

SOPP # DOF-GSA-2020-01	Prepared By: Financial Reporting & Accounting Operations
Effective Date / 12/27/2023	Approved By: Commissioner of Finance
Title	GSA Credit Card Management
Purpose	In conjunction with Act No. 8309, the Department of Finance (DOF) has established a single line of credit to effectively manage all authorized credit cards and vendor credit lines through the Government of the Virgin Islands (GVI).
Scope	<p>GSA Credit Cards will replace all existing credit cards and vendor credit lines to establish adequate control, monitoring, and reporting on all credit cards obtained through the Government of the Virgin Islands.</p> <p>The types of cards to be issued:</p> <ul style="list-style-type: none"> • Purchasing Cards (restricted to approved purchases / and or Travel)
Definitions/Roles	<p>Cardholder: A Person to whom a GSA Card is issued (name appears on the card); this individual is solely responsible for the safeguarding of the card.</p> <p>Program Administrator: A person responsible for routine management, customer support, improvement, enforcement, or card program.</p> <p>Certifying Officer: A person responsible for ensuring the availability of funds within the financial system (ERP).</p> <p>“Reconciler of Account”: This Person is responsible for overseeing the accounts and reconciling all GSA Credit Card Payments to ensure the ERP reflects the correct transactions / supporting documents.</p>
Eligibility	<p>Persons automatically eligible to receive a card:</p> <ul style="list-style-type: none"> • Governor • Lieutenant Governor • The Governor’s Chief of Staff • The Governor’s Head of Security • Commissioner’s • Assistant Commissioners • Directors • Chief of Staff (Government Agencies) • Fiscal Officers <p>(The Governor can designate additional individuals to receive a credit card as needed.)</p>

	<p><u>Agency Allotment / Additional Request for GSA Credit Cards:</u></p> <ul style="list-style-type: none"> • All Government Agencies are allowed a maximum of (2) GSA Credit Cards • A justification letter addressed to the Commissioner of the Department of Finance must be submitted through the Credit Card Compliance Officer for initial review. • Additional GSA Credit Card requests required a detailed justification letter (see above for submitting said request). Approval will also be based on the agency's payment history and the number of unpaid expenses the agency has accumulated. (for existing GSA Credit Card Holders) <p><u>Steps to acquire a Purchasing Charge Card:</u></p> <ul style="list-style-type: none"> • The agency must provide a detailed justification letter addressed to the Commissioner of Finance outlining the need for your request. Please include: <ul style="list-style-type: none"> • Expected types of purchases • Anticipated / Projected monthly purchases. • Named "Reconciler of Account" • Named "Certifying Officer" (person identifying funding source) • Complete and attach DOF-GSA Form #1 on http://dof.vi.gov/forms-and-policies along with a justification letter for submittal to the Commissioner of DOF and the Compliance Officer for review and approval. • Once approved, a request for a valid Purchase order (P.O.) by the Department of Property and Procurement must be obtained. A converted requisition/purchase order must be obligated in the totality of the authorized credit limit. The purchase order is made out to US Bank/Vendor # 62179 • The funding for the P.O. must be obtained using local funding unless pre-approval by a federal grantor agency to use federal funds. • A profile is then set up with US Bank (Access Online), for the Credit Card Holder and the "Reconciler of Account". • Both the "Cardholder and the "Reconciler of Account" must complete the mandatory online courses included within this policy. Mandatory Courses: <ul style="list-style-type: none"> • Navigation Basics • Standard Reports • View Statements
--	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

- Alerts and Notifications
- Mobile App

- Upon completion of the required courses, a copy of your completed GSA Credit Card Course Certificate must be provided to the Compliance Officer.
- A date and time for “pick up” will be assigned to the cardholder once the completed course certificate has been submitted.
- The Cardholder or an assigned individual (by the cardholder) must sign a "Cardholder Acknowledgment Agreement."

Lost / Stolen / Disputed Credit Cards Receipts / Charges

- In the event of a lost receipt, the cardholder will be required to contact the respective vendor to attain a copy of the receipt.
- An "Affidavit of Lost Receipt" must be acquired from the Department of Finance if all efforts have been made to locate a lost receipt, but unsuccessful. The receipt from the cardholder must be replaced with the notarized affidavit. (Depending on the frequency of unsupported invoice entries through “affidavits of Lost Receipts” The GSA Credit Card may be suspended or terminated at the discretion of the Commissioner
- All Agencies must report any fraudulent charges or misuse of an issued GSA Credit Card to DOF and US Bank Immediately.
- Any disputes regarding charges must be made in writing and submitted to the Program Administrator/Compliance Officer.
- The agency must contact the DOF to report a lost or stolen credit card. Agency contact hours: Mon-Fri 8 am-5 pm, (after hours) Credit card holders must contact US Bank at 1-877-887-9260.
- Violation of any procedure put in place may result in a reduction of credit card spending limit, restriction in purchases, temporary suspension of services, or full revocation of credit card privileges.

Personnel changes:

- The Cardholder and/or the “Reconciler of Account”/ must contact DOF in the event one of the following has transpired:
 - **Employee exit/ change in duties /authorization**
 - **Promotion**
 - **Termination**

****Upon request for cancellation, the agency must settle any outstanding balances before the account can be deemed as “closed” or a new GSA Credit Card can be requested for any newly incoming individual****

Payment:

- All Departments and Agencies with an open GSA Credit Account(s) with US Bank must reconcile all credit card accounts within ten (10) business days after receiving your credit card statement.
- All agencies must submit payment in “**FULL**” for review and approval.
- Failure to submit payment in full or payments not entered within the 10-day payment window will result in immediate suspension of service.
- In the case that any agency is unable to pay the full amount due on the GSA Credit Card Statement, the agency head is required to send a thorough justification letter or email to the Program Manager (the Accounting Director and the Credit Card Compliance Officer) asking for more time to pay the full amount due. (Based on prior payment history, the request will either be approved or denied.)

DEPARTMENT AND AGENCIES

Cardholder Responsibilities:

- Procure goods following the Department of Property and Procurement (DP&P) Rules & Regulations. Items valued under \$5,000 may be procured with one quote, provided it is not a split or recurring purchase. Items valued between \$5,000 - \$50,000 may be procured after seeking at least three (3) quotes. Justification letter requirements still apply. See Title 31, Chapter 23 of the Virgin Islands Code.
- Cardholders are responsible for ensuring that all disputes are reviewed and confirmed by the credit card company in writing for an audit trail.
- Cardholders are responsible for ensuring all receipts are secure and copied if the invoice ink fades.
- Cardholders are responsible for the timely submission of receipts and invoices to the “Reconciler of Account.”
- Cardholders are responsible for maintaining adequate liquidation against the budgeted / purchase order amount.
- Cardholders **must** not share username/password or any confidential information about the agency’s credit card.

- Cardholders are responsible for the security of their card information and for mitigating any fraudulent use.
- Cardholders must adhere to the rules outlined in the Travel Policy (**Executive Order 439-2008**).
- Cardholders **must** use the issued credit card for GVI business purposes **“ONLY.”**
- Unless otherwise justified and allowed by the GTR process, personal expenses, including any additional charges that do not comply with travel requirements, should not exceed tax fare amounts or per diem calculations. (Individuals who are discovered to be receiving per diem coupled with other expenses incurred not permitted or listed on the GTR may have their GSA Credit Card suspended indefinitely.
- Purchases or services available at the DP&P Central Stores and Printing Office shall be processed through DP&P’s Fiscal and Administrative Office. The ERP pick ticket order entry or requisition order entry shall **not** be utilized to make purchases.
- Expenditure must be within budgetary limitations and not exceed the purchase order amount.
- Credit cardholders or authorized personnel on the respective credit account are responsible for the proper use under this policy and all other relative GVI regulations or laws.

“Reconciler of Account” Responsibilities:

- Communicate to the cardholder any funding changes immediately. Also notifying the Credit Card Compliance Officer.
- The "Reconciler of Account" will examine each statement and compare each receipt or invoice to the relevant statement before submitting it to the AP analyst of their organization for ERP entry.
- Deficiencies in obtaining the necessary receipts/invoices must be communicated to the Credit Card Compliance Office. An ‘Affidavit of Lost Receipt’ will be provided for submission for payment instead of the lost receipt/invoice.
- After the previous purchase order has been fully liquidated, the "Reconciler of Account" is in charge of securing a new PO. Until more funds have been obligated to meet the entire credit limit of the GSA Credit Card, the credit card will be temporarily suspended.

Approved / Disapproved Purchases:

- **Alcoholic beverages:** All requests to acquire alcohol made in advance **must** be approved by the governor. A letter of clearance from the governor is additionally required for any alcohol purchases made without prior authorization. The approved authorization letter supporting the purchase must be provided with the payment in the ERP. (Repeat offenders will be placed on indefinite suspension upon the request of the Commissioner of Finance).
- **Chartered Flight:** Chartered flights **must** be accompanied by an approval letter signed by the Governor and submitted with payment in the ERP. Payment will not be approved without the requested support.
- **Business gatherings (work breakfasts, lunches, and dinners):** All agency cardholders are required to provide a thorough justification letter explaining the need for every business breakfast, dinner, and lunch as part of the payment procedure. For any organizations offering employee group breakfasts, lunches, or dinners of any kind, a justification letter (signed by the department head) must also be supplied. (When submitting payments into the ERP, please include your Justification letter as part of your supporting documents for payment in the ERP)
- **PayPal:** payments made to individuals for travel expenses (Hotel, per diem, etc.) using the PayPal payment option are prohibited unless a written justification letter approved by your agency head is obtained. (Please submit your approved Justification letter as part of your supporting documents when entering payments in the ERP)
- **Jewelry:** The purchase of Jewelry is **never** an allowable expense.
- Cash advances are **never** authorized.

Required Documentation / Itemized Receipts:

- **Flights/ Booking Agency Payments:** Approved GTR, Hotel booking (if booked), Flight Itinerary, Ticket Stub, Conference, Training information (if attending Travel Summary) Travel Letter approved by Governor Bryan.
- **Hotel Payments:** GTR (only needed)
- **Agent Fees:** GTR, Flight Itinerary, Ticket Stub
- **Specified Purchases:** All other receipts and invoices submitted for payment in the ERP do not specify a direct purchase; instead, the nature of the transaction must be noted on each receipt by the agency head.

- **Itemized Credit Card Receipts:** You must produce an itemized receipt detailing all of your food/beverage purchases. An un-itemized receipt shall not be accepted for payment under any circumstances. (please request itemized receipts with all food establishments)

ERP Transaction-Guide

- When entering an invoice into the ERP system, each transaction on the credit card statement must have a document number and description to suit the charge. This means if payment is being made for two (2) transactions, then the Invoice Entry batch must have two records of information.
- When entering the invoice, the end-user must ensure it is pulling against the existing P.O. for proper liquidation of the purchase order. (For any liquidation issues, please contact the Accounting Division.)
- In the description field, for each transaction, a detailed description of the purchase is needed. For any fixed asset type transaction, you **must** indicate “FA Credit Card” and attach the Fixed Asset form.
- When entering invoice entry, you must select the “normal” method. When an ACH is set up for a vendor, Finance will notify all participating agencies.
- A valid local fund ERP account must be utilized. In cases where an object code needs to be added to the org code, you will submit a request to the Accounting Division, along with P.O.#.
- Supporting documentation should include, the credit card statement, receipts from vendors where the credit card was charged, applicable purchase order, affidavit of loss receipt (if applicable), credit card monthly disbursement voucher, and any additional support as requested by DOF.
- Audit Inquiry: Finance may request additional support from various Government agencies (for audit purposes).

Department of Finance/ Program Manager / Compliance Officer duties:

- Will follow up on any request regarding past due payment on the Credit Card Holder Account / Managing Account.
- Will securely create a profile and share credentials with the Cardholder and the “Reconciler of Account” upon the Commissioner’s approval.
- Will monitor cards and the timeliness of accurate payments. (will work as

	<p>the Liaison between Agency and Accounts Payable.)</p> <ul style="list-style-type: none"> • Will manage requests for cancellation of purchase orders. (US Bank Purchase Orders Only) • Upon any notification of non-compliance, immediately restrict further use of the card. • Will intervene with any GSA disputes that linger for more than a month. • Will intervene in funding issues posed in a fiscal period and will immediately restrict further use, if necessary. <p><u>Accounts Payable</u></p> <ul style="list-style-type: none"> • Will review invoices for support and may require additional information to enhance the audit trail. • Will process within five (10) days from release. • Will share any recommendations to enhance processing. <p><u>Accountability / Compliance</u></p> <ul style="list-style-type: none"> • All Agency heads, directors, program and financial managers, and fiscal officers agree to adhere to the GVI-DOF policies currently in effect or hereafter adopted. • All Agency heads / Cardholders agree at all times with all GIV-DOF Policies, rules, and procedures as they may be established, stated, and/ or modified from time to time at the Department's sole discretion, including without limitation, any policies, rules, and procedures. • Consistent non-compliance with SOPPs will be grounds for reprimand leading up to immediate cancellation of the cardholder account and termination of purchase power. • Habitual disregard for the Standard Operation Policies and procedures (SOPPs) is an immediate cause to be reported to the Office of the Governor resulting in a request for reduced budgeted allotments and or freeze on transactions processing.

Revision History

Revision #	Date	Description of changes	Requested By:	Conducted By:
1	7/17/2020	Initial Release	ES / JM	ES/ JM
2	7/17/2020	Review	KC	KC
3	9/28/2020	Review	JMG	JMG
4	10/02/2020	Final approval	KC	KC
5	9/25/2023	Review of Policy	JM	JM
6	10/01/2023	Review / Revision of Policy	JM	JM
7	10/12/2023	Additional Review / Revision of Policy	JM	JM
8	12/27/2023	Final Review / Revision of Policy	JM	CME
9	12/28/2023	Final Approval	JM	KM

