Purpose: To outline procedures for the use of City credit cards.

Scope: This policy applies to all employees.

Policy: The City of Milwaukie utilizes WellsOne Commercial Cards. The cards are made available to employees through the Finance Department. The cards must be used in accordance with the Cardholder User Agreement and WellsOne Commercial Card Program Policy and Procedures Manual. The credit cards may only be used for conducting City of Milwaukie business. Card purchases are subject to all other City and department purchasing approval procedures.

Guidelines for Use: The WellsOne Commercial Cards are VISA credit cards that may only be used for City purposes. They are limited both in transaction amount and merchant category. Examples of merchant categories that are excluded are jewelry stores, amusement parks, liquor stores, sporting events, and clothing stores.

The cards are intended to facilitate purchases that do not require formal purchasing procedures and signed contracts. Cardholders are encouraged to use the cards for small dollar and routine purchases such as City travel expenses, meals while traveling on City business and small purchases for the department, that may have previously been made with petty cash.

Procedures
1. WellsOne Commercial Credit Cards are issued to individual employees after the employee signs a Cardholder User Agreement. The agreement acknowledges that the card may only be used for City purposes and that unauthorized use of the card could result in disciplinary actions up to and including termination.

2. The employee’s name is printed on the card and the employee is responsible to provide receipts and other supporting documentation for all purchases made with the card within five days of the end of the month when the purchases were made.

3. All cardholders are responsible to provide descriptions, proper account coding, and acknowledgement of each transaction on their card through the Wells Fargo Commercial Card Expense Reporting system prior to submitting receipts to the Finance department. Non documented purchases may become the responsibility of the employee.

4. If the purchase is made via phone, fax, or the internet and a receipt is not available, submit the same information you would have if you had a regular receipt including the date of the purchase, description of the purchase, and accounting code.
5. Lost or stolen credit cards must be immediately reported to Wells Fargo Bank at 1 800 932-0036 and to the Finance Director at 503 786-7522.

6. Any unapproved purchases are the responsibility of the purchaser. A repayment to the City will accompany the receipt.

Responsibilities

All Employees:
- Safeguard and use WellsOne Commercial Cards only as provided for in the Cardholder User Agreement and the WellsOne Commercial Card Program Policy and Procedures Manual.
- Reconcile statements for their card within four (4) days after receiving the reminder email.
- Relinquish the card upon separation from the City.

Approvers:
- Review statements of all those assigned within five (5) days following the cardholder reconciliation.

Finance:
- Monitor distribution and use of the credit cards.
City of Milwaukie’s
WellsOne Commercial Card Program

Policy and Procedures Manual

www.wellsfargo.com
Commercial tab
Company ID: CITYO983
User ID: 
Password:
Table of Contents

Introduction .................................................................................................................................................. 3
General Guidelines
   Card Issuance ......................................................................................................................................... 4
   Account Maintenance ............................................................................................................................... 4
   Card Usage ............................................................................................................................................... 4
   Limitations and Restrictions .................................................................................................................... 5
   Lost or Stolen Cards ............................................................................................................................... 5
Authorized Purchases ................................................................................................................................ 6
Unauthorized Purchases ............................................................................................................................ 6
Best Practices ............................................................................................................................................ 6
Reconciliation and Payment
   Receipt Retention ................................................................................................................................... 7
   Disputed or Fraudulent Charges ............................................................................................................. 8
FAQs ............................................................................................................................................................ 8
Appendices
   Cardholder User Agreement .................................................................................................................. 10
INTRODUCTION

Welcome to the City of Milwaukie and WellsOne Commercial Card Program!

The purpose of the WellsOne Commercial Card Program is to streamline and simplify the purchase and payment process for City transactions. The goals of the program are to:

- Facilitate purchases
- Simplify the reimbursement process
- Streamline the bank card reconciliation process
- Reduce/eliminate out of pocket expenses
- Reduce the City’s administrative purchasing costs

This reference manual provides the particulars of the program, including general guidelines, reconciliation and record keeping procedures, and customer service information. It is important to read the information carefully, as you will be responsible for adhering to the policy and procedures.

Please forward your questions and comments to the purchasing card administrators:

Kelli Tucker
Accounting & Contracts Specialist
503-786-7523

Judy Serio
Accountant
503-786-7521
GENERAL GUIDELINES

CARD ISSUANCE
As a cardholder, you will be asked to complete a cardholder agreement. By signing the agreement, you agree to adhere to the guidelines established in this manual. Most importantly, you agree to accept responsibility for all charges on the card. The card should not be used by another person and must not be used for personal use. Each card is linked to an individual employee. The card cannot be transferred from one employee to another.

Upon receipt of your WellsOne Commercial Card, you will need to activate the account by calling the toll-free number printed on the card. For verification purposes, you will be asked to provide your unique identification number. Your unique ID is provided by the program administrator. Although the card will be issued in your name, your personal credit history will not affect your ability to obtain a card. Accounts Payable is responsible for payment of all purchases on the card.

ACCOUNT MAINTENANCE
If there is a need to change any information regarding your account, such as your email address, card limit or expense accounting code, please email your request to your program administrator. Program administrators are the Accounting & Contracts Specialist and the Accountant.

CARD USAGE
The WellsOne Commercial Card can be used at any merchant that accepts Visa, except as the City of Milwaukee may otherwise direct. It may be used for in-store purchases as well as phone, fax or mail orders. There is no special terminal or equipment needed by the merchant to process a purchase card transaction.

When using the WellsOne Commercial Card with merchants, please emphasize that an invoice not be sent to Accounts Payable as this may result in a duplicate payment. For phone, fax and mail orders, please instruct the merchant to send a receipt/packing list only. The receipt/packing list should indicate paid by credit card and have your name listed in any “ship to” fields. The receipt/packing slip should be submitted when reconciling your monthly purchases.
LIMITATIONS AND RESTRICTIONS

Your department head has assigned a credit limit to your card. This includes a single transaction limit which means your card will be declined if you attempt to purchase more than the set amount at one time. Do not split a purchase to avoid the single transaction limit. In addition to the single transaction limit, every cardholder has a total monthly dollar limit assigned to his/her account. The limitations may vary by cardholder. If you believe your single or monthly limit is insufficient for your requirements, please contact your program administrator to discuss having your limit(s) increased.

The WellsOne Commercial Card Program also allows for merchant category blocking. If a particular merchant category is blocked (e.g., jewelry stores), and you attempt to use your card at such a merchant, your purchase will be declined. The purchase card administrators have made an effort to ensure that the vendors/suppliers used during the normal course of business are not restricted. If your card is refused at a merchant where you believe it should have been accepted, you should call Wells Fargo Bank Purchasing Card Customer Service at 1-800-932-0036 to determine the reason for refusal.

Automated customer service assistance is available 24/7, at 1-800-932-0036, option #1. This menu prompts you with options that will provide the following information:

- Current balance
- Available credit
- Outstanding authorizations
- Inquire about a decline
- Report lost/stolen card
- Speak with a customer service representative

IMPORTANT: All requests for changes in limitations and restrictions must be made through your program administrator. Wells Fargo Bank will change existing cardholder restrictions only after a request is received from the program administrator.

LOST OR STOLEN CARDS

You are responsible for the security of your card and any purchases made on your account. If you believe you have lost your card or that it has been stolen, immediately report this information to Wells Fargo Bank Customer Service at 1-800-932-0036 AND to your program administrator. It is extremely important to act promptly in the event of a lost or stolen card to avoid company liability for fraudulent transactions.

As with a personal charge card, you will no longer be able to use the account number after notifying the bank. A new card should be issued within 48 hours of notice to Wells Fargo Bank. The program administrator will notify you when your new card is ready.
AUTHORIZED PURCHASES

The WellsOne Commercial Card Program is intended for maintenance, repair, operating and other purchases needed during the course of business. Examples of eligible purchases include:

- Office supplies and forms
- Books and subscriptions
- Professional membership dues
- Travel and education
- Utility and other bills
- Other miscellaneous items
- Tools and supplies
- Computer parts and services

UNAUTHORIZED PURCHASES

Examples of unauthorized purchases include:

- Items for personal use
- Any single transaction exceeding your daily/monthly limit
- Country club memberships
- Cash withdrawals
- Recreational vehicles (boats, RV’s, motorcycles, etc.)
- Direct marketing
- Alcohol
- Any purchase outside of the United States or with a vendor outside of the United States

As with any company purchase, the card is not to be used for any product, service or merchant considered to be inappropriate for City of Milwaukie funds. Failure to comply with the guidelines for authorized purchases under the Wells Fargo Bank WellsOne Commercial Card Program may result in disciplinary action, cancellation of your card privileges, and possible termination of employment.

BEST PRACTICES

The City pays a per transaction fee. This can be reduced if we meet certain benchmarks for total purchases each month as well as average transaction size. Thus it is advantageous to the City to use the card where possible and to combine purchases into fewer, larger purchases.
RECONCILEMENT AND PAYMENT

Unlike personal credit cards, the WellsOne Commercial Card Program is handled as a corporate liability. Your personal credit history has not been taken into account when a card is issued in your name. Accounts Payable is responsible for paying the program invoice each month. You are not responsible for direct payment under your account.

It is your responsibility, upon receipt of your email from the Commercial Card Expense Reporting (CCER) system around the first of the month, to sign on and reconcile your statement. At the discretion of department directors, this responsibility may be delegated to a department representative (designee).

If a designee is appointed, receipts should be promptly given to that person. Note that the card owner remains responsible for providing receipts to support each p-card purchase.

The cardholder or designee should complete the following steps:
1. Access www.wellsfargo.com
2. Go to the Commercial tab and sign on
3. Place a check mark in each “Receipt Attached” box indicating you are submitting a detailed receipt for each purchase.
4. Verify all expense coding is correct or make necessary changes.
5. Print statement.
6. Staple receipts (in order) behind statement.
7. Cardholder to initial statement indicating responsibility of purchases.
8. Select ‘Statement Reviewed’ to submit to the approver.
9. Interoffice to approver for review.

You have four days to review, make any necessary coding changes, and either send the receipts to your reconciler or submit statement to approver. Reconcilers will have four days to review and submit to the approver. Your purchase card approver receives a copy of your statement electronically and in paper form, and has an additional four days to review and approve it. After that time has expired, your statement will be automatically sent to the program administrator for downloading of expenses.

RECEIPT RETENTION

It is a requirement of the program that you keep detailed receipts for all goods and services purchased. For orders placed via phone, fax or mail, you must request a receipt, detailing merchandise price, sales/use tax, freight, etc. be included with the goods mailed/shipped. It is recommended you request the receipt be faxed to you prior to the goods being shipped to ensure you have a receipt for statement reconciliation. It is extremely important to request and retain detailed purchase receipts, as this is the only original documentation. (Note: a merchant should not oppose this request, as it is a Visa policy).
DISPUTED OR FRAUDULENT CHARGES

If there is a discrepancy on your statement, it is imperative that the issue is addressed immediately! Depending on the type of discrepancy, you will need to contact either the merchant or your program administrator to resolve the disputed transaction.

If you believe the merchant has charged you incorrectly or there is an outstanding quality or service issue, you must first contact the merchant and try to resolve the error or problem. If you are able to resolve the matter directly with the merchant, and the error involved an overcharge, a credit adjustment from the merchant should be requested and will appear on your next statement.

If the merchant disagrees that an adjustment is necessary, immediately contact your program administrator who will work with Wells Fargo to resolve the dispute. Wells Fargo Bank will request complete details of the dispute in writing in order to research the item in question. The details of the disputed transaction should be reported on City of Milwaukie letterhead or on the dispute screen available in CCER.

Wells Fargo Bank must receive any charge dispute within 60 days of the transaction date. While pending resolution, Wells Fargo Bank will credit the City of Milwaukie’s account for the amount of the disputed transaction. Although Wells Fargo Bank acts as the arbitrator in any dispute, you should never assume that a dispute would be resolved in your favor.

If the dispute is not resolved to your satisfaction, and you believe the merchant has unfairly treated you, please notify the program administrator with the relevant details. If the merchant is a preferred vendor, we may take further action.

Any fraudulent charge, must be reported immediately to your purchase card administrator. Prompt reporting of any such charge will help to prevent the city from being held responsible. A Declaration of Forgery or Unauthorized Use form has been included with this package to facilitate notification of any such transactions (Appendix III).

FAQs

Why does the City of Milwaukie participate in a purchase card program?
To streamline processes and reduce costs. With a purchase card, many of the typical purchasing steps should be eliminated including, generating a requisition, preparing a purchase order, matching a packing slip to a purchase order and matching payment to the packing slip.

Are there any restrictions associated with the use of my card?
Yes, in addition to the City’s policy stating the type of products you can buy, other controls and limits may be placed on your card including:

- A monthly dollar limit
- A single transaction dollar limit
- Blocked merchant categories

Contact your purchase card administrator for your specific restrictions.
How will I know if I have exceeded my monthly limit?
You may consider maintaining a log of your purchases to keep a running total of your expenditures. Once you have reached your limit within a given month, your card will not be accepted for additional purchases. To determine your outstanding balance at any given time, you may call the toll-free Wells Fargo Bank Customer Service number on the back of your card or sign on to your account at www.wellsfargo.com.

What should I do if a supplier does not accept the Wells Fargo Bank Card?
Contact your program administrator and provide him/her with the supplier’s name, address and phone number. If the item(s) you are purchasing cannot be purchased elsewhere with your purchase card, order the item and request an invoice be sent for payment.

How will I know if the City is getting billed correctly for the purchases I have made?
You will receive an email reminder to review your monthly cardholder activity statement online—it lists all the purchases made and credits received in the previous month. This statement is for your review only and allows you to reconcile your purchases. You must review the statement in a timely manner, as any disputed or fraudulent transactions must be reported to Wells Fargo Bank within 60 days of the transaction date.

Can I begin using my card immediately?
Once you receive your card, you will be instructed to call Wells Fargo Bank and provide your unique ID to activate the card. This procedure ensures a secure card issuance process and helps to prevent fraud.

What should I do if my card is lost or stolen?
It is extremely important to call Wells Fargo Bank’s Customer Service toll-free number (1-800-932-0036) immediately AND notify your program administrator.

Can another employee utilize my card for purchases?
No. Each purchase card will be embossed with the individual employee’s name. The employee is responsible for the proper use of his/her card.

What should I do if I need to change my monthly or single purchase limits?
Contact your program administrator.

Who may I talk to if I have questions?
Our current program administrators are Kelli Tucker (503-786-7523) and Judy Serio (503-786-7521). The program administrators should be contacted for any questions you have regarding limits, usage, and other issues. Only the program administrators have the authority to change any existing information or restrictions to a cardholder’s account.
CARDHOLDER USER AGREEMENT

This agreement covers use of your City of Milwaukie WellsOne Commercial Card, issued by Wells Fargo Bank. The card is provided to expedite accounting and payment for materials, travel, education and other purchases for the City of Milwaukie. Use of the card is a convenience contingent upon the terms outlined below. The use can be revoked at any time without your permission. Your signature below indicates that you have read and will comply with all of the terms of this agreement.

1. I understand that I will be making financial commitments on behalf of the City of Milwaukie and will strive to obtain the best value for the City.

2. I have read and will follow the City of Milwaukie’s WellsOne Commercial Card Program Policy and Procedures Manual. Failure to comply with the manual and this agreement will be considered a misappropriation of City of Milwaukie funds and may result in termination of employment.

3. I understand that under no circumstances will I use the card to make personal purchases for myself or for others. Using the card for personal charges will be considered a misappropriation of City of Milwaukie funds and will result in termination of employment.

4. I agree that should I violate the terms of this agreement and use the WellsOne Card for personal use or gain, that I will reimburse the City of Milwaukie for all incurred charges and any fees related to the collection of those charges.

5. The WellsOne Commercial Card is issued in my name and I am responsible for any and all charges against the card.

6. The WellsOne commercial Card is property of the City of Milwaukie. I understand that I may be periodically required to comply with internal control procedures designed to protect the City of Milwaukie assets. This may include being asked to produce the card to validate its existence and account number.

7. **If the card is lost or stolen, I will immediately notify Wells Fargo Bank (800- 932-0036) and the Accounting & Contracts Specialist at 503-786-7523 or the Accountant at 503-786-7521.**

8. I will reconcile the statement and resolve any discrepancies by either contacting the vendor or Wells Fargo Bank. I will attach detailed receipts as required and forward the statement to my Reconciler or Approver.

9. I agree to surrender the WellsOne Commercial card immediately upon termination of employment, whether for retirement, voluntary or involuntary reasons.

________________________________________  ________________________________
Employee Name (Print)                WellsOne Commercial Card Account Number

________________________________________  ____________________________
Employee Signature                 Date