PERRIS UNION

HIGH SCHOOL DISTRICT

Credit Cardholder Manual

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Introduction

Welcome to the Perris Union High School District Credit Card Program, provided through First Bankcard. This program is designed to streamline and simplify the requisition, purchasing, and payment processes for small “emergency” supply transactions, support travel and conference expenses, and offer a broader selection of vendors to meet school and department needs. At the same time, maintaining strong internal controls and ensuring compliance with district procedures—as well as federal and state regulations—remains a top priority.

The Assistant Superintendent of Business Services serves as the program administrator and has delegated day-to-day program operations to the Director of Purchasing. The goals of the program are to:

- Reduce the cost of processing small “emergency” supply purchases
- Simplify travel and conference expense processing
- Streamline statement reconciliation and approval at each school or department

Simplify the overall payment process

This reference guide outlines the key components of the program, including general guidelines, reconciliation and record-keeping requirements, and customer service resources. Please review all information carefully, as cardholders and approvers are responsible for following district-established procedures. Failure to comply with district procedures (e.g. Travel and Conference and Food Purchase policies) or federal and state regulations will result in immediate and permanent revocation of cardholder or approver privileges. Significant misuse of the card may also result in termination or legal action.

Possessing a district credit card is a privilege and must not be used to bypass established purchasing processes. Standard purchasing options—such as Galaxy purchasing requisitions—remain the preferred method of Purchasing, available to all schools and departments. Responsible card use, timely reconciliation, and accurate documentation are essential for ensuring a positive and successful experience with this program.

Your feedback is welcome and appreciated. The Business Division is committed to continually improving this program to better support the needs of our staff and schools.

General Guidelines

Card Issuance/Activation

As a cardholder, you are the only person authorized to use your assigned district credit card. Personal purchases are strictly prohibited. Because each card is permanently linked to an individual employee, it may not be transferred, shared, or used by anyone else.

Upon receiving your credit card, you will need to activate it by calling the toll-free number printed on the card. For verification purposes, you may be asked to provide information such as your employee ID number, district phone number, or the credit limit amount. Although the card is issued in your name, your personal credit history does not affect your eligibility for a card, nor is your personal information shared with the bank. The District is responsible for payment of all authorized purchases.

Account Maintenance

If you need to update any of your account information, including your school or department mailing address, please contact the Director of Purchasing.

Card Usage

The district credit card may be used at any merchant that accepts Visa. It can be used for in-store purchases as well as online, phone, fax, or mail orders. No special terminal or equipment is required for a merchant to process a Visa transaction.

When using the card, always obtain an original, itemized receipt for your records. For online, phone, fax, or mail orders, please instruct the merchant to include an original, itemized receipt with the shipped merchandise. If you would like an additional copy sent by fax or email, be sure to request it.

Encumbrances

Purchases made with the district credit card are not automatically encumbered as they are in the Galaxy Purchasing Requisition process. As a result, principals, department heads, secretaries, and financial clerks may find it more challenging to track expenditures and monitor available budget balances in a timely manner. To support accurate budget management, cardholders are encouraged to notify the appropriate site or department staff whenever a credit card purchase is made.

Limitations and Restrictions

The program administrator will assign credit limits to your card. Please be mindful of these limits and the types of purchases you make, as exceeding them may result in the revocation of your cardholder privileges. Because the district's total credit capacity is shared across all cardholders, it is important to

use your card only when necessary. Exceeding your individual credit limit may result in over-limit charges.

Lost or Stolen Cards

The cardholder is responsible for the security of the card and for all purchases made using their assigned VISA account. If you believe your card has been lost or stolen, you must immediately report it to First Bankcard at 800-819-4249. Acting quickly is essential to prevent District liability for fraudulent transactions. After notifying the bank, please email the Director of Purchasing right away to report the lost or stolen card or any fraudulent activity that has been discovered.

Once the bank has been notified, your current card number will no longer be valid—just as with a personal credit card. A replacement card will typically be issued within 48 hours and will be mailed to the District Office, Business Services. To check on the status or receipt of your new card, you may contact the Director of Purchasing at 951-943-6369 ext. 80231.

Purchases

The primary intended use of district credit cards is for travel and small, emergency purchases. All other purchases must be processed through the standard Purchase Order (PO) system.

For non-emergency orders with vendors that require a credit card, the purchase must still be submitted through the PO process. Once approved, the Purchasing Department will use the district's Purchasing credit card to complete the transaction.

Authorized Uses

- **Travel expenses** — only when accompanied by an approved Conference/Workshop Request. This may include airfare, lodging, and meals (*not to exceed the approved per diem for the conference-the per diem rate includes tax, etc.*).
- **Postage stamps** — *not* the rental or lease of postage meters.
- **Emergency food purchases for staff meetings** — must align with the PUHSD Food Policy.
- **Small emergency purchases** — only with prior approval from the Director of Purchasing.

Unauthorized Uses

The following items and transactions are **strictly prohibited**. Violations of these procedures will result in the immediate and permanent revocation of cardholder privileges.

Note: Any item purchased as a gift or reward for a staff member—or anyone other than a student—constitutes a gift of public funds and is strictly prohibited.

- **Personal items for staff**, such as gifts, gift cards (for non-students), flowers, or similar items.
- **Computer supplies, equipment, or software**, including but not limited to computers, monitors, printers, cables, or any other technology-related devices or accessories.
- **ASB, PTA, or outside foundation purchases.** These entities maintain separate accounts; District and outside organization purchases may not be commingled.
- **Gift cards for non-students.**
    - Gift cards may only be purchased as student incentives, using the PO process; Purchasing will place the order using the district Purchasing credit card.
    - When purchasing student incentive gift cards, a record must be maintained showing the card type, PO number, card amount, and the names of students who received the cards.
- **Fuel purchases of any kind.**
    - Fuel for District vehicles must be purchased using the Shell or Voyager credit cards.
    - Fuel for personal vehicles must be reimbursed using the mileage reimbursement process.
- **Custodial supplies.** These must be ordered through the Direct Connect Galaxy Purchasing process with Maintenance & Operations.
- **Equipment purchases** valued at **over $1,500**.
- **Leases or rentals of any kind**, including property, postage meters, meeting rooms, event furniture, props, scripts, car rentals, etc.
- **Cash advances.**
- **Memberships/Subscriptions**
    - Individual memberships/subscriptions are not allowed.
    - Institutional or organizational memberships/subscriptions may be purchased through the Galaxy Purchasing requisition process only.
- **Services or labor**, including repair, installation, or any work performed by an individual or vendor. (Restricted due to IRS and Franchise Tax Board regulations.)
- **Medications, alcohol, or tobacco products** of any kind.

Revocation Policy

The policies and procedures outlined in this manual are mandatory for all cardholders and approvers. Failure to follow these requirements will result in the immediate and permanent revocation of cardholder and/or approver privileges.

Violations include, but are not limited to:

- Making any prohibited purchase as listed under “Unauthorized Purchases”
- Failing to reconcile the cardholder statement by the monthly due date

Misusing the card or failing to comply with established guidelines for authorized purchases

Misuse of the district credit card may result in:

- Cancellation of cardholder or approver privileges
- Personal reimbursement for prohibited or unauthorized purchases
- Disciplinary action
- Possible termination of employment

Reconciliation and Payment

Unlike personal credit cards, the District credit card is a District liability. A cardholder's personal credit history is not considered when issuing a card, and First Bankcard does not receive any employee's personal information.

At the end of each statement period, cardholders will receive an email notification indicating that it is time to review and reconcile their credit card statement.

Cardholders and reconcilers are responsible for:

- Ensuring that **no prohibited items** were purchased during the statement period.
- Submitting **itemized receipts** for all purchases to their approver.
- Ensuring that **receipts are retained and submitted**; repeatedly losing receipts may result in **revocation of credit card privileges**.
- Verifying that all posted transactions are **legitimate purchases** made by them **on behalf of the District** and for District use.
- Submitting all credit card reconciliation reports to the Purchasing Department **no later than the 10th of each month**.
    - If the 10th falls on a weekend, reports are due the **Friday before**.
- Avoiding the use of **highlighters** or writing on **thermal receipt tape** when preparing reconciliations, as it can damage or obscure documentation.

Approvers are responsible for:

- Ensuring that all credit card reconciliation reports are submitted to the Purchasing Department **by the 10th of each month**.
    - If the 10th falls on a weekend, reports are due the **Friday before**.
- Reviewing and approving the **Credit Card Request for Payment** to verify accuracy, proper documentation, and compliance with District policies.

Purchase Receipts

The credit card program requires approvers to obtain **itemized receipts** for all purchases made by cardholders. For phone, fax, or online orders, cardholders must request that an itemized receipt—including merchandise price, sales/use tax, freight charges, total amount paid, and payment method—be included with the shipped merchandise or emailed.

Requesting and retaining itemized receipts is essential to comply with District policies, audit requirements, and State Education Code.

If a food receipt includes meals for individuals other than the cardholder, the names of all attendees must be written directly on the receipt.

Note: Merchants should not refuse a request for an itemized receipt, as purchasers are entitled to receive this documentation.

Reconciling Purchases

VISA merchant policy requires that, immediately upon receiving their credit card statement, cardholders review all transactions and verify that each transaction is legitimate and was made by the cardholder.

Disputed or Fraudulent Charges

If there is a discrepancy between transaction receipts and the VISA statement, the issue must be addressed immediately. If a cardholder believes a merchant has charged them incorrectly or if there is a quality or service issue, the cardholder must first contact the merchant and give them the opportunity to resolve the problem and issue a credit, if appropriate. This step is required by VISA.

For any credit transaction—such as a refund, return, or exchange—cardholders must obtain an original, itemized receipt documenting the credit. Credits often do not appear until the following statement period, which is acceptable.

If the merchant does not agree that an adjustment is necessary, the cardholder must then contact First Bankcard to report the disputed transaction and provide full details.
Note: First Bankcard must receive a charge dispute within 60 days of the transaction date. While the dispute is under review, First Bankcard will issue a temporary credit to the cardholder's account for the disputed amount. However, the cardholder should not assume the dispute will automatically be resolved in their favor, as First Bankcard acts as a neutral arbitrator.

Any fraudulent charge—meaning a transaction that the cardholder did not authorize—must be reported to First Bankcard immediately then to the Director of Purchasing. Prompt reporting is essential to prevent the District from being held liable for unauthorized charges.

Sales and Use Tax

Sales Tax Purchases

Merchants are required by tax authorities to charge applicable sales tax at the time of purchase in the state where the transaction occurs. The amount of

sales tax depends on several factors, including the city and state where the goods are physically received.

All goods received within the Perris Union High School District boundaries are currently taxed at the following rates:

- City of Perris: 7.75%
- City of Menifee: 8.75%

The District is not exempt from sales tax. Cardholders must not inform merchants or suggest that the District is tax-exempt.

Use Tax Purchases
When purchases are made from out-of-state merchants or through online vendors, the seller may not charge sales tax or may charge a rate that is not applicable to California. In these situations, the District is required to calculate and remit use tax directly to the State of California.

Use tax is applied when:

- No sales tax is charged, or
- Sales tax is charged at an incorrect or lower rate than California requires.

The Accounting Department will calculate and apply any necessary use tax before the credit card statement is paid.

District purchasing and reconciliation records are subject to audit by the California State Board of Equalization, the agency responsible for overseeing sales and use tax compliance. Accurate tracking and reporting of sales and use tax—especially for out-of-state, out-of-county, or online purchases—is essential to ensure compliance.

Separation from District Employment

Upon separation from the District, your credit card will be canceled and must be returned to the Director of Purchasing.

Frequently Asked Questions

What is the procedure when I pay for something with my District Credit card?

The process is the same as when using your personal credit card. However, you must always ask for an original, itemized receipt for your records, particularly for online, phone, fax and mail orders.

How will I know if I have exceeded my limit?

You can call the toll-free First Bankcard Customer Service number on the back of your card.

Are there any restrictions associated with the use of my card?

Yes. In addition to compliance with District policy, federal and state regulations that guide use of the card, other controls and standard limits are placed on your card including: lottery tickets, gambling, cash, fuel, alcoholic beverages, gift cards, licenses, memberships, and services.

How will I know if the District is getting billed correctly for the purchases I have made?

You will receive the statement through IK12 letting you know the statement is available for reconciliation. Upon receipt of your monthly statement, you must review and reconcile the statement and send it to the Purchasing Department no later than the 10th of each month. If the 10th falls on a weekend, it will be due the Friday before. Any disputed or fraudulent transactions must be reported to First Bankcard Bank as quickly as possible.

How will my cycle charges be paid?

The cardholder is responsible for reconciling the monthly statement and submitting the statement with original receipts, authorization, and Credit Card Payment request to the Accounts Payable office. First Bankcard statements are paid each month for all purchase activity covered in each statement cycle period.

Can another employee utilize my card for purchases?

No. Each District Credit card is embossed with an individual cardholder's name. As the cardholder, you are responsible for the proper use and storage of the card. No other individual is authorized to use your card.

What should I do if I have a problem associated with something I bought with my District Credit card?

Please refer to the "Disputed or Fraudulent Charges" section of this guide for complete details. It is extremely important that you address these items immediately. Please notify the Director of Purchasing via email whenever any fraudulent charges are suspected.

Once I receive the card, can I begin using it immediately?

Yes. Once you receive your card, you will be instructed to call First Bankcard's toll-free number and provide certain information (e.g., employee ID number or other meaningful data) to activate the card. This procedure ensures a secure card issuance process and helps to prevent fraud. The toll- free number is available 7 days per week, 24 hours per day.

What should I do if my card is lost or stolen?

In the event your card is lost or stolen, it is extremely important to call First Bankcard's Customer Service toll- free number 1-800-819-4249. Immediately following your call to the bank, you should notify the Director of Purchasing via email.

District Contact Information

If you have any questions or concerns, please contact one of the following individuals. We welcome your feedback and ideas for improving the program and thank you for your participation.

Program Administrators

Dr. Marguerite Williams
Assistant Superintendent Business Services
951.943.6369 ext. 80202
marguerite.williams@puhsd.org

Carmen Ochoa
Director of Purchasing
Phone: 951.943.6369 ext. 80231
carmen.ochoa@puhsd.org

Statement/New Card Distribution

Abisag Nunez
Secretary I
Phone: 951.943.6369 ext. 80103
abisag.nunez@puhsd.org

Statement Reconciliation Issues

Fiscal Services
Accounts Payable
951.943.6369
fiscal@puhsd.org