



State of Maine

Department of Administrative
and Financial Services

Division of Procurement Services

Procurement Card Policies & Procedures

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Authority Reference. Departments and agencies of Maine State Government must follow guidelines for the purchase of goods and some services that are consistent with **5 MRSA, Chapter 155** at: <http://legislature.maine.gov/legis/statutes/5/title5ch155sec0.html>.

I. Introduction

PURPOSE

The purpose of this document is to provide guidance to departments and agencies of Maine State Government for managing the State's procurement card (P-Card) program.

The P-Card is administered through the Department of Administrative and Financial Services (DAFS), Division of Procurement Services. The policies and procedures described herein refer only to the State's P-Card program delivered through the current vendor, TD Bank. The program provides a simple and easy-to-use payment method that increases efficiency and reduces costs to the State.

State employees are entrusted and empowered with the ability to make purchases on behalf of their departments and agencies. Although the P-Card eliminates many time-consuming processes for these purchases, it is not intended to avoid or bypass appropriate State statutes, rules, policies, or guidelines. Cardholders are expected to make sound business decisions in the best interest of the State and always comply with State policies and procedures.

The requirements detailed in this document must be followed at all times. Because these policies are subject to change at any time, please refer to the Division of Procurement Services website for the most up-to-date version. Failure to abide by these P-Card policies and procedures is considered a violation of the State of Maine's purchasing policy.

Departments and agencies may have their own P-Card policy and procedure guidelines; however, the guidance must be at least as restrictive and must align with the Division of Procurement Services P-Card policies and procedures described in this document.

PROCUREMENT POLICY

Procurement in State Government must ensure full transparency in an environment of free and open competitive bidding to the greatest extent possible in the purchase of materials, supplies, equipment, and services. State procurements must also represent the best value possible to advance government services consistent with the law. Best value in procurement includes price, quality, and service.



Procurement of goods and services on behalf of departments and agencies of State Government units must be conducted in a manner that maintains the highest ethical standards, promotes efficient and effective governmental operations, and supports quality improvement in order to achieve the best use of taxpayer dollars in the public interest. The procurement process in State Government must also demonstrate leadership and services that ensure a continuum of innovative, responsible, and accountable public procurement.

DEFINITIONS

The following are common terms and definitions used in the P-Card program and throughout this document.

TERM	DEFINITION
Agency Procurement Card Coordinator (APCC)	The designated employee(s) from each department or agency that participates in the P-Card program who is responsible for administering the program and acting as the main contact between the department or agency and the State Procurement Card Administrator (PCA) in the Division of Procurement Services.
Billing Cycle	The billing cycle is a two-week period for the State’s P-Card program. The Division of Procurement Services receives a bimonthly online statement from TD Bank which includes all of the State’s P-Card transactions for the current billing cycle. Procurement Services pays the full amount due the day after the cycle ends, and departments and agencies are billed the week following the end of the billing cycle. The P-Card cycle calendar (i.e., TD Bank Download Schedule) is located on the Procurement Cards page at the Division of Procurement Services website.
Cardholder	A person whose name is on a P-Card and who is given authority to make purchases within preset limits on behalf of the State of Maine.
Cardholder Agreement & Approver Agreement	The agreement signed by the person whose name appears on the P-Card (or the approver). This agreement outlines the policies regarding using a P-Card and must be signed by all persons receiving a P-Card or approving transactions for a cardholder. This signed agreement will be retained by the Division of Procurement Services.

TERM	DEFINITION
Cut-Off Date	The last day in which charges can be approved and costs redistributed prior to generating a department or agency receivable document in AdvantageME. All online activity must be complete before this date including descriptions and reallocations, as well as approvals and final approvals. The cut-off date for each billing cycle is included on the TD Bank Download Cycle Schedule (located on the Procurement Cards page at the Division of Procurement Services website).
Default Account	A department or agency-specific AdvantageME fund accounting (Fund/Dept./Unit/Sub-unit/Object) assigned to an individual cardholder's P-Card. Only one default account can be assigned to any one P-Card and all transactions made with the P-Card will initially use that default account (with the exception of the object code which will automatically be changed to match the merchant type the transaction was with). The cardholder may change the fund accounting through the reallocation function, with the exception of the department or agency code. Any letters in the default accounting code MUST be capitalized.
Merchant Category Code (MCC)	A four-digit number used to classify the primary goods or services provided by a merchant. (MCCG is a group of related merchants.)
Procurement Card (P-Card)	A credit card issued to an employee of the State of Maine for the purpose of making authorized purchases on the State's behalf. The State will issue payment for charges made with the P-Card.
Procurement Card Administrator (PCA)	The Division of Procurement Services employee responsible for administering the P-Card Program for the State and acting as the main contact between the State and the State's banking partner (currently TD Bank).
RE	An AdvantageME receivable document generated by the DAFS General Government Service Center the week after the billing cycle close. This receivable must be paid to DAFS within 5 business days of receipt; therefore, it is imperative that correct transaction documentation be provided to the appropriate DAFS Service Center at the end of each billing cycle.
Receipt / Documentation / Invoice	A merchant-produced document that records the relevant details for each item purchased including quantities, amounts, a description of what was purchased, the total charge amount, and the merchant's name and address (e.g. sales receipt, original invoice, packing slip, credit receipt, etc.). This must match the online transaction amount and be matched to any other related documentation. Note: A copy of the cardholder statement must match the receipts/invoices and accompany the documentation package given to your Service Center.

TERM	DEFINITION
Splitting and Stacking	Prohibited practices wherein a cardholder splits the cost of a purchase that is over the cardholder's transaction limit into two or more charges that are within the cardholder's transaction limit, or splits the cost over two or more cardholders. This may occur on one day or over a period of days. The State of Maine statute requires that all purchases \$5,000 and over must be competitively bid through the process established by the Division of Procurement Services. Splitting and stacking are STRICTLY PROHIBITED and may result in the cardholder's loss of P-Card privileges and/or disciplinary action.
Transaction	A charge or credit associated with a purchase from a merchant.

II. P-Card Basics

OVERVIEW

Who can get a P-Card?

Any employee of Maine State Government can apply for a P-Card. (See the Application Procedures section later in this document.)

What types of purchases can be made with a P-Card?

P-Cards can be used to purchase any goods and some services pertaining to official Maine State Government business. Certain guidelines apply, which are detailed later in this document.

P-Cards with additional authority can also be used for travel-related expenses. (See the Travel Authority section that follows.) The State statutes, rules, policies, procedures, and guidelines for both standard P-Cards and P-Cards with added travel authority are the same. Therefore, use of the terms "Procurement Card" or "P-Card" throughout this document should also be understood to include "Travel P-Card."

P-Cards are for State business use only.

What is the process for making purchases using a P-Card?

Using a P-Card is similar to making purchases with a personal credit card, except the charges are billed directly to the State. The initial payment is made by the Department of Administrative and Financial Services, then billed back every billing cycle to the appropriate department or agency through the AdvantageME RE process. Each department or agency is responsible for paying their RE within 5 business days.

What are the spending limits with P-Cards?

There are two types of spending limits that pertain to P-Cards:

Maximum Single Transaction Limit	\$4,999
Maximum Billing Cycle Spending Limit	\$25,000

Single Transaction Limit. This is the limit on any one transaction amount. The single transaction limit is typically no greater than **\$4,999**. Departments and agencies may establish lower limits on a per cardholder basis.

Billing Cycle Spending Limit. This is the dollar limit of purchasing authority assigned to the cardholder for the total of all charges made during each billing cycle. Typically, this amount will not exceed **\$25,000**. Departments and agencies may establish lower limits on a per cardholder basis.

TRAVEL AUTHORITY

In order to make travel-related purchases under this program, a State department or agency must request to have travel authority added to their P-Card. (A standard P-Card cannot be used for making any travel-related purchases such as airline or hotel reservations.)

Travel P-Cards are intended for use by a State department or agency where one or more central cardholders will perform travel-related (airline and hotel) bookings on behalf of that department or agency's travelers. When traveling, Travel P-Cards may not be used for any food, drink, or incidental travel purchases.

A department or agency with a Travel P-Card should charge all airfare to their P-Card. Cardholders should also charge hotels to the department or agency P-Card (except for any department or agency with a temporary waiver for hotels and/or rental of meeting rooms). Expenses charged on the P-Card should not be included on your "travel expense advance request." The list of department and agency travel coordinators is located on the [Procurement Cards page](#) at the Division of Procurement Services website.

Hotel and lodging expenses must not exceed the published U.S. General Services Administration (GSA) per diem rates. If rates are exceeded without prior authorization, the cardholder or person traveling will be responsible to pay the difference. Please reference the links below for GSA rates and State of Maine Office of the State Controller SAAM policy.

<http://www.gsa.gov/portal/category/21287>

<https://www.maine.gov/osc/travel/per-diem>

III. Cardholder Application & Responsibilities

APPLICATION PROCEDURES

To obtain a P-Card or become an approver, an employee must complete the following steps.

P-Card Applicant

1. Carefully review this entire P-Card policies and procedures document.
2. Complete and submit the Cardholder Application & Agreement Form posted on the [Procurement Cards web page](#).

After the application is processed, the applicant will receive a TD Bank Cardholder Guide via email along with a user ID and temporary password. The P-Card will be mailed separately via postal mail to the address listed on the application.

3. Follow the instructions in the email and cardholder guide to complete the account setup.

P-Card Approver

1. Carefully review this entire P-Card policies and procedures document.
2. Complete and submit the P-Card Approver Application & Agreement Form posted on the [Procurement Cards web page](#).

After the application is processed, the approver will receive a TD Bank Approver Guide via email along with a user ID and temporary password.

3. Follow the instructions in the email and approver guide to complete the account setup.

CARDHOLDER RESPONSIBILITIES

By accepting a P-Card, you (the cardholder) agree to comply with of the following responsibilities.

- Keep your P-Card secure and P-Card Account Number and PIN (personal identification number) confidential. For security reasons, do not store the PIN number with the P-Card. Never write your PIN number on the P-Card.
- Complete the Cardholder Delegation Form when it is necessary for someone other than you, the cardholder, to use the card (the form is located on the [Procurement Cards web page](#)). Also, if you delegate another employee to take administrative

responsibility of your card, the cardholder and designated employee must complete the appropriate Administrative Responsibility Form and send it to the PCA to be kept on file.

- USE THE PROCUREMENT CARD FOR STATE BUSINESS ONLY.
- Do not use the P-Card: a) to purchase from another vendor items that are available through an established Statewide master agreement; or b) as a method of circumventing the competitive bidding process through the Division of Procurement Services (per Maine Statute).

A list of Statewide master agreements can be found at:

<http://www.maine.gov/purchases/contracts/pals.html>. Please note this includes the purchase of office supplies, which must NOT be purchased from any source other than the vendor holding the State's master agreement for office supplies. Any exceptions must be approved by the Division of Procurement Services in writing and attached to the appropriate receipt (including invoice and packing slip) which is turned in to the Service Center.

- Be aware that intentional misuse or abuse of the P-Card may result in the immediate revocation of charging privileges and possible disciplinary action and/or criminal prosecution.
- Do not "split" or "stack" transactions (see Definitions table) to avoid maximum per transaction dollar limits and/or to circumvent State statutes, rules, policies, procedures, and guidelines.
- Obtain and retain receipts/invoices for each transaction and submit those receipts/invoices to the staff responsible for approving the charges in the TD Commercial Plus Card Online System. This must be done at the close of the two-week billing cycle. "No receipt" is not allowed. Transaction approvals (and final approvals) must be done at the end of each billing cycle. The cardholder prints off their statement and matches their receipts/invoices to each transaction (attach any supporting documents such as receipts, invoices, packing slips, confirmations and related email authorizations). The statement with all invoices/receipts and related email authorizations are turned in to your proper approver/manager or Service Center (follow your department or agency policy). Cardholders must keep copies to be used in the event of an audit. It is the responsibility of each Service Center to be sure that proper receipts/invoices and documentation are received for each transaction. (See the section on Documentation and Receipts below.)
- Enter a description of the items purchased in the TD Commercial Plus Card Online System. The description MUST be meaningful and easily understood for audit purposes. If the transaction is related to a master agreement, the MA # must be included in the description field. Failure to comply with this requirement may result in the loss of P-Card privileges.
- Reallocate accounting codes (as necessary) through the online transaction approval process. Proper reallocation and splitting of accounting codes is the most efficient way for the Service Center to process the transactions and pay the RE on time.

- Report a lost or stolen P-Card immediately to TD Bank at (877) 253-4558 (available 24/7), to the cardholder's APCC, and to the PCA.
- Do not accept cash, checks, gift certificates, or store credit in lieu of a credit to the P-Card account when returns are made. Any return must be immediately credited back to the actual credit card with which the original charge was made.
- Be accountable for all charges made with your P-Card and review all transactions against the corresponding support documentation to verify accuracy and validity. This review should be done regularly using the TD Commercial Plus Card Online System and must be done a minimum of every two weeks at the end of the billing cycle. See the TD Bank Download Cycle Schedule posted on the [Procurement Cards web page](#).
- Advise the PCA whenever there is a change in your mailing address, phone numbers, or name. This is imperative as your address is used to mail correspondence or replacement cards. The phone numbers are used to contact the cardholder for fraud. The cardholder has the ability to change their phone numbers on the TD Bank online system. It's highly recommended that one of these numbers be a cell phone for after-hours and weekends. Cardholders must also inform the PCA and APCC when there is a department or agency change, or when the cardholder leaves State service (including retirement).
- P-Cards must be used a minimum of once every 6 months to remain active with TD Bank.

IV. Purchasing Policies & Procedures

GENERAL POLICIES & GUIDELINES

Maximum Spending Limits on P-Cards

Except in rare and unusual circumstances, P-Card purchases may not exceed the maximum single transaction limit (\$4,999) or maximum billing cycle spending limit (\$25,000) established by the Division of Procurement Services. Departments and agencies may request cards with lower single transaction and billing cycle transaction limits.

Prohibited / Restricted Items for Purchase with a P-Card

P-Cards cannot be used to purchase or pay for certain items, and some restrictions apply to other types of purchases as detailed below.

Items that CANNOT be Purchased / Paid for with a P-Card	
<ul style="list-style-type: none"> • Gifts / Gift Certificates / Gift Cards • Contributions / Sponsorships / Pledges • Cash Advances 	<ul style="list-style-type: none"> • Cell Phone Bills • Electricity • Heating Fuel

Items with Restrictions for Purchase with a P-Card	
Capital Equipment	<ul style="list-style-type: none"> • Purchases \$5,000 or more must go through a competitive bid process with the Division of Procurement Services.
Vehicle Fuel	<ul style="list-style-type: none"> • P-Card can only be used to purchase vehicle fuel at designated establishments where the Statewide Contract Fleet Card will not work.
Rental Car (In-State Use)	<ul style="list-style-type: none"> • Cardholders must contact DAFS Central Fleet Management (CFM) before using a P-Card to rent a vehicle for in-state use.
Food, Beverages, Catering & Restaurants	<ul style="list-style-type: none"> • Cardholders must follow the Office of the State Controller, State Administrative and Accounting Manual (SAAM) policy: https://www.maine.gov/osc/administration/saam
eBay & PayPal Payments	<ul style="list-style-type: none"> • Make sure the vendor is reputable, highly rated, and is using Verisign or similar website security. • Do not use a personal account since the P-Card number can be stored and may be accidentally used in personal transactions. • PayPal may be used to make payments if it is the only option, and only if your agency’s policy on procurement allows it. Please refer to your agency’s policy regarding procurement of goods and use of P-Card for direction that may be more restrictive than these guidelines. PayPal makes credit available to account holders, but credit should never be used for work-related purchases.

Any exceptions to the above guidelines must be authorized in writing by the PCA and/or the buyer in the Division of Procurement Services, and the cardholder must include the written authorization as part of the transaction documentation that they submit to the Service Center.



*When making purchases on a master agreement, use a P-Card **OR** a delivery order – NOT BOTH. Doing so creates a duplicate payment to the vendor.*

Unauthorized and/or Inappropriate Card Use

A cardholder who makes an unauthorized purchase with a P-Card, or uses the P-Card in an inappropriate manner, may be subject to loss of the P-Card or disciplinary action up to and including termination, possible criminal prosecution, and restitution. The following steps may be taken to address inappropriate purchases:

- **First offense:** A written warning may be sent to the cardholder and additional training may be offered by the PCA.
- **Multiple offenses after first offense warning:** The cardholder, their supervisor, their approver and the APCC will be notified by the PCA. The P-Card may be suspended following discussion with the appropriate staff. Further action may be taken according to State policies and procedures. The Division of Procurement Services will work with the cardholder's department or agency director/commissioner to take the appropriate measures for any disciplinary action needed.

In the case of an unauthorized, personal purchase, the cardholder will reimburse the State for the purchase and provide documentation proving reimbursement within two weeks. This will be sent to the PCA who will copy for the cardholder's file and then process through the appropriate Service Center.

The cardholder's supervisor and the APCC must submit adequate justification, in writing, to reinstate the cardholder's privileges. Upon receipt and approval of that justification, the PCA will work with the cardholder to obtain any additional P-Card training needed. This may include a review of this policy and procedure documentation, the non-allowable merchant code list, the State statutes and rules, generally accepted accounting procedures (GAAP), and other related subjects.

In addition to the above consequences, the director of the Division of Procurement Services, or designee, reserves the right to apply any appropriate consequence within their authority, including the permanent suspension of cardholder privileges.

PURCHASING PROCESS

P-Card purchases may be made in person at a merchant, over the phone, over secure internet sites, or by mail.

For phone, internet, or mail transactions, follow these steps:

1. Provide the P-Card account number, expiration date, and CVV (card verification code), which is the 3-digit number on the back of the card.



NEVER give a P-Card account number to someone when the call was not initiated by the cardholder. Please report any suspicious activity to the APCC and the PCA. When making online purchases, be sure that the web address includes “https” – the “s” indicates the site is secure.

2. You may also be asked to provide the State of Maine tax exempt number. The merchant is entitled to receive a copy of the appropriate department or agency sales tax exempt form, which can be obtained from Maine Revenue Services. Maine merchants cannot charge sales tax. Out-of-state merchants should not charge sales tax but may not honor our tax-exempt status. Sales tax exemption is allowed for any item or service that stays within the State of Maine ownership. If an item is purchased that will leave the State’s possession, it IS subject to the sales tax.
3. Complete the billing and delivery address. The billing address MUST match the cardholder’s online statement address to verify the cardholder is the authorized user.
4. Confirm that the total order, including tax (if applicable) and freight, does not exceed \$4,999, or the maximum amount allowable per transaction.
5. Packing slips must be matched to the goods received. If the cardholder ordered and shipped an item(s) to another location, the receiver of the goods at that location must certify receipt by initialing and dating the packing slip. The receiver should also note any discrepancies on the packing slip and send the packing slip immediately to the cardholder. This information is needed if it is necessary to return any supplies or resolve billing disputes. It is also used to document State expenditures that may be reviewed by internal and external auditors. See additional information about receipts in the section below.

DOCUMENTATION AND RECEIPTS

For all P-Card purchases, the cardholder must obtain the proper purchase documentation from the merchant. Depending on how the transaction was made (i.e., in person, via internet, etc.) this may include:

- Detailed cash or sales receipts;
- Order confirmations;
- Invoices;
- Packing slips (and department or agency verification of receipt of goods); and
- Any related written authorization for an exception from the Division of Procurement Services.

Reviewing / Approving P-Card Receipts and Documentation

Both the cardholder and approver must review P-Card receipts and documentation for accuracy and appropriateness, including the items on the table below.

Account Number	<ul style="list-style-type: none"> Is the complete 16-digit P-Card account number shown on the receipt? If so, black out all but the last 4 digits of the card number.
Item Descriptions	<ul style="list-style-type: none"> Ensure that item descriptions are included on the receipt and are in the TD Commercial Plus Card Online System expense description. Some merchants' receipts are not itemized. In that case, the cardholder must write a detailed description on the receipt.
High Cost / High End Purchases	<ul style="list-style-type: none"> Review transactions that appear to be higher than one would normally pay and determine whether they are appropriate. Specialty or high-end stores that do not appear appropriate for the items purchased may represent poor judgment or result in an audit inquiry.
Multiple, Same Day Purchases	<ul style="list-style-type: none"> Review any multiple purchases on the same day that might represent split purchases, which are not allowed.
Sales Tax	<ul style="list-style-type: none"> Evaluate whether sales or use tax is appropriate.
Shipping Costs	<ul style="list-style-type: none"> Evaluate whether there are excessive freight, shipping or handling charges.
Items Not Allowed for Purchase / Payment with a P-Card	<ul style="list-style-type: none"> Ensure purchases do not include cell phone bills, electricity, heating fuel, or other non-allowed items. (See section above on Prohibited / Restricted Items for P-Card Purchase along with the Low Cost Services Guidelines posted on the Procurement Cards web page.)
Food / Drink	<ul style="list-style-type: none"> The purchase of food and/or drink must meet the Office of State Controller food and drink policy (State Administrative and Accounting Manual). The documentation must include the name of the official function, date, agenda and list of attendees with proper signatory authority.

Steps for Processing Documentation and Receipts

- Once the cardholder has determined that their paperwork is in good order and matches their statement, they must document and approve their expenses online at: <https://www.centresuite.com>. **This must be completed at the end of the two-week billing cycle according to the deadlines in the TD Bank Download Cycle Schedule (posted on the [Procurement Cards web page](#)).** Please refer to

the TD Bank cardholder guide for instructions on how to enter online descriptions, modify account coding and allocations, and apply approvals.

- a. If a delegate has used a cardholder's P-Card, they must immediately provide all paperwork to the cardholder.
 - b. If a person is administratively managing the P-Card, the cardholder **MUST** immediately turn in receipts to this person so their account can be managed properly within the billing cycle.
2. The cardholder then submits their expense report and receipts to the final approver.
 3. The final approver reviews the documentation, signs off on the expense report, and completes the final approval in the TB Bank system.
 4. The final approver then submits the documentation to the person in the department or agency responsible for accounts payable (or to the Service Center) by the deadline after the billing cycle.

The department and agency Service Centers must ensure all cardholders/approvers are submitting the appropriate expense report and receipts/invoices and other documentation required to substantiate their expenditures. Any deviation or noncompliance will be reported to the PCA at the Division of Procurement Services.



Cardholders must enter expenses and submit their expense reports—and approvers must approve them—within the two-week billing cycle deadlines listed in the TD Bank Download Schedule (on the [Procurement Cards web page](#)). Habitual failure to submit documentation within the established deadlines may result in suspension or cancellation of the P-Card.

Lost/Unobtainable Receipt

In the event of a lost receipt, the cardholder must make every attempt to get a duplicate receipt from the merchant. In the rare event that this cannot be achieved, the cardholder must complete the Lost Receipt Form posted on the [Procurement Cards web page](#) and have it signed by a person with proper signatory authority. This form will serve as a substitute receipt. The cardholder must send an email to the APCC and the PCA notifying them of the circumstances.

If a particular cardholder appears to be losing or not providing receipts on a recurring basis, the approver and APCC should notify the PCA, and the cardholder may be subject to loss of P-Card privileges or other consequences. (See section above on Unauthorized and/or Inappropriate Card Use.)

V. Additional P-Card Policies & Procedures

Merchandise Returns and Exchanges

When it is necessary to make a return, the cardholder must follow vendor specifications and ensure that proper credit is posted for any returned items.

The cardholder must obtain a credit receipt (credit memo) from the merchant and retain that receipt with other receipts to document the purchase and return. The approval process **MUST** still be done on the billing cycle closing, even if the credit has not been processed yet. The cardholder will then maintain a copy of the paperwork until the credit is processed. At that time, the cardholder should note the date, vendor, and amount of the original transaction and send the credit receipt to the Service Center for processing.



*Receiving cash, check, gift card, or store credit in lieu of a credit back to the original cardholder's account is **prohibited**.*

Payment of Receivables (REs)

Each department and agency must adopt guidelines to ensure compliance with the DAFS Procurement Card policies and procedures. This guidance must include the proper review and final approval of the documentation of a P-Card transaction. The cardholder's approver (or staff with adequate signatory authority) should review the documentation to ensure that it is acceptable and that it will permit successful auditing of transactions.

The DAFS, Division of Procurement Services Service Center will submit a receivable (RE) to the department or agency for payment of P-Card transactions. The department or agency must process and make payment within 5 business days of receipt of the RE.

Disputing a Charge

In the event a cardholder notes a discrepancy or erroneous transaction or transaction amount, the cardholder must immediately try to resolve the issue with the merchant. If it cannot be resolved the same day, the cardholder should then begin the dispute process by calling TD Bank Customer Service 1-877-253-4558. It is the cardholder's responsibility to be sure the issue gets resolved and the cardholder receives the appropriate credit to their account.

Cardholders have 60 days to dispute a transaction. If a dispute is NOT filed in 60 days, the right to dispute is lost. In that circumstance, the cardholder and the cardholder's department or agency will be responsible to pay the charge(s) through the RE process. DAFS will not be responsible for these transactions. Any disputes must be reported to the APCC and the PCA. If a cardholder needs assistance, they must contact the PCA.

Fraudulent Activity

TD Bank constantly monitors transactions for fraudulent activity and will contact the cardholder immediately upon finding suspicious activity.

If a cardholder suspects fraudulent activity on their P-Card, the cardholder must immediately contact TD Bank by calling the telephone number on the back of the P-Card. TD Bank will immediately cancel the P-Card and mail a new card (within 7 to 10 days) to the cardholder's statement address.

If a cardholder has fraudulent activity (either identified by TD Bank or by the cardholder), TD Bank will **MAIL** the cardholder paperwork to the address on the cardholder statement profile. The cardholder must complete, sign, and return the paperwork by mail or fax to TD Bank within 10 days. If the cardholder does NOT do this, the State becomes liable for the charge(s) and the cardholder's department or agency will be responsible to pay the charge(s) through the RE process.

Cardholders must report any fraudulent charges to the APCC and the PCA. If a cardholder needs assistance, they must contact the PCA.

Lost, Stolen, or Damaged P-Cards

Cardholders are required to immediately report any lost or stolen P-Card to TD Bank toll-free at 1-877-253-4558 (24 hours a day, 365 days a year). The cardholder **MUST** also immediately notify their APCC and the PCA as soon as possible.

Auditing

The PCA may periodically run transaction reports for all cardholders to review any inappropriate use of cards. Cardholder approvers should run TD Commercial Plus Card Online transaction reports monthly to monitor appropriate use of the card. Approvers should keep statistics on results of monthly audit activities.

NOTE: The Division of Procurement Services may make exceptions to these P-Card policies and procedures as deemed necessary and allowed by State statutes, rules, policies or guidelines. The above information supersedes and supplements the Procurement Card Program revised on March 6, 2017.