

CAL CARD MANUAL



CALCARD USER GUIDE

Redlands Unified School
District Policies and Procedures

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SECTION I - GENERAL INFORMATION

Redlands Unified School District holds a procurement card agreement with US Bank for employees who purchase goods on behalf of the District. Neither US Bank nor the District assumes responsibility for non-District related purchases.

US Bank issues a Visa Card that bears the name of the employee and the location where the employee works. The card functions just like a personal credit card and, with a few exceptions, can be used to make purchases from vendors accepting Visa.

The purpose of this procurement card program is to establish a more cost-effective method of purchasing goods and services by:

- ✓ Allowing time-sensitive and emergency purchases
- ✓ Reducing purchasing processes, related paperwork and staff time
- ✓ Automating and distributing accounting tasks
- ✓ Facilitating conference attendance and related travel (Note: a Conference form for all reimbursable conference expenditures, including procurement card purchases must be submitted.)
- ✓ Assisting with various on line purchases.
- ✓ Provides an alternative method to **petty cash, small dollar purchase orders, and open purchase orders**

IMPORTANT PHONE NUMBERS & ADDRESSES

US Bank Customer Service – 1-800-344-5696 (**Lost or Stolen Cards**)

Purchasing Department / Redlands USD– 909-748-6716
20 W. Lugonia, Redlands, CA 92373 (**administration of cards**)

Business Services / Accounts Payable/ Redlands USD – x20513 Toni
Reffner: 20 W. Lugonia, Redlands, CA 92373 (**statement questions**)

LEGAL REFERENCES AND AUTHORITY

The following references describe the District's authority to obtain goods:

Education Code 38111
Government Code 54201-54202

SECTION II - AREAS OF RESPONSIBILITY

U. S. Bank

U. S. Bank is the bank card contractor who will issue the bank cards. All cardholders will receive their bank card from the Purchasing Department. The bank card will be attached to a memorandum which must be signed by the cardholder and approving official acknowledging the receipt of the bank card and training.

Purchasing Office

The Purchasing Office will administer the program and will do all training of cardholders. The Purchasing Office will authorize all credit card applications and forward applications to U. S. Bank for processing. Purchasing will assist you with any problems relating to obtaining and using your card. Purchasing will receive various reports from U. S. Bank.

Cardholder

The cardholder is responsible for ensuring the bank card is used appropriately and all purchases of commodities are within the Redlands Unified School District's purchasing procedures and policies. Possession of a CAL CARD is a responsibility and a privilege. **Misuse and/or abuse will result in the cancellation of your CAL CARD privileges. If a receipt is lost a personal check must accompany the statement.**

Approving Official

The approving official at each site is responsible for reviewing the charges to ensure that the purchases are appropriate and not on the prohibited list and proper documentation is included. Complete and proper documentation must be included with all purchases. **The approving official will summarize all site purchases by budget numbers on the form provided or on a similar excel spreadsheet.**

Fiscal Services

The Accounts Payable Office within Fiscal Services is responsible for preparing the payments to U. S. Bank. Accounts Payable will assist you with any problems regarding payments made to U. S. Bank System and charged to your accounts.

SECTION III - PROCEDURES FOR CARDHOLDERS

1. Responsibility-The Cardholder is responsible for ensuring the bank card is used appropriately and all purchases of commodities/services/equipment are in compliance with Redlands Unified School District's purchasing procedures and policies.
2. SecurityofBankCard-Cardholder is responsible for the security of the bank card AND will immediately report the loss to US Bank, the approving official and to the Purchasing Department.
3. Determine The Need-
 - a. Cardholder determines the need to purchase goods for the amount of their single purchase limit or less.
 - b. Cardholder screens requests to determine if the request is an appropriate use of the bank card.
4. Purchasing&ReceivingGoods- The cardholder will either go to the place of business and obtain the commodity, mail in an order form for the commodity, or call, and place the order. **Telephone, internet and mailed in orders MUST BE SHIPPED TO YOUR SITE-----NOT THE WAREHOUSE !!!!**
5. Bank Card Receipt/Invoice-
 - a. **The cardholder will be required have itemized receipts for all off the items purchased.** An itemized receipt/invoice consists of the following information:
 - Description of items purchased
 - Quantity purchased
 - Price per item
 - Sales tax (Yes we always pay tax!)
 - Shipping charges if any, you must ask...
 - Purchase Total**YOU MUST ALSO SIGN EACH RECIEPT**
 - b. It is the responsibility of the cardholder to retain the vendor receipt/invoice until receiving the monthly cardholder bank statement. **If a receipt is lost and can not be acquired the cardholder must include a personal check for that purchase with the statement.**
 - c. **Individual receipts/invoices smaller than 5 1/2" x 8 1/2" must be stapled on the left side of a 8 1/2" x 11" sheet of paper (Sample B), *one receipt/invoice to a sheet.***
 - d. If the cardholder has lost receipts/invoices, contact the vendor and request a duplicate copy. Receipts/invoices must accompany statement (WITHOUT EXCEPTION) or the cardholder will include apersonalcheck for the purchase.
 - e. CATEGORICAL. **Receipts/invoices that are to be charged to a categorical account must be stamped with the categorical stamp and a copy faxed to the categorical office at the District office.** This is absolutely vital to be in compliance with state requirements for categorical expenditures. **After you fax the receipts/invoices to the Categorical Director and he/she will approve and send back to you with approval noted so that you can attach the approval to your bank statement.**
 - f. BOARD APPROVAL. **All items that have in the past required board approval still need board approval!**
 - g. Conferences and expenses related to conferences must FIRST be approved on a Conference request form and the approved conference form MUST accompany the receipt when the balanced statement is turned in for payment.

6. Bank Statement-

- a. At the close of each billing cycle, around the 23rd of the month, each Cardholder will receive an individual bank statement to be accessed via their online account. **It's the Cardholder's responsibility to go on line and generate their own statement.**
- b. Cardholder reviews the statement for accuracy and reconciles the bank statement with the itemized vendor receipts/invoices. The account code and brief product/service description(s) must be written on the statement for each receipt/invoice on the statement.
SUGGESTION: Write the account number on the vendor receipt/invoice as soon as possible after the date of the purchase transaction.
- c. Cardholder is responsible for attaching the corresponding receipts/invoices to the bank statement. **The receipts/invoices shall be placed in the order they are listed on the bank statement.** Provide originals and one copy for accounts payable (2 packets) of bank statement and receipts/invoices. Make other copies as needed.
- d. If an item is billed incorrectly, the cardholder must highlight and asterisk the item on the monthly statement in addition to completing a "Cardholder Statement of Questioned Item" form. Write "see attached in the description area under the charge that has been highlighted and asterisked.
- e. **Cardholder is responsible for contacting US Bank** on questionable items or disputed transactions on the bank statement within 8 days after receipt of the Monthly Bankcard Statement.
 - . Cardholder will highlight/asterisk the transaction on the bank statement.
 - . If item(s) purchased with the credit card are found to be defective, the cardholder has the responsibility to return the item(s) to the merchant for replacement or to receive a credit on the purchase. If the merchant refuses to replace the faulty item, then the purchase of this item will be considered to be in DISPUTE.
 - . Charge back (returned item) receipts shall be kept until the credit transaction shows up on the bank statement. Charge back receipts then shall be attached to the bank statement.
 - . Cardholder will approve/sign/date the bank statement.

7. Within **five (5)** working days from receiptofthebankstatement, cardholder is to attach receipts/invoices and other documentation to the bank statement and forward to their Approving Official for review and approval. Retain a copy of entire package for 90 days to ensure all transactions are processed without dispute. **Copy and original (both packets) are to be sent to approving official for signature and forwarded to Accounts Payable.**

8. **If cardholder is off track or on holiday cardholder must do one of the following:**

- a. Turn in all receipts with an excel spreadsheet, signed to Accounting
- b. Stop using card 30 days prior to statement
- c. Come in during holiday to balance statement.

NOTE: If no activity occurs for a Cardholder during a particular billing cycle, no Cardholder Statement of Account will be available for generation.

WARNING: If user leaves on holiday without turning in their receipts their card will be turned off.

SECTION IV - PROCEDURES FOR SITE APPROVING OFFICIAL

1. Reconcile Bank Statements
 - a. Card holder will be sent a Statement around the 2^{3rd} of each month unless there are no charges.
 - b. Upon receipt of the cardholder's bank statement and documentation, the Approving Official will be responsible for the following:
 - (1) Reconcile the bank statements and documentation.
 - (a) Review charges to ensure that purchases are appropriate and not on the prohibited lists and that all the required documentation (bank statement, invoices/receipts, statement of questioned item) is included.
 - (b) Approve, sign, and date the statements which were submitted by the cardholders:
 - (c) Add an Excel spreadsheet with totalsbyaccountcode for all bank statements attached.
 - (d) Forward the entire package (Originals packet and 1 copy packet) to Accounts Payable while retaining a copy. Package must reach Accounts Payable no later than the 8th day following the date statement was received at the site. (ie: Statement dated July 26 is received by cardholder on July 29/30. All paperwork must be to Accounts Payable on or before Aug. 7).

2. Cardholders Transferring From Site or District

If a cardholder transfers to another site; please contact Amy Drummond to determine use of the card at the new location.

If the cardholder leaves the District, the Approving Official or card holder must obtain the departing cardholders card and bring it to the Purchasing Department with a memorandum of explanation.

SECTION V - PROCEDURES FOR BUSINESS OFFICESUPPORT STAFF

Accounts Payable is responsible for preparing claims for payment within 40 days from the date of the invoice..

Purchasing Office is responsible for training and the training manual, coordinating the bank card program with the State Department of General Services and U. S. Bank, and for requesting various management reports.

SECTION V - PROHIBITED USES

THE FOLLOWING USES OF THE CAL CARD ARE STRICTLY PROHIBITED:

Alcoholic Beverages
 Amazon orders
 Artwork
 Carpeting
 Cash Advances
 Consultants, instructors and speakers
 Centralized Maintenance Agreements
 Clothes*
 Consultants
 Employee gifts
 Equipment
 Facility Improvements/Maintenance
 *** Fees for food deliveries
 *** Food or Refreshments for appreciation
 *** Food for students must be PRE APPROVED by Child Nutrition or purchased through CNS
 Furniture*
 Gambling/Betting
 Gift Cards
 IT related software/equipment costing more than \$500.00
 Lease/Purchase Agreements
 Legal Fees
 Lottery Tickets
 Memberships
 Personal Items or Services
 Political or Religious Organizations
 Printing Services*
 Purchase of telephone services
 Rental Agreements
 Service Agreements
 Splitting of purchases to circumvent the card limitation
 Subscriptions
 Tax Payments
 Tobacco Products

- RUSD Board Policy 5030: Foods sold on campus outside the food services program, such as through vending machines, students stores, or fundraisers, comply with nutritional standards https://rusdnutrition.org/schools/rusd_2807141732170515/wellness/Wellness_Policy.pdf
- CDE Regulations: Fundraising - California requires that all competitive foods and beverages meet applicable standards; therefore, California does not allow any exempted food or beverage fundraisers during the school day <https://www.cde.ca.gov/ls/nu/sn/mbsnp112015.asp>

Exceptions can be only approved by Purchasing: If in doubt please call in advance

SECTION VI - REPLACING BANK CARDS

There will be instances where replacement of bank cards will be needed or a new card must be issued. It will be the card holder's responsibility to initiate this process. Below are instructions for card replacement:

1. Replacing a Cardholder

When a cardholder leaves the program, purchasing should be notified immediately and the cut up card submitted to the Purchasing Office.

Requests for new users shall be emailed by an administrator to Purchasing Manager.

2. Replacement of Worn Out/Defective Cards

If a bank card needs to be replaced because it is worn out or defective, card holder may call US Bank and request a replacement card. The old card should be cut up and sent to Purchasing.

3. Reporting Lost Bank Card

- a. Cardholder will immediately contact the US Bank Customer Service, approving official and the Purchasing office if a card has been lost or stolen, or if you believe your card number has been compromised in a fraudulent manner.

The following information must be provided when reporting a lost or stolen card:

1. Your complete name as it appears on the card
2. The card number
3. The date the loss or theft occurred.
4. Any purchases made on the day the card was lost or stolen.

US BANK CUSTOMER SERVICE: 1-800-344-5696

SECTION VII -DISPUTE REASONS

If you find an error on your monthly bank statement e.g. a charge for an item that you did not purchase, contact US bank at 1-800-344-5696 to report the error **after** you have tried to resolve it yourself. Customer Service will handle clearing the mischarge. This shall also be noted on your statement.

If you have any questions regarding a disputed charge, please contact the I.M.P.A.C. Customer Service Staff at 1-800 344-5696.

UnauthorizedMail/PhoneOrder- Contact US Bank immediately.

DuplicateProcessing -The cardholder should first attempt to resolve the dispute with the vendor.

MerchandiseNotReceived- The cardholder should first attempt to resolve the dispute with the vendor. The cardholder should detail this attempt. In the event merchandise was canceled, full details should be provided such as why the transaction was canceled and date of cancellation.

MerchandiseReturned- In the event merchandise was returned and a credit has not yet posted, the cardholder should describe the reason for returning the merchandise and the date the item was returned. A copy of the reference number on the monthly statement, postal, UPS or other official receipt proving the merchandise was returned should be forwarded with the Cardholder's Statement. After contacting the vender you do not get satisfaction, call US Bank.

CreditNotReceived-This reason may be used when the cardholder has received a credit voucher or written refund acknowledgment from the vendor, but the credit has not posted to the cardholder's account within 30 days from the date on the voucher or acknowledgment. The cardholder acknowledges participation in the transaction but the goods were returned or the services canceled. The cardholder should attempt to resolve the matter with the vendor, if you do not get satisfaction, call US Bank.

AlterationofAmount-This reason is used when the cardholder participated in the transaction and indicates that the amount was altered without permission. The cardholder must acknowledge the amount before alteration and a copy of the cardholder's copy of draft must be provided to support this reason. The amount of the credit would be the difference between the amount before alteration and after alteration. The sales draft copy will be needed by US Bank to resolve the issue.

InadequateDescriptionorUnrecognizedCharge- In the event the cardholder does not recognize the transaction description, they should request that the vender supply a copy of the sales draft due to inadequate description or unrecognized charge. This should be requested only after reviewing their supporting documentation and insuring a merchant (vendor) description or location error has not occurred.

NotasDescribed - The cardholder claims goods or services were not received as described. The written document of what was to be delivered must be different than what was actually delivered. It is important that the sales draft be specific of what was purchased. In a telephone order situation, the verbal description is considered the "document characterization." The cardholder must explain in his or her letter how the verbal description was different from what was actually received. An attempt must be made to return the goods to the vender. If merchandise was returned, proof of the return, a copy of the Statement of Account will be needed by US Bank.

CardholderDispute-The cardholder shall attempt a resolution with the merchant. A complete description of the problem and the attempted resolution should be provided by the Cardholder. Additionally a copy of the sales slip and a copy of the Cardholder's Statement of Account on which the transaction appears will be needed by US Bank.

For all disputes submitted for consideration, a cardholder signature is required.

Disputes on sales tax or shipping and handing charges are not valid charge back reasons. Cardholders must resolve these types of disputes directly with the merchant by requesting a credit to the account. To avoid this type of merchant dispute, it is very important for cardholder to verify transaction totals with the merchant at the time of the transaction.

To Print Your Cal Card Statement:

Phone access: 800.344.5696

Online access, go to: <https://access.usbank.com> to set up a User Profile if you've not yet created one:

Go to "Register Online" link:

Welcome to Access Online!

Please enter the information below and login to begin.

* = required

Organization Short Name:*

User ID:*

Password:*

Login

[Forgot your password?](#)

[Register Online](#)

[Activate Your Card](#) | [Change Your PIN](#)



Enter Organization Short Name: [calcrd](#)

- Enter card number and expirations

Online Registration

Account Information

Please enter the account information below and select Send a Code. We'll use your email address on file to send you a passcode. To register additional accounts, go to My Personal Information.

* = required

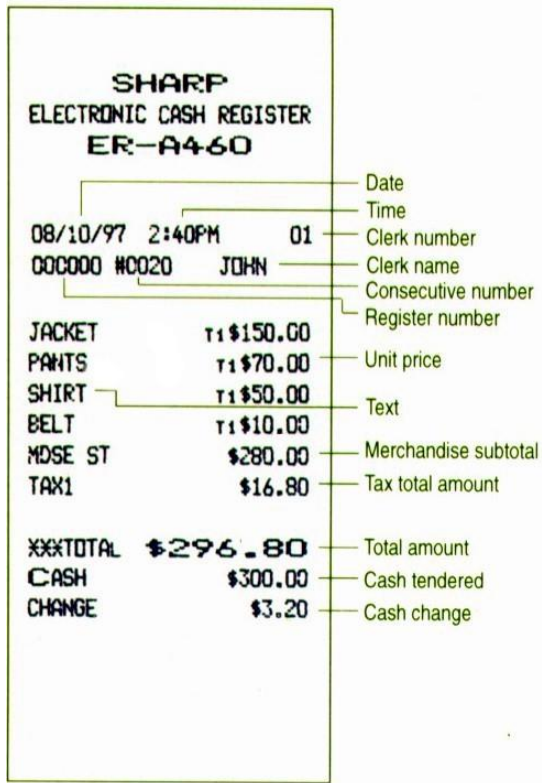
The screenshot shows the 'Online Registration Account Information' form. It includes the following fields and elements:

- Organization Short Name: ***: A text input field containing 'calcrd'. A green arrow points to this field from the left.
- Account Number: ***: An empty text input field. A green arrow points to this field from the left.
- Account Expiration Date:**: Two dropdown menus. The first is labeled 'Month *' and has 'Jan' selected. The second is labeled 'Year *' and has '2019' selected. Green arrows point to each of these dropdown menus from below.
- Send a Code**: A blue button with white text. A green arrow points to this button from below.

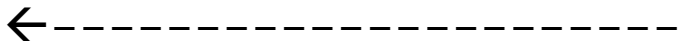
- Accept the User Agreement
- Enter User ID and Password and select Authentication Questions
- Go to My Personal Information
- Set up Email Notification and Save – you will receive an email notifying you your statement is available for download. If you do not receive an email, you must login and download your statement prior to the first of each month.

Redlands Unified School District

CAL CARD SAMPLE RECEIPT



Tape over to left side of 8 1/2 x 11 sheet of paper



The cardholder will be required have itemized receipts of the items purchased. An itemized receipt/invoice consists of the following information:

- ✓ Description of items purchased
- ✓ Quantity purchased
- ✓ Price per item
- ✓ Sales tax
- ✓ Shipping charges if any, you must ask...
- ✓ Purchase Total

I, have received my CAL CARD training on _____ and have been given my card and manual.

I agree to use the CAL CARD in accordance with the policies and procedures as outlined in the Redlands USD CAL CARD manual.

I understand that the CAL CARD is not to be used for personal business or personal use.

I further understand and agree that if I inadvertently use the CAL CARD for a personal purchase or lose my receipts, I will be responsible for reimbursing the District. The reimbursement for that purchase must accompany my cardholder monthly statement on which the personal charge appears. I also understand this may be grounds for losing my card privileges.

I give my permission in advance to deduct the amount of any personal purchase from my next regular payroll check if I fail to reimburse the District as stated above.

I further understand that any misuse of the CAL CARD program may result in the deactivation of my CAL CARD account.

Printed name _____

Signature _____

Date _____

Approving Official Signature

Date _____

HOW TO ACTIVATE YOUR CAL CARD:

1. Call the 800 number provided in your envelope
2. Enter the 16 digit personal account number on your card
3. Enter your business zip code = 92373
4. Enter your single purchase limit _____
5. Enter your business phone number = 909-307-5300
6. Enter the last 4 digits of your social security number = 2769 or 0000 or go to operator
7. Billing address = PO Box 3008, Redlands, CA 92373

Original copy must be returned to Purchasing during training. Card holder keeps a copy.

I, have received my CAL CARD training on _____ and have been given my card and manual.

I agree to use the CAL CARD in accordance with the policies and procedures as outlined in the Redlands USD CAL CARD manual.

I understand that the CAL CARD is not to be used for personal business or personal use.

I further understand and agree that if I inadvertently use the CAL CARD for a personal purchase or lose my receipts, I will be responsible for reimbursing the District. The reimbursement for that purchase must accompany my cardholder monthly statement on which the personal charge appears. I also understand this may be grounds for losing my card privileges.

I give my permission in advance to deduct the amount of any personal purchase from my next regular payroll check if I fail to reimburse the District as stated above.

I further understand that any misuse of the CAL CARD program may result in the deactivation of my CAL CARD account.

Printed name _____

Signature _____

Date _____

Approving Official Signature

Date _____

HOW TO ACTIVATE YOUR CAL CARD:

- 8. Call the 800 number provided in your envelope
- 9. Enter the 16 digit personal account number on your card
- 10. Enter your business zip code = 92373
- 11. Enter your single purchase limit _____
- 12. Enter your business phone number = 909-307-5300
- 13. Enter the last 4 digits of your social security number = 2769 or 0000 or go to operator
- 14. Billing address = PO Box 3008, Redlands, CA 92373

Original copy must be returned to Purchasing during training. Card holder keeps a copy.