# *[CASA Program]* Card Policies and Procedures

## Objectives

1. To allow [insert CASA program name] personnel access to efficient and alternative means of payment for approved expenses, especially expenses related to business travel and office supplies.
2. To improve managerial reporting related to credit card purchases.
3. To improve efficiency and reduce costs of payables processing.

## Policies

1. Credit cards will be issued to the following staff, only with approval of the *[insert responsible party for approving credit cards. I.e. Finance Committee]*:
   * *[List all positions who will be issued a credit card]* List positions not individual names.

**OR**

The following staff will have access to the [CASA program]’s credit card:

* + *[List all positions who will have access to the credit card]* List positions not individual names.

1. The credit card remains property of *[Financial institution]*. It may not be transferred to, assigned to, or used by anyone other than the designated cardholder. The cardholder will surrender the credit card upon request to the *[responsible party i.e. ED or Treasurer]* or any authorized agent of *[Financial Institution]* or when leaving the program.
2. Credit cards will only be used for business purposes. Personal purchases of any type are NOT allowed.
3. Cash advances on credit cards are *not* allowed.
4. It is the cardholder’s responsibility to obtain transaction receipts from the merchant or supplier each time the credit card is used.
5. Credit card statement will be reconciled monthly by the *[list position with NO access to the card I.e. Bookkeeper]*, and reviewed by *[list position(s) I.e. the Executive Director and Board Treasurer].*
6. Credit card statement shall be paid off each month to avoid finance charges.
7. [Insert only if credit cards are issued to different staff] Cardholders will be required to sign the Cardholder Agreement indicating they accept these terms.
8. Individuals who do not adhere to these policies and procedures risk revocation of their credit card privileges and/or disciplinary action.

## ONLY USE ONE OF THESE PROCEDURES BELOW:

## Procedures

[If there is a credit card issued for **each** staff member, tailor the following procedures]:

1. Each cardholder must sign the Cardholder agreement.
2. Detailed receipts must be retained and attached to the credit card statements. In the case of meals and entertainment, each receipt must include the names of all persons involved in the purchase, and a brief description of the business purpose of the purchase, in accordance with Internal Revenue Service regulations.
3. Monthly activity reports, with attached detailed receipts, must be submitted to the *[position in charge of doing credit card reconciliations]* within ten days of receipt of the statement to perform the credit card reconciliation.
4. All monthly statements submitted for payment must include the initials of *[position in charge of doing reconciliation]* and *[approving party i.e. ED or Treasurer].*
5. Cardholders should make every effort to ensure that purchases do not include sales tax. Tax exempt certificates are through the Executive Director.

## Procedures

[If there is **one** credit card with **multiple staff members having access to the card**, tailor the following procedures]:

1. Detailed receipts must be retained and attached to the credit card statements. In the case of meals and entertainment, each receipt must include the names of all persons involved in the purchase, and a brief description of the business purpose of the purchase, in accordance with Internal Revenue Service regulations.
2. Each staff member using the credit card must seek approval from *[list position here]*.
3. The Executive Director will have discretion to make purchases up to *$[insert individual purchase limit]*. The staff will have discretion to make purchases up to *[insert individual purchase limit]*
4. If purchase is over $*[amount],* Executive Director/staff must get email approval from *[insert position I.e. the finance chair or board president].*
5. The credit cards will be kept in the Executive Director’s Office for safe-keeping. Staff will be asked to sign-out the card when needed. The card should be returned as soon as possible with appropriate documentation of any purchases.
6. Cardholders should make every effort to ensure that purchases do not include sales tax. Tax exempt certificates are available through the Executive Director.

**[Only to be used for staff issued a credit card. See number 8 in “Policies” section]**

**CARDHOLDER AGREEMENT**

I, \_\_\_\_\_\_\_\_\_\_*[Name]\_\_\_\_\_\_\_\_\_\_\_\_\_\_* , hereby acknowledge receipt of the following credit card: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Number \_\_\_\_\_\_\_ - \_\_\_\_\_\_\_ - \_\_\_\_\_\_\_ - \_\_\_\_\_\_\_

(type of credit card) (credit card number)

I understand that improper use of this card may result in disciplinary action, as outlined in the card policies and procedures, as well as personal liability for any improper purchases. As a cardholder, I agree to comply with the terms and conditions of this agreement, including the attached Credit Card Policies and Procedures agreement. I acknowledge receipt of said Agreement and Policies/Procedures and confirm that I have read and understand the terms and conditions. I understand that by using this card, I will be making financial commitments on behalf of the [CASA program] and that the agency will be liable to *[Financial Institution]* for all charges made on this card.

I will strive to obtain the best value for the agency when purchasing merchandise and/or services with this card.

Card limit $*[insert amount]*

Individual purchase limit $*[insert amount]*

As a holder of this *[CASA program]’s* card, I agree to accept the responsibility and accountability for the protection and proper use of the card, as enumerated above. I will return the card to the *[list position],* upon demand, during the period of my employment. I further agree to return the card upon termination of employment. I understand that the card is not to be used for personal purchases. If the card is used for personal purchases or for purchases for any other entity, the *[CASA program]* will be entitled to reimbursement from me of such purchases. The *[CASA program]* shall be entitled to pursue legal action, if required, to recover the cost of such purchases, together with costs of collection and reasonable attorney fees.

Signature Date

(Cardholder)

Signature Date

*[Authorized party I.e. ED or Treasurer]*