

## CREDIT CARD POLICY

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The purpose of this Credit Card Policy is to facilitate purchases necessary for the Housing Authority of the County of DeKalb (a/k/a “Authority” or “HACD”) operation, lodging and travel to approved 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 credit cards is to provide an alternative method of purchase for necessary goods and services. This policy is supplemental to the Authority Procurement Policy.

The Executive Director shall be responsible for the issuance, accounting, monitoring, retrieval and general oversight of compliance with this Credit Card Policy.

Credit cards shall only be issued to HACD employees by written permission from the Executive Director.

Credit cards shall be used for Authority purchase when the vendor or specifics regarding an item deem it necessary to use a credit card as payment.

Any Authority credit card shall normally have an authorized maximum limit of up to \$10,000. When necessary, the Executive Director may choose to increase this limit to correspond with purchase needs.

The CFO shall maintain a list of Authority credit cards. It shall include the credit limit of each card and authorized users of card. This list shall be maintained in a timely fashion and shall be open to inspection upon request.

Credit cards shall only be used for the purchases of goods and services that are the official business of HACD and all purchase shall comply with the Authority’s Procurement Policy. Authority credit cards shall not be used for personal uses, personal cash advances, or other merchant category exclusions (i.e., alcoholic beverages, tobacco products, etc.). Specific vendor cards and or accounts (i.e., Lowes, Home Depot, Hintzsche Fuel) are subject to this policy.

Documentation detailing the goods and services purchased with Authority 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 Authority 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.

Any employee of the Authority who violates the provisions of this Credit Card Policy shall be subject to disciplinary action, up to and including discharge and/or civil or criminal action.

Employees to whom credit cards are issued for Authority 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 Authority if the card is lost or stolen and the employee shall notify the Executive Director as soon as possible. Employees shall not knowingly post or otherwise make publicly available credit card data that could potentially result in fraud or unauthorized charges.

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Employees to whom credit cards are issued for Authority purchases shall immediately surrender all Commission credit cards upon termination of employment or layoff from active work status.

All benefits derived from the use of credit cards shall become the property of the Authority.

The credit card shall not impact the cardholder's personal credit references.

The Executive Director shall review and recommend approval or denial of credit card invoices prior to submission to the Authority for payment. The balance due on any credit card account shall be paid in full by the due date listed on the invoice to avoid finance charges.

Credit card transactions are hereby authorized for the following methods of acquisition:

**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 receipt to the Finance Department for reconciliation with the credit card invoice.

**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 or other document and submit this documentation to the Finance Department for reconciliation with the credit card invoice.

**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, hardcopy screen printouts, and/or other document, and this documentation shall be submitted to the Finance Department for reconciliation with the credit card invoice.

Approved by the Board of Commissioners 11/19/2013, Resolution 14-14