

GS/OAS

DP Buyer Corporate Credit Card Policy

Purchasing Corporate Credit Card (PCCC) Program



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Department of Procurement Services (DP)

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Acronyms

Acronyms	
CCCPA	Corporate Credit Card Program Administrator
DFS	Department of Financial Services
DOITS	Department of Information and Technology Services
DP	Department of Procurement Services
GS/OAS	General Secretariat of the Organization of American States
MCC	Merchant Category Code
PCCC	Purchasing Corporate Credit Card
RRO	Reconciliation Review Officer
SAF	Secretariat for Administration and Finance

Appendixes (Pages 18-20)

1. GS/OAS Corporate Credit Card User Agreement – Pg.18
2. Request to use the GS/OAS - Department of Procurement Services (DP) Purchasing Corporate Credit Card (PCCC) – Pg.19-20

GS/OAS DP Buyer Corporate Credit Card Policy

Purchasing Corporate Credit Card (PCCC) Program

(For DP Buyers ONLY)

Program Information

- **General Purpose:** The DP Buyers GS/OAS Purchasing Corporate Credit Card Program (PCCCP or PCCC Program) is intended to provide an expedited contracting/payment mechanism to facilitate the procurement of goods and services in those cases where the best supplier (vendor or merchant) does not accept purchase orders or where the DP Buyer determines that the use of the Purchasing Corporate Credit Card (PCCC or Card) is in the best interest of the GS/OAS. DP Buyers shall ensure compliance with the Procurement Contract and all other applicable rules.

DP Buyers who are in possession of a Card will be required to sign the corresponding GS/OAS Corporate Credit Card User Agreement¹ to verify that they understand the nature of their responsibilities under the PCCC Program and that they have read and agree to follow the PCCC Program guidelines and all other applicable GS/OAS policies and procedures.

- **Procurement Contract and other applicable Rules:** as with any other purchase, the use of the PCCC is subject to Executive Order 00-01 and all other applicable GS/OAS rules.²
- **Authority:** The Department of Procurement Services (DP) is responsible for the general management and review of all related procedures to implement, report, and reconcile all GS/OAS Corporate Credit Card Programs (CCCPs). The Director of the DP will designate a Corporate Credit Card Program Administrator (CCCPA) who will be directly responsible for supervision, oversight and general administration of all GS/OAS CCCPs as described under the “Roles and Responsibility” section of this Policy.
- **Corporate Credit Card Program Privileges:** CCCPs provide many advantages to the companies that implement these Programs appropriately. Among such benefits, corporate credit cards can provide simplified, fast and flexible contracting and procure-to-pay processes for a number of business-related transactions. In the GS/OAS, they may provide access for end users to a vast number of suppliers that would otherwise require additional credit verifications and other cumbersome steps. Participation in these types of Programs should be considered a corporate privilege and not an entitlement. DP Buyers acting as cardholders and third party requesting areas with access to such benefits should understand

¹ All cardholders must certify that they have read, understood and agreed with the corresponding credit card policies and regulations, and they will be required to sign a GS/OAS Corporate Credit Card User Agreement. Please refer to the appendix GS/OAS Corporate Credit Card User Agreement at the end of this document.

² Example: using a credit card to pay for representation expenses continue to be regulated by Administrative Memorandum 80; and if the expense exceeds any of the threshold limits, competitive bidding may be required.

that their continued participation will be subject to Program compliance and adherence to all applicable conditions and regulations.

Roles and Responsibilities

- **Corporate Credit Card Program Administrator (CCCPA):** The CCCPA will be designated by the Director of DP to manage and monitor all activities associated with all GS/OAS CCCPs. This includes administration of the DP Buyer PCCCP. Among other functions, the CCCPA will be designated to fulfill the following duties and responsibilities:
 - Define, review, update and enforce all applicable Program policies, rules, regulations, forms, and procedures;
 - Administer and monitor all applicable PCCCP management systems and associated official reconciliation tools;
 - Apply or modify necessary PCCCP controls (transactional limits, restrict the use of the Program to certain Merchant Category Codes (MCCs), etc.) to minimize corporate risks and ensure the effectiveness of Program;
 - Designate Reconciliation Review Officers (RRO) within DP to conduct the initial central review of all periodic and monthly Card reconciliation submissions;
 - Review and approve all periodic and monthly reconciliation submissions;
 - Submit final reconciliations for signature to the DP Director;
 - Monitor and ensure timely and in full payment of all statements;
 - Review and approve all requests to designate new cardholders;
 - Review and approve all requests to make changes to existing cardholders or any PCCC account;
 - Ensure safe delivery of all Cards to the corresponding cardholders;
 - Monitor the Program for compliance, warn or suspend cardholders or areas and initiate the necessary corrective actions as needed;
 - Provide support and training to cardholders to ensure the Program is used in an effective, efficient, and controlled manner;
 - Keep necessary records in accordance with the applicable rules and regulations;
 - Coordinate internal and external audits, validate responses to audit requests;
 - Produce internal and external reports related to all GS/OAS CCCPs;

- Liaise between cardholders, merchants, and banks to resolve card issues, unauthorized charges, disputes, card replacements and any other unusual situations related to the appropriate operations of the PCCC; and
- Take any necessary action to minimize corporate risks and ensure the effective and efficient use of the PCCC.

Under the supervision of the Director of DP, the CCCPA shall be the only individual authorized to make modifications or exceptions to the Program. The CCCPA will be designated as the default administrator of the applicable PCCCP systems and the applicable reconciliation tool(s), and s/he will be solely responsible for setting up users, requesting Cards, changing Card controls, and other Program administration tasks. The CCCPA is also responsible for developing, updating and administering all training, coordinating responses related to audit requests and maintaining disciplinary policies related to all GS/OAS CCCPs.

- **DP Buyers as Cardholders:** Any Buyer who wishes to participate in the PCCCP will be required to complete comprehensive credit card training, and to demonstrate knowledge of all the applicable policies and procedures. Participation in the Program will be authorized solely by the Director of DP, taking into account the recommendations from CCCPA and the supervisor of Buyer operations. The Director reserves the right to deny any request that does not satisfy any of the applicable requirements. In addition, s/he may also terminate any Buyer's participation, if any applicable conditions should change. All Cards will be cancelled upon the associated cardholder's termination, transfer or retirement.

A PCCC may only be handled by the individual named on the Card. However, in accordance with this Policy and applicable rules and procedures, DP Buyers issued Cards may complete procurement transactions on behalf of requesting GS/OAS Areas. Each DP Buyer entrusted with a PCCC will be personally responsible and will be held accountable for the use or misuse of her/his Card. To minimize the risk of loss or misuse, DP Buyers will be provided with copies of their Card information and their Cards shall be kept in the official DP safe. DP Buyers are required to keep their Card numbers and account information safe. Cards and/or account information are never to be loaned to other individuals or entities, and caution is required when giving account information to any vendor or supplier.

DP Buyers are expected to obtain the best possible value for each approved transaction. They have a duty to comply with all the Procurement Rules and all other applicable GS/OAS rules and regulations. They are required to keep proper receipts, relevant documentation and/or invoices for each card purchase transaction. These documents must be easily accessible records to enable the CCCPA to timely respond to audit requests (internal and external).

DP Buyers have a responsibility to assist in the card reconciliation process. In accordance with this responsibility, all DP Buyers issued Cards will be required to periodically verify (using the applicable Program management or reconciliation tools³) the accuracy of all purchases completed using their assigned Card. Unrecognized, unsolicited or unauthorized charges should be immediately reported

³ Please contact the CCCPA in DP for more information.

following the steps listed under “Incorrect/Unauthorized Charges and Dispute Process” contained in this Policy.

In addition to the periodic reconciliation process, all DP Buyers will be required to conduct a complete monthly reconciliation process to reconcile their corresponding monthly Card statement issued at the end of each billing cycle. Within three (3) working days of the closing date posted on the monthly statement, cardholders will be required to submit the final monthly reconciliation to the Reconciliation Review Officer (RRO) and the CCCPA. In accordance with established procedures, the monthly reconciliation should include a confirmation of the accuracy and validity of all transactions under the Program, the appropriate accounting and financial information, and any necessary supporting documentation (such as receipts, invoices, and any other related material). A submission will not be considered complete and will remain the responsibility of the DP Buyer, until the RRO and CCCPA verify, approve and sign-off on the final reconciliation.

- **Reconciliation Review Officer (RRO):** The CCCPA will designate RRO(s) within the DP to centralize the initial review of all periodic and monthly reconciliations for all GS/OAS CCCPs. The RRO is the individual responsible for gathering and centralizing all card reconciliations from all cardholders, including any necessary receipts or invoices and any required related supporting documentation. The RRO will conduct the initial validation of all recorded transactions and ensure proper and timely reconciliation submission. Transactions cleared by the RRO will be forwarded to the CCCPA for final review and approval. Incomplete or unreconciled transactions will be returned to the corresponding cardholders for further review. A returned reconciliation will remain pending and under the cardholder’s responsibility until properly submitted and cleared by the RRO. Cardholders who fail to resolve returned reconciliation will be subject to suspension from GS/OAS CCCPs and other applicable sanctions, including the repayment of any associated charges or fees.
- **Requests from Areas:** The DP may authorize the use of the PCCC for the procurement of certain goods or services when: (1) an area of the GS/OAS financially responsible for a transaction (Area) sends a written request to DP to complete the transaction in question using the PCCC; and/or when (2) a DP Buyer determines that the use of the PCCC is in the best interests of the GS/OAS. In all cases, third party requests will be subject to the advance submission of a requisition obligating the necessary funds and the submission of a completed “Request to use the GS/OAS - Department of Procurement Services (DP) Buyers Purchasing Corporate Credit Card (PCCC)”.⁴ No PCCC transaction shall be initiated on behalf of Areas until the above conditions are met.
- **Use of the PCCC as a recommendation from DP & duties of Areas:** The Director of DP, the CCCPA or the PCCC buyers may recommend the use of the PCCC without a request from an Area. The suggestion to use the card may arise from several factors related to the transactions. However, the use of the suggested payment method should be aligned to the best interests of the GS/OAS. In these situations, the buyer in DP shall notify the Area. If the use of this payment method increases the cost of the transaction, DP will need advance approval from the Area. In all cases, the Area will continue to be

⁴ Please refer to the appendix at the end of this document: Request to use the GS/OAS - Department of Procurement Services (DP) Purchasing Corporate Credit Card (PCCC).

accountable for all costs related to the transaction and shall be subject to the PCCC terms and conditions. In all cases, Areas will ensure timely payment of all charges recorded in the applicable PCCC statements, and DP will provide the necessary assistance to contest and deny invalid or unauthorized transactions.

Limits & Controls for the DP Buyers Credit Card Program

Under normal circumstances, the DP Buyers Cards will not be subject to any transactional limit. However, transactional and overall credit limits may be imposed, as needed, at the discretion of the Director of DP.

Also, based on certain conditions, the CCCPA may determine the need to include limits and other controls (transactional limits, restrict the use of the Program to certain Merchant Category Codes (MCCs), etc.) to minimize risks and ensure effectiveness the Program. Some of these Program limits and controls may include the following:

- **Transactional and overall Credit Limits:** The CCCPA may establish appropriate per transaction and overall credit limits for each Card. Each Card will normally be issued with a pre-defined spending limit and with overall credit limits. Per transaction, limits will normally be set taking into consideration the intended use of the Card. When necessary, the CCCPA may change these conditions or apply other criteria. The CCCPA may also impose additional controls by setting maximum amounts that can be charged to each Card on a daily, weekly and/or other periodic basis. Every time a Card is used, an electronic process will verify that the transaction and that the accumulated value is within these pre-set limits. If the purchase violates any limits, the transaction will be declined and the supplier will not be able to charge the Card.
- **Use of Merchant Category Codes (MCC):** The DP Director and the CCCPA may choose to control the use of the PCCC by implementing the MCC restrictions. All vendors or merchants that accept credit cards are assigned a code or set of codes that classify their business by the type of goods or services that they provide. The MCC will limit charges on the Cards, from certain categories or types of suppliers that may be deemed inappropriate for business purposes. If a purchase is attempted from a MCC blocked supplier, the supplier will not be able to charge the Card.
- **Revolving Credit:** The CCCPA may define cases where some cardholders will be subject to specific revolving credit limits. Cardholders will not be able to process additional charges when they reach the set limit. In order to restore credit, the CCCPA may authorize the cardholder to submit an advance reconciliation request. The pre-payment of the reconciled charges will also require DFS approval.
- **Credit Line Increases:** All Cards will be subject to predefined credit line limits. DP reserves the right to increase or to modify these limits based on specific needs or other applicable considerations.
- **Special credit card authorizations and alternative one-time transactions:** Some credit card issuing companies offer this service. As an example, a credit card company may offer an option to create a virtual card associated to the physical corporate credit card. A virtual credit card is a randomly generated temporary number designed to protect real credit card information. These virtual numbers can be created and restricted by supplier, amount, date and include other corporate card controls. On a case-by-case basis, the CCCPA in DP may authorize specific corporate credit card transactions that will allow single one-time charges. These special charges and authorizations are intended to protect DP Buyers

that need to complete transactions with new, unverified or unreliable suppliers. However, even when using this service, DP Buyers and Areas will remain responsible for all applicable associated charges related to the original transaction.

Important terms related to the use of the PCCC

- **Authorized Corporate/Business Charges:** A charge under this Program will be considered an authorized transaction when it is completed in compliance with the Procurement Rules and all other applicable GS/OAS rules. No particular categories of expenses will be prohibited under the PCCC. The DP Buyers will determine if a transaction is a valid business expense following the same rules and procedures as they do for any other procurement transaction. Any authorized business expense allowed by the applicable regulatory framework may be completed using the PCCC as long as all the conditions of this Policy are met.
- **Prohibitions:** The following transactions are examples of prohibited and unauthorized uses of the PCCC:
 - Charges for personal items or personal uses (not business related);
 - Cash/ATM advances;
 - Money orders, cashier's checks, traveler's checks gift/value cards;
 - Cash refunds resulting from credits or from returned card purchases;
 - Unauthorized gifts, representational and entertainment expenses (subject to Administrative Memorandum 80 approval);
 - Shipment of items to non-OAS business related addresses;
 - Use of the credit card to complete transactions designated to be processed in accordance with specific procedures (i.e. purchase of travel fares from official TMC, purchase of office supplies or certain equipment based on a corporate agreement set up to be completed using POs, central billing, or other similar procedures); and
 - Other expenses explicitly prohibited by the CCCPA. The CCCPA will update and inform all DP Buyers of any expense category that could be considered unacceptable or prohibited or if any conditions should change.

It is important to note that DP Buyers are also prohibited from making any changes to their accounts without proper coordination with the CCCPA. Changes to accounts, Cards, online access and profile or user information must be communicated to and approved in advance by the CCCPA.

- **Sanctions:** Non-compliance with the terms of this Policy or the improper use of any Card may result in sanctions and disciplinary measures. Cards may be suspended or cancelled at the discretion of the DP Director. In addition, recurring failure to comply with any terms, policies and procedures may result in permanent suspension from the Program and may be considered grounds for disciplinary measures (including summary dismissal) pursuant to the General Standards to Govern the Operations of the GS/OAS and applicable Staff Rules. In addition, cardholders will be required to reimburse the GS/OAS

for all charges and any applicable fees incurred as a result of the improper use of the Cards in their names.

- **Tax Exemption:** Purchases made for GS/OAS official business should be exempt from sales tax. Cardholders must ensure suppliers are aware of GS/OAS tax exempt status prior to completing any transactions and they will be responsible for ensuring that the supplier gets the relevant sales tax exemption documentation (from DP).

NOTE: In accordance with guidance from the Office of Foreign Missions of the US State Department, the improper use of tax exemption documents is a serious offense that should be reported to the appropriate law enforcement authorities and may be subject to prosecution.

- **Safe Keeping:** Cardholders must always treat Cards and all related account information with at least the same level of care as they would their own personal credit cards. Cards are to be treated as if they were cash. All Cards must be kept in a secure location, preferably in a safe or a locked drawer. In addition, all account numbers are to be kept confidential. Providing Card or account information to other individuals is strictly prohibited. Caution should also be exercised when giving account information to new suppliers. DP Buyers are required to keep their assigned Cards in the official safe in DP. The DP Director or the CCCPA will provide a scanned copy of the Card to each DP Buyer to complete transactions. All scanned copies should be kept by each DP Buyer in a secure location.
- **Card Lost, Compromised or Stolen:** If a corporate credit card or any account information is lost, compromised or stolen, cardholders should notify the CCCPA immediately. If the Card or the account information is lost, compromised or stolen after business hours or during weekends or holidays, cardholders should call the bank directly (the customer service number is normally located on the back of the Card) to report the problem and to place the account on hold and/or to cancel the affected Card as needed. The problem should be documented in writing and submitted to the CCCPA as soon as possible. Cardholders are also expected to notify the CCCPA if they suspect that their credit card information could be compromised. Replacement of the Cards should be coordinated with the CCCPA in DP.
- **Card Replacements:** Cardholders should NOT contact the bank directly to request Card replacements. If for any reason, the cardholder needs a Card replacement, the replacement process should be initiated through the CCCPA. This will ensure proper documentation, delivery and receipt of all Cards under the Program. If the bank customer service representative offers a replacement to the cardholder at the time of reporting the problem, the replacement should be denied. In all cases, replacement Cards should be addressed and sent to the CCCPA for proper control, documentation, delivery and distribution. In order to ensure that the receipt of the Card is properly recorded by the CCCPA, replacement Cards are never to be sent directly to the cardholder's office or to any alternative cardholder address.

Correspondence

All correspondence related to the PCCCP should be channeled through the CCCPA. This includes any documents related to the Program, such as statements, notices or updates of the Program, confirmations of claims or credits related to disputed or unauthorized transactions, Cards or information or promotions related to the Cards, etc.

If for any reason a Program related document or materials are mailed directly to the DP Buyer, the DP Buyer should promptly notify and forward the document(s) or materials to the CCCPA.

DP Buyers acting as cardholders

In cases of noncompliance with the terms of this Policy, the CCCPA and the Director of DP reserve the right to suspend, or terminate any DP Buyer, requestor or Area's participation in the Program.

DP Buyers and Areas should be aware of the following conditions:

- Your PCCC will be subject to cancelation if you receive three warnings from the CCCPA within a 12-month period. Each of the following situations, among others, constitutes grounds for a warning and/or disciplinary measures:
 - Failure to obtain and keep documentation, receipts or invoices for each recorded transaction in accordance with this Policy;
 - Missing the deadline for submitting periodical or monthly reconciliations;
 - Completing Card transactions before ensuring that all applicable requirements are met;
 - Completing a transaction that exceeds the Buyer's purchasing approval authority without advance approval of the corresponding PO;
 - Authorizing charges to the Card without:
 - A duly completed credit card request form. A new form will be required for recurring transactions that go beyond the initial request authorization (i.e.: a request form for 12 payments cannot be used for payment number 13).
 - Ensuring a reliable advanced and full reconciliation source (requisition or necessary account information).
 - Complying with Procurement and all other applicable GS/OAS rules.
 - Note: To attend to urgent matters or emergencies, the Director of DP or the CCCPA may authorize transactions that do not have all the required supporting documentation. The authorization must be documented and all relevant documents must be filed, even if after the fact, in accordance with this Policy.
 - Failure to respond in a timely manner to general information requests from the RRO or CCCPA.
 - Failure to report unauthorized or unrecognized transactions in a timely manner.
- Your PCCC account may be canceled immediately in the following situations:
 - Completing a transaction listed under the "Prohibitions" list of this Policy or using a Card for non-business related transactions;

- Sharing passwords or granting others access to any Card information;
- Allowing your Card to be used by another person;
- Failure to report a lost or stolen Card in a timely manner;
- Failure to respond in a timely manner to requests from the RRO or the CCCPA which results in a delay in any required reconciliation submission;
- Failure to respond to an internal or external audit of your account in a timely manner;
- Purposely providing incorrect reconciliation information;
- Repeated failure to meet periodical and monthly reconciliation deadlines;
- Fractioning or splitting transactions; and
- Any other cases where the Director of DP deems that the cardholder participation may negatively impact the integrity or purpose of the Program.

Special Conditions, Duties and Requirements for Areas

Areas may benefit from using the PCCC as it facilitates contracting, procurement and payment of goods and services when the best supplier does not accept purchase orders or when other conditions apply. It is not an entitlement. Sending a Corporate Credit Card Request will not guarantee the use of the PCCC.

In some other circumstances, DP may also determine that using this payment method is in the best interest of the GS/OAS; even when the Area has not initiated the request. In these situations, Areas will continue to be responsible for all costs related to PCCC transactions and shall ensure timely payment of all charges recorded in the applicable PCCC statements. DP will provide the necessary assistance to promptly contest and deny invalid or unauthorized transactions, in accordance to this policy.

Areas that use or intend to use any of the GS/OAS Cards will be required to complete and sign a Corporate Credit Card Request. By signing the form they will acknowledge and accept all applicable policies, terms and conditions.

Submitting a request to use the PCCC will not guarantee a use of the Card. It continues to be DP's duty to analyze the best available option, evaluate alternative suppliers and assess relevant conditions to finalize all procurement related transactions. At their discretion or when certain conditions are not met, DP Buyers may choose not to complete a transaction using the PCCC.

Recurring payments and similar charges can expose the Cards to future unauthorized transactions (pre-authorizations). The DP Buyer reserves the right to refuse the use of the Card unless all reasonable additional protections are met. This may include securing any additional funds (deposits) that the Buyer can reasonably anticipate as a future additional charge. Please note that for recurring transactions that go beyond the initial request authorization, a new form will be required (i.e.: a request form for 12 payments cannot be used for payment number 13).

During the periodic and final statement reconciliation process, DP Buyers will notify each Area when expenses recorded on their statements are missing relevant information, documentation, receipts or invoices. Similarly, they will notify the Areas when a transaction cannot be reconciled due to financial constraints. Areas are required to promptly (within the following two business days of the Buyer's request, and always before the payment due date of the PCCC) respond to and provide any necessary alternative financial information. Failure to respond in a timely manner to these requests may delay the required reconciliation submission and will be considered non-compliance with the Program.

Noncompliance with the terms and conditions of the Corporate Credit Card Request form or with the relevant corporate credit card policies rules and procedures may result in sanctions and other corrective actions. At the discretion of the Director of DP, requestors, approvers or entire areas may be suspended or excluded from participation in any GS/OAS CCCPs.

- **Recording receipts in the applicable Enterprise Resource Planning (ERP) (i.e. Oracle, SAP, etc.):** In order to complete the timely payment of credit card related transactions, Areas will be responsible for ensuring that any required receipts are recorded in the financial system. This includes their own recording of the required receipt, or ensuring that the receiving room records the transaction in accordance with the existing procedures.

Reconciliation Process

DP Buyers are required to monitor and to verify the accuracy of all purchases completed using their assigned Cards. During each reconciliation period, Areas will be notified of charges to be recorded against their PO/accounts. Unrecognized, unsolicited or unauthorized charges should be immediately reported following the steps for "Rejected/Incorrect/Unauthorized charges or transactions and Dispute Process" shown later in this document. In addition to the periodic reconciliation process, all cardholders will be required to conduct the complete end-of-the-month reconciliation process to reconcile the corresponding monthly card statement issued at the end of each billing cycle. Within three (3) working days of the closing date posted on the monthly statement, cardholders will be required to submit the final monthly reconciliation to the RRO and the CCCPA. In accordance with the established procedures, the monthly reconciliation should include a confirmation of the accuracy and validity of all transactions under the Program, the appropriate and necessary accounting and financial information, and any required relevant supporting documentation (such as receipts, the credit card request form, all invoices and any other related material). A periodic or monthly submission will not be considered complete and will remain the responsibility of the cardholder, until the RRO and CCCPA verify, approve and sign-off on the final submission.

- **Online Access:** The issuing bank, through the CCCPA, will provide online access to all cardholders. This access should provide cardholders with resources to retrieve their account information, online statements and access to the official corporate reconciliation tool. For the most updated link(s) to access your account(s) online, please contact the CCCPA.
- **Corporate Card Reconciliation Tool:** The CCCPA will train and provide all cardholders with access to the online portal and the official corporate credit card reconciliation tool. This tool should be available on each cardholder's official computer desktop. In some cases, certain credit card issuing companies may

provide cardholders with additional online resources. To ensure access to the official corporate credit card reconciliation tool and all applicable resources, please contact the CCCPA.

- **Use of reconciliation formats:** An online format or template may be available to assist cardholders during the reconciliation process. If available, cardholders are required to complete these forms and submit the reconciled statements to the CCCPA.
- **Periodic reconciliation:** All cardholders are expected to monitor their accounts on an ongoing basis. However, the CCCPA will establish one day of every week to conduct a mandatory review and reconciliation process. During this process, all cardholders will be required to access the official corporate credit card reconciliation tool and to submit a periodic reconciliation report that includes any unreconciled or pending transactions. This periodic reconciliation should include a confirmation of the accuracy and validity of all transactions (debits or credits) under the Program, the appropriate and necessary accounting and financial information, and all required relevant supporting documentation. In accordance with this Policy, cardholders will be responsible for the recording and safekeeping of receipts, invoices and of all other relevant supporting documentation.
- **Statements:** At the end of each billing cycle⁵, the credit card company should issue a monthly (or “end-of-the-month”) statement showing all the posted charges during the noted billing period. An electronic version of each individual cardholder’s statement should also be available upon closing of the billing cycle using the designated online access. Within three (3) working days of the closing date shown on the statement, cardholders are required to complete the monthly or end of the month reconciliation process as described below.
- **End of the month reconciliation:** At the end of the month reconciliation process and within three (3) working days of the closing date posted on the monthly statement or as noted on the official reconciliation tool, cardholders will be required to submit their final monthly reconciliation to the RRO and the CCCPA. All cardholders are expected to conduct a thorough review of all activity listed under their Cards. The monthly reconciliation should include a confirmation of the accuracy and validity of all transactions listed on the statement, the appropriate and necessary accounting and financial information, and all required relevant supporting documentation. In accordance with this Policy, cardholders will be responsible for recording and safekeeping receipts, invoices and all relevant supporting documentation.
- **Accounting Financial Information and Account(s) Designation:** Purchases should be charged to the appropriate area(s) and include an open obligation and/or appropriate General Ledger and/or Project/Award combination.
- **Receipts and Supporting Documentation:** Receipts are required for each Card purchase whether electronic or in person. If a receipt is missing it is the cardholder’s responsibility to request one from the

⁵ The closing date of your billing cycle should be noted on the monthly statement. If you are unaware when your billing cycle closes, please contact the CCCPA in DP.

supplier. In accordance with this Policy, cardholders will be responsible for the recording of and safekeeping of receipts, invoices and of all other relevant supporting documentation.

- **Review Process:** The RRO and the CCCPA will centralize and conduct the final review of all reconciliations and submit all charges to DFS for recording and payment. It is the cardholder's responsibility to ensure timely submission of all reconciliations and to ensure prompt payment of all Cards. During this process, DP and DFS may request additional information to process any charges. If proper documentation and justification are not provided, charges may be rejected and submitted for reimbursement from the cardholder.
- **Payment:** All reconciled and authorized PCCC charges are billed to the GS/OAS and paid by the GS/OAS – DFS Accounts Payable (AP) section.
- **Reconciled Charge - Payment Rejections:** If a reconciled charge is rejected during the payment process, the rejection will be recorded and returned to the CCCPA in DP for corrective action. Cardholders are required to respond and take action to ensure proper reconciliation within the following two (2) working days. Alternative accounts may be charged by DFS in accordance with this Policy.
- **Past due Accounts, Penalties and Fees:** DP will ensure that all GS/OAS reconciliations are submitted on time. DFS will ensure that all Cards are paid on time. No account should ever be past due and the GS/OAS should never incur late charges, associated penalties or fees. Cardholders will remain solely and financially responsible for any such charges if they arise as a result of the cardholder's noncompliance with this Policy.

Rejected/Incorrect/Unauthorized charges or transactions and Dispute Process:

- **Rejected/Declined Transactions:** If your purchase is declined by the supplier, the supplier can call the issuing bank directly to determine the reason for rejection. Cardholders can also call the bank or the CCCPA to verify that the account is in good standing. Any calls initiated by cardholders should be documented and notified to the CCCPA.
- **Incorrect charges:** Cardholders may find incorrect charges during their statement reviews. When possible, cardholders should first attempt to resolve incorrect charges directly with the supplier associated with the transaction. However, it is recommended that the cardholder make a note of this attempt and to notify the CCCPA.
- **Disputed Charges:** When a first attempt to resolve any error or discrepancy with the supplier is not successful, cardholders should immediately notify the CCCPA to initiate a formal dispute process with the bank. Unresolved transactions must normally be disputed with the issuing bank within 30 days of the date of the statement on which the transaction appears. The issuing bank will research the disputed charge and make any necessary adjustments.
- **Unauthorized Charges:** An unauthorized charge is a charge that the cardholder did not make but appears on the monthly statement. When possible, Areas or cardholders should first attempt to resolve the matter directly with the supplier associated with the transaction. Because the Card information may be compromised, areas or the cardholder should also immediately notify the CCCPA in DP. When

deemed necessary, the CCCPA will also notify the issuing bank and initiate the process for fraudulent use of the Card. The issuing bank will usually cancel the Card immediately and the CCCPA will determine the need to issue a replacement Card.

Training Certification for DP Buyers acting as Cardholders

- **Required Training / Certification:** DP Buyers participating in the PCCCP are required to complete the relevant training and pass a certification process. The test will focus on the key provisions of the Program and the applicable policies. The training and certification process are conducted and managed by the CCCPA. No Card will be provided until the Buyer has attended the required training and is fully certified.
- **Refresher Training:** The CCCPA may require all (or any) cardholders to take refresher training courses due to changes in the Program. DP Buyers that do not pass any required re-certifications or who fail to complete these courses may have their Card privileges suspended or revoked.

Audits

- **Responsibility:** It is the cardholder's responsibility to keep all relevant records, supporting documentation, invoices and applicable receipts for audit purposes.
- **Records:** All statements and receipts must be filed and easily accessible such that any/all documentation is available for audit purposes (internal and external auditing).

Other Considerations

When selecting a corporate credit card Program supplier, the DP may negotiate special corporate benefits related to the use of the Cards. All corporate benefits, points, rewards and similar Card related advantages are the property of the GS/OAS and must not be used for personal gain or benefit. DP is responsible for the administration and management of all GS/OAS vendor incentive programs. Cardholders may never accrue corporate benefits in their name, or in the name of others, and are expected to follow the applicable rules and procedures. The use of vendor incentives for personal benefit is prohibited and will result in disciplinary measures, in accordance the General Standards to Govern the Operations of the GS/OAS and applicable Staff Rules

Similarly, some vendors may offer additional benefits from registering corporate cards in their respective incentive programs or cardholders may be entitled to certain benefits from using their corporate cards to complete official transactions. DP is responsible for the administration and management of all GS/OAS vendor incentive programs and cardholders should never accrue corporate gained benefits in their name or the name of others. Cardholders are expected to promptly notify DP of such cases and proceed in accordance with the applicable policies and procedures.

GS/OAS Corporate Credit Card User Agreement

After completing the required certification process, you have been authorized to be an official cardholder under the GS/OAS DP Buyers Purchasing Corporate Credit Card Program (PCCC Program). The PCCC is granted in accordance with the requirements and conditions set forth in the GS/OAS DP Buyer Corporate Credit Card Policy – Purchasing Corporate Credit Card Program. The use of the PCCC will not affect your personal credit. All associated and applicable points, rewards and similar supplier incentive programs belong to the GS/OAS and may not be used or accrued for personal benefit. PCCC Authorization may be revoked at any time at the discretion of the Program Administrator or the Director of the DP.

1. I understand that I will be making financial commitments and completing procurement transactions on behalf of the GS/OAS and I will strive to obtain the best value for the GS/OAS while ensuring compliance with all applicable rules and regulations.
2. Any and all cards under my possession may only be used for authorized business transactions, as defined by the applicable GS/OAS Corporate Credit Card Policy. I have read, understand and agree to all the conditions and the application of such Policy.
3. Failure to comply with this Agreement and the applicable GS/OAS Corporate Credit Card Policy may be considered misappropriation of GS/OAS funds and may result in revocation of cardholder privileges as well as disciplinary measures in accordance with the GS/OAS General Standards and Staff Rules.
4. Regardless of the circumstances, I understand that the GS/OAS corporate cards may never be used to make personal purchases, either for my own benefit or for the benefit of others. I understand that such use shall be considered misappropriation of GS/OAS funds and shall result in disciplinary measures in accordance with the GS/OAS General Standards and the Staff Rules.
5. I agree to reimburse the GS/OAS for all charges, penalties and any fees related to the collection of those charges, when such charges were completed in violation of this Agreement or the applicable GS/OAS Corporate Credit Card Policy.
6. The GS/OAS PCCC will be issued in my name. I will always keep my card in a secure location and will not allow any other person to use it or have access to any associated account related information. I will be solely and financially responsible for the validity of all charges recorded against my card.
7. GS/OAS Corporate Credit Cards are GS/OAS property. I understand that I may be periodically required to comply with internal control procedures designed to protect GS/OAS assets. I will promptly respond to all official audit requests.
8. If the card issued to me is lost or stolen, I will immediately notify the Corporate Credit Card Program Administrator (CCCPA) in the DP. If this happens during non-working hours, I will contact the issuing bank to place a **hold** on the account (**I will not order a replacement card**).
9. I agree to monitor and periodically reconcile all transactions associated with my card in accordance with the applicable policies and procedures. I will immediately report unauthorized or unrecognized transactions on my account to the CCCPA in DP.
10. I will comply with all GS/OAS Corporate Credit Card Policy reconciliation requirements. I will ensure timely and prompt reconciliation to ensure punctual payment of each monthly statement. I will provide appropriate information and keep records and all required supporting documentation.
11. I will keep all relevant receipts and invoices for all credit card transactions and I will document and keep records for any credits and returns.
12. Immediately upon termination of my employment, whether for retirement, voluntary, or involuntary reasons, I will be required to surrender all cards issued in my name.

Your signature below indicates that you have read and agree to comply with the terms of this Agreement.

Cardholder Name (Please Print)	Card # (Last 5 Digits)	Cardholder Signature	Date
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Below - Only to be signed by a duly authorized representative from the Department of Procurement Services

Delivered by (Printed Name) in DP	DP Authorized CCCPA (Signature)	Date
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Request to use the Department of Procurement Services (DP) Buyers - GS/OAS Purchasing Corporate Credit Card (PCCC)

The GS/OAS and its areas may benefit from the use of the DP Buyers PCCC, as it may facilitate the procurement of and payment for goods and services. A procurement transaction will be completed using the PCCC when the DP deems it to be in the best interest of the GS/OAS, or when certain conditions apply. The use of the DP PCCC by the GS/OAS areas is not an entitlement. Sending a request does not guarantee the use of the PCCC. It continues to be DP’s duty to determine the best available option, evaluate alternative suppliers when necessary, and assess relevant conditions to finalize all procurement-related transactions. At their discretion or when certain conditions are not met, DP Buyers may choose not to complete certain requests using the PCCC. Even when the area financially responsible for the transaction (the “Area”) has not requested the use of the PCCC, DP may identify certain cases when paying with the PCCC would be a better option. In those situations, DP will inform the Area of such possibility before completing the transaction. In all cases, the Area will be accountable for all costs associated with the transaction and shall be subject to the PCCC terms and conditions. Similarly, the Area will provide the necessary support to ensure timely payment of all charges recorded in the applicable PCCC statements, and DP will provide the necessary assistance to contest and deny invalid or unauthorized transactions.

USE OF PCCC REQUESTED BY:

- The Area: Areas that wish to request the use the DP PCCC are required to complete and sign this Request Form.
- The Department of Procurement Services (DP): DP has determined that the use of this payment method is in the best interest of the GS/OAS. **The Area continues to be financially responsible.** If the use of the PCCC is likely to increase the cost of the transaction, DP will be required to seek prior approval from the Area.

Is this a: one time charge; or a recurrent charge: (For recurrent charges, DP shall be provided access/control of the online account. When possible, accounts should be opened using a generic email (non-personal) preferably using the oasprocurement@oas.org account. Areas will also be responsible for notifying DP in advance to request cancellation or interruption of recurring charges).

Purpose/Justification: (brief statement)

Information from the Area for PCCC Payments (Required)

The following section is required for all requests, regardless of who is requesting the use of the PCCC. All requests will need to identify the Area, and shall include the signature of a supervisor within the Area with authority to approve requisitions. By signing this Form, Area acknowledges that it has read and understood the terms and conditions associated with the use of the PCCC as set for below and that they accept the corresponding financial responsibility.

Name of Area _____ Area Approver _____
 or Org Code: _____ (Printed Name)

Title _____ Signature _____ Date _____

GL Account: ____ - ____ - ____ - 50____ / Project: _____ Award: _____ Task: _____

Expected US\$ amount¹ (per transaction) _____ Merchant Name (Proposed): _____

FOR RECURRENT TRANSACTIONS ONLY

If recurrent, please indicate: # of expected charges _____ and tentative expiration date: _____

Username and/or email account for login and maintenance as applicable: _____

¹ All PCCC requisitions should be entered in USD, as all transactions, including international purchases, will result in a USD charges

Terms and conditions - Request to use the DP Buyers GS/OAS PCCC

1. Use of the DP Buyers PCCC is intended to facilitate the procurement of goods and services in those cases where the best supplier² does not accept POs or where DP determines that the use of the PCCC is in the best interest of the GS/OAS.
2. All transactions that make use of the PCCC continue to be subject to the Procurement Contract and all other applicable GS/OAS rules and regulations.
3. PCCC transactions and their corresponding obligations should be registered to the Merchant's name. Generic transactions in the name of the bank or issuing platform (i.e. VISA, MasterCard, Amex) will not be accepted.
4. To request the use of the PCCC, the area financially responsible for the transaction in question (the "Area") shall complete, sign and submit this Request Form to DP in advance of the associated transaction. The completed and signed Form, along with all other applicable supporting documentation should be attached to the corresponding requisition. A new and updated Form will be required when adding funds to an existing PO for recurring transactions or renewals (not for final payments).
5. Requesting Areas should never handle the physical PCCC or request any account related information.
6. The Area will be accountable for all (expected or unexpected) fees, exchange rate fluctuations, returns, exchanges, damages or fraudulent charges resulting from the use of the PCCC. The DP will, however, promptly assist all the Areas to resolve any unauthorized charges or fees that appear on the PCCC statements related to the requested transaction. Only personnel authorized by their respective Area should present a request to DP for payments using the PCCC. In the case of any improper use of the PCCC, the requestor shall be subject to disciplinary measures, including but not limited to summary dismissal, and shall have to reimburse the GS/OAS, as determined by Staff Rule 101.3.
7. The full estimated amount included on the Form must be based on proper quotations, purchase history and/or any other relevant or applicable information.
8. When requesting the use of the PCCC as a guarantee or to place a hold for hotel or similar transactions (even if there is no intention to make payments or register any charges on the card), DP may require that the Area obligates funds to cover any cancellation or similar unforeseen transactions or fees that could potentially be charged to the card.
9. For hotel and similar reservations to be paid with the PCCC, DP will require Areas to approve a requisition for the full amount of the estimated associated cost of the entire reservation. DP reserves the right to require that Areas reserve additional funds to cover cancellations or similar unforeseen transactions and to cover any fees that could potentially be charged to the card.
10. Areas are required to promptly submit to DP (the PCCC cardholder) all documents, receipts and invoices required to reconcile the corresponding PCCC transactions.
11. Areas are required to confirm that all final charges are recorded and that they match with the requested/obligated amount entered in the corresponding requisition(s).
12. During the periodic and final statement reconciliation process, DP will notify each Area of all charges associated to their corresponding accounts. When expenses recorded on any cards exceed the original obligated amount or when charges cannot be reconciled, Areas will be required to promptly obligate additional funds and/or provide alternative sources for reconciliation. Areas will be responsible for ensuring that all balances are reconciled within the following two business days and always before the due date of the monthly statement.
13. DP reserves the rights to keep any credit card related obligation open for as long as is deemed necessary. Similarly, DP may be required to change, cancel or close obligations in order to ensure prompt payment of credit card statements. Cancellations and requests to close POs related to the PCCC will be addressed and completed at the discretion of DP.
14. Any posted charges, regardless of their legitimacy, that are identified and associated with an initial PCCC request will remain the responsibility of the Area. As such, the Area will be responsible for the corresponding prompt reconciliation and subsequent payment. DP will provide assistance to the Area to process credits or to start the contestation process for any invalid or unauthorized charges.
15. When an initial charge pre-authorizes a vendor to record future transactions, DP reserves the right to request additional funds from the Areas in order to safeguard the reconciliation of all future charges.
16. When a credit card is recorded by a supplier to set up future or recurring payments, the Areas will be responsible for all charges until proper notification is provided to DP that the future or recurring charges have been interrupted or cancelled. The DP buyer may also require control of the account if the credit card information is recorded in an account to which the buyer does not have direct access to verify transactions.
17. Areas are required to provide an alternative account (shown on the first page of this form) that DP/DFS can use to record a direct charge if an Area fail to enter additional requisitions as required.
18. Areas who fail to provide DP with funded requisitions in a timely manner to reconcile and pay any charges on any PCCC will not be allowed to participate in the PCCC program until all charges are fully reconciled and paid. Recurring noncompliance may cause additional suspensions or permanent exclusion from the PCCC program.
19. Areas will be responsible for all penalties and fees, resulting from any transactions that cannot be paid in full and on time as a result of the Area's failure to provide a funded source of reconciliation.
20. Areas will be responsible for ensuring that any required receipts are recorded as needed in order to complete the timely payment of PCCC related transactions. This includes ensuring that the Loading Dock/Receiving Room records any transaction in accordance to the existing procedures, or entering the receipt themselves as needed.
21. Under certain circumstances, the DP may require an Area to process a payment through the PCCC even if the Area has not requested it. This decision does not exempt the Area from being subject to the terms and conditions associated with the DP PCCC use, including this form, and from being responsible for all costs associated with the transactions in question. If the use of the PCCC will increase the cost of the transaction, DP shall notify and seek prior approval from the Area.

² In some cases and as a result of the increased risks associated with the use of credit cards, the GS/OAS through DP may prefer a supplier that is willing to accept the GS/OAS Official Standard Purchase Order (PO).