the amount questioned. When the bank has completed the investigation, the Cardholder will be notified of the resolution. If the dispute is not settled in favor of the Cardholder, the account will be charged for the disputed transaction amount.

5. Reconcile

Each month the Coordinator is responsible for ensuring the Purchasing Log and the U.S. Bank statement are verified. Items that were returned are not to be removed from the Purchasing Log. The credits are identified as separate transactions and must be included for auditing purposes.

All documentation pertaining to purchases and returns must be matched with the Card statement. Discrepancies should be communicated to the coordinator or noted on the Purchasing Log for subsequent resolution. If sales tax is billed incorrectly to the Cardholder's account, please refer to the "Tax" section of this manual.

Cardholders who do not reconcile their own P-Card transactions in Core-CT must forward their P-Card statement and the Purchasing Log, certifying receipt of all purchases and returns, to their supervisor or person responsible for reconciling and approving transactions in Core-CT. Cardholders who do reconcile their own P-Card transactions in Core-CT must forward their P-Card statement and the Purchasing Log, certifying receipt of all purchases and returns, to their supervisor or person responsible for approving transactions in Core-CT. This must be completed within a time frame agreed upon by the Coordinator. The Purchasing Log must be signed or otherwise acknowledged for validity by the Cardholder and the Cardholder's supervisor or other approver.

All supporting documentation pertaining to the purchases and returns on the statement should be kept on file by the cardholder with the Purchasing Log until disposition in accordance with agency policies

and State records retention requirements. Also, as a best practice, it is recommended that reconciled receipts are attached to the corresponding transactions in Core-CT.

If a purchase receipt is lost, and a duplicate cannot be provided by the supplier, the Cardholder must complete a [CO-505 Missing Receipt Affidavit](#).

Core-CT Reconciliation Process

Transactions are received from the bank and uploaded into Core-CT every day. It is recommended that transactions be reconciled on a daily basis.

When a P-Card transaction is waiting to be reconciled, it has a status of "Staged". After reconciling a transaction, the status should be updated to "Verified". On the Transaction tab, a transaction's distribution and CDF (level 3) information can be viewed as well as any associated PO and contract information. On the Billing tab, any disputes, comments, and/or attachments can be added. To add a PO to a single transaction, use the Single Purchase Order Details link. To add a PO to multiple transactions, use the Apply Purchase Order to a Transaction link. To split a transaction into two or more lines, use the Split Line Transactions link.

When a P-Card transaction is waiting to be approved, it has a status of "Verified". When approving a transaction, the status should be updated to "Approved". For a single transaction, use the Status dropdown to change the status to "Approved". When selecting multiple transactions, use the Approve button. Approved Transactions will be batch budget checked and built into vouchers in the next daily Pay Cycle.

A transaction cannot be vouchered until it has met all of the following conditions:

1. The transaction has been approved.
2. The associated purchase order is dispatched and valid.
3. The transaction billing date is for the current billing cycle.

Any transactions that are approved for a future billing period will be held until that billing cycle is active. Always look at the billing date on the reconciliation page to see which period the transaction is in.

If the balance of the payment is negative, no payment will be sent to U.S. Bank. The credit will hold in Core-CT until it can be applied, and a positive payment balance is created. Credit balances not used by the end of the month will carry forward to the following month unless it is the end of the fiscal year. Any unused credit vouchers will be closed and will need to be recreated in the new fiscal year.

Link to P-Card Job Aids - [Financials - PCard](#)

6. Retain

Documentation must be maintained to record the transaction according to agency procedures. Documentation must support the legitimate business purpose of all transactions made with the P-Card. Supporting documentation should include the following items:

- Copy of an order form or requisition, requesting the goods or services, when available

- Packing slip (for goods received) or service report for any service performed by a supplier
- Cashier receipt or supplier invoice, or Missing Receipt Affidavit
- Internal order form, including evidence of approvals, when available

This documentation must be kept by the Cardholder for reconciliation to the charge card statement according to agency procedures.

Declined Transaction or Refusal of Card

A card can be declined for a variety of reasons:

- Not authorized to make purchase – restricted vendor
- Exceeded dollar amount limits
- Exceeded swipe/transaction limits
- Incorrect expiration date
- Address or zip code provided does not match what bank has on file
- CVV entered incorrectly

What to do if your card is declined – you have a few options:

Contact your Coordinator for them to investigate the decline. Coordinator can:

- Call or email the Administrator to investigate
- Use Authorizations and Declines List in Access Online®
- Call Card Member Services at 1-800-344-5696
 - The Customer Service Representative will ask for first and last name and 16-digit account number as well as three pieces of information **as they appear on the card account in Access Online®** to verify identity.
 - Full address
 - Business phone number.
 - Employee ID
 - Last four digits of SSN (or 4-digit Activation Code) NOTE: this will be the last 4 digits of the Employee ID
 - Date of Birth
 - Credit Limit
 - Single Purchase Limit

Once you determine the reason for the decline, you may be able to attempt the purchase again with the correct information (in the case of an incorrect expiration date or CVV code). If the decline is due to a limit or authorization, the Coordinator should review agency business practice and if it is determined that a change to limits or authorization is allowed, request a change to the cardholder account in Access Online®.

If a vendor refuses a P-Card, contact the Administrator.

BEST PRACTICES / TOOLS AND TIPS / USEFUL INFORMATION

Creating P-Card Purchase Orders

With the implementation of the P-Card Module, additional P-Card locations were developed to create POs that P-Card transactions can be reconciled to. When purchasing goods or services from suppliers with a P-Card location in their supplier profile, using the P-Card location can make reconciling transactions easier and more accurate.

- The PUNCHOUT location allows a buyer to purchase directly from the supplier's website. This will generate an itemized PO which will reference the correct State contract and will automatically match P-Card transactions for reconciliation in Core.
- The PCARDOPTIN location allows a buyer to issue a PO to the supplier with the P-Card as the intended payment method. This method allows the buyer to create an itemized PO which will reference the correct State contract and will match P-Card transactions for reconciliation in Core.
- The PCARDPOS location allows the buyer to create a PO for internal reconciliation purposes. When using this method, the PO is not sent to the supplier, but is created to reconcile transactions. This method allows the buyer to create a PO which will reference the correct State contract.
- The PCARD location is used when creating a U.S. Bank PO for reconciling transactions. This location should be used if the supplier does not have a P-Card location (PUNCHOUT, PCARDOPTIN or PCARDPOS) or if the supplier does not have a profile in Core.

When using a U.S. Bank PO to reconcile charges that are included in the GL71-D list (non-competitive purchases), a buyer should create a line on the U.S. Bank PO with a purchasing authority of GL71-D selected in the Line Details. This will give the line the correct purchasing authority and will not display a contract ID on the P-Card transaction during reconciliation.

As with any purchase of goods or services, statewide procurement policy must be followed when creating purchase orders for P-Card purchases.

P-Card Merchant Table

A new P-Card Merchant Table is active in Core-CT to replace the TIN match for supplier based purchase orders. This will allow agencies to create PCARDPOS or PCARDOPTIN purchase orders to suppliers with multiple physical locations/FEINs for reconciliation in the P-Card module. This table will be maintained by OSC Central Accounts Payable and any requests for additions or modifications to the P-Card Merchant table should be made through a Core FootPrints ticket.

Link to P-Card Job Aids - [Financials - PCard](#)

Reconciliation

When reconciling transactions in Core-CT, make sure that the correct PO line is chosen and there are sufficient funds on the PO line to cover the associated transaction(s). This will prevent document tolerance errors.

When a U.S. Bank PO is used for reconciliation, make sure that the correct contract is selected on each transaction during the reconciliation process.

It is important to make sure that when GL is used for the purchasing authority that the transaction is not reconciled to a contract ID.

Calendars

There is a calendar of P-Card processing due dates posted on the OSC website. This calendar is posted in April each year, for the next year's due dates. It is a best practice to familiarize yourself with the dates so you can plan around employee absences to ensure P-Card transactions are processed in a timely manner.

Link to P-Card Due Date Calendar - [P-Card - Accounts Payable -- Office of the State Comptroller](#)

Process review

Each agency should periodically review their internal Purchasing Card Procedures and update as required. When there is a major change in internal processing at an agency, the Purchasing Card Procedures must be updated and submitted to the Office of the State Comptroller for review and approval. If there is a major change in agency personnel, retraining must be completed.

Know your Coordinator

Each agency will have a P-Card Coordinator (Coordinator). The Coordinator is responsible for the overall P-Card program for their agency. The Coordinator is the first contact for cardholders who have questions regarding their P-Card or are experiencing issues with their P-Card. It is important that every cardholder know who their Coordinator is and how to contact them.

FYE Issue – Last Payment for FY

The last billing period payable in a fiscal year is the June 10 billing date. Payment for the June 10 billing date must be made prior to fiscal year end.

Any transactions made and posted after June 10 billing date will not be available for processing until the new fiscal year. It is important that agencies keep this in mind when preparing annual budgets and using the P-Card to purchase goods and services at the end of the fiscal year.

Purchasing Office Supplies

The Core-CT EPro module houses PUNCHOUT catalogs. This feature allows agencies to add items to a requisition by “punching-out” directly to a supplier’s website. At the time of publishing this manual, there are only two suppliers with whom agencies can use the Punchout feature – Suburban Stationers and WB Mason.

Using Punchout is the preferred method for purchasing from Suburban Stationers or WB Mason. There are many benefits to using Punch Out over other purchasing methods, including ease of use when creating the requisition and purchase order, simplifying the reconciliation of transactions, and avoiding confusion about which contract to use.

DEPARTMENT CARDS

Department Cards are State of Connecticut Purchasing Cards ("P-Cards") that are issued in the name of a state agency, division, business unit or other functional unit of an agency or department, instead of in the name of an individual state employee. Department Cards enable an agency to streamline purchasing and accounts payable functions in a single unit or division because the Department Cards generate only one account to be reconciled and paid. Department Cards also allow more flexibility because more than one authorized user may utilize a single Department Card to make authorized purchases for the agency, unit, or division.

The Coordinator shall keep an up-to-date list of all active Department Cards, along with the names of the Department Card Custodians (Custodian) responsible for securing them. The Coordinator shall make sure that each Custodian is familiar with, and abides by, the State of Connecticut Purchasing Card Program Manual and the more specific Agency Purchasing Card Procedures for purchasing with P-Cards.

The requirements set forth in this section govern the physical handling and security of Department Cards. Separately issued agency specific Purchasing Card Program Procedures are already in place to control the purchasing done with P-Cards issued to individual employees. Those same rules will apply to the Department P-Cards.

Department Card Accountability

Individually issued cards have one to one accountability for purchase transactions. Therefore, at the point of sale, the vendor can verify the cardholder belongs to the card, via matching signatures, and other forms of identification, and feel confident the transaction is legitimate. Department cards do not have the same one to one accountability, since the card is not issued in an individual’s name and multiple users are able to purchase with it. It is harder to determine accountability for a purchase made with a Department Card and therefore extremely important that procedures are followed, and usage records are properly maintained when using the Department Card.

Supplier Acceptance of Department Cards

Some suppliers may not accept the Department Card because a person's name is normally imprinted on the face of the card and the name matches the signature in the signature panel on the back of the credit card. The Department Card will have the name of the agency's department or unit imprinted on the face

of the card and the signature panel will display the phrase "See Employee ID". The supplier has the right to exercise his/her discretion to accept or refuse payment by Department Card, but they risk losing the sale.

Agency Department Card Procedures

Each agency must establish their own procedures to address the use of the P-Card, based on agency-specific needs and requirements. If the agency has Department Cards, these procedures must also address Department Card specific issues, including but not limited to Department Card security and proper use of the Department Card and Department Card Logs.

Department Card Custodian

For each Department Card issued within an agency, the Coordinator shall assign a Custodian. The Custodian is responsible for the following:

- Securing Department Card
- Posting "Reporting a Lost or Stolen or Compromised Department Card" procedures in the location of secured Department Cards and with the Department Card Logs
- Reporting a lost or stolen Department Card immediately
- Ensure all Department Card Users are familiar with, and abide by, the State of Connecticut Purchasing Card Program Manual and the more specific, Agency Purchasing Card Procedures for actual purchasing with Department Cards
- Ensure proper completion of Department Card Logs
- Monthly activity reconciliation

Transferring a Department Card Custodian

A Department Card is issued or assigned to a specific group or unit. If the employees of that unit change, the card remains in the unit. If the Custodian leaves the unit or will no longer have this role, the Department Card needs to be transferred to another employee in that unit to become the new Custodian. Agencies do have the option to request a new department card at their discretion; please contact osc.pcard@ct.gov for further information.

To transfer the Custodian, the Coordinator submits a card maintenance request in Access Online® to Transfer the Custodian.

Department Card Signature Panel

On the back of each Department Card, the Signature Panel shall be signed with the phrase, "See Employee ID". Each Card User shall be instructed to carry his/her employee ID for verification purposes when making a purchase using the Department Card.

Department Card User

A Department Card User (Card User) is an employee authorized by the appropriate Department Card Custodian to use a Department Card. Prior to obtaining authorization to become a Card User, the employing agency shall provide the individual with a State of Connecticut Purchasing Card Use Policy, shall require the individual to sign that they have received such policy, and shall maintain the signed policy on file. The existence of a signed State of Connecticut Purchasing Card Use Policy on file for the individual, and proper and complete tracking of Department Card usage on the forms discussed below, including all required signatures, shall be considered authorization by the Custodian for the individual to be a Card User. The Card User is responsible for the following:

- Using the Department Card for State purchases and approved items only
- Recording all purchases on a Department Card Purchasing Log
- Submitting all documentation (e.g., proper receipts, packing lists, etc.) to assigned personnel within the agency
- Reporting a lost or stolen Department Card immediately
- Safeguarding the Department Card and its information
- Repayment of improper charges made by the Card User.

Department Card Security

Agencies are responsible for providing for the security of Department Cards issued to their agency for use in making general agency purchases. The Department Cards shall be held in a secure location at each site where they are issued. When a purchase needs to be transacted using the Department Card, the Custodian must authorize the use of the Department Card by the Card User and release it to the Card User for that purpose. All Department Card usage shall be tracked and recorded through the use of a Department Card User Log and the Department Card Purchase Log Sheet. The Custodian shall be responsible for these two forms.

Department Card User Log Form

The release of the Department P-Card from its secured location to the Card User shall be tracked through the use of a Department Card User Log form. The Department Card User Log should contain the following information:

- Department Name on Card
- Department Card Number (last 4 digits only)
- Billing Cycle
- Card User Printed Name
- Card User Signature
- Card Taken Out for Use Date and Time
- Card Returned Date and Time
- Department Card Custodian Printed Name
- Department Card Custodian Signature and Date

Each time the Department Card is released to a Card User, the Card User's name shall be recorded on the log and his or her signature obtained. The date and time the card is being taken shall be recorded.

When the Card User returns the Department Card, that date and time shall be recorded and all pertinent documentation will be given to the custodian. The Custodian shall sign and date the Department Card User Log and submit it to the Coordinator at the end of each billing cycle.

The Office of the State Comptroller has made available form CO-504D, Department Card User Log, which has been designed to meet the needs of the Program and may be used by agencies for this purpose.

Department Card Purchase Log

Card Users must maintain a log of their purchases so spending limits can be monitored and purchasing activity can be reconciled to the transactions loaded into Core-CT and to the monthly bank statements.

A new Purchasing Log must be established at the beginning of each billing cycle. The Custodian shall review and submit Department Card Purchase Logs in accordance with existing agency procedures.

The Department Card Purchasing Log should contain the following information:

- Department Name on Card
- Department Card Custodian Name, Phone Number and Email Address
- Department Card Number (last 4 digits only)
- Business Unit
- Billing Cycle
- Date of Purchase
- Card User's Name
- Supplier Name
- Description of Purchase
- Amount of Purchase
- Account Code
- Returned/Credited/Disputed Item
- On Contract/SBE/MBE/WBE
- Department Card Custodian Printed Name, Signature/Acknowledgement and Date
- Department Card Supervisor/Reviewer Printed Name, Signature/Acknowledgement and Date
- Total Dollar Amount

The Office of the State Comptroller has made available form CO-503D, Department Card Purchase Log, which has been designed to meet the needs of the Program and may be used by agencies for this purpose.

Reporting a Lost, Stolen or Compromised Department Card

Follow the procedure below when a Department Card (Dept Card) is lost or stolen. The process and responsibilities for each role are outlined: Card User, Custodian and Coordinator.

Card User: If the Department card you have logged out becomes lost, stolen or misplaced - immediately contact your **Department Card Custodian:**

Custodian: If your Department Card is lost, stolen or misplaced - immediately make two phone calls:

1. Call U.S. Bank 1-800-344-5696

- Call Card Member Services at 1-800-344-5696
- To verify identity, the Customer Service Representative will ask for first and last name and 16-digit account number as well as three pieces of information, from the list below, **as they appear on the card account in Access Online®**.
 - Full address
 - Business phone number
 - Employee ID
 - Last four digits of SSN (or 4-digit Activation Code) NOTE: this will be the last 4 digits of the Employee ID, and for department cards this value is 0000
 - Date of Birth
 - Credit Limit
 - Single Purchase Limit
- If the Custodian is unable to verify three pieces of information from this list, they will be referred to their agency Coordinator to ensure their personal data is reviewed and updated within their organization.
- When you call to notify the bank that the card has been lost or stolen, the representative reviews the transactions on the account with you to determine if any are fraudulent. See “Fraud Process” section of the State of Connecticut Purchasing Card Program Manual for more information.
- The bank closes the lost or stolen card.
- The bank will send a new card to you at the address of record or to the address specified by your organization and should be received within 7-10 days.

2. Call and/or email your Coordinator to notify of the lost/stolen P- Card.

Agency Coordinators: Once the Dept Card Custodian contacts you to report that their card has been lost or stolen:

- Confirm in Access Online® that the Dept Card has been reported as lost/stolen to the bank and a replacement is being sent. If Access Online® still shows the card as being open, contact the custodian for further clarification on their communications with U.S. Bank, and if necessary, contact U.S. Bank to report the card lost/stolen.
- Notify the P-Card Administration team that the Dept Card has been reported as lost/stolen to the bank and a replacement is being sent.

Link to Lost/Stolen/Compromised Department Card procedures: [P-Card - Accounts Payable -- Office of the State Comptroller](#)

This information should be posted where the Department Card is secured, as well as printed and kept with the Department Card Logs.