



P-Card Policy and Procedures

Responsible Party:
Finance Director

Effective Date:
TBD

Approval Authority:
TBD

Next Review Date:
TBD

I. PURPOSE OF POLICY

The purpose of this Policy is to establish a framework through which City staff may be issued a Procurement Card (City P-Card) to make authorized purchases on behalf of the City in compliance with the City's Purchasing Policy and the City's Travel and Expenditure Reimbursement Policy.

II. POLICY STATEMENT

The City has established a P-Card program for use by City employees to support efficient procurement of small dollar, routine general purchases and approved travel-related expenditures for authorized travelers. The P-Card program is intended to:

- Reduce the administrative time and cost associated with low-dollar purchasing.
- Reduce the number of small purchase orders (PO's) and streamline the payment of procurement activities for small dollar transactions.
- Provide a controlled method for authorized travel transactions consistent with the City's Travel and Expenditure Reimbursement Policy.

Cardholders are authorized to make purchases of goods where the transaction is 1) \$14,999 or less, 2) solely for City business and represent good value for price paid, and 3) made in full compliance with the City's Purchasing Policy and the City's Travel and Expenditure Reimbursement Policy. This Policy provides the guidelines for authorized use of City P-Cards and specifies the responsibilities of Cardholders who use City P-Cards to make purchases and approve transactions. City P-Cards may not be shared. The only person entitled to use the City P-Card is the person whose name appears on the face of the City P-Card. City P-Card purchases are not to be split to make purchases exceeding the authorized "per transaction" or maximum monthly limits or to avoid competition requirements. A comprehensive review of, and updates to, this Policy will occur not less than once every two years.

A. Cardholder Transaction Purchase Limits – The Program Coordinator, or designee, establishes standard transaction limits and MAT codes. City P-Cards are subject to the following controls:

- Single purchase limit
- Thirty (30) Day purchase limit
- Merchant Activity Type (MAT) Code restrictions

Each single purchase transaction may contain multiple items, but the total cannot exceed the established single purchase limit.

1. **Limit Changes and Emergencies** – Any changes to card limits or MAT codes, temporary or permanent, require approval by the Program Coordinator and submittal of a P-Card Modification Request form in accordance with established procedures.

When necessary to support urgent operational needs or emergencies, the Finance Director or their designee may authorize temporary increases to individual transaction limits, not to exceed \$29,999.99 and limited to Department Director cardholders. In such cases, all documentation that would normally accompany a purchase order must be sent to the Program Coordinator in lieu of a purchase order with the receipt from the purchase.

- B. **Eligibility** – Eligibility decisions should consider job duties requiring routine low-dollar purchasing and the employee's demonstrated ability to comply with policy requirements. City Department Directors, for City employees within their respective departments, may request that a full time City employee receive a City P-Card. Part-time, non-benefited and/or seasonal employees are not eligible to be issued a City P-Card.

- C. **Roles and Compliance** – The following users of the City P-Card program are covered by this policy and shall ensure that City P-Card transactions comply with this Policy.

1. **Cardholders** – City employees issued a City P-Card issued in their name for making small dollar purchases on behalf of the City. The Cardholder ensures that they submit a reconciled statement and forwards all receipts, within five (5) business days after receipt of statement, to the Approving Official. Cardholders are responsible for identifying purchases that are subject to use tax when sales tax is not charged by the vendor.
2. **Approving Officials** – City employees, such as Supervisors, Managers, and Department Directors, designated as responsible for approving transactions for one or more Cardholders. A Cardholder may not approve their own transactions. City Department Directors are ultimately responsible for the purchases made by their employees.
3. **Accounts Payable** – Accounts Payable staff reviews City P-Card transaction batches for policy compliance and completes payment processing.
4. **Program Coordinator** – The Finance Director, or their designee(s), serves as the Program Coordinator(s) for the City P-Card program who are responsible for the City P-card issuance, City P-Card administration, and continued monitoring and enforcement of this Policy. The Program Coordinator is the point of contact for Cardholders and Approving Officials.

- D. **Lost or Missing Receipt or City P-Card** – Cardholders are responsible for safeguarding their City P-Card and for obtaining and retaining original receipts and supporting documentation for all City P-Card transactions. Receipts are required to substantiate all City P-Card transactions unless otherwise permitted by City policy.

1. **Lost Receipt(s)** – In the event a receipt is lost or unobtainable, the Cardholder must provide an alternative form of documentation or submit a Missing Receipt form. A visa slip receipt does not constitute a receipt and a lost receipt form must be provided.
2. **Lost or Missing P-Card** – The loss or theft of a City P-Card must be reported immediately upon discovery. Cardholders remain responsible for all charges incurred on the City P-Card until proper notification has been made and the City P-Card is cancelled or suspended.

Repeated instances of lost receipts or failure to promptly report a lost or stolen City P-Card are considered compliance issues and may result in disciplinary action.

E. Transaction Issues – Other transaction-related issues may arise in the normal use of a City P-Card and must be promptly and appropriately documented and resolved, as follows:

1. **Transaction Errors and Disputes** – If a transaction on the City P-Card statement does not match the Cardholder's records or receipts, or appears incorrect, unauthorized, or otherwise questionable, the Cardholder is responsible for promptly addressing the issue. The Cardholder must first attempt to resolve the issue directly with the supplier. If the supplier agrees an error occurred, a credit should be issued to the City P-Card account. If the issue cannot be resolved with the supplier, the Cardholder must promptly notify the Program Coordinator, or designee, and initiate the issuing bank's dispute process. Disputed transaction must be identified and addressed within the timeframe required by the issuing bank. The Cardholder or their designee authorized to use the P-Card/Administrative Assistant remains responsible for the transaction until the dispute is resolved and must retain documentation demonstrating that appropriate resolution steps were taken.
2. **Returns and Credits** – Returned items and vendor credits must be documented and reflected on subsequent reconciled statement documentation.
3. **Backordering or Special Ordering** – Backorders or special orders are not permitted unless it is verified prior to the transaction that the supplier will only charge for items shipped.

F. Acceptable City P-Card Uses – City P-Cards may be used for eligible purchases that do not exceed the established dollar limits and that comply with the City's Purchasing Policy. Examples of acceptable purchases include:

- Small dollar, routine general purchases (e.g., supplies, materials) necessary for City operations.
- Approved training registrations and seminars when the transaction is for registration/fees.

- Food or beverage purchases for City-sponsored functions only when allowed by City policy and adequately documented.

City P-Cards may also be used for travel-related expenses when travel is authorized in advance. When a City employee is issued a City P-Card, the City P-Card is the preferred method of payment for eligible travel expenses. Expenses charged to a City P-Card are not eligible for reimbursement or travel advance, and duplicate payment is prohibited. All travel-related City P-Card use is subject to the authorization, allowability, documentation, and reconciliation requirements set forth in the City's Travel and Expenditure Reimbursement Policy.

G. Prohibited City P-Card Uses – City P-Cards are not to be used for the following:

- Expenses not related to an authorized business purpose.
- Gift cards or prepaid cards, regardless of intended business purpose (with the exception of Recreation for volunteer prizes).
- Alcohol, tobacco, illicit drugs, or controlled substances.
- Gambling or betting of any kind.
- Adult entertainment or sexually oriented services.
- Rental or lease of land
- Donations to political or religious organizations
- Vendors the City has accounts with (Amazon, Staples, Office Depot, etc.)
- Capital equipment purchases (Refer to Capital Asset Policy for additional details)

The City P-Card is not to be utilized for personal use. The use of the City P-Card for personal use and/or for uses other than approved for business is strictly prohibited and may result in termination. If personal use occurs accidentally, the Cardholder must reimburse the City promptly and provide a written explanation with the reconciliation documentation.

Reports of attempted use for purchases of prohibited items will be provided by Accounts Payable to the City P-Card Program Coordinator, who will audit Cardholders' monthly statements to ensure compliance with the P-Card Policy. The Program Coordinator will forward this information to the Cardholder's Approving Official for review. If the attempt was found to be misuse, the Cardholder's City P-Card may be revoked in accordance with Section H.

H. Non-Compliance – The Finance Director or their designee may amend, suspend, or revoke a Cardholder's City P-Card at any time, for any reason. Failure to comply with the requirements of this Policy may result in cancellation of City P-Card privileges and/or progressive disciplinary action, up to and including termination of employment. The following are some examples of circumstances that may result in loss of privileges:

- Use of a City P-Card for prohibited uses under this Policy or Federal/California State law.
- Multiple charges to the same vendor for quantity or amount that indicates deliberate misuse.

- The lending of a City P-Card to another unauthorized City employee.
- Repeated incidents of failure to follow proper procedures.
- Repeated errors in the expense documentation (e.g., missing itemized receipts, illegible or altered receipts, using insufficiently detailed explanations such as “meeting” or “supplies”, receipts without line-item detail).
- Repeated incidents of the monthly expense documentation being received late.

For non-compliance, the Program Coordinator may require a compliance memorandum signed by the City Department Director describing the cause of non-compliance and how it will be prevented in the future.

III. PROCEDURES

A. Cardholder Responsibilities

- Complete required training and sign the Cardholder Agreement prior to City P-Card issuance.
- After the training session with the Program Coordinator, contact the phone number on the back of the City P-Card for activation.
- Safeguard their City P-Card.
- Use the City P-Card only for authorized transactions.
- Report any discrepancies in a timely manner.
- Reconcile their account in a timely manner as outlined in this Policy.
- Access and review their monthly statement approximately five (5) business days after the close of each billing cycle (23rd of each month).
- If the statement is not available by the 26th of each month, promptly obtain the statement through the banking institution’s online system.
- Add account code information and attach receipts for the monthly statement transactions and forward to the Approving Official within five(5) business days for approval.
- For food purchases unrelated to employee travel, include additional documentation to justify a business purpose such as a copy of the staff or meeting agenda or sign-in sheet, or write on the receipt what the business purpose the food purchase was for.
- Immediately report a lost or stolen City P-Card or any fraudulent use to the Program Coordinator.
- Retain copies of all monthly statements and receipts for a minimum of one (1) year from the date of the transaction, pursuant to the City’s Records Retention Schedule.

B. Approving Officials Responsibilities

- Review and approve Cardholder’s reconciled statement and supporting documentation.
- Submit P-Card Modification Form or other program-related forms to the Program Coordinator as necessary and in a timely manner.

- Responsible for obtaining the signature of the applicable City Department Director, or designee, if the Approving Official is not the Department Director, prior to submission to the Finance Department.
- Submit the approved statement and all required supporting documentation to Accounts Payable by the fifth (5th) calendar day of the month following the statement date.
- Obtain the City P-Card from Cardholders if revoked for inappropriate use and/or non-compliance with this Policy, draft a memo requesting the City P-Card be suspended or cancelled, and provide the City P-Card and memo to the City Department Director.
- Resolve any issues related to inappropriate use of their department employees' use of the City P-Card.
- Obtain City P-Card from retiring, resigning, or terminated employees separating from the City along with any outstanding purchase receipts and provide to City Department Director, if the Approving Official is not the Department Director.
- Notify Program Coordinator of the final working day of employment for any employees separating from the City and return the employee's City P-Card and outstanding purchase receipts.

C. Accounts Payable Responsibilities

- Review and process approved City P-Card expense reports and monthly City P-Card transaction activity.

D. Program Coordinator Responsibilities

- Provide training to new Cardholders.
- Set the transaction and credit line limit of each Cardholder.
- Serve as point of contact for any on-site transaction issues or emergencies.
- Notify Cardholder and/or immediate supervisor of any expense reports that have missing receipts, discrepancies, signatures, or incomplete/unclear documentation.
- Audit Cardholders' monthly statements to ensure compliance with the P-Card Policy.
- Review and approve requests for new Cardholders requested by City Department Directors in compliance with this Policy and in the best interest of the City.
- Modify or revoke Cardholder privileges based on, but not limited to, documented incidents of abuse, repeated late processing of statement, disciplinary action, permanent or temporary changes in employment status or upon request by the Cardholders' Department Director.
- Address reoccurring inappropriate use of City P-Cards or any operational challenges or needed modifications to the program.

IV. ATTACHMENTS

A. Cardholder Agreement

B. P-Card Modification Request Form

C. Missing Receipt Form

BANK ACCESS ONLINE

Electronic access to Cardholder account and transaction information can be obtained through the US Bank's web site. AccessOnline provides an alternative to waiting for a paper Corporate Account Summary. An exact replica of the Corporate Account Summary is available the day after the cycle (23rd of each month). AccessOnline will enable the Cardholder to:

- Review transactions
- Initiate transaction disputes
- Enhance transaction data

A comprehensive training and communication website for learning AccessOnline is available at <https://wbt.access.usbank.com>. The site is password protected. A letter will be given to you with your City P-Card to Access Online. If you should have any problems regarding access, please contact your Program Administrator or the Access Online Technical Support Help Desk via phone (7 days-a-week from 6:30 a.m. to 8:00 p.m. Central Time).

How to Register On-Line:

1. Website: <https://access.usbank.com>
2. Click on the "Register Online" link towards the bottom left of the screen.
3. Enter the organization short name: CALCRD
4. Enter your City P-Card number, expiration date, and 95337 as the zip code.
5. Click "Register This Account".
6. Licensing agreement will appear. After review, click "I Agree".
7. You will need to provide a User ID and password. (User ID needs to be 7-20 characters and password must be a combination of letters and numbers and be 8-20 characters.)
8. You will need to answer an authentication question and fill in contact information.
9. The address for the information should be: 1001 W. Center Street, Manteca, CA 95337 (do not use home address). Phone number should be your work phone number.
10. Be sure to include your email address with the contact information so that you can set up "email statement notifications".
11. Setting up Email Notifications:
 - Once signed in, choose "My Personal Information" from the menu on the left side of the screen.
 - Under contact information, click the link that says "Email Notification".
 - Find the drop down menu under "Statement Notification" and change to "Enabled".



CITY OF MANTECA

FINANCE DEPARTMENT

CAL-CARD CARDHOLDER AGREEMENT

Please review the terms below, complete the cardholder information, and sign the agreement.

CARDHOLDER ACKNOWLEDGMENT

I agree to use this card only for actual and necessary business expenditures incurred by me and only by me as the Cardholder, in accordance with the City of Manteca Cal-Card Program Cardholder Handbook and all business policies related to the use of City funds. I understand and acknowledge that use of the card may not be delegated to anyone other than myself as the Cardholder.

I have read the City's Cal-Card Program Cardholder Handbook and agree to abide by the procedures contained therein. I acknowledge that use of this card for any purpose other than City-approved business expenditures is prohibited and is grounds for corrective action, up to and including termination and/or criminal charges. In addition, I must reimburse the City for such charges.

I agree to surrender the card immediately upon retirement, termination, or upon request of the Approving Official or Program Coordinator. The Finance Director, or designated appointee, reserves the right to cancel the Cal-Card Program at any time without prior notification. I understand that use of the card after privileges are withdrawn is prohibited.

If the card is lost or stolen, I will immediately notify the issuing bank by telephone. I will confirm the telephone notification by mail or facsimile to the issuing bank and send a copy to the Program Coordinator. I understand that willful failure to properly notify the issuing bank of theft, loss, or misplacement of the card could make me responsible for any fraudulent use of it.

I also agree to give all reconciled statements, including all slips and receipts with proper information, as described in the Cal-Card Program Cardholder Handbook, to my Approving Official within five (5) days after receipt of my Statement of Account.

PROGRAM CONTACTS

Bank Contact	City Program Coordinator
Corporate Payment Systems PO Box 6343 Fargo, ND 58125-6343 Customer Service: 800-344-5696	Melissa Munoz, Assistant Director of Finance 1001 Center Street Manteca, CA 95337 Phone: 209-456-8785 Fax: 209-923-8930

CARDHOLDER INFORMATION AND SIGNATURE

Cardholder Name (Print)	Department / Division
Signature	Date
Phone Number (209) 456-	Employee ID (Optional)

By signing, I acknowledge that I have read, understand, and agree to comply with the terms of this agreement.



CITY OF MANTECA

CAL-CARD REQUEST FOR CHANGE

FINANCE DEPARTMENT
Purchasing Card Administration

1. REQUEST DETAILS

REQUEST DATE

EFFECTIVE DATE

REQUESTED BY

TYPE OF CHANGE (select all that apply)

- ☐ New Card ☐ Cancel Card ☐ Name Change ☐ Department/Division Change
- ☐ Monthly Limit Increase ☐ Monthly Limit Decrease ☐ Approving Official Change ☐ Lost/Stolen Card
- ☐ Other

OTHER / ADDITIONAL CHANGE DETAILS

2. CARDHOLDER INFORMATION

CARDHOLDER FULL NAME

JOB TITLE

PHONE NUMBER

EMAIL ADDRESS

EMPLOYEE ID

DEPARTMENT

DIVISION

MAT CODE

3. SPENDING LIMITS AND BUSINESS JUSTIFICATION

CURRENT MONTHLY LIMIT

REQUESTED MONTHLY LIMIT

SINGLE PURCHASE LIMIT

REASON FOR CHANGE / BUSINESS JUSTIFICATION

SUBMISSION REMINDER

Provide enough detail to support the requested change. Complete Page 2 for distribution settings, acknowledgment, and approvals.



CITY OF MANTECA

CAL-CARD REQUEST FOR CHANGE

FINANCE DEPARTMENT
Purchasing Card Administration

4. DISTRIBUTION AND CARD SETTINGS

E-MAIL DISTRIBUTION LIST

DATE REQUESTED FROM BANK

VISA GUIDELINES / SPECIAL INSTRUCTIONS

5. CARDHOLDER ACKNOWLEDGMENT

I understand that use of the City Cal-Card is subject to City purchasing policies and Visa guidelines.
I agree to safeguard the card, use it only for authorized City business, and promptly report misuse or loss.

☐ I acknowledge and agree

CARDHOLDER NAME / SIGNATURE

DATE

6. REQUIRED APPROVALS

APPROVING OFFICIAL

NAME / SIGNATURE

DATE

DEPARTMENT HEAD

NAME / SIGNATURE

DATE

FINANCE DIRECTOR

NAME / SIGNATURE

DATE

FINANCE ADMINISTRATION

NAME / SIGNATURE

DATE

7. FINANCE DEPARTMENT USE ONLY

BANK REFERENCE / TICKET NO.

PROCESSED BY

DATE COMPLETED

STATUS

☐ Submitted to Bank ☐ Completed ☐ Denied / Returned ☐ Other

FINANCE NOTES



CITY OF MANTECA

MISSING RECEIPT FORM

Use this form when an original itemized receipt is lost, unavailable, or cannot be obtained.
A credit card/Visa slip alone is not an acceptable receipt.

FORM INFORMATION

Date Submitted:
Statement Month:
(e.g., May 2026)

1. CARDHOLDER INFORMATION

Employee Name:		Department:	
Division:		Title:	
Work Phone:		Email:	

2. TRANSACTION INFORMATION

Date of Purchase:		Vendor / Merchant:	
Transaction Amount:	\$	Last Four Digits of P-Card:	
GL Account (String):		Purchase Category:	

3. DESCRIPTION OF PURCHASE

Provide a detailed description of the items or services purchased, the business purpose, and the benefit to the City.

4. REASON RECEIPT IS MISSING (Check all that apply)

- ☐ Receipt Lost
- ☐ Receipt Never Provided by Vendor
- ☐ Vendor Unable to Provide Duplicate
- ☐ Online Receipt Unavailable
- ☐ Other (please explain):

5. ATTEMPTS TO OBTAIN RECEIPT

Describe the steps you have taken to obtain the original receipt. Include vendor contact, dates, method (phone, email, in person), and results.

6. CARDHOLDER CERTIFICATION

I certify that the purchase described above was made solely for official City of Manteca business, complies with the City's Purchasing Policy and P-Card Policy, and that every reasonable effort has been made to obtain the original itemized receipt. I understand that repeated missing receipts may result in suspension or revocation of my P-Card privileges and/or disciplinary action.

Cardholder Signature:		Date:	
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7. APPROVALS

Supervisor / Approving Official Signature:		Date:	
Department Director Signature (if required):		Date:	
Additional Approval (if required):		Date:	

