



CREDIT CARD POLICY

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Date Adopted:	May 26, 2011	Date Revised:	November 20, 2023
Revised By:	Finance Department		

POLICY:

Credit cards will be issued to employees as deemed necessary per position by Program Directors for legitimate NWCCOG business only. Personal purchases may not be placed on a NWCCOG card with the intent of later reimbursement by the employee. Each employee is responsible for spending within the credit limit of issued card (note that many cards are combined on an account with a total limit as well as an individual limit). Employees are expected to carry the NWCCOG tax exempt number with them and notify vendors at the point of sale, particularly for purchases over \$50, that NWCCOG is tax exempt. Under no circumstances is a NWCCOG credit card to be used for the purchase of alcohol, nor will NWCCOG reimburse for the purchase of alcohol. For further detail on permitted Business Expenses, Reimbursements and Per Diem guidelines, see Employee Handbook.

PROCEDURE:

1. All purchase documents and **itemized** credit card payment receipts must be retained by the cardholder for purchases made on a NWCCOG card with the allowable exception of receipts under \$20. For employees of the Energy Program, receipts must be retained regardless of cost. Credit Card receipts are required to. For all itemized receipts, the purpose of the incurred expense as well as the name of all attendees should be written clearly on the expense report (i.e., Lunch for Blake and Joe after tri-monthly Bomb Shelter Group Meeting, Jane-breakfast on the way back from Gummy Bear Conference). If an itemized receipt is not available, the employee must clearly write the aforementioned information in the comment area on their expense report as well as the costs associated with the individual items purchased. Receipts below \$20.00 are appreciated, but not required. Pictures of receipts must be clear and readable.
2. The cardholder is responsible for ensuring receipt of materials and services, and resolving any discrepancies or damaged goods issues, as well as any necessary credits or refunds.
3. Business transactions should not be split into multiple transactions to stay below an assigned dollar limit.
4. Once or twice per month, depending on program requirements, expenses inputted in the Certify Expense Management software must be compiled into an expense report. The cardholder shall verify each charge and ensure a receipt is paired. The cardholder is responsible for coding each charge and writing the reason for the expense in the appropriate field within their expense report. If there are disputed charges, clearly mark them on the Certify report as disputed. The cardholder shall then review and submit an expense report to their supervisor for approval. Upon approval, forward all documents mentioned above to the Fiscal Office for payment.
5. If a credit card is declined or misplaced, the employee is to report this in a timely fashion to their director, who will notify the Finance Department (who may pay if limit is reached) and the Executive Director who can correct the situation. Employees are responsible for contacting the bank's fraud department to confirm or deny expenditures on the account. Employees are also responsible for the best practices and secure use of NWCCOG credit cards.
6. Violations of the above Policies and Procedures are subject to disciplinary action as outlined in the Employee Handbook including, but not limited to, revocation of the employee's NWCCOG Credit Card.