|  |
| --- |
|  |
| **PROCUREMENT CARD PROGRAM (PCARD)** |
| **Minimum Requirements and Guidelines for College-level PCard Programs** |



|  |
| --- |
| 1/1/2012 |

# Table of Contents

|  |  |
| --- | --- |
| Section | Page |
| A. Welcome & Introduction | 1 |
| B. Program Participants: Roles and Responsibilities | 2 |
| I. Card Management |  |
| A. Requesting a Card | 4 |
| B. Training and Agreements | 4 |
| C. Card Distribution, Activation, and Custody | 5 |
| D. Lost or Stolen Cards | 5 |
| E. Credit Limits | 5 |
| F. Change in Card Information or Purchase Limits | 6 |
| G. Canceling a Card | 6 |
| II. Use of Individually Assigned Cards |  |
| A. Definition | 6 |
| B. Authorization to Purchase | 6 |
| C. Placing the Order | 6 |
| D. Sales Tax | 7 |
| E. Transaction Documentation | 7 |
| F. Lost or Unavailable Documentation | 8 |
| G. Tracking Purchases | 8 |
| H. Allocating/Reallocating Transactions | 8 |
| I. Reconciling the Statement | 9 |
| J. Approving Official Review | 10 |
| K. Disputed Transactions | 10 |
| L. Record Retention | 11 |
| III. Restricted Card Use and Prohibited Transactions |  |
| A. Restricted Card Use | 11 |
| B. Prohibited Transactions | 11 |
| C. Violations and Consequences | 13 |
| D. PCard Transaction Audits | 14 |
| IV. Appendix |  |
| A. Glossary | 15 |
| B. Sample Forms | 18 |
| Approving Official Agreement Form | 19 |
| Cardholder Agreement Form | 20 |
| Organization Code Owner Signature Card Delegation | 21 |
| Documentation of Lost or Unavailable Transaction Information Form | 22 |
| Procurement Card Transaction Log | 24 |
| Procurement Card Violation Warning Form (Sample 1) | 25 |
| Procurement Card Violation Notification Form (Sample 2) | 28 |
| Returned Card Receipt Form | 29 |
| PCardholder Acknowledgements | 30 |
| Checklist for PCard File | 31 |
| Monthly Certification and Approvals | 32 |
| C. Merchant Category Code Groups | 33 |

#### Procurement Card Program

**A. Welcome & Introduction**

The procurement card program is established to allow state agencies, departments and institutions to use a state credit card to make small purchases. The goal of the Colorado Community College System (CCCS) Procurement Card Program is to make it easier for System Office employees to acquire goods and services while providing more timely payment to vendors and reducing the number of small dollar payments and purchase orders. In short, it is a purchasing method whereby users in departments are issued a Procurement or Purchasing Card (PCard) to place small dollar orders for state business.

Procurement card purchases are governed by the same statutes, procurement, personnel and fiscal rules that apply to all other purchases and paid by state warrant or check. Additional rules that apply include program policies and procedures.

In accordance with [Fiscal Rule 2-1](http://www.colorado.gov/dpa/dfp/sco/rules/rules.htm), all expenditures, including procurement card transactions, by state agencies, departments or institutions shall meet the following standards of propriety:

* Are for official state business purposes only.
* Are reasonable and necessary under the circumstances.

In addition, the last section of [Fiscal Rule 2-10](http://www.colorado.gov/dpa/dfp/sco/rules/rules.htm) states the following:

“*State agencies or institutions of higher education participating in the procurement card program shall use the state procurement card for purchases at local vendors in lieu of open or other charge accounts. The state agency or institution of higher education’s procurement card administrator and the controller or chief fiscal officer must approve exceptions to this requirement in advance. Open accounts should be closed as soon as procurement cards are available to state agency or institution of higher education personnel.*”

Cardholders and Approving Officials play a critical role in ensuring the success of the procurement card program. The receipt of a procurement card is the college’s demonstration of confidence and trust in the Cardholder. Although the card lists an individual's name it is actually issued to the college, and in turn, the State of Colorado. The college is responsible for the use and payment of purchases with the card. However, Cardholders have primary accountability for the card's security and use. The college’s Procurement Card Program Administrator and each department's Approving Official’s monitor the Cardholder’s use of the card and ensure the accurate recording of expenditures.

Citibank is the card issuer. Each card has multiple controls such as spending limits and/or a specified number of transactions per time period. Every individual who is authorized to use a procurement card and their Approving Official must attend training and sign an agreement to follow program policies and procedures.

We hope you find the CCCS Procurement Card (PCard) Program to be helpful in conducting business for your college. Please do not hesitate to ask questions regarding any aspect of the PCard Program. The CCCS system office welcomes your input and suggestions for improvement of this program.

**B. Program Participants: Roles and Responsibilities**

**Participant** **Role and Responsibilities**

|  |  |
| --- | --- |
| **Allocator or Reallocator**  **(Account Manager in Banner)** | **Role:** Person responsible for allocating transaction charges from the default organization code and account/commodity code to the correct organization code and account/commodity code. (In most instances the Cardholder is also the Allocator or Reallocator).  **Responsibilities:**  Ensures transactions are charged to the appropriate organization and account/commodity code within 2 weeks (10 lag days) of transaction. |
| **Approving Official**  **(Business Manager in Banner)** | **Role:** Person assigned to review Cardholder transactions to ensure compliance with procurement card policies and guidelines. No responsibilities assumed by the Cardholder relieve the Approving Official of their responsibility.   * A Cardholder may not be his or her own Approving Official. * A Cardholder's supervisor may be the Approving Official. * An Approving Official may not be subordinate to the Cardholder. * Each cardholder must be assigned an Approving Official.   **Responsibilities:**   * Reviews and signs-off each monthly account statement and/or any required approval document for Cardholders assigned to Approving Official. For example, Monthly Certification and Approval form. * Ensures that all documentation is received and retained in accordance with PCard and department practices and procedures by monthly deadline. * Documenting and reporting Cardholder violations in accordance with department guidelines. * Notifies Program Administrators of changes in employment status such as transfer and termination. * Verifies that each purchase meets State Fiscal Rules and CCCS policies. * If purchase is made with grant monies, Approving Official also verifies purchase is allowable to program and applicable approvals have been obtained. * Ensures cardholder responsibilities are included in the employee’s job description and annual performance review. |
| **Cardholder** | **Role:** Person issued an Individually Assigned procurement card to make purchases.  **Responsibilities:**   * Custody and use of the card. * Use of card only for official state business. * Immediately reports a lost or stolen card to Citibank. * Purchases in accordance with CCCS guidelines and fiscal and procurement rules. * Obtains and submits adequate supporting documentation for each purchase made. * Reconciles monthly and signs-off on the account statement for each cycle that had transactions. * Contacts merchants to resolve disputes and completes the Transaction Dispute Form (see Appendix), when necessary. * Ensures refunds/credits are posted to the same card account charged. * Ensures that all purchases are charged to the proper organization code and account/commodity code. * Ensures the proper authorization/delegation from the organization code administrator for the expenses reallocated to the respective organization codes. * Notifies Approving Officials of changes in employment status such as transfer and termination. |
| **Program Administrator** | **Role:** Person who is responsible for the agency, department or institution's policies, procedures, card issuance/cancellation, monitoring Approving Officials, management reporting, and development of the program. This individual is the primary interface with the State Purchasing Office and Citibank.  **Responsibilities:**   * Interfaces with the Colorado Division of Finance and Procurement statewide Program Administrator, the CCCS PCard Administrator, and the bank on program matters. * Establishes and updates program policies and guidelines that meet the minimum requirements of statewide policies and guidelines. * Provides training to Cardholders and Approving Officials in the management and use of the procurement card. * Works closely with other department functions (accounting, purchasing, management, etc.) to administer and develop the college’s program. * Maintains records of all Cardholders and other information in a secure manner. * Coordinates the handling of procurement cards including additions, deletions and changes. * Maintains cards in a secure manner until issued to Cardholders. * Develops and issues periodic management reports as needed to monitor the development of the program. * Fosters the development and growth of the procurement card program at CCCS and the individual colleges. * Ensures that program personnel, in accordance with agency guidelines, prepare transaction exception reports for review. * Conducts periodic reviews (audits) to ensure that Cardholder and Approving Official activities are in compliance with program procedures and guidelines. Monthly audits are preferable, and should be conducted quarterly, at a minimum, for all cards. * Reviews diagnostic reports and audits Cardholder transactions and statements. |

#### I. Card Management

**A. Requesting a Card**

All state employees may be eligible to become procurement card Cardholders. Supervisors must approve employees as Cardholders based on their job responsibilities and their need to make purchases. Supervisors also are responsible for recommending card limits as discussed below. The Program Administrator ultimately approves card limits within the overall limits established by the college and the CCCS system office.

An application should be obtained from the Program Administrator or other designated supervisory authority. The form includes Cardholder information, reporting hierarchy, Cardholder controls (limits) and the default organization code for transaction charges. The Cardholder's supervisor must approve the form and submit it to the Program Administrator who reviews it for completeness. The Program Administrator approves the request and submits it to Citibank. The bank issues the card and mails it to the Administrator who retains it in safekeeping until it is provided to the Cardholder.

**B. Training and Agreements**

All new Cardholders and Approving Officials are required to read the procurement card handbook and sign a statement indicating they understand and will comply with the regulations (see Appendix).

Cards are issued to Cardholders after mandatory training is completed and the Cardholder Agreement Form (see Appendix) and Approving Official Form (see Appendix) are signed. Cardholders must also have written delegation approval for the organization codes that will be used for reallocating (Organization Code Administrator Signature Card / Delegated Signature Authority Form) (see Appendix). These agreements outline important responsibilities and expectations. The agreements must be submitted to the Program Administrator and maintained in a secure file.

**C. Card Distribution, Activation, and Custody**

Cards will be distributed upon satisfactory receipt of signed statement and agreements. The Cardholder must safeguard the card by signing it immediately. Each card must be activated in accordance with the procedure explained on the card.

The Cardholder is responsible and accountable for the procurement card and its use at all times. The college is liable and responsible for payment of all transactions unless they are successfully disputed. See “Section III. K. Disputed Transactions” for further information.

**The person issued a procurement card is the only one authorized to use that card – neither the card nor its number may be given to or shared with other employees*.***

**D. Lost or Stolen Cards**

Cardholders are to report lost or stolen cards to the bank **immediately**. Call Citibank Customer Service directly at **800-316-6056**. The Cardholder must also inform the Program Administrator and request a replacement card. The college is liable for all charges until the lost or stolen card is reported to the bank.

**E. Credit Limits**

Credit limits and other controls are established when the card is authorized and approved. At no time may cards be used for single purchases costing more than $5,000. Any single purchase over $5,000 requires a PO. The college may establish lower single purchase limits based on the following guidelines:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Type of User | Single Purchase Limit | Monthly Cycle Limit | Max. Transactions per Day | Max. Transactions per Cycle |
| General Usage - admin, etc. | $ 1,000 | $ 5,000 | 10 | 100 |
| Moderate Usage – program needs | $ 3,000 | $ 10,000 | 10 | 100 |
| High Usage - IT, facilities, etc. | $ 5,000 | $ 25,000 | 10 | 100 |

Merchant Category Code restrictions are assigned to each Cardholder account in compliance with all applicable State and CCCS rules and guidelines. See Section IV for guidelines specific to MCC codes.

**F. Change in Card Information or Purchase Limits**

Cardholders should contact their Approving Official or Program Administrator if card limits are restricting purchases that are required to perform job responsibilities, to update changes in work address, default account codes, etc. The Cardholder's supervisor must approve all changes and all changes are subject to approval by the Program Administrator.

**G. Cancelling a Card**

The procurement card must immediately be returned to the Program Administrator for cancellation if a Cardholder leaves employment or transfers to another division. In the event a cardholder is terminated, transfers, resigns or changes employment status by any other means their card and all Procurement Card Files shall be handled according to the college procedures for exiting employees. In the absence of any established college procedure, all Procurement Card Files shall be turned into the Human Resources Department during the exit interview. Transfers within the same division may also require the return of the card depending on the Cardholder's job responsibilities. A Returned Card Receipt Form (See Appendix) needs to be completed, a copy provided to the employee, and the original retained in the Program Administrator's file.

**II. Use of Individually Assigned Cards**

**A. Definition**

An Individually Assigned card is one that, in addition to including the name of the college, also contains the name of the individual Cardholder on the card. The individual to whom the card is assigned provides a signature on the back of the card. The Individually Assigned card cannot be used by anyone other than the person to whom the card has been assigned.

**B. Authorization to Purchase**

The college has established limits on purchases. These limits apply to PCard purchases, as well. Cardholders must obtain advance written approval for purchases outside their delegated signature authority. Delegated signature authority must be supported by a form on file, signed by the organization code owner. Please refer to CCCS President’s Procedure SP 8-61a Purchasing Approval Policy for further guidelines. In addition to the requirements of Fiscal Rule 2-1, *if purchases are made against a grant or charged to a particular fund, the Cardholder is responsible for ensuring that the charges are allowable.*

**C. Placing the Order**

Orders may be placed in person, by phone, fax, e-mail, internet, or mail. If the order is placed over the internet, make sure it is a secure site. If the order is placed by fax, call the merchant and provide the card number instead of including it on the fax documentation. If the card number is provided over the telephone, the Cardholder should be alert to others in the surrounding area that may hear the card information.

When an order is placed, provide the merchant with the following information:

* The purchase is tax exempt. Provide the merchant with the Tax Exemption number (98-02565 or 98-15145-0000) and/or certificate as requested. The tax exempt number is stamped on all Pcards for convenience. (Refer any requests for certificates to the appropriate person at your college.)
* The purchase is subject to all applicable discounts for higher education, the State of Colorado and any government discounts or price agreement pricing, if applicable.
* Cardholder's name.
* Delivery instructions.
* Request documentation showing the details and pricing for each item ordered.

**D. Sales Tax**

The State is exempt from Colorado state and local taxes and should not be charged sales tax on transactions. Procurement card purchases made in another state or foreign country, however, are not exempt from their state and local taxes. It is the Cardholder’s responsibility to request refunds when taxes are charged or to reimburse the college for the amount of taxes paid. Documentation of efforts to secure a credit from the vendor should be included with the transaction. Instances of taxes paid are subject to an audit action.

**E. Transaction Documentation**

The Cardholder is responsible for ensuring that every transaction has valid supporting documentation. Valid supporting documentation includes:

* A detailed transaction slip from the vendor.
* A signed delivery packing slip.
* Order forms for dues, subscriptions, registrations, or similar documents.
* Detailed invoice showing credit card payment.
* E-mail confirmation from the merchant.
* Copies of original transaction documentation plus itemized documentation for credits

Information contained in supporting documentation **must** include:

* An itemized receipt from the vendor.
* Merchant name.
* Date of purchase.
* Description, price, and quantity of each item purchased.
* Total cost of the order.
* Cardholder name and/or card number.
* Official Function Approval and/or other Approval Request Form (including list of attendees for meetings), if applicable. This form is required for all official functions and any meetings or trainings where food will be served.
* Approval documentation where travel may be required – conference registrations, etc.
* Any Purchase Request Forms required by the college or by the academic departments.
* Explanation of the reason for the purchase, if the business purpose is not immediately apparent.
* IT Routing approval form.

Other supporting documentation that may be required by the college:

* Evidence of reallocation in Banner
* Signature of Cardholder or designee demonstrating receipt of item.

**F. Lost or Unavailable Documentation**

Contact the merchant directly if the original supporting documentation is lost or if the merchant did not provide it. If the merchant cannot provide documentation, complete the Documentation of Lost or Unavailable Transaction Information Form (sample included in the Appendix of this handbook).

**G. Tracking Purchases**

Each Cardholder is responsible for tracking all charges made on their procurement card. All Procurement card files should be kept in a secured location. Best practice is for all documentation for each individual transaction be stapled together and kept in chronological order. Other ideas for a complete file include:

* Retaining documentation in a file or envelope including letters, e-mails, hand-prepared order information with signatures, etc.
* Retaining the authorizing documentation and maintain a log of all purchases. Some supervisors may require employees to maintain a log. An example of a Procurement Card Transaction Log is in the Appendix. See also Section L, Record Retention.
* Documentation should be retained as purchases are made to aid in month-end reconciliations.

**H. Allocating/Reallocating Transactions**

A default organization and account code is established when a card is authorized. Transaction charges are initially posted to the default codes. Each transaction must be reallocated to an account/commodity code and, in some instances, a different organization code. This responsibility may be assigned in writing to the Cardholder or a delegate.

Transaction information is downloaded to the college from Citibank. Through the Banner System, cardholders have the capability to review their transactions in the FAAINVT screen. Each time a transaction is posted to a cardholder’s account, an automatic e-mail is generated from the Banner System notifying the cardholder that there is a charge ready to be reviewed and reallocated. The charge should be reallocated in a timely manner, no more than 2 weeks (10 business days) after the receipt of the e-mail.

Here are some short instructions for reallocating charges using the FAAINVT screen:

1. Login to Banner using the log-in and password given to you from Banner IT Security.
2. Enter FAAINVT in the “Go To” box.
3. Enter the user name in the “Account Manager ID” box. Perform a next block.
4. Perform another next block to reach the bottom of the screen.
5. Scroll through the transactions until the desired transaction is reached. Perform a next block to reach the next screen.
6. Enter the appropriate commodity code for where the charge is to be reallocated. Perform a next block.
7. Clear out all 4 boxes of the accounting string (fund, orgn, acct & pgm). Enter the appropriate organization code and account code for the reallocation. The fund and program will then automatically populate. If necessary, make any other adjustments to the accounting string.
8. If the charge is to be reallocated to multiple organizations or accounts, then enter the dollar amount for the first line. Move to the next line and enter the appropriate fund, account, and dollar amount as before. (Be sure the Bank Column/Box shows “W1” on all lines being used.)
9. Save the entries by clicking on the save icon or using the drop down menu and choosing save.
10. Print a copy of the reallocation screen as backup documentation .

Requiring a copy of the reallocation provides a quick way to check that transactions were reallocated to the correct organization and account codes. In the instance where a charge is reallocated to an incorrect code, changes can be made by the Cardholder until the transaction is fed via FAPINVT (aka “swept”). After having been fed, a journal entry must be done to move the transaction to the appropriate organization and/or account code.

**I. Reconciling the Statement**

Transactions shall be reconciled with the individual statement received from Citibank, which lists purchases posted within the billing cycle. Purchases made near the end of the billing cycle may not appear until the following month’s statement.

The Cardholder must also review transactions as follows:

* Verify that each listed charge/credit is valid and matches with the back-up.
* Ensure that the organization code and account/commodity code is accurate.
* Identify any disputed charges. Attach a copy of the Transaction Dispute Form to the statement for transactions that cannot be resolved directly with the merchant. Retain a copy of all paperwork until the dispute has been resolved.
* Reconcile credits in the same manner as charge transactions.
* Attach all supporting documentation to the statement.
* Attach and sign the Monthly Certification and Approval forms (see Appendix) to the statement and forward it to the Approving Official.

Cardholders have until the 15th of the month following the cycle close date to reconcile, sign, obtain approval from the Approving Official, and submit to Finance/Purchasing for auditing. For example, a statement with a cycle close of November 25th would be due by December 15th. A college may choose to request completed statement documentation earlier than the 15th of the month. Disputed transactions must be reported to the bank within 20 days of the statement cycle date.

**J. Approving Official Review**

Approving Officials must document their review and approval of each account statement received from Citibank, and then forward it along with supporting documentation according to the colleges payment and/or audit procedures. A form such as the Monthly Certification and Approval form may be signed by the Cardholder and Approving Official in order to document the review and approval. Remember that approved statements packets should be submitted no later than the 15th of the month following the cycle close date.

Approving Officials should review each statement to ensure:

* Review and sign-off on each monthly account statement for Cardholders assigned to Approving Official.
* All documentation is received and attached in accordance with PCard and department practices and procedures by established deadlines.
* All Cardholder violations are documented and reported in accordance with department guidelines.
* Each purchase meets State Fiscal Rules and CCCS policies.
* If purchase is made with grant monies, Approving Official also verifies purchase is allowable to program and contains proper approvals by grant personnel.

Violations should be reported to the Program Administrator. Also, in accordance with State of Colorado Fiscal Rule 2-10, all incidents of suspected fraud and abuse of the procurement card, along with any misuse of the procurement card, must be reported to the State Controller’s Office.

**K. Disputed Transactions**

A dispute exists when a Cardholder determines that a charge is improper or inaccurate. Some examples of transactions that should be disputed include:

* Unauthorized charges.
* Differences between the amount authorized and the amount charged.
* Duplicate charges.
* Failure to receive goods.
* Returned goods that are not credited.
* Unrecognized charges.

The Cardholder must attempt to resolve the dispute directly with the vendor and should immediately contact the Program Administrator. Document the dates, times, and matters discussed with the merchant. If the matter cannot be resolved before the end of the billing cycle, the Cardholder or Designee needs to complete a Transaction Dispute Form and attach it to the monthly statement. A copy of the form should be sent to the Program Administrator. Forms are available from Citibank and on the Colorado State Commercial Card Program Website located here: <http://www.colorado.gov/cs/Satellite/DPA-DCS/PA/1201542229318>.

CCCS has 60 calendar days from the last day of the cycle date to dispute a questioned transaction in accordance with contract terms. As a result, any dispute not resolved directly with the merchant 20 calendar days after the monthly statement date should be formally reported as a disputed item with the bank. The Program Administrator will forward the Transaction Dispute form to the bank.

**L. Record Retention**

It is extremely important for the college to retain original signed (by cardholder & approving official) copies of statements and monthly certification and approval forms (in Appendix) with supporting documentation. These files are to be located in a single, secure area available for department access if necessary. Records will be retained in accordance with State Fiscal Rules and federal grant records retention guidelines. Records must be available for review or audit on request.

**III. Restricted Card Use and Prohibited Transactions**

**A. Restricted Card Use**

The college shall not use any other credit or debit card program for general merchandise and services procurements. In addition, the college shall not utilize any card types other than a card with the name of an individual assigned to it ("Individually Assigned" cards) under the Master Agreement between Citibank and the State of Colorado without express, written permission from the Department of Personnel & Administration.

"Individually Assigned" cards may only be issued to an individual. Individually Assigned cards shall not be shared or loaned to any other person.

**B. Prohibited Transactions**

The procurement card may not be used for the following purposes:

* Unauthorized purchases as noted in the table below.
* Purchases generally considered legitimate that are disallowed or not approved by a Cardholder's supervisor or by the college.
* Purchase of goods and services for personal use or for the personal benefit of another individual.
* Cash advances such as cash back with a purchase, cash credit returns, traveler's checks, money orders, and ATM transactions, and cash-equivalent purchases such as gift cards.
* Splitting a purchase to circumvent single purchase dollar limits. The State Procurement Rules require a Purchase Order for all procurements over $5,000. Competitive bidding is required for all single purchases of goods over $10,000 and of services over $25,000.
* Backorders - Backorders could adversely affect future orders because of the "number of transactions" and "dollar amount per day" card limits and should be avoided.
* Travel related transactions (airline travel, automobile rentals, lodging, restaurants) – the State Travel Card administered by State Travel Management Program is the required mechanism for these purchases.
* Alcohol purchases.
* Automobile related products and services – the State Fleet Card administered by State Fleet Management should be used instead.
* Unallowable purchases under the terms of any applicable grant or project.
* Payments on contracts without proper authorized signatures, including internet purchases which require a “click-through” agreement.

As a result of these prohibitions, various merchant categories have been excluded or have been placed “off limits” for use of the card. Credit cards contain a feature that "blocks" purchases at vendors in the following merchant categories. The Appendix contains a representative list of excluded Merchant Category Codes (See Appendix Section C).

The following is a descriptive listing of excluded merchant categories.

|  |  |
| --- | --- |
| **Merchant Category** | **Description** |
| Automotive/Vehicle | Fuel for state vehicles (licensed equipment). |
| Cash /Equivalents | Cash advances, deposit accounts, traveler's checks, foreign currency, money orders, savings bonds, manual or automated cash disbursements, securities, insurance money orders, and wire transfers. |
| Clothing Stores | Furriers and fur shops. |
| Entertainment | Betting including lottery tickets chips at gaming casinos, off-track betting, and wagers at racetracks. |
| Food/Beverages | Meals, alcoholic beverages when consumed in eating places such as restaurants, bars, cocktail lounges, nightclubs, and other drinking places, fast food, packaged liquor stores. |
| Government Services | Court costs including fines, bail and bond payments, tax payments. |
| Lodging | Hotels, motels, and resorts. |
| Personal use | Any goods and/or services for personal use. |
| Retail stores | Furniture, tobacco, duty free items, miscellaneous food stores, convenience stores, markets, specialty stores, and vending machines. |
| Business services/Other services | Employment agencies, temporary help services, computer and data processing services, and truck stop transactions. Services with single entity independent contractors. If a purchase is unclear, please call CCCS Purchasing Office. |
| Transportation | Travel agencies, airport services and airlines, auto rentals, railroads, bus lines, limousines and taxicabs, cruises, boats and ferries, marina services, bridge and road fees, commuter transportation, ambulance services, and other transportation services. |

**C. Violations and Consequences**

It is the Cardholder's responsibility to purchase only items that are necessary to carry out their job requirements and to comply with state Procurement Rules, Fiscal Rules, Personnel Rules and CCCS guidelines. The Program Administrator will establish a Violation Action Policy to determine when PCard suspensions or revocations are necessary. One such policy is a “Three Strike Policy” whereby Cardholder is assessed one strike for any violation, prohibited transaction, or continued disregard of procedures. When 3 strikes have been accrued within a fiscal year (or other established time frame), the card is suspended for 3 months. In the event that another 3 strikes are accrued after the card has been re-instated, the Cardholder’s PCard will be permanently revoked.

Other actions resulting from a violation of the rules may include the following:

1. Investigation.
2. Required additional training.
3. Card suspension and/or termination.
4. Charges may become liability of cardholder.
5. Cardholder’s performance evaluation may be impacted including negative evaluation, disciplinary action including termination. If a college elects to use this consequence, the HR department should be consulted to ensure that evaluation procedures are being followed appropriately.

Any such actions will be preceded by notification to the Cardholder, the Approving Official, and the Controller or other appropriate Supervisor/Authority based on the college’s organization and procedures.

**D. PCard Transaction Audits**

The Program Administrator will conduct periodic audits of all PCard files and transactions. The schedule will be set by each college such that 100% of each Cardholder’s transactions are audited a minimum of four (4) times a year. Based upon cardholder use and past experience, monthly audits may be necessary for some Cardholders. Notification of any violations will be sent to both the Cardholder and the Approving Authority.

**IV. Appendix**

**A. Glossary**

|  |  |
| --- | --- |
| Accountability | The understanding and acceptance that one is answerable and responsible for one’s actions and activities. |
| Approving Official | A department employee responsible for reviewing and approving purchases of designated Cardholders. This includes verifying that purchases are reasonable, in compliance with guidelines, etc. and within budget spending authority. Cardholders may not be their own approving authority. |
| Allocator | Person who prepares the journal voucher, maintains all original documentation, and allocates expenditures in the accounting system. Also, see "Reallocation". |
| Authorized  Purchases | Purchases made in compliance with applicable law and rule, program parameters, purchasing policies and procedures and within approved budget spending authority. |
| Administrator  (Program) | The CCCS/college employee who is responsible for overall administration of the program including program policies, procedures, card issuance/cancellation, monitoring Approving Officials, reporting, training, and development of the program. The primary interface with the State Purchasing Office and Citibank. |
| Citibank | The bank issuing the MasterCard procurement cards for the State of Colorado. |
| Cardholder | The person authorized to make purchases of goods and services for the State in accordance with the policies and procedures of the program. |
| Cardholder Statement | The statement listing all credit card transactions for the Cardholder within the billing cycle. |
| Credit | A transaction reversing previous charges resulting from the return of goods or resolution of a dispute. |
| Cycle Date | The cycle date is Citibank's cutoff date for all monthly transactions (25th every month). |
| Cycle Spending  Limit | The maximum dollar-spending limit a Cardholder may charge during a monthly billing cycle. |
| Default Organization code | The organization code selected by the supervisor for a Cardholder to where all purchases are initially charged. The default organization code is included in the Cardholder's setup information. See Allocator and Reallocation. |
| Dispute | Any transaction appearing on the monthly transaction statement that a Cardholder believes is invalid. |
| Individually Assigned Card | A card that is assigned to an individual – the individual to whom the card is assigned is the only person who may use the card. |
| Internal Controls | The systems that management uses to regulate and guide operations, ensure accountability, and achieve program objectives. |
| Merchant Category Code (MCC) | A four-digit number that describes the type of business that a vendor provides to MasterCard from a predefined list. Transactions at vendors with certain MCC codes may be prohibited and will be declined. See MCC Exclusions in the Appendix. |
| Prohibited Purchase | Purchases that are not made in compliance with applicable law, program parameters, purchasing policies and procedures and within approved budgetary authority. |
| Reallocation | Process used to change the default organization code string. See Allocator and Default Organization code. |
| Single Purchase Limit | The maximum spending (dollar) limit a Cardholder is authorized to charge in a single transaction. The current CCCS limit is $5,000. |
| Transaction (Statement) | This is the monthly (cycle date) statement of summarizing transactions attributable to a credit card. |
| Transaction Authorization | The authorization that the vendor receives from MasterCard to accept or decline a purchase. |
| Transaction Number Limits | The number of individual purchases authorized per day for each Cardholder. |

**B. Sample Forms**

The sample forms that follow are provided for colleges to consider for use in the administration of their procurement card program. If you have any questions as to how to complete any of the forms or which forms apply to different situations please contact the CCCS Procurement Card Administrator.

COLORADO COMMUNITY COLLEGE SYSTEM

**PROCUREMENT CREDIT CARD**

**APPROVING OFFICIAL FORM**

The Colorado Community College System (“System”) is pleased to authorize you to act as an Approving Official under the Colorado Community College System’s Procurement Card Program. This appointment represents CCCS’ trust in you as a responsible employee to monitor the use of the procurement card.

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereby acknowledge my appointment as an Approving Official for the CCCS Procurement Card Program. As an Approving Official, I acknowledge completion of procurement card training and receipt of the Colorado Community College System’s Procurement Card Manual. I have read and understand the Manual. I agree to fulfill the responsibilities outlined in this Agreement and the Manual and subsequent revisions.

As an Approving Official, I understand that I am an internal control point for the Program by ensuring that Cardholders comply with state Procurement, Personnel and Fiscal Rules, Colorado Community College System’s Fiscal Rules, and the provisions of the CCCS Procurement Card Program. I will review all transactions made by each of my Cardholders, ensure original documentation is matched to Cardholder statements, take appropriate action should violations occur, and approve via signature and forward all transaction statements and supporting documentation to the CCCS Procurement Card Administrator.

I understand that Colorado Community College System is liable to Citibank for all charges made by Cardholders and Designees including charges made on a lost or stolen card before it is reported lost or stolen. I also will promptly notify the System's Program Administrator of any suspected or real card misuse or abuse. Purchases must be in accordance with the President’s procedure SP 8-61a Purchasing Approval Policy including obtaining appropriate written approvals in advance of executing purchases.

I understand that the card is the property of CCCS, assigned to Cardholders, and that, in the event of willful or negligent default of the Cardholder's obligations, the department shall take any recovery action deemed appropriate that is permitted by law. Furthermore, I agree to notify the Program Administration immediately in the event that I or any Cardholder under my approving authority is transferred from or is no longer employed by the department.

Approving Official:

Signature: Card Limit/Transaction Limit: \_\_\_$5,000/$1000\_\_\_\_\_\_\_

Print Name:

Cardholder’s Name reporting

To Approving Official

Department VP (if different than Approving Official):

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

COLORADO COMMUNITY COLLEGE SYSTEM

**PROCUREMENT CREDIT CARD**

**CARDHOLDER AGREEMENT FORM**

The Colorado Community College System (“CCCS”) is pleased to provide you with a Citibank, NA Visa Card otherwise known as the Procurement Card (“card”). The card represents the CCCS’s trust in you as a responsible employee to safeguard and protect its asset.

I \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereby acknowledge receipt of a CCCS Procurement Card. As a cardholder, I agree to comply with the terms and conditions of state Procurement, Personnel and Fiscal Rules, the System’s Fiscal Rules, this Agreement and the stated provisions of the CCCS Procurement Card Program User Manual provided to me. I acknowledge completion of procurement card training and receipt of the Manual. I have read and understand the provisions of training and the Manual. I understand that the System is liable to Citibank Visa for all charges made by me. I further understand that any unallowable charges made by me are the liability of the System and are subject to personal liability.

As the holder of the Card, I agree to accept responsibility for the protection and proper use of the Card as outlined in this Agreement and the User Manual. The card is to be used only by me to pay vendors for allowable purchases of goods and services. I cannot use the card for personal purchases or any of the other prohibited items listed in the User Manual. I shall protect the Card at all times to prevent its unauthorized use. I understand that the System WILL audit the use of the Card. Should the Card be lost, stolen or compromised in any manner, I shall immediately advise Citibank (1-800-248-4553) for cancellation purposes and my Approving Official and Procurement Card Administrator. I also agree to reallocate my charges or arrange for reallocation within 10 days of notification. Purchases must be in accordance with the President’s procedure SP 8-61a Purchasing Approval Policy including obtaining appropriate written approvals in advance of executing purchases.

I understand that the Card is the property of the CCCS, assigned to me, and that, in the event of willful or negligent default of these obligations, the CCCS shall take any recovery action deemed appropriate, that is permitted by law. Furthermore, upon notification of my transfer from the System or termination of employment with the CCCS, I agree to return this Card to the Purchasing Department for immediate cancellation.

Applicant:

Signature Date

Printed Name:

Vice-President or Approving Official:

Signature

Default Org Code for PCard: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Org Code Manager (if different):

Signature

Delegated Signature Authority of Cardholder $ On File?

**Colorado Community CollegeS**

**ORG CODE OWNER SIGNATURE CARD**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| For Fiscal Year: | |  | | |  | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |
| **DELEGATE INFORMATION FOR ORG CODE OWNER** | | | | | | | | | | | | | | | | |
| ***I am aware that I am responsible for ensuring adherence to the fiscal management roles and responsibilities policy, State Fiscal rules as well as Procurement Rules, Federal and State laws on the transactions I approve. I accept this delegation.*** | | | | | | | | | | | | | | | | |
| Printed Name: | |  | | | | | | | | | | | | | | |
|  | |  | | | | | | | | | | | | | | |
| Signature: | |  | | | | | | | | | | | | | | |
|  | |  | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |
|  | |  | |  |  | |  |  | | | |  |  | | |  |
| Org Code Number(s): | |  | |  |  | |  |  | | | |  |  | | |  |
|  | |  | | | | | | | |  | | | | | | |
|  | | Vice President/President Direct Report | | | | | | | | Limit $ 200,000 | | | | | | |
|  | | Associate Vice President | | | | | | | | Limit $ 100,000 | | | | | | |
|  | | Director | | | | | | | | Limit $ 10,000 | | | | | | |
|  | | Supervisor | | | | | | | | Limit | $ | | |  | | |
|  | | Other Delegate | | | | | | | | Limit | $ | | |  | | |
|  | |  | | | | | | | |  | | | | | | |
| ***Signature authority, or the ability to approve purchases on my behalf, is hereby delegated as of*** | | | | | | | | | | | | | | | | |
| ***(Date)*** |  | | | | | ***through the end of this fiscal year related to the above*** | | | | | | | | | | |
| ***noted org code number(s). I understand that this delegation will allow the execution of purchases and authorization of payments up to the amount listed above.*** | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |
| *Approving Official/Supervisor (Signature)* | | | | | | | | | *Date* | | | | | | | |
|  | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |
| *Division Vice President/President (Signature)* | | | | | | | | | *Date* | | | | | | | |
|  | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | |
| **ELIMINATION OF SIGNATURE AUTHORITY** | | | | | | | | | | | | | | | | | | |
| PLEASE **REMOVE** THE ABOVE DELEGATED SIGNATURE AUTHORITY: | | | | | | | | | | | | | | | | | | |
| Division Vice President: | | | |  | | | | | | | | | | | |  | | |
|  | | | | *Initials* | | | | | | *Date* | | | | | |  | | |
|  | | | | | | | | | | | | | | | | | | |

**Documentation of Lost or Unavailable Transaction Information Form**

This form is required for any procurement card transaction that does not have documentation from the merchant. Frequent occurrences of lost or a lack of documentation may result in the revocation of card privileges.

Documentation from the merchant is required for all transactions. Documentation includes:

- Receipt and card transaction slip from the merchant

- Packing slip from the delivery

- Invoice showing credit card payment

- Order form for dues, memberships, subscriptions or similar items

**Information**

|  |  |
| --- | --- |
| Transaction Reference # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Cardholder \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date of Purchase \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Approving Official \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Merchant \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Department \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**Description, Quantity, Cost for each Item Purchased**

|  |  |  |  |
| --- | --- | --- | --- |
| **Description** | **Quantity** | **Unit Cost** | **Total Cost** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Total Cost** |  |  |  |

Attach any additional information, correspondence or justification about this transaction.

**Reason Original Documentation Is Not Available**

|  |
| --- |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| |  |  |  | | --- | --- | --- | | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | Date | Cardholder (printed name) | Cardholder Certification Signature | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| |  |  |  | | --- | --- | --- | | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | Date | Approving Official (printed name) | Approving Official (signature) | |

# 

# Instructions: Documentation of Lost or Unavailable Documentation

**Warning**: Repeated use of this form as substitute for original documentation may result in revocation of the Cardholder's procurement card.

### This form is required for any transaction that is not supported by documentation from the merchant.

Cardholder Instructions

* If you do not have the original documentation from the merchant, contact the merchant to request replacement documentation.
* Complete this form whenever you are unable to provide documentation from the merchant for a transaction.
* Fill out all fields through Cardholder Certification Signature.
* Give the completed and signed form to your Approving Official.

Approving Official Determination Instructions

Determine the Violation Status for the transaction based on the following guidelines.

* Violation – A transaction where the Cardholder has not provided documentation from the merchant but the charge appears to be reasonable for state business is to be considered a card violation. A Procurement Card Violation Warning Form does not need to be completed if the Approving Official believes that there has been no willful or negligent action on the part of the Cardholder and the charges appear reasonable for state business. Considerations in determining willful or negligent default include:

a) The Cardholder has tried and been unable to obtain documentation from the merchant.

b) The Cardholder is normally responsible and consistent with providing acceptable documentation.

Action: A copy of this completed form is to be kept with the Cardholder’s statement that lists this transaction.

* Violation and Potential Inappropriate Purchases – A transaction where the Cardholder has not provided documentation from the merchant and the charge does not appear to be reasonable for state business.

# Action: A Procurement Card Violation Warning Form needs to be completed.

**CCCS Procurement Card Transaction Log**

Cardholder Name: Month, Year Page of

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Vendor Ref.# or Transaction ID #** | **Date Ordered** | **Vendor Name** | **Description by Line Item** | **Price** | **Project/Account Number** | **Date Received** | **MBE or WBE\*** |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

\*MBE – Minority Business Enterprise

WBE – Woman-Owned Business Enterprise

**Procurement Card Violation Warning Form (Sample 1)**

**This form is required for any transaction where a violation has occurred.**

**Note: Violations could result in revocation of the procurement card.**

## Information

|  |  |
| --- | --- |
| Cardholder: | Department: |
| Approving Official: | Today's Date: |
| Transaction Reference #: | Transaction Date: |
| Merchant Name: | Amount: |

## Type of Violation

The following violation has been found in reference to the above transaction.

Approving Official Instructions – Obtain information from the Cardholder as to why the purchase was made on the card. Mark the appropriate category below. Contact the Purchasing Office for details on recognizing a violation.

|  |  |
| --- | --- |
| \_\_\_\_\_\_\_\_ | Personal purchase |
| \_\_\_\_\_\_\_\_ | Cash transaction |
| \_\_\_\_\_\_\_\_ | Transaction over $5000 |
| \_\_\_\_\_\_\_\_ | Split Purchase |
| \_\_\_\_\_\_\_\_ | Lack of Documentation - The Documentation of Lost or Unavailable Transaction Information form must be completed and attached. |
|  | **Inappropriate purchase**: |
| \_\_\_\_\_\_\_\_ | Restaurant meals (Unless Cardholder has been granted an exception for official functions) |
| \_\_\_\_\_\_\_\_ | Travel & travel related expenses |
| \_\_\_\_\_\_\_\_ | Motor vehicle expenses unless authorized by the Program Administrator |
| \_\_\_\_\_\_\_\_ | 1099 Reportable Services |
| \_\_\_\_\_\_\_\_ | Other (describe): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| \_\_\_\_\_\_\_\_ | Unallowable purchase under the terms of a grant or similar project |
|  |  |

**Cardholder Explanation** – Explain why the purchase was made on an agency credit card and provide detailed information on what has been done to correct the situation. Attach additional sheet if necessary. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Cardholder Certification** - I hereby acknowledge that the above transaction is in violation of the procurement card policies and that repeated violations could result in revocation of my card. I further acknowledge that I have been warned through the use of this form. I understand that I am permitted to make purchases that are in compliance with procurement card policies and agree to refer to my User Manual or contact my department Program Administrator if I am unsure about card policies or instructions.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| |  |  |  | | --- | --- | --- | | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | **Date** | **Cardholder Signature** | **Printed Name** | |

**Program Administrator Determination and Certification -** Mark appropriate category and take the actions listed.

\_\_\_\_ The above transaction is a violation of the procurement card policies. The Cardholder has been warned through the use of this form. The card will not be revoked at this time.

**Actions –** 1) Obtain the Cardholder’s signature on this form. 2) Send the original of this completed form to the agency's Program Administrator along with the documentation for the above transaction. 3) Keep a copy of this form with the Cardholder’s statement and/or in a separate “violations file” in the department. 4) Provide a copy of this form to the Cardholder. 5) Request that the Program Administrator send a copy of this form to the State Controller’s Office.

\_\_\_\_ The above transaction is in violation of procurement card policies and the credit card is being revoked.

**Actions –** 1) Notify the Cardholder in writing that their card is being revoked. 2) Retrieve the card, destroy it, and request immediate cancellation of the card. 3) Notify the Program Administrator that the card has been revoked. 4) Contact the Program Administrator to determine if there are additional reporting requirements to maintain coverage under the Master Coverage Liability Protection Program. 5) Request that the Program Administrator provide written notification to the State Controller’s Office of this incident.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| |  |  |  | | --- | --- | --- | | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | **Date** | **Program Administrator Signature** | **Printed Name** | |

# Instructions: Procurement Card Violation Warning Form

This form is required for any procurement card transaction where a violation has occurred. Repeated violations could result in revocation of the card.

The Approving Official must make a determination as to whether a transaction is a violation. The Approving Official should follow the instructions below if a determination has been made that a transaction is a card violation.

Approving Official Instructions:

1. Obtain an explanation from the Cardholder as to why this purchase was made on the credit card and what action has been taken to correct the situation.
2. Review the Cardholder’s violation history to determine if the Cardholder has repeatedly had procurement card violations. This history will be a factor in the decision to warn the Cardholder or to revoke the credit card.
3. Evaluate previous card violations for:

* Split purchases.
* Inappropriate purchases.
* Lack of documentation that was determined to be a card violation.
* Personal purchase that was immediately reported and reimbursed or credited by the merchant.

1. Obtain the Cardholder signature in the Cardholder Certification signature section.
2. Submit the form to the Program Administrator for determination of action to be taken.

 Procurement Card Violation Notification (Sample 2)

**Cardholder/Transaction Information**

|  |  |  |  |
| --- | --- | --- | --- |
| Cardholder Name: |  | Approving Official Name: |  |
| Department: |  | Today’s Date: |  |
| Transaction ID: |  | Transaction Date: |  |
| Merchant (Vendor) Name: |  | Transaction Amount: |  |

**Type of Violation**

**This transaction has been found to be in violation of Procurement Card Program policy, as indicated below.**

|  |  |
| --- | --- |
|  | **Cash or Cash-like transaction** - Mandatory 2-strike violation |
|  | **Contract without authorized signature** - Mandatory **1**-strike violation |
|  | **Documentation failure** - Multiple violations may result in strikes |
|  | **Inadvertent personal purchase** (attach proof of repayment or credit transaction) - Mandatory **1-**strike violation |
|  | **Inappropriate purchase** - Mandatory **1**-strike violation |
|  | **Services** without Payment Authorization - Mandatory **1**-strike violation |
|  | **Sharing the card or card number** Mandatory **1**-strike violation |
|  | **Suspected card abuse/employee fraud** (report immediately to Procurement Card Administration) |
|  | **Split Purchase** (item or group of items totaling over $5,000) - Mandatory **1**-strike violation |
|  | **Taxes** - Multiple violations may result in strikes |
|  | **Travel/travel-related expenses** - Mandatory **1**-strike violation |
|  | **Other** (specify): |

**Cardholder Explanation of Purchase**

**Why this transaction was made on a CCCS PCard and what has been done to correct the situation.**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Cardholder Signature/Date

|  |  |
| --- | --- |
|  | The Cardholder has been notified of Procurement Card Program Policy violation through the use of this form. |
|  | I hereby request that Purchasing issue 1 strikes to this Cardholder for this violation. |
|  | I hereby request that Purchasing suspend this Cardholder’s card for \_\_\_\_\_months. |
|  | I hereby request that Purchasing permanently revoke this Cardholder’s card. |

­­­­­­­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Approving Official Printed Name Approving Official Signature Date

|  |
| --- |
| **Return Completed Form to Purchasing**  **By\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

**Returned PCard Receipt Form**

This form is to be completed and given to employees who turn in their card upon transfer, termination or cancellation of the card. The Program Administrator should retain the original copy.

|  |
| --- |
| Division/Agency Name:  \_\_\_\_\_\_\_\_­Colorado Community College System\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Division/Agency Address: |
| \_\_\_\_9101 E. Lowry Blvd.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| \_\_\_ Denver, CO 80230\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  |
| This is to acknowledge the receipt of the State of Colorado Procurement Card |
| No. \_xxxx-xxxx-xxxx-\_\_\_\_\_\_\_\_\_\_\_ from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Employee Name |
| on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  Date |
| This card was destroyed in accordance with agency guidelines. |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **Date Cardholder Signature Printed Name** |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  **Date HR/Liaison Signature Printed Name** |
| This card was cancelled on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in accordance with agency guidelines.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_Terry Hindsman\_\_\_\_\_\_\_\_  **Date Program Administrator Signature Printed Name** |

**Colorado Community College System**

**PCardholder Acknowledgements**

By my signature below, I hereby acknowledge:

1. I have received a copy of the CCCS Handbook for Procurement Policies and Procedures.

2. I have received training on the use of the CCCS PCard and will attend all future periodic trainings for as long as I hold an active card. I understand that procedures and policies include, but are not limited to:

* Prohibition of the following types of transactions: alcohol purchases, travel related expenses (airline, car rental, lodging), personal purchases, cash advances, auto related products and services
* Colorado state taxes will not be charged on the PCard. Purchases made in another state are not exempt from their state and local taxes.
* Split purchases are prohibited
* PCard is to be used only by the Cardholder
* Monthly statements must be approved by both the Cardholder and the Approving Authority and turned into AP for reconciling against the master statement. A copy of the signed statement will be kept in the Cardholder’s PCard file.

3. I will maintain a complete PCard file of all required documentation as detailed on the attached PCard Checklist, and will surrender the complete file as requested by the Purchasing office for audit purposes.

4. I will make reallocations of my transactions in the Banner system within two (2) weeks of receipt of email notification of the transaction.

5. I understand that the CCCS Purchasing office employs a 3 strike rule for internal CCCS process infractions as detailed in the Procurement Policies and Procedures handbook and in training. **My PCard is subject to revocation on the third infraction.** Major violations of state procurement rules will be reported to the State Purchasing Office and are subject to revocation of my PCard and personal liability.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Cardholder Name - Print Cardholder signature

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Purchasing Date

**CHECKLIST FOR PCARD FILE**

For all transactions:

* Copy of signed bank statement
* **Ensure that taxes are not paid** – carry tax exempt certificate with your PCard

For Purchase of Goods:

* Copy of order placed detailing items purchased, unit price and total cost (itemized receipt)
* Charge slip
* Evidence of delivery (packing slip) or signature verifying receipt
* Authorization if charging to cost center other than your own
* Copy of Banner screen showing reallocation

For Purchase of Food:

* Approval Request Form (ARF) or Official Function Form
* Meeting agenda
* Attendee list
* Copy of food order detailing items purchased, unit price and total cost
* Charge slip
* Copy of Banner screen showing reallocation

For Credits:

* Copy of initial purchase
* Credit slip from the vendor
* Copy of Banner screen showing reallocation

**Monthly Certification and Approvals**

**Cardholder**

I have reviewed the attached statement and certify the following:

* The procurement card remains in my custody and I am the sole individual executing transactions via this card.
* The card was used only for official CCCS business, and all purchases comply with State Fiscal Rules, procurement code and CCCS policy and procedures.
* Purchases charged to federal programs are allowable under federal regulations.
* Adequate supporting documentation is attached for each purchase.
* All purchases on the statement are appropriate and any disputed charges have been filed with Citibank and the Program Administrator.
* All charges have been re-allocated to appropriate organization codes and account/commodity codes.

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Approving Official**

I have reviewed the statement and attached documentation and additionally certify the above statements.

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Controller’s Office Only

Received date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Follow up: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reviewed by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date of Review: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**C. Merchant Category Code Groups (MCCG)**

The following is a list of the approved MCCG groups (or templates) for use by CCCS colleges. These groups are based on the State of Colorado MCCG with some adaptations for specific CCCS requirements. Please note that this list is subject to change and the latest version is available from the CCCS Purchasing office.

Any requests for changes to the MCCG should be submitted in writing to the CCCS PCard Administrator in the CCCS Purchasing Office.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CO COMMUNITY COLLEGE SYSTEM - MCC GROUP TEMPLATES** | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **GJA TEMPLATE NAMES:** | **GJA1** | **GJA2** | **GJA3** | **GJA4** | **GJA5** | **GJA6** | **GJA7** |  | **GJA8** | **GJA9** | **GJA10** |  | **GJA**  **TEMP1** | **GJA**  **TEMP2** | **GJA**  **TEMP3** |
| **Rev 11/3/11** | **Primary Program Use:  Purchase &/or Travel :** | **Purchase** | **Purchase** | **Purchase** | **Purchase** | **Purchase or Travel** | **Purchase** | **Purchase** |  | **Travel** | **Travel** | **Travel** |  | **Travel** | **Travel or Purchase** | **Travel or Purchase** |
| **MCC** | **MCC Description** | **General Supply & Retail** | **Other Operating** | **Prof/Office Services** | **Automotive Related** | **Food / Official Function** | **Equipment** | **Special Approvals** |  | **Other Travel** | **Hotel &  Car Rental-SPA Only** | **Travel Agency [Ghost]** |  | **IND Card Travel Cash Access** | **International Travel or Emergency** | **Open Emergency Use** |
| 0000 | NOT POPULATED |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 0742 | VETERINARY SERVICES |  |  | INCLUDE 0742-2842 |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 0742-2842 |
| 0763 | AGRICULTURAL CO-OPS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 0780 | HORTICULTURAL AND LANDSCAPING SERVICES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1520 | GENERAL CONTRACTORS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1711 | AIR CONDITIONING, PLUMBING/HEATING CONTRACTORS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1731 | ELECTRICAL CONTRACTORS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1740 | INSULATION, MASONRY CONTRACTORS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1750 | CARPENTRY |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1761 | ROOFING AND SIDING/SHEET METAL CONTRACTOR |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1771 | CONTRACTORS, CONCRETE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1799 | CONTRACTOR, SPECIAL TRADE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2741 | MISCELLANEOUS PRINTING AND PUBLISHING |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2791 | TYPE SETTING AND RELATED SERVICES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2842 | POLISHING, SANITATION PREPARATIONS |  |  | INCLUDE 0742-2842 |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 0742-2842 |
| 3000-3299 | Airlines |  |  |  |  |  |  |  |  | 3000-3299 Include |  | INCLUDE 3000-3299 |  |  |  |  |
| 3300-3500 | Car Rental Agencies |  |  |  |  |  |  |  |  |  | 3357, 3366, 3389, 3393, 3405 only | iNCLUDE 3300-3500 |  |  |  |  |
| 3357 | HERTZ |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 3366 | BUDGET RENT-A-CAR |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 3389 | AVIS RENT-A-CAR |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 3393 | NATIONAL CAR RENTAL |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 3405 | ENTERPRISE RENT-A-CAR |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 3500-4000 | Hotels & Resorts |  |  |  |  |  |  |  |  |  | INCLUDE 3501-4000 |  |  |  |  |  |
| 4011 | RAILROADS--FREIGHT HOME SUPPLY |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE 4011-4131 |  |
| 4111 | TRANSPORTATION - SUBURBAN, LOCAL COMMUTER |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 4112 | PASSENGER RAILWAYS |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 4119 | AMBULANCE SERVICES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 4121 | LIMOUSINES AND TAXICABS |  | INCLUDE |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 4131 | BUS LINES, CHARTERS, TOUR BUSES |  | INCLUDE |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE 4011-4131 |  |
| 4214 | MOTOR FREIGHT CARRIERS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 4214-4225 |
| 4215 | Courier Services |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4225 | PUBLIC WAREHOUSES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 4214-4225 |
| 4411 | CRUISE LINES |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE |  |
| 4457 | BOAT LEASES AND RENTALS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  | INCLUDE |  |
| 4468 | MARINAS, MARINE SERVICES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE |
| 4511 | AIR CARRIERS NOT SPECIFIED |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |  | INCLUDE 4511-4723 |  |
| 4582 | AIRPORTS, AIRPORT TERMINALS, FLYING FIELDS |  |  |  |  |  |  |  |  | INCLUDE | INCLUDE |  |  |  |  |  |
| 4722 | TRAVEL AGENCIES |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 4723 | PACKAGE TOUR OPERATORS |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE 4511-4723 |  |
| 4761 | TELEMARKETING OF TRAVEL RELATED SERVICES AND V |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 4784 | BRIDGE AND ROAD FEES, TOLLS |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE |  |  |  | INCLUDE 4784-4812 |  |
| 4789 | TRANSPORTATION SERVICES, NOT SPECIFIED |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 4812 | TELECOMMUNICATIONS EQUIPMENT |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 4784-4812 |  |
| 4813 | SPECIAL TELECOM MERCHANTS | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 4814 | TELECOMMUNICATION SERVICE | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 4814-4821 |  |
| 4815 | MASTERPHONE-TELEPHONE SERVICE | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4816 | COMPUTER NETWORK/INFORMATION SERVICES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4821 | TELEGRAPH SERVICES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 4814-4821 |  |
| 4829 | MONEY TRANSFER--MERCHANT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4899 | CABLE, SATELLITE, AND OTHER PAY TELEVISION AND RADIO | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 4899-5111 |
| 4900 | UTILITIES, ELECTRIC, GAS, SANITARY, WATER | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5013 | MOTOR VEHICLE SUPPLIES AND NEW PARTS |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |
| 5021 | COMMERCIAL FURNITURE |  | INCLUDE |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 5039 | CONSTRUCTION MATERIALS NOT CLASSIFIED | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5044 | OFFICE, MICROFILM EQUIPMENT | INCLUDE |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |
| 5045 | COMPUTERS, COMPUTER PERIPHERAL EQUIPMENT |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |
| 5046 | COMMERCIAL EQUIPMENT NOT CLASSIFIED |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |
| 5047 | DENTAL, HOSPITAL, LAB EQUIPMENT AND SUPPLIES | INCLUDE |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |
| 5051 | METAL SERVICE CENTERS | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5065 | ELECTRICAL PARTS AND EQUIPMENT |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |
| 5072 | HARDWARE EQUIPMENT AND SUPPLIES |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |
| 5074 | PLUMBING AND HEATING EQUIPMENT |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |
| 5085 | INDUSTRIAL SUPPLIES, NOT CLASSIFIED | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5094 | WATCHES AND JEWELRY |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 5099 | DURABLE GOODS, NOT ELSEWHERE CLASSIFIED | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5111 | OFFICE SUPPLIES, PRINTING, STATIONERY | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 4899-5111 |
| 5122 | DRUG, DRUGGISTS SUNDRIES | INCLUDE |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE |  |
| 5131 | NOTIONS, PIECE GOODS, AND OTHER DRY GOODS | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5131-5169 |
| 5137 | UNIFORMS AND COMMERCIAL CLOTHING | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5139 | COMMERCIAL FOOTWEAR | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5169 | CHEMICALS AND ALLIED PRODUCTS | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5131-5169 |
| 5172 | PETROLEUM AND PETROLEUM PRODUCTS |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 5192 | BOOKS, NEWSPAPERS, PERIODICALS | INCLUDE |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE |  |
| 5193 | FLORISTS SUPPLIES, NURSERY STOCK |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5193-5310 |
| 5198 | PAINTS AND SUPPLIES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5199 | NON-DURABLE GOODS NOT ELSEWHERE CLASSIFIED | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5200 | HOME SUPPLY WAREHOUSE STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5211 | BUILDING, MATERIALS, LUMBER STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5231 | GLASS, PAINT, WALLPAPER STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5251 | HARDWARE STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5261 | LAWN AND GARDEN STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5271 | MOBILE HOME DEALERS |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |
| 5300 | WHOLESALE CLUBS | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5309 | DUTY FREE STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5310 | DISCOUNT STORES |  | INCLUDE |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE | INCLUDE 5193-5310 |
| 5311 | DEPARTMENT STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 5331 | VARIETY STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 5399 | MISCELLANEOUS GENERAL MERCHANDISE | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 5407 | SECURITY CREDIT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5411 | GROCERY STORES, SUPERMARKETS | INCLUDE |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  | INCLUDE |  |
| 5422 | FREEZER, LOCKER, MEAT PROVISIONS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5441 | CANDY, NUT, CONFECTIONERY STORES |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  | INCLUDE 5441-5511 |  |
| 5451 | DAIRY PRODUCTS STORES |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  |  |  |
| 5462 | BAKERIES |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  |  |  |
| 5499 | MISCELLANEOUS FOOD STORES, MARKETS |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  |  |  |
| 5511 | AUTOMOBILE TRUCK DEALERS, SALES, SERVICE |  |  |  | INCLUDE 5511-5599 |  |  |  |  |  |  |  |  |  | INCLUDE 5441-5511 |  |
| 5521 | AUTOMOBILE TRUCK DEALERS, USED ONLY |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5521-5533 |
| 5531 | AUTO STORES, HOME SUPPLY STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5532 | AUTOMOTIVE TIRE STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5533 | AUTOMOTIVE PARTS, ACCESSORIES |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5521-5533 |
| 5541 | SERVICE STATIONS (W/WITHOUT SERVICES) |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |
| 5542 | FUEL DISPENSER, AUTOMATED |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |
| 5551 | BOAT DEALERS |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5551-5599 |
| 5561 | CAMPER DEALERS, UTILITY TRAILERS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5571 | MOTORCYCLE DEALERS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5592 | MOTOR HOME DEALERS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5598 | SNOWMOBILE DEALERS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5599 | MISCELLANEOUS AUTOMOTIVE DEALERS |  |  |  | INCLUDE 5511-5599 |  |  |  |  |  |  |  |  |  |  | INCLUDE 5551-5599 |
| 5611 | MEN AND BOY'S CLOTHING AND ACCESSORIES STORES | INCLUDE 5611-5661 |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5611-5631 |  |
| 5621 | WOMEN'S READY TO WEAR |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5631 | WOMEN'S ACCESSORY STORES |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5611-5631 |  |
| 5641 | CHILDREN'S AND INFANTS WEAR |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5651 | FAMILY CLOTHING STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5655 | SPORTS APPAREL |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 5661 | SHOE STORES | INCLUDE 5611-5661 |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5681 | FURRIERS AND FUR SHOPS |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5691 | MEN & WOMEN'S CLOTHING | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 5697 | ALTERATIONS, MENDING, TAILORS | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5698 | WIG AND TOUPEE SHOPS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE |
| 5699 | ACCESSORY AND APPAREL STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 5712 | EQUIPMENT, FURNITURE STORES |  |  |  |  |  | INCLUDE | INCLUDE |  |  |  |  |  |  |  | INCLUDE 5712-5735 |
| 5713 | FLOOR COVERING STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5714 | DRAPERY, UPHOLSTERY STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5718 | FIREPLACE, AND ACCESSORIES STORE |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5719 | MISCELLANEOUS HOUSE FURNISHING STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5722 | HOUSEHOLD APPLIANCE STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5732 | Electronic Stores | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5733 | MUSIC STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5734 | COMPUTER SOFTWARE STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5735 | RECORD STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5712-5735 |
| 5811 | CATERERS |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  | INCLUDE 5811-5912 |  |
| 5812 | EATING PLACES, RESTAURANTS |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  |  |  |
| 5813 | BARS, LOUNGES |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 5814 | FAST FOOD RESTAURANTS |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  |  |  |
| 5912 | DRUG STORES and Pharmacies |  | INCLUDE |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE 5811-5912 |  |
| 5921 | PACKAGE STORES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 5921-5940 |
| 5931 | SECOND HAND STORES | INCLUDE 5931-5943 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5932 | ANTIQUE STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5933 | PAWN SHOPS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5935 | SALVAGE AND WRECKING YARDS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5937 | ANTIQUE REPRODUCTIONS STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5940 | BICYCLE SHOPS, SERVICE |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5921-5940 |
| 5941 | SPORTING GOODS STORES |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5941-5943 |  |
| 5942 | BOOK STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5943 | OFFICE SUPPLY STORES | INCLUDE 5931-5943 |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5941-5943 |  |
| 5944 | CLOCK, JEWELRY, WATCH STORES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 5944-5961 |
| 5945 | GAME, TOY, AND HOBBY STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5946 | CAMERA AND PHOTOGRAPHIC STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5947 | CARD, GIFT AND NOVELTY STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5948 | LEATHER GOODS AND LUGGAGE STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5949 | FABRIC, NEEDLEWORK, AND SEWING STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5950 | CRYSTAL AND GLASSWARE STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5960 | DIRECT MARKETING INSURANCE SERVICES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5961 | MAIL ORDER | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5944-5961 |
| 5962 | TELEMARKETING, TRAVEL RELATED |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE |  |
| 5963 | DIRECT SELLING ESTABLISHMENTS | INCLUDE 5963-5969 |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5963-5968 |
| 5964 | CATALOG MERCHANTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5965 | CATALOG AND RETAIL MERCHANTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5966 | TELEMARKETING OUTBOUND |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5967 | INBOUND TELESERVICES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5968 | CONTINUITY/SUBSCRIPTION MERCHANTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5963-5968 |
| 5969 | DIRECT MARKETERS - OTHER | INCLUDE 5963-5969 |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE |  |
| 5970 | ARTIST SUPPLY STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5970-5978 |
| 5971 | ART DEALERS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5972 | STAMP AND COIN DEALERS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5973 | RELIGIOUS GOODS STORES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5974 | NO LONGER USED - VISA |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5975 | HEARING AIDS, SALES, SERVICE |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5976 | ORTHOPEDIC GOODS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5977 | COSMETIC STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5978 | TYPEWRITER STORES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5970-5978 |
| 5983 | FUEL DEALERS |  |  |  | INCLUDE |  |  |  |  |  | INCLUDE |  |  |  | INCLUDE |  |
| 5992 | FLORISTS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5993 | CIGAR STORES |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 5994 | NEWSDEALERS, NEWSSTANDS | INCLUDE |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE |  |
| 5995 | PET SHOPS, PET FOOD SUPPLIERS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5995-5998 |
| 5996 | SWIMMING POOLS - SALES AND SERVICE |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5997 | ELECTRIC RAZOR STORES - SALES AND SERVICE | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5998 | TENT AND AWNING SHOPS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 5995-5998 |
| 5999 | MISCELLANEOUS AND SPECIALTY RETAIL STORES | INCLUDE |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE 5999-6011 |  |
| 6010 | MEMBER FINANCIAL INSTITUTIONS--MANUAL CASH DISBURSEMENTS |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |
| 6011 | MEMBER FINANCIAL INSTITUTIONS--AUTOMATED CASH DISBURSEMENTS |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE | INCLUDE 5999-6011 |  |
| 6012 | MEMBER FINANCIAL INSTITUTIONS--MERCHANDISE AND SERVICES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6050 | QUASI CASH--MEMBER FINANCIAL INSTITUTION |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6051 | QUASI CASH--MERCHANT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6211 | SECURITY BROKERS/DEALERS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6300 | INSURANCE-SALES & UNDERWRITING |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 6300-6513 |
| 6381 | INSURANCE-PREMIUMS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 6399 | INSURANCE-NOT ELSEWHERE CLASSIFIED |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 6513 | REAL ESTATE AGENTS AND MANAGERS-RENTALS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 6300-6513 |
| 6529 | REMOTE STORED VALUE LOAD--MEMBER FINANCIAL INST-MC |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6530 | REMOTE STORED VALUE LOAD--MERCHANT - MC |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6531 | PAYMENT SERVICE PROVIDER - MONEY TRANSFER FOR A PURCHASE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6532 | PAYMENT SERVICE PROVIDER - MEMBER FINANCIAL INSTITUTION |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6533 | PAYMENT SERVICE PROVIDER - MERCHANT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6534 | MONEY TRANSFER--MEMBER FINANCIAL INSTITUTION |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6535 | VALUE PURCHASE-MEMBER FINANCIAL INSTITIUTION |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6611 | OVERPAYMENTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6760 | SAVINGS BONDS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7011 | LODGING NOT SPECIFIED |  |  |  |  |  |  |  |  |  | INCLUDE |  |  |  | INCLUDE 7011-7033 |  |
| 7012 | TIMESHARES |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 7032 | SPORTING AND RECREATIONAL CAMPS |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |
| 7033 | TRAILER PARKS AND CAMPGROUNDS |  |  |  |  |  |  |  |  | INCLUDE |  |  |  |  | INCLUDE 7011-7033 |  |
| 7210 | CLEANING, GARMENT, AND LAUNDRY SERVICES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7210-7261 |
| 7211 | LAUNDRY SERVICES - FAMILY AND COMMERCIAL |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7216 | DRY CLEANERS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7217 | CARPET AND UPHOLSTERY CLEANERS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7221 | PHOTOGRAPHIC SUPPLIES | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7230 | BARBER AND BEAUTY SHOPS |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7251 | HAT CLEANING, SHOE REPAIR AND SHOE SHINE |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7261 | FUNERAL SERVICES AND CREMATORIES |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7210-7261 |
| 7273 | DATING, ESCORT SERVICES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7276 | TAX PREPARATION SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7276-7278 |
| 7277 | DEBT, MARRIAGE, PERSONAL COUNSELING |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7278 | BUYING/SHOPPING CLUBS, SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7276-7278 |
| 7280 | NO LONGER USED - VISA |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7295 | NO LONGER USED - VISA |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7296 | COSTUMES, UNIFORMS - CLOTHING RENTAL |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 7297 | MASSAGE PARLORS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7298 | HEALTH AND BEAUTY SPAS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 7298-7333 |
| 7299 | Miscellaneous Personal Services - not elsewhere classified |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7311 | ADVERTISING SERVICES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7321 | CONSUMER CREDIT REPORTING AGENCIES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7322 | DEBT COLLECTION AGENCIES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7332 | BLUEPRINT AND PHOTOCOPYING SERVICES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7333 | COMMERCIAL ART, GRAPHICS, PHOTOGRAPHY |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7298-7333 |
| 7338 | COPY - QUICK COPY AND REPRODUCTION SERVICE |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 7339 | STENOGRAPHIC and Secretarial Support |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7339-7395 |
| 7341 | WINDOW CLEANING SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7342 | EXTERMINATING AND DISINFECTING SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7349 | CLEANING AND MAINTENANCE, JANITORIAL SERVICE |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7361 | EMPLOYMENT AGENCIES, GYATEMPORARY HELP AGENCY |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7372 | COMPUTER PROGRAMMING, DP SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7375 | INFORMATION RETRIEVAL SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7379 | COMPUTER MAINTENANCE, REPAIR AND SERVICES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7392 | CONSULTING, MANAGEMENT AND PR SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7393 | DETECTIVE AGENCIES, SECURITY SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |
| 7394 | EQUIPMENT RENTALS, FURNITURE RENTAL |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7395 | PHOTO DEVELOPING, PHOTOFINISHING |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7339-7395 |
| 7399 | BUSINESS SERVICES, OTHER |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  | INCLUDE 7399-7524 |  |
| 7511 | TRUCK STOP TRANSACTIONS |  |  |  | INCLUDE |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 7512 | AUTOMOBILE RENTAL |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7513 | TRUCK AND TRAILER RENTALS |  | INCLUDE |  | INCLUDE |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 7519 | MOTOR HOME AND RV RENTALS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7523 | AUTOMOBILE PARKING LOTS AND GARAGES |  | INCLUDE |  | INCLUDE |  |  |  |  |  | INCLUDE |  |  |  |  |  |
| 7524 | EXPRESS PAYMENT SERVICE MERCHANTS--PARKING LOT |  |  | INCLUDE |  |  |  |  |  |  | INCLUDE |  |  |  | INCLUDE 7399-7524 |  |
| 7531 | AUTOMOTIVE BODY REPAIR SHOPS |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  | INCLUDE 7531-7542 |
| 7534 | TIRE RETREADING AND REPAIR SHOPS |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |
| 7535 | AUTOMOTIVE PAINT SHOPS |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |
| 7538 | AUTOMOTIVE SERVICES SHOPS (NON-DEALER) |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |
| 7542 | CAR WASHES |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  | INCLUDE 7531-7542 |
| 7549 | TOWING SERVICES |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 7622 | RADIO, STEREO, AND TV REPAIR SHOPS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 7622-7832 |
| 7623 | AIR CONDITIONING AND REFRIGERATION SHOPS |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7629 | APPLIANCE REPAIR SHOPS, ELECTRICAL |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7631 | CLOCK, JEWELRY AND WATCH REPAIR |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7641 | FURNITURE - REPAIR REFINISHING |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7692 | WELDING |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7699 | MISCELLANEOUS REPAIR SHOPS AND SERVICES |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7829 | MOTION PICTURE AND VIDEO TAPE PRODUCTION |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7832 | MOTION PICTURE THEATERS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE 7622-7832 |
| 7833 | EXPRESS PAYMENT SERVICE MERCHANTS--MOTION PICT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7841 | VIDEO TAPE RENTALS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE 7841-7994 |
| 7911 | DANCE HALLS, SCHOOLS, STUDIOS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7922 | THEATRICAL PRODUCERS, TICKET AGENCIES |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7929 | BANDS, ENTERTAINMENT, ORCHESTRAS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7932 | POOL AND BILLIARD ESTABLISHMENTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7933 | BOWLING ALLEYS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7941 | ATHLETIC FIELDS, COMMERCIAL SPORTS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7991 | TOURISTS ATTRACTIONS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7992 | GOLF COURSES |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7993 | VIDEO AMUSEMENT GAME SUPPLIERS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7994 | VIDEO GAME ARCADES |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE 7841-7994 |
| 7995 | GAMBLING TRANSACTIONS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7996 | AMUSEMENT PARKS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE 7911-7994 |
| 7997 | COUNTRY CLUBS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |
| 7998 | AQUARIUMS |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |  | INCLUDE 7911-7994 |
| 7999 | AMUSEMENT AND RECREATION SERVICES |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  | INCLUDE |  |
| 8011 | DOCTORS, PHYSICIANS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 8011-8211 |
| 8021 | DENTISTS, ORTHODONTISTS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8031 | OSTEOPATHIC PHYSICIANS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8041 | CHIROPRACTORS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8042 | OPTOMETRISTS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8043 | OPTICIANS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8044 | OPTICAL GOODS AND EYEGLASSES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8049 | CHIROPODISTS, PODIATRISTS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8050 | NURSING AND PERSONAL CARE FACILITIES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8062 | HOSPITALS |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8071 | DENTAL AND MEDICAL LABORATORIES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8099 | HEALTH PRACTITIONERS, MEDICAL SERVICES |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8111 | ATTORNEYS, LEGAL SERVICES |  |  | INCLUDE |  |  |  | INCLUDE |  |  |  |  |  |  |  |  |
| 8211 | SCHOOLS, ELEMENTARY AND SECONDARY |  | INCLUDE 8211-8351 |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 8011-8211 |
| 8220 | COLLEGES AND UNIVERSITIES |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 8241 | SCHOOLS, CORRESPONDENCE |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 8244 | SCHOOLS, BUSINESS AND SECRETARIAL |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 8244-8299 |  |
| 8249 | SCHOOLS, TRADE, VOCATIONAL |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 8299 | SCHOOLS AND EDUCATIONAL SERVICES |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 8244-8299 |  |
| 8351 | CHILD CARE SERVICES |  | INCLUDE 8211-8351 |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 8398 | ORGANIZATIONS, CHARITABLE AND SOCIAL | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 8641 | ASSOCIATIONS, CIVIC, SOCIAL AND FRATERNAL | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 8651 | ASSOCIATIONS, POLITICAL |  |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE 8651-8675 |
| 8661 | ORGANIZATIONS, RELIGIOUS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 8675 | ASSOCIATIONS, AUTOMOBILE |  |  |  |  |  |  | INCLUDE |  |  |  |  |  |  |  | INCLUDE 8651-8675 |
| 8699 | ORGANIZATIONS, MEMBERSHIPS, OTHER | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 8734 | TESTING LABORATORIES, NON-MEDICAL |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 8911 | ARCHITECTURAL, ENGINEERING SERVICES |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 8931 | ACCOUNTING, AUDITING AND BOOKKEEPING SERVICE |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 8999 | PROFESSIONAL SERVICES-OTHER |  |  | INCLUDE |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 9211 | COURT COSTS, INCLUDING CHILD SUPPORT |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9222 | FINES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9223 | BAIL AND BOND PAYMENTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9311 | TAX PAYMENTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9399 | GOVERNMENT SERVICES - OTHER | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 9401 | "I-PURCHASING" PILOT - INTERNAL TO MASTER CARD |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9402 | Postal Services - Government Only | INCLUDE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |
| 9405 | INTRA-GOVERNMENT PURCHASES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9411 | GOVERNMENT LOAN PAYMENTS |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9700 | AUTOMATED REFERRAL SERVICE |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9701 | VISA CREDENTIAL SERVER |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9702 | GCAS EMERGENCY SERVICES (VISA ONLY) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9751 | U.K. SUPERMARKETS, ELECTRONIC HOT FILE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 9752 | U.K. PETROL STATIONS, ELECTRONIC HOT FILE |  |  |  |  |  |  |  |  |  |  |  |  |  | INCLUDE |  |
| 9753 | INTRA-COMPANY PURCHASES |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9950 | INTRA-COMPANY PURCHASES (VISA) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |