



East Georgia Housing Authority Partners Credit Card Policy

Purpose

The purpose of this Credit Card Policy is to facilitate purchases necessary for East Georgia Housing Authority Partners (EGHAP), a consortia of its members authorities, the City of Thomson Housing Authority, City of Warrenton Housing Authority, the City of Harlem Housing authority, and the City of Crawfordville Housing Authority, for operations, lodging and travel for approved EGHAP functions, and to facilitate other necessary transactions where use of a credit card would expedite the transaction in an efficient manner. The purpose of the use of these cards is not to override the procedures set forth in the EGHAP's Procurement Policy, but to provide an alternative method of purchase for necessary goods and services.

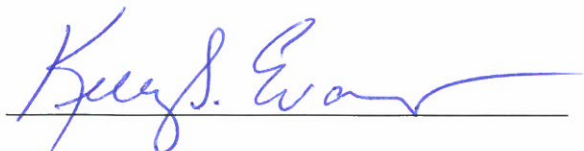
Policies

1. The Executive Director and Finance Manager shall be responsible for the issuance, accounting, monitoring, retrieval and general oversight of compliance with this Credit Card Policy but may designate some of that authority to other senior management staff.
2. Credit cards shall only be issued to the Executive Director and senior management as approved by the Consortia Board. Management may also be issued store credit cards for the purpose of purchasing supplies for their programs or meetings if such purchases cannot be invoiced by the vendor.
3. The credit card can only be used by the designated employee after they have signed the Acceptance and Agreement document to abide by the Terms and Conditions of Use as detailed.
4. The Housing Authority must maintain an up to date list of Authorized Users including date of issue/termination, card limit, etc. This list should be held by the Finance Manager.
5. Credit cards may be used for any authorized EGHAP purchase where the vendor or merchant accepts credit card payments and credit cards are the most expeditious or preferred form of payment.
6. All vendors shall be notified of the EGHAP's tax exempt status and provided with appropriate verification to ensure that EGHAP is not taxed for tax exempted purchases.

7. EGHAP credit cards shall only be used for the purchases of goods and services that are the official business of the East Georgia Housing Authority and its member authorities.
8. Purchase Orders must be obtained in accordance with the EGHAP's Procurement Policy prior to any purchase. Employees responsible for issuing Purchase Orders must obtain a purchase order from their immediate supervisor.
9. Documentation detailing the goods and services purchased with EGHAP credit cards shall be required for all transactions. Adequate documentation shall consist of, but not be limited to, original sales receipts, credit slips, etc. At no time shall the EGHAP approve payment of credit card invoices without adequate documentation. Documentation shall detail the goods or services purchased, the cost of the goods or services purchased, the date of the purchase and the official business for which the goods or services were purchased.
10. All purchases must clearly designate the appropriate authority to be charged. Any items over the capital purchase threshold but be clearly be notated as a capital purchase and added to the capital items inventory.
11. EGHAP credit cards shall not be used for personal uses, personal cash advances, or other merchant category exclusions (i.e. alcoholic beverages, tobacco products, food, etc.).
12. Any employee of the EGHAP who violates the provisions of this Credit Card Policy shall be subject to disciplinary action, up to and including discharge and/or civil criminal action.
13. Employees to whom credit cards are issued for EGHAP purchases shall be responsible for the protection and custody of the credit card. The employee to whom credit cards are issued shall immediately notify the financial institution issuing the card if lost or stolen, and the employee shall notify the Executive Director as soon as possible.
14. Employees shall not knowingly post or otherwise make publicly available credit card data that could potentially result in fraud or unauthorized charges. Any inadvertent exposure of credit card data must be reported to the Executive Director immediately and the credit card must be reissued.
15. Employees to whom credit cards are issued for EGHAP purchases shall immediately surrender all EGHAP credit cards upon termination of employment or layoff from active work status.
16. The credit card shall not impact the cardholder's personal credit references. The EGHAP issued credit card is an EGHAP liability card, not a personal liability card. However, the cardholder does have the responsibility to use the credit card in an appropriate manner, as described in this policy and cardholders will be required to reimburse the EGHAP for any expenditure that is deemed inappropriate or cannot be supported by appropriate documentation.

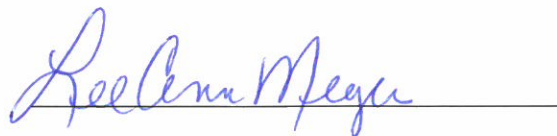
17. The Finance Department shall be responsible for ongoing monitoring of credit card accounts that have online access to detect any evidence of fraudulent credit card activity.
18. The Executive Director or Assistant Executive Director shall review and recommend approval or denial of credit card invoices prior to payment by the Finance Department for payment. The balance due on any credit card account shall be paid in full by the due date listed on the invoice but in no event later than sixty (60) days from the initial statement date. The Finance Department is responsible for the accurate allocation of charges to the correct housing authority.
19. Credit card transactions are hereby authorized for the following methods of acquisition:
 - a. In person: the employee shall present the credit card for purchases of goods and services. The employee shall obtain a receipt for all purchases and credits, and submit the purchase order, receipt and other relevant documents to the Finance Department for reconciliation with the credit card invoice.
 - b. Via telephone or mail order: the employee shall provide the vendor or merchant with the credit card number, expiration date, and other pertinent data necessary to complete the transaction. The employee shall take necessary precautions to ensure that the transaction is valid prior to providing pertinent credit card data. The employee shall properly document the transaction with a purchase order, receipt, packing slips and other relevant documents and submit this documentation to the Finance Department for reconciliation with the credit card invoice.
 - c. Via the Internet: the employee shall provide the vendor or merchant with the credit card number, expiration date, and other pertinent data necessary to complete the transaction. The employee shall take necessary precautions to ensure that the transaction is valid prior to providing pertinent credit card data. The employee shall properly document the transaction with a purchase order, receipt or hardcopy screen printouts, packing slips and other relevant documents, and this documentation shall be submitted to the Finance Department for reconciliation with the credit card invoice.

Approved by the East Georgia Housing Authority Consortia Board, this 16th day of April 2019.



Kelly S. Evans, CME

Executive Director



Lee Ann Meyer

Chairman



**EMPLOYEE ACCEPTANCE AND AGREEMENT
OF CREDIT CARD POLICY**

I have read the East Georgia Housing Authority Partners Credit Card Policy. I fully understand and accept the Terms and Conditions of Use.

I understand and agree that I am personally liable for any expenditure(s) charged to the card that do not comply with the Terms and Conditions of Use.

I agree to immediately repay any funds that do not comply with the Terms and Conditions.

I understand that misuse of credit card(s) could result in disciplinary action up to and including termination and that additional penalties could include professional sanction, debarment, and/or criminal prosecution.

Signed: _____

Authorized Credit Card User

Date: _____

Name: _____

Print Name