



State of Vermont

Purchasing Card Program

Cardholder Users' Guide

Revision Date: January 1, 2016

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Introduction

Welcome to the State of Vermont Purchasing Card Program. The program will allow for better management of low-dollar state purchases and brings many benefits to you, the State of Vermont, and Vendors.

The purpose of the Purchasing Card Program was to establish a more efficient, cost-effective method of purchasing and paying for small dollar transactions as well as high-volume, repetitive purchases. The program is designed as an alternative to the traditional purchasing process for supplies and services. If used to its potential, the program will result in a significant reduction in paperwork and processing time at all levels. In addition, corresponding work processes associated with ordering and check writing will be eliminated.

The Purchasing Card can be used with any vendor that accepts MasterCard/Visa as a form of payment.

The Purchasing Card Program enables Cardholders to make authorized purchases directly from a Vendor.

Overview

The Cardholder Users' Guide provides the general guidelines for using the Purchasing Card. Please read it carefully. **Your signature on the Cardholder Agreement shows that you understand the intent of the program and agree to follow the established guidelines.**

Specific details pertaining to your business unit will be provided by your Agency Administrator. Information should include your accounts payable contact, single transaction limit, and monthly credit limit as well as the Bank of America Customer Service Number that you should call if your Card is lost or stolen.

The success of the Purchasing Card Program and its continued use depends on your participation and cooperation. Please be sure to read and follow the program guidelines as specified within this Guide.

What is a Purchasing Card?

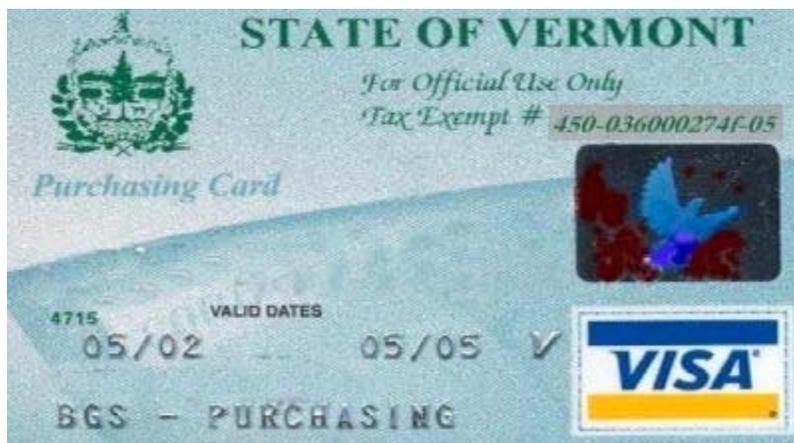
The Purchasing Card is a Visa Credit card issued by Bank of America for the State of Vermont. It is a fast, flexible purchasing tool, which offers an alternative to the existing purchasing processes and provides an extremely efficient and effective method for purchasing and paying for specific purchases. **The Purchasing Card is to be used only for State purchases.**

The Visa Purchasing Card will enable you to purchase non-restricted commodities, and services by telephone or in person, directly from the vendors.

- The Purchasing Card is authorized for purchasing and paying for non-contract transactions with a total value of \$3,500.00 or less per transaction.
- The Purchasing Card is authorized as a form of payment on contracts that have been identified and approved by Purchasing. As such higher transaction limits are approved as there are no specific transaction limits when purchasing from an approved contract.

This coincides with existing purchasing authority.

What does a Purchasing Card look like?



The Purchasing Card Program Has Many Benefits

Cardholder Benefits:

The Card is convenient. It provides a better method for users to make authorized purchases directly from a broader range of vendors. When using the card, you will be able to obtain goods much faster and easier than before. The Card will simplify the purchase process and add accountability. **Through reporting features, the Card will provide information about your purchases.**

State of Vermont Benefits:

The Purchasing Card program will provide a cost-efficient, alternative method for purchasing low-dollar supplies. Built-in card features make the program easy to control and manage. The State of Vermont will benefit from reduced paperwork and processing time at all levels. The Purchasing Card enables all departments to focus on higher value-added activities.

This savings in time and money can be substantial. In addition, we will be able to reduce the number of checks processed to multiple suppliers by issuing one payment each month to Bank of America, the State's card provider.

Vendor Benefits:

Vendors who accept VISA will welcome the Purchasing Card. When they accept the Purchasing Card for business purchases, vendors need not send invoices to the State of Vermont, as they will receive payment directly from Bank of America within 48 to 72 hours.

Acceptance of a Purchasing Card for customer purchases also adds a new marketing strategy to the Vendor's sales portfolio.

General Information:

Parties Involved:

There are various parties involved in the Purchasing Card Program. Those parties are as follows:

Card Issuer: Bank of America was selected as the State of Vermont Purchasing Card Provider. Bank of America's services include issuing Visa Purchasing Cards to State of Vermont employees, providing electronic transaction authorizations, and billing State of Vermont for all purchases made on the cards.

Bank of America's Customer Service: The Purchasing Card Program is serviced using a team approach with Bank of America's Customer Service Center. This center is available 24 hours a day, 7 days a week to assist cardholders with general questions about the Purchasing Card account. If a Purchasing Card is lost or stolen, Bank of America Customer Service must be notified immediately.

The Bank of America Customer Service number is: 1-800-822-5985, option 2 Toll Free

State of Vermont: Arranges with the Card Issuer, Bank of America, to have Purchasing Cards issued to employees approved to receive cards and agrees to accept liability for the employees' use of the cards.

Agency Administrator: An Agency Administrator will be designated within your Department/Agency for questions, issues and administration of the program. **This person will be knowledgeable on all procedures in this Users' Guide.** The Agency Administrator has a direct relationship with the Card Issuer. All Purchasing Card requests must go through the Agency Administrator. The Agency Administrator must approve an employee's request for a Purchasing Card, assign a Departmental Liaison if applicable, submit applications to the Card Issuer, and act as the intermediary in correspondence with the Card Issuer.

Auditor: A person or persons designated by the Agency Administrator to test, review, and verify that Cardholders are in compliance with all Purchasing Card policies.

Departmental Liaison: In some instances, a Department Manager may designate an employee in your Department to be responsible for reviewing transactions of individual Cardholders to make sure the transactions are official business expenses and are classified appropriately. This Departmental Liaison will keep documentation for the Purchasing Card activities within a Division. Departmental

Liaisons are knowledgeable about the Program and can place requests for changes with the Agency Administrator on behalf of the Cardholder and Department Manager.

Cardholder: An employee of the State of Vermont who is designated by the Department Manager, and approved by the Agency Administrator to utilize the Purchasing Card to purchase small dollar supplies and services. **The cardholder is responsible for following the guidelines provided by the State of Vermont in regard to purchases, selection of vendors, and security of the Card.**

Designated/Department Manager: The Designated/Department Manager, or delegated representative, is responsible for designating Cardholders and approving monthly Purchasing Card statements of Cardholders to ensure they meet within State of Vermont policy. The Designated/Department Manager will also assist in assigning Cardholder spending limits and regulations.

Purchasing Card Administrator: The central Administrator located in the State of Vermont's Office of Purchasing & Contracting who coordinates the Purchasing Card Program for State of Vermont and acts as State of Vermont's intermediary in correspondence with the Card Issuer.

Vendor: The merchant from whom a Cardholder is making a purchase.

Accounts Payable Individual: It is recommended by the 15th of every month, the cardholder(s) and/or Departmental Liaison shall forward Purchasing Card Transaction Log/Envelopes to this person. This individual will maintain the Cardholder's Purchasing Card Transaction Logs for audit purposes.

Procedures:

Purchasing Cards will be centrally distributed through the Agency Administrator. When a new card is issued, Bank of America will send it to the Agency Administrator for distribution to the Cardholder. Cards will not be released to Cardholders until each Cardholder has gone through training, received all supplies related to the program **and signed the Cardholder Agreement.**

The following items should be provided to you, the Cardholder, during training:

1. **Cardholder Purchasing Card Agreement:** This is an agreement between the Cardholder and State of Vermont, **which affirms that the Cardholder has read and understands the policy and procedures for the Purchasing Card.** The Cardholder and the Agency Administrator usually sign this agreement at the end of the training session.
2. **Cardholder User's Guide:** This document outlines the state's policies and procedures in regard to the use of a Purchasing Card. It also outlines types of purchases which may be permitted and restricted vendors.
3. **Cardholder Survey:** This document provides a feedback mechanism for the Cardholder to inform the State of Vermont about how the program is working on a day- to- day basis, report on vendor success, and give suggestions for improvements.
4. **Purchasing Card Transaction Log:** The Cardholder must use this form to record purchases and returns during the reconciliation process.
5. **Statement of Disputed Items Form:** The Cardholder may use this form if they are disputing a transaction that appears on their Cardholder Memo Statement.
6. **Replacement Receipt Form:** The Cardholder must use this form if they cannot obtain or have lost an original receipt. This is a rare item. **The Cardholder must attempt to obtain a copy of the original receipt. This form must be approved by the Department Manager. Overuse of this form will result in your card being suspended or cancelled.**

More information on these Procedures will be provided throughout this User's Guide

Cardholder Eligibility:

You were selected to receive a Purchasing Card because you should have job responsibilities that require the purchase of certain types of goods or services.

- You must be a permanent or limited status or exempt employee of the State of Vermont, nominated by your Department Manager, and approved by your Agency Administrator.
- If applicable, you will be assigned a Departmental Liaison selected by the Agency Administrator.
- Your Cardholder Status falls into one of two categories:
 - Purchasing only
 - Purchasing and Travel combined
- Your Department Manager or Departmental Liaison will tell you which category of purchases you may be permitted to make.
- The Department Manager is responsible for designating Cardholders, and will assist in assigning each Cardholder spending limit. You must verify the transaction and credit limits assigned to your Purchasing Card with your Department Manager or Departmental Liaison.

Receiving a Purchasing Card:

Before receiving a Purchasing Card, you are required to take the online training on the use of the card and sign the State of Vermont Purchasing Card Cardholder Agreement (Attachment I). Note: Departments may require additional training as well. **By signing this Agreement, you indicate that you understand the intent of the Program, and will comply with all guidelines of this Users Guide as well as the State of Vermont Policies and Procedures relating to purchase of goods and services and the expenditure of State of Vermont funds.**

The State of Vermont Purchasing Card should always be treated with at least the same level of care that you treat your own personal credit cards.

- Sign your Purchasing Card immediately upon receipt.

The only person entitled to use the card is the person whose name appears on the face of the card. **The card may not be loaned to or used by any other person for any reason.**

How to Use the Purchasing Card: Purchasing Card Use:

The Purchasing Card works just like your personal credit card, except the State of Vermont pays all charges in full. The Card enables you to purchase non-restricted commodities and services by telephone or in person, directly from vendors. Your Purchasing Card is to be used only for State business. **Any violations or misuse of the Purchasing Card may result in immediate suspension or cancellation of your card.**

The Purchasing Card is flexible and safe, and offers an alternative to the existing Purchasing process. It provides an extremely efficient and effective method of purchasing and paying for small dollar transactions as well as high volume repetitive purchases.

- The Purchasing Card is authorized for purchasing and paying for non-contract transactions with a total value of \$3,500.00 or less per transaction.
- The Purchasing Card is authorized as a form of payment on contracts that have been identified and approved by Purchasing. As such higher transaction limits are approved as there are no specific transaction limits when purchasing from an approved contract.
- Please ensure you work with your Department Administrator to have the higher limits set. Such contracts appear on the Purchasing Card Approved Contract Listing on the web at:
<http://bgs.vermont.gov/sites/bgs/files/pdfs/purchasing/BGS-Purchasing-PCard-contracts.pdf>. The Purchasing Card Approved Contract Listing is updated on a quarterly basis. **Note: It is your responsibility to verify contract pricing on items and to ensure that the items are received when using the Purchasing Card.**
- The Purchasing Card is authorized as a form of payment for Travel Expenses, for certain Users. If you have this authorization, the Purchasing Card may be used to purchase airline tickets, hotel room and tax, and car rentals. Entertainment expenses, including restaurants are not permitted. **Note:** Not all Purchasing Cards are authorized for Travel Expenses.
- The Purchasing Card may be used as a form of payment for state sponsored activities and/or events such as catering needs for jurors, etc. In such instances, Agencies/Departments must receive prior authorization from the State of Vermont Purchasing Card Administrator.
- Many items purchased under Blanket Delegation of Authority #1 (BDA#1) may be purchased using the Card.

Travel Expenses

To be issued a Purchasing Card that can also be used for travel related expenses, a Cardholder:

- is required to travel for department business,
- must be familiar with the travel policies and procedures set by the State

Use of the Card is strictly for 100 percent allowable travel costs incurred while conducting department business. The traveler must provide the hotel a personal credit card in their name or cash deposit for personal incidental expenses they may incur during their stay at the hotel.

The only person who may authorize purchases on the Purchasing Card is the person whose name appears on the face of the Card. The Card or account number cannot be loaned to another person. Violations will result in immediate card cancellation.

Below are examples of allowable and unallowable travel charges to the purchasing card:

ALLOWABLE	UNALLOWABLE
Registration Fees	Meals
Hotel Room (room charge and application taxes)	Movies
Airfare and travel agency surcharges	Personal phone calls
Car rental	Gift shop purchases
Parking & Tolls	Hotel bar
Car Fares	Other hotel services
Business phone calls (if no phone-card)	Gasoline
Internet	Restaurants & Bars

The same travel regulations apply when using the Card as when using other payment methods. An authorization for out-of-state travel is required in addition to the documentation required for tracking Purchasing Card transactions.

The Cardholder must:

- Obtain prior approval for travel in accordance with Administrative Bulletin 3.4.
- Determine if the travel related expenses are within their Purchasing Card spending limits.

- Authorize only travel expenses that are 100 percent allowable under the states travel reimbursement policy.
- **Advise the Merchant that the purchase will be paid using the Visa Purchasing Card.**
- For in-state travel: **Inform the merchant that the purchase is exempt from State of Vermont sales taxes.** Be prepared to provide a sales tax exemption certificate to the vendor. Before signing any transaction receipts, review the receipt given by the Merchant and **if state sales taxes are charged, request a credit from the Merchant for the amount of the taxes charged.** If the merchant refuses, the Cardholder must provide a written notation on the receipt of the merchant's refusal to grant tax-exempt status.
- If the transaction is by phone, mail order or electronic, advise the Merchant not to charge your card prior to receipt of services except in certain circumstances such as registration fees and airline tickets.
- If reservations must be cancelled, the traveler must notify all applicable airlines, hotel and auto rental vendors immediately and obtain cancellation numbers for each reservation. Failure to do so could result in the traveler being required to reimburse the department for costs of the unused services.

Registration Fees

The purchasing card can be utilized for the payment of registration fees for a conference, convention, seminar or training course. Multiple registrations can be charged on the same purchasing card if employees are attending the same class or event on the same dates.

Record Keeping for Travel

The Cardholder shall retain all transaction receipts/credits for travel.

- Receipts must be itemized to show the type of service, quantity and rate. If, for example, a hotel receipt does not show the room rate and any other charges itemized each day, the **Cardholder must request a revised receipt that is itemized.**
- Review hotel receipt for accuracy and inclusion of personal charges.
- Original receipts must be placed in the Cardholder's Purchasing Card Transaction Log/Envelope along with the approved travel authorization.
- If receipts are lost, you must attempt to obtain a copy from the vendor. If paying for expenses of another employee, a copy of their travel authorization must be included.

Key Cardholder Responsibilities:

The Purchasing Card may not be used for entertainment, cash and other categories as included in the Listing of Restricted Vendors (Attachment II) and depending, upon your Cardholder Status you may not be able to use your Card for travel expenses. **Your misuse of your Purchasing Card may subject you to disciplinary action, up to and including termination.**

Cardholders shall:

- Use the Purchasing Card for State business purposes only.
- Maintain the Purchasing Card in a secure location at all times.
- Adhere to the purchase limits and restrictions assigned to your Purchasing Card.
- Obtain and reconcile all sales slips, register receipts, and/or Purchasing Card slips and/or provide it to Departmental Liaison for reconciliation, approval and allocation of transactions to Bank of America's Cardholder Memo Statement.
- Attempt to resolve disputes or billing errors directly with the vendor and notify Bank of America if the dispute or billing error is not satisfactorily resolved by faxing Bank of America the required Dispute Form (Attachment IV).
- Ensure that an appropriate credit for the reported disputed item or billing error appears on a subsequent Cardholder Memo Statement.
- Immediately report a lost or stolen card to Bank of America at 1-800-300-3084 (24 hours a day, 365 days a year).
- Immediately notify his or her Agency Administrator of a lost or stolen Purchasing Card at the first opportunity during normal business hours.
- If a Vendor does not accept Visa, contact your Agency Administrator.
- Report erroneous and emergency transaction needs to the Departmental Liaison and/or Agency Administrator during normal business hours.

The Cardholder shall NOT:

- Allow other individuals to use the Purchasing Card assigned to you.
- Accept cash in lieu of a credit to the Purchasing Card account in the event of a refund for any reason.

The following important points should be reviewed before using the Purchasing Card:

- Your Purchasing Card is issued in **your** name. All purchases made on the Purchasing Card must be only **yours**. You are responsible for the security of the Purchasing Card and the transactions made with it. **If guidelines are not followed you may be subject to disciplinary action, including termination.**
- The Purchasing Card is not for personal use. Use for official business only.
- You can use the Purchasing Card at any vendor or service provider that accepts Visa and is not restricted. Your Card may be used for in-store purchases, mail, telephone, internet, or fax orders.
- You may use the Purchasing Card to purchase supplies and services less than the Single Transaction Limit established for your card. In most cases, the Single Transaction Limit has been set at \$3,500.00 however the transaction limit is established by your manager.
- You must not exceed the credit limit assigned to your Purchasing Card in a given billing cycle. In case of an emergency your card limit may be increased with authorization from your division director or appointing authority.
- The Purchasing Card must be returned to the Agency Administrator upon request.
- **The Purchasing Card is not intended to avoid or bypass appropriate purchasing or payment procedures. This program compliments the existing processes available. If advanced approval is required from the Office of Purchasing & Contracting before purchasing an item, such approval must be granted before paying for the item with the Purchasing Card.**

Purchasing Card Controls:

The Purchasing Card Program adds more accountability and convenience through a variety of control features built in at the card level that provide for management reporting. For instance,

- The Program allows the State to control spending limits and/or transaction limits.
- The Program allows the State to designate where spending is allowed by utilizing Merchant Category Code (MCC) blocking, which restricts Purchasing Card use for payment of certain types of Vendors.
- The Program allows the State to set controls at an Agency/Department Level and/or Employee Level.

Transaction Limits:

All Purchasing Cards are assigned a transaction limit. A transaction limit or single purchase limit is the amount available on the Purchasing Card for an individual purchase. **A transaction includes the purchase price, and freight.** You should not attempt to make a purchase greater than your approved amount. Your Agency Administrator must also approve and process changes to your transaction limit.

Purchase of items or services off-contract may not exceed the per transaction limit. However, if the purchasing card is used to purchase items or services on contract with the State for a price in excess of \$3,500.00, the single transaction limit may be exceeded with approval of the Agency Administrator. This exception applies ONLY to items on State Contracts that appear on the Purchasing Card Approved Contract Listing. Reference Attachment "III", and the web at <http://bgs.vermont.gov/sites/bgs/files/pdfs/purchasing/BGS-Purchasing-Pcard-contracts.pdf>. The Purchasing Card Approved Contract Listing is updated on a quarterly basis.

Note: It is your responsibility to verify contract pricing on items and to ensure that the items are received when using the Purchasing Card.

Restricted Vendors:

The Purchasing Card Program and the State of Vermont require that Purchasing Card use with certain types of Vendors be restricted.

For instance, with regard to Travel Expenses, the Purchasing Card may be used to purchase airline tickets, hotel room and tax, and car rentals. Entertainment expenses, including restaurants are not permitted. You will not use your Card for cash transactions, to receive cash credits or to make non-business, personal purchases.

Also, similar to the State's use of expense codes to describe purchases, a merchant category code, a 4-digit number, is assigned by a merchant's credit card processor according to category or type of business a merchant conducts.

The Purchasing Card Administrator designates each Merchant Category Code as allowable or restricted, and you will be blocked-out at the point-of-sale for all transactions with unauthorized merchant types.

Please refer to the List of Restricted Vendors in the back of this manual for the types of vendors at which the Purchasing Card may not be used (Attachment II).

NOTE: Just because a vendor may not be restricted does not mean that it is an acceptable purchase.

If you present your Purchasing Card for payment to the Vendors on the Restricted List, the authorization request will be declined. If you feel a particular Vendor should be added or deleted, contact the Purchasing Card Administrator.

Credit Limits:

All Purchasing Cards have monthly spending limits. Limits may vary for each Cardholder and will be established by your Agency Administrator in conjunction with your Department Manager.

The State of Vermont may adjust individual card limits as determined by demonstrated need. In order to change limits on your card, your Agency Administrator must request the change through the Bank for processing. **Please allow 2 to 3 days to process any changes.**

Cardholder Liability:

The Purchasing Card is a Purchasing charge card and will not affect your personal credit. It is your responsibility to ensure that the Card is used within stated guidelines of this Manual. **Failure to comply with program guidelines may result in permanent revocation of the Card, notification of the situation to management, and disciplinary action in accordance with State of Vermont Policies and Procedures relating to disciplinary action and termination for cause.**

Purchasing Card Payment:

Employees do not pay their own monthly statement. The program does not affect your credit rating in any way. However, abuse of the Purchasing Card (i.e. incurring personal expenses or expenses without authorization) may result in liability to the State of Vermont for recovery of such unauthorized expenses. The Purchasing Card program carries corporate, not individual, liability.

Purchasing Card Security:

You are responsible for the security of your Card. This Card must be treated with the same level of care that you would use with your own personal charge cards, even though the liability associated with the use of this Card lies with the State of Vermont. Guard your Purchasing Card account number carefully. It must not be posted in a work area, or left in a conspicuous place. It should be kept in an accessible but secure location.

Your name will appear on your Purchasing Card and you are the only person authorized to use your Card. The Purchasing Card is to be used for State business only.

The Purchasing Card must be returned to your Agency Administrator upon terminating employment with State of Vermont or transferring Departments within State of Vermont. It is preferable that your card be returned to your Agency Administrator two weeks prior to your last day of service.

Storage of Your Purchasing Card:

Keep your Purchasing Card in an accessible but secure location. Since you are the only person authorized to use the Card, it needs to be accessible only to you.

Purchasing Card Number:

Guard your Purchasing Card account number carefully. Do not post it at your desk or write it in any other place that is accessible by others.

Lost or Stolen Cards:

You must report a stolen, lost or misplaced Purchasing Card immediately by phone to Bank of America by calling **1-800-300-3084**. The Bank of America Representatives are available to assist you 24 hours a day, 365 days a year. Immediately notify your Departmental Liaison and/or Agency Administrator of a lost or stolen Purchasing Card at the first opportunity during normal business hours.

Your Purchasing Card will be automatically suspended by Bank of America and a new Purchasing Card will then be issued to replace the stolen, lost, or misplaced Card. Prompt action can reduce the state's liability for fraudulent activity.

The State of Vermont Purchasing Card must always be treated with at least the same level of care that you treat your own personal credit cards.

Completing a Purchasing Card Transaction:

Follow these general guidelines when using your Purchasing Card to make a purchase:

- Determine if the transaction is an acceptable use of the Card, and if it is within the spending limits assigned to your Card.
- Ensure the materials to be purchased are not on the list of items that must be procured through normal Purchasing Department Procedures.
- Telephone, visit or fax the vendor that you selected to place an order. You can also place order on-line via the world-wide-web. Your vendor will require the following information:
 - Your Name
 - Your Purchasing Card Number and Expiration Date
 - State of Vermont Sales Tax Exempt Status. The State of Vermont is exempt from paying Sales and Use Tax within the State of Vermont. The tax exempt number is printed on the face of your Purchasing Card. **You must make every effort to inform the Vendor that the State of Vermont is tax exempt, if applicable.** When sales tax is charged, if not applicable, you may be required to obtain a credit from the Vendor for the amount of sales tax charged.
- If you place an order over the Internet using the world-wide-web, there should be a screen showing exactly how much your Card will be charged, including shipping. **Print this page from your browser and keep and/or provide your Departmental Liaison with a copy.**
- If ordering by telephone or fax, keep and/or provide your Departmental Liaison with a copy of the order blank or description of the order.
- **Shipments to your home are not allowed.**
- Do not allow the vendor to make a partial shipment or back order the balance, and charge you for the total quantity.
- At time of order placement, complete all required information on your Purchasing Card Transaction Log (discussed in detail further on).
- Obtain a copy of the charge slip, sales receipt and/or packing slip.

Receiving Supplies and Services:

If your purchase is made via mail or telephone, ask the Vendor to include the receipt with the goods when shipping the product.

Make sure the Vendor correctly filled your order. Verify that you received all of the items in the quantities that are specified on your Purchasing Card receipt or priced packing list.

Verify that Sales Tax was not charged.

Add additional information to the Purchasing Card Transaction Log if applicable, and place the charge slip, sales receipt or any other information related to the transaction in the receipt envelope.

Provide expediting/order follow-up as necessary, including tracing of lost shipments and filing claims for damaged shipments. You may request guidance in these areas from the Departmental Liaison or Agency Administrator; however the responsibility for taking appropriate actions in these areas remains with you.

Summary:

- Ensure all goods and services ordered have been received.
- Retain all Purchasing Card sales slips, itemized receipts, priced packing list, and shipping documentation for your records.
- Contact the Vendor to request a duplicate invoice if the original is lost.
- **Remember, although other functional areas of the State may be available to provide guidance to you, the responsibility to complete the purchase from a Vendor rests solely with you, the Cardholder.**

Vendor Participation:

If you find you have a Vendor you frequently use, however, that Vendor does not accept the Visa card, notify your Agency Administrator or Departmental Liaison.

Purchasing Card Transaction Log/Envelope:

Enclosed in this Cardholder Users' Guide is a sample Purchasing Card Transaction Log. The Transaction Log's an envelope with a log printed on the front and is intended to provide assistance as well as an additional method for expenditure tracking while using the Purchasing Card. The Transaction Log works as a summary of your purchases for a given billing cycle and can be used to easily reconcile against the Cardholder Memo Statement.

Some Cardholders will be responsible for maintaining a Purchasing Card Transaction Log, while others will be assigned a Departmental Liaison who will take responsibility for maintaining the Purchasing Card Transaction Log on behalf of the Cardholder.

In every situation, you are required to obtain a receipt when using your Purchasing Card. It is every Cardholder's responsibility to ensure there is a receipt for each purchase. Your receipts must be kept in the Purchasing Card Transaction Log/Envelope. This envelope must be forwarded to the Accounts Payable Individual assigned to your Department, Division, or Unit at the end of each cycle for storage. Transaction logs must be kept for auditing purposes per your Agency/Departments record retention schedule and/or three (3) years after the State's financial audit.

- Cardholder's must maintain a Purchasing Card Transaction Log/Envelope. Those Cardholders and/or Department Liaison will have access to WORKS web-based software, and therefore the ability to verify and/or reallocate purchase transactions within 24 hours of the purchase. We recommend that you go on-line once a week to reconcile transactions. By completing your Transaction Log and maintaining all receipts in the envelope, you will easily be able to reconcile against your Cardholder Memo Statement.
- The Log allows you to identify an alternate accounting code to be charged for your purchase if different than the default accounting code assigned to your Purchasing Card.

Another use for your Transaction Log is to track your credit limit. Also, the Transaction Log and the receipts will be your back up to the monthly Purchasing Card charges recorded on the Cost Center Reports generated by your Agency/Department.

You are required to use a new Transaction Log for each month's purchases. Record in the Log each time a purchase is made. Provide a brief description of the item or service to identify the purchase as an authorized one.

The Transaction Log requires the cardholder signature as well as the Designated/ Department Managers or Departmental Liaison's signature.

Account Codes/Cost Centers:

Each individual Purchasing Card has been assigned a default accounting code, also referred to as a Cost Center. Every item or service purchased using the Purchasing Card will be charged to the Cost Center that was assigned to that card.

If necessary, you or your Departmental Liaison has the ability to change or reallocate charges to a different Cost Center. This is necessary when the default cost center assigned to your card does not apply to the item or service purchased. You also have the ability to split transactions between Cost Centers.

The cost center consists of the Business Unit, Department ID (Dept ID) and Fund.

A sample cost center for BGS Purchasing would look like:

01154-1150500000-10000

A sample cost center for BGS Montpelier - 133 State Street would look like:

01168-1160550025-58800

Your Department Manager and Agency Administrator assigned the default Cost Center for your Purchasing Card.

In most cases, the responsibility to change or reallocate Cost Centers has been assigned to you. However, if you have been assigned a Departmental Liaison, your Departmental Liaison will assume the responsibility for reallocating transactions if necessary.

Cost Center Type:

Every accounting code or Cost Center is also associated with a Cost Center Type and Cost Center Type Name. For example, we have assigned Cost Center Type Name and Cost Center Type for the Office of Purchasing & Contracting as:

Cost Center Type Name:

BGS-Purchasing

Cost Center Type:

BGS-01

By assigning a Cost Center Type Name and Cost Center Type to each Cost Center it allows us to sort or view only certain Cost Centers at a time.

Account Codes:

Each individual Purchasing Card has been assigned a default account code (Financial Operations), also referred to as a General Ledger Account Code.

In addition, each Merchant Type has been mapped to a General Ledger Account Code. In WORKS, every purchase using the Purchasing Card will be charged to the General Ledger Account Code mapped to the vendor's Merchant Type.

If for some reason the Vendor's Merchant Type is not mapped to a General Ledger Account Code, the purchase will be charged to your card's default General Ledger Account Code.

If necessary, we have the ability to change or reallocate charges to a different General Ledger Account Code. This is necessary when the default General Ledger Account Code assigned to a Merchant Type does not reflect the item or service purchased. For example, a furniture purchase from an office supply vendor with a General Ledger Account Code for an office supply merchant may be reallocated to a General Ledger Account Code for furniture.

WORKS:

The ability to change or reallocate charges to a different Cost Center is performed using WORKS. WORKS is a secure, web-based card management system that captures all Purchasing Card transaction data.

In most cases, you or your Departmental Liaison can access data, reallocate expenses, and generate a monthly Cardholder Memo Statement.

Some individuals will have the ability to generate accounting reports. All administrative and accounting tasks associated with the Purchasing Card Program are performed online with WORKS.

The system provides automated reporting tools necessary for analyzing Program activities and presenting Program results. The system will interface with the VISION system.

Cardholder Empowerment:

Within twenty-four (24) hours of a Purchasing Card transaction, you and/or your Departmental Liaison will have on-line visibility of the transaction in WORKS. Using WORKS, you and/or your Departmental Liaison have the ability to verify and/or reallocate transactions almost immediately. We recommend that the person responsible for reconciling your account, you or your Departmental Liaison, go on-line once a week to reconcile transactions. By accessing WORKS on a weekly basis and reallocating expenses; by the end of the billing cycle the reconciliation process is already complete. However, reallocation/reconciliation of expenses must be **completed every month**.

In addition, at the end of each billing cycle, if you have access to WORKS you can download your Cardholder Memo Statement, which lists purchases made under your account. If you have been assigned a Departmental Liaison, your Departmental Liaison will download your Cardholder Memo Statements. Upon receipt of this statement, you and/or Departmental Liaison should reconcile the statement with your Transaction Log. Enclose all documentation in the Transaction Log Envelope, note any additional information pertinent to any purchase, and forward the package to the Accounts Payable Individual assigned to your Department, Division or Unit every month. The recommended timeframe is the 15th of every month.

Summary:

- Maintain a separate Purchasing Card Transaction Log envelope for each Monthly Billing Cycle.
- In each Monthly Purchasing Card Transaction Log envelope, keep the corresponding Purchasing Card sales slips, itemized receipts, priced packing lists and supporting documentation (such as brochure, advertisement, copy of catalog page, subscription order form, list of parts, etc.).
- Complete the Purchasing Card Transaction Log. Be sure you have all necessary information about your purchases, necessary reallocation of expenses to other accounts and ensure you have checked that all receipts are enclosed.
- Reconcile your Purchasing Card Transaction Log with the Monthly Cardholder Memo Statement. Reconciliation/reallocation of expenses must be **completed every month**.
- Review each charge on the Cardholder Memo Statement to verify it is correct and agrees with the actual receipt and Purchasing Card Transaction Log entry. Amounts on all three should match.
- Forward the Purchasing Card Transaction Log Envelope to the Accounts Payable Individual assigned to your Department, Division or Unit.

Returns, Credits and Disputed Charges:

You must always attempt to resolve any disputes or billing errors directly with the Vendor, should a problem arise with a purchased item, service or charges. In most cases, the Vendor will issue a credit to the Purchasing Card account.

Only after an agreement cannot be reached with the Vendor, you should contact your Departmental Liaison or Agency Administrator. Bank of America may request you to mail or fax to 1-800-253-5846 a signed Dispute Form to document the reason for the dispute. The Bank of America Dispute Form is included as an attachment to this manual (Attachment IV).

Nearly all issues can be resolved using this process. If you are unable to obtain an acceptable resolution, you should contact the Department Liaison or Agency Administrator for assistance.

Review of your Cardholder Memo Statements is vital to ensure your account is properly credited for returns, credits and disputed charges. The returned, credited or disputed item should be noted on the Purchasing Card Transaction Log.

- **Returns:** If you need to return an item to a Vendor, contact the Vendor and obtain instructions for return. Note that some Vendors may charge a restocking or handling fee for returns. **All returns should be indicated in your transaction log.**
- **Credits:** If the Vendor accepts an item as a return, a credit for this item should appear on the following month's statement. All credits must be indicated in your Transaction Log.
- **Disputed Charges:** If you or your Departmental Liaison should find a discrepancy on your monthly statement, you must contact the Vendor and attempt to resolve the problem directly. All disputed items must be indicated in your Transaction Log.

If you cannot resolve a disputed item directly with the Vendor, you must complete the Dispute Form and forward it to your Departmental Liaison or Agency Administrator. Your Departmental Liaison or Agency Administrator will then forward it to Bank of America. Bank of America will place the charge in a "State of Dispute" and your account may be given a provisional credit pending receipt of adequate documentation from the Vendor. If the documentation appears to be in order, the transaction will be re-posted to the account and the dispute considered closed. If the charge is suspected to be fraudulent, your Card will be immediately blocked, continue to have a provisional credit (if given) and an investigation of the charge will continue. A new Card will then be re-issued to you, if appropriate. If the charge appears legitimate, the transaction will then post to the new account.

Definitions

Accounts Payable Individual: It is recommended by the 15th of every month, the cardholder(s) and/or Departmental Liaison shall forward Purchasing Card Transaction Log/Envelopes to this person. This individual will maintain the Cardholder's Purchasing Card Transaction Logs for audit purposes.

Agency Administrator: An Agency Administrator will be designated within your Department/Agency for questions, issues and administration of the program. This person will be knowledgeable on all procedures in the Cardholder Users' Guide. The Agency Administrator has a direct relationship with Bank of America. All Purchasing Card requests must go through the Agency Administrator. The Agency Administrator must approve an employee's request for a Purchasing Card, assign Departmental Liaison if applicable, submit applications to the Card Issuer, and acts as the intermediary in correspondence with the Card Issuer.

Auditor: A person or persons designated by the Agency Administrator to test, review, and verify that Cardholders are in compliance with all Purchasing Card policies.

Billing Cycle: Is considered the 30-day time period in which State is billed by Bank of America. This 30-day period runs from the 11th to the 10th of each month. Cardholders or Departmental Liaisons must submit the Purchasing Card Transaction Log/Envelope to the appropriate Accounts Payable Individual each month.

Cardholder: An employee of the State of Vermont who is designated by the Department Manager, and approved by the Agency Administrator to utilize the Purchasing Card. The Cardholder is responsible for following the guidelines provided by the State of Vermont in regard to purchases, selection of Vendors, and security of the Card.

Card Issuer: Bank of America was selected as the State of Vermont Purchasing Card Provider. Bank of America's services include issuing Visa Purchasing Cards to State of Vermont employees, providing electronic transaction authorizations, and billing State of Vermont for all purchases made on the cards.

Cardholder Memo Statement: Includes all transactions that post to a Cardholder's account through the end of the billing cycle date. The Cardholder Memo Statement may be printed using WORKS.

Cost Center: Consists of the Business Unit, Department ID and Fund.

Departmental Liaison: In some instances, a Department Manager may designate an employee in your Department to be responsible for reviewing transactions of individual Cardholders to make sure the transactions are official business expenses and are classified appropriately. This Departmental Liaison will keep documentation for the Purchasing Card activities within a Division. Departmental Liaisons are knowledgeable about the Program and can place requests for changes with the Agency Administrator on behalf of the Cardholder and Department Manager.

Designated/Department Manager: The Designated/Department Manager, or delegated representative, is responsible for designating Cardholders and approving monthly Purchasing Card statements of Cardholders to ensure they meet within State of Vermont policy. The Designated/Department Manager will also assist in assigning Cardholder spending limits and regulations.

WORKS: Is a secure, web-based card management system that captures all Purchasing Card transaction data. The State of Vermont can access data, reallocate expenses, and generate accounting reports. Administrative and accounting tasks are performed online with WORKS. The system provides automated reporting tools necessary for analyzing Program activities and presenting Program results. The system will interface with the VISION system.

Forms: Standard documents used in conjunction with the Purchasing Card Program.

General Ledger Account Code: Financial Operations account code.

Official Business Expense: A non-restricted State of Vermont authorized purchase. The Purchasing Card is to be used only for State business.

Procedures: The Program guidelines as specified within the Cardholder Users' Guide.

Purchasing Card Administrator: The central Administrator located in the State of Vermont's Office of Purchasing & Contracting who coordinates the Purchasing Card Program for State of Vermont and acts as State of Vermont's intermediary in correspondence with the Card Issuer.

Transaction Log: The Transaction Log is intended to provide assistance as well as an additional method for expenditure tracking while using the Purchasing Card. The Transaction Log works as a summary of purchases for a given billing cycle and can be used to easily reconcile against the Cardholder Memo Statement.

Reports: Documents that can be generated through WORKS, the web-based card management system.

Transaction Reallocation: The ability to change or reallocate charges to a different Cost Center. This is necessary when the default Cost Center assigned to a card does not apply to the item or service purchased.

Vendor/Supplier: The Merchant from whom a Cardholder is making a purchase.

Restricted Vendor: A restricted vendor is the type of Vendor or Merchant where the Purchasing Card is restricted from use. The Cardholder is blocked out at the point-of-sale for all unauthorized merchant types. Refer to Attachment II.

State of Vermont: Arranges with the Card Issuer, Bank of America, to have Purchasing Cards issued to employees approved to receive Cards and agrees to accept liability for the employees' use of the Cards.

Commonly Asked Questions & Answers

For what types of purchases should I use the Purchasing Card?

The State's policy governs how you can use the Purchasing Card. Your Agency Administrator, along with your Department Manager will determine the types of purchases, as well as the maximum dollar amount for each purchase you will be authorized for.

In what ways do I benefit from using the Purchasing Card?

When you use the Purchasing Card, you enjoy reduced paperwork, direct contact with vendors, quick and efficient order processing, faster delivery, and fewer errors.

What should I do if my Purchasing Card is lost or stolen?

You should call Bank of America Customer Service, toll-free, **1-800-300-3084** immediately, to report the Purchasing Card missing and request a replacement.

What do I do if a purchase is denied?

Your purchase may have exceeded a spending or transaction limit. The State of Vermont may have excluded that type of Vendor or merchant, or the vendor or merchant is not equipped to accept Visa as payment. Contact your Agency Administrator to determine the reason.

What should I do if I want to change the per-month or per-transaction limits?

Contact your Agency Administrator.

What should I do if a Vendor does not accept the Purchasing Card?

Contact the Program Administrator, who will then contact Bank of America. Please provide the supplier's name, address, and phone number to the Program Administrator.

Will use of the Purchasing Card effect my credit report?

No. The program does not affect your credit rating in any way. However, abuse of the Purchasing Card (i.e. incurring personal expenses or expenses without authorization) may result in liability to the State of Vermont for recovery of such unauthorized expenses. The Purchasing Card program carries corporate, not individual, liability.

Whom should I contact to resolve an error or dispute concerning my account?

You should first contact the Vendor. Most exceptions or issues can be resolved between you and the Vendor. If you cannot resolve an issue with the Vendor, contact your Agency Administrator for a Dispute Form (Form 700), complete and fax to Bank of America, per the instructions.

When I use my Purchasing Card to make a purchase, how is the transaction authorized?

When you use the Purchasing Card to make a purchase, the Vendor verifies the account number with Bank of America. Your spending limits are checked automatically against State of Vermont policy.

Attachment Section:

Attachment I: State of Vermont Cardholder Purchasing Card Agreement

Attachment II: Restricted Vendors

Attachment III: Purchasing Card Approved Contract Listing

Attachment IV: Commercial Card Claims Statement of Disputed Item

Attachment V: Purchasing Card Replacement Receipt Form

**State of Vermont
Cardholder Purchasing Card Agreement**

State of Vermont is pleased to present you with this Purchasing Card. It represents trust in you and your empowerment as a responsible agent to safeguard and protect State of Vermont assets.

I, _____, hereby acknowledge receipt of a State of Vermont Visa Purchasing Card. As a cardholder, I agree to comply with the terms and conditions of this Agreement and the Purchasing Card procedures.

By signing this agreement, I acknowledge that I have read, understand and agree to comply with this Agreement and the Purchasing Card User Guide. Furthermore, my signature certifies that I have undergone the appropriate training for use of the Purchasing Card and agree to abide by all terms, conditions, procedures and policies thereof. I understand that the State of Vermont reserves the right to amend, change or revise such terms, conditions, procedures and policies and that this Purchasing Card shall be subject to such changes regardless of the date of issuance.

I understand that State of Vermont is liable to Bank of America and Visa for all State of Vermont charges. I agree to use this card for State of Vermont approved purchases only and agree not to charge personal purchases. I understand that State of Vermont will audit the use of this card and report any discrepancies to the Agency Administrator.

I understand that any misuse of the Purchasing Card assigned to me may result in some or all of the following actions against me by my employer.

- Corrective action of performance, up to and including dismissal.
- Discipline for misconduct, up to and including dismissal.
- Referral to law enforcement authorities for criminal prosecution.
- Civil legal action against me to recoup any amounts owed to the State for unauthorized purchases.

Furthermore, I understand and agree that by my signature below and by my acceptance and use of the Purchase Card assigned to me that the State may recoup any amount owed by me to the State for unauthorized purchases by using the procedures specified in the Vermont Setoff Debt Collection Act, 32 V.S.A. § 5931 et seq.

By signing this Agreement, I understand that State of Vermont may terminate my right to use this card at any time for any reason. I agree to return the card to State of Vermont immediately upon request or upon termination of employment.

Cardholder:

Signature: _____ Date: _____

Print Name: _____ Phone: 802-_____

Agency/Department: _____

Approving Authority: (Department Administrator)

Signature: _____ Date: _____

Print Name: _____ Phone: 802-_____

Attachment II

Restricted Vendors:

The Purchasing Card Program and the State of Vermont requires that certain types of vendors be restricted from Purchasing Card use. If you present your Purchasing Card for payment to the Vendors on the Restricted List, **the authorization request will be declined**. If you feel a particular Vendor should be added or deleted, contact the Agency Administrator.

(7829-7999) All Entertainment Providers

- 7829 Motion Picture and Video Tape Production
- 7832 Motion Picture Theaters
- 7841 Video Tape Rental Stores
- 7911 Dance Halls, Schools and Studios
- 7922 Theatrical Producers Ticket Agencies
- 7929 Bands, Orchestras, and Miscellaneous Entertainers
- 7932 Billiard and Pool Establishments
- 7933 Bowling Alleys
- 7941 Athletic Fields, Commercial Sports, etc.
- 7992 Golf Courses, Public
- 7994 Video Game Arcades/Establishments
- 7995 Betting
- 7996 Amusement Parks, Carnivals, etc.
- 7997 Clubs Country Clubs, Membership, etc.
- 7998 Aquariums, Dolphinariums, and Seaquariums
- 7999 Recreation Services (Not Elsewhere Classified)

Transportation (Commuter/Public)

- 4119 Ambulance Services
- 4411 Cruise Lines

(6010-7033) Services (Providers)

- 6010 Financial Institutions Manual Cash Disbursements
- 6011 Financial Institutions Automated Cash
- 6012 Financial Institutions Merchandise and Services
- 6051 Non Financial Institutions
- 6211 Securities Brokers/Dealers
- 6300 Insurance Sales, Underwriting, and Premiums
- 7032 Recreational and Sporting Camps
- 7033 Campgrounds and Trailer Parks

Services (Personal Care)

- 7217 Carpet and Upholstery Cleaning
- 7230 Barber and Beauty Shops
- 7251 Hat Cleaning Shops, Shoe Repair, Shoe Parlors
- 7261 Funeral Service and Crematories
- 7273 Dating and Escort Services

- 7276 Tax Preparation Service
- 7277 Debt, Marriage, Personal Counseling Service
- 7295 Babysitting Services
- 7296 Clothing Rentals Costumes, Uniforms
- 7297 Massage Parlors
- 7298 Health and Beauty Spas
- 7299 Other Services (Not Elsewhere Classified)

Services (Professional/Organizations)

- 8011 Doctors (Not Elsewhere Classified)
- 8021 Dentists, Orthodontists
- 8031 Osteopathic Physicians
- 8041 Chiropractors
- 8042 Optometrists, Ophthalmologists
- 8043 Opticians, Optical Goods, and Eyeglasses
- 8049 Chiropodists, Podiatrists
- 8050 Nursing and Personal Care Facilities
- 8062 Hospitals
- 8071 Dental and Medical Laboratories
- 8099 Health Practitioners, Medical Services
- 8111 Attorneys, Legal Services
- 8351 Child Care Services
- 8398 Organizations, Charitable and Social Service
- 8641 Associations Civic, Social, and Fraternal
- 8651 Organizations, Political
- 8661 Organizations, Religious
- 8911 Architectural, Engineering, and Surveying Service
- 8931 Accounting, Auditing, and Bookkeeping Services

Services (Government)

- 9211 Court Costs including Alimony and Child Support
- 9222 Fines
- 9223 Bail and Bond Payments
- 9311 Tax Payments
- 9399 Government Services (Not Elsewhere Classified)

Retail Stores (Other)

- 5811 Caterers
- 5812 Eating Places, Restaurants
- 5813 Bars, Cocktail Lounges, Discotheques, etc.
- 5921 Package Stores, Beer, Wine, Liquor
- 5932 Antique Shops – Sales, Repair, and Restoration Services
- 5933 Pawn Shops

- 4829 Wire Transfer, Money Orders (WTMO's)

NOTE: Just because a Vendor may not be restricted, it does not mean that it is an acceptable purchase.

Attachment III

Purchasing Card Approved Contract Listing

January 2016

The Purchasing Card is authorized and may be used as a form of payment on commodity contracts that have been identified and approved by Purchasing. The Purchasing Card Approved Contract Listing is updated on a quarterly basis. Note: It is the Cardholder's responsibility to verify contract pricing on items and to ensure that the items are received when using the Purchasing Card.

Vendor	Contract #	Commodity Type
3M Co.	23334	Highway Sign Sheeting
3M Co.	20820	License Plate Sheeting
3M Electronic Monitoring	26018	Electronic Monitoring Svcs for DOC
Abbott Laboratories	23690	Nutritional & Enteral
Abbott Laboratories	24739	Infant Formula, WIC
Able Waste Management	29959	Trash & Recycling
Absolute Office Equipment	25552	Mailing Equipment
Accuworx USA Inc.	28294	Hazardous Waste Disposal
Acme Supply Co.	26835	Sweatpants & Shirts
Adam Graphic	29582	WIC Program Food Guide Booklet
Advanced Drainage Systems	28667	Plastic Culvert
Airgas USA, LLC	24155	Lab Gases
Allen RC Communications	29235	Kenwood Radios
Alltex	25909	Wiping Cloths
Alltex (G&K) Uniform Rental Svcs.	23191	Uniform Rental
Alva Waste Services LLC	29959	Trash & Recycling
American Traffic Safety Materials	23332	Highway Sign Sheeting
Amsan - Interline Brands	29705	Green Cleaning Chemicals
Apex Construction Inc	23982	High Pressure Pumps
Aramark	27727	Info Center Uniforms
Arcomm Communication	21203	Voice & Data Cabling
AT&T	23395	Cell Phones
ATD American	23420	Textile
Atlantic Plywood	26425	Hardwood Lumber & Plywood
Atlantic Relocation Service	22832	Statewide Moving
Atrion Networking Corp.	30069	Data Communication Cisco Systems
Avery Dennison Corp	23368	Highway Sign Sheeting
Bagela USA LLC	30266	Pelletwave Pellet Patch
Bell & Howell	22234	Mailing Equipment
Ben's Uniforms	24008	State Police Uniforms
Ben's Uniforms	27564	Correctional Officer's Uniforms
Ben's Uniforms	26949	Rough Duty Uniforms
Ben's Uniforms	29501	Security Uniforms
Blacktop, Inc.	25421	Bituminous Concrete
Blaktop, Inc.	26158	Cold Patch
Bourdeaus' & Bushey Inc.	23724	Runway Deicer
Bourdons Institutional Sale	30414	Mattresses and Pillows
Brattleboro Hearing Center	27851	Hearing Aids
Brattleboro Tire	25226	Tires, Tubes and Services

Brown L. & Sons Printing	22616	On Demand Contract
Brown L. & Sons Printing	24501	Economic Assistance Apps
Brown L. & Sons Printing	26627	Sabin Field Calendar
Brown L. & Sons Printing	26648	Election Ballots - Group A
Brown L. & Sons Printing	28230	Breastfeeding Brochures
Brown L. & Sons Printing	28698	VL Weekly Planner
Brown L. & Sons Printing	29260	VL Weather Calendar
Burlington Communication	29231	Kenwood Radios
Busch System International	28954	Composting Bins
Carroll Concrete	30462	Transit Mix Concrete
Casella Waste Systems, Inc.	29875	Trash, Food Scraps & Recycling
CDW Government Inc.	30220	EMC Reseller Storage
CDW Government Inc.	30496	Panasonic Computer Equipment
CDW-G	30174	HP Computer Equip. Peripherals
CDW-G	30195	Data Communications
Central Vermont Communication	29236	Kenwood Radio Equipment
Chemung Supply Corp	29533	Snowplow Blade Cutting Edges
Cincinnati Bindery & Packaging	27683	Binding Legislative Jnls
Cisco Systems	30046	Data Communication Cisco Systems
Clark Communications	29236	Kenwood Radios
Clarks Truck Center	25198	Plow Trucks
Clean Rental	21224	Linen & Towel Rental
Code 3 Inc	23684	Auto Safety Lighting
Coastal Traffic Inc.	30147	Traffic Signal Equipment
Contech Engineered Solutions	30536	Metal Culvers
Crafco, Inc.	29904	Asphaltic Plug
Creative Office Interiors	22627	Modular Furniture
Creative Office Interiors	22003	Ergonomic Seating
Decatur Electronics Inc.	22109	Radar, Lidar Parts & Accc.
Dell Marketing LP	29989	Software
Dicke Tool	28072	Roll - Up Signs & Stands
Diversified Metal Fabricator	28853	Picnic Grills & Camp Fire Rings
Diversified Plastics & Packaging	28902	Lottery - Shipping Bags
D&W Diesel Inc	24228	Auto Parts
Eastern Aviation	22826	Aviation Fuel
Eastern Metal/USA Sign	28073	Paddles & Flags
Eberl Iron Works Inc.	27033	Guardrails
Eberl Iron Works Inc.	25131	Metal Sign Post & Parts
Econolite Control Product	30136	Traffic Signal Equipment
Elrac Inc	16365	Rental Vehicles
Empire Janitorial	28326	No Smoking Signs Type II
EPlus Technologies	30219	EMC Reseller Storage
Evenflo Company, Inc	27688	Car Infant Seats & Boosters
Enpro Services	28877	Hazardous Waste Disposal
Express Press	28858	FPR Staff Shirts
Exterus Technology	21794	Ergonomic Seating
Exterus Technology	29965	Sit to Stand Bases & Tops
Exterus Technology	30559	Casegood Furniture
EZ Way	23202	Smart Stands & Accessories

Fastenal Co.	19496	Industrial Supplies
FDI Medical Equipment	24370	TC-HDL-GLU Testing Supplies
Federal Signal Corp	23685	Auto Safety Lighting
FirstNet Learning	23497	Safety Training
Fisher Scientific	18744	Lab Equipment & Chemicals
Foley Distributing Corp.	27629	Towels and Tissues
Foley Distributing Corp.	24384	Disposable Gloves
Foley Distributing Corp.	25443	Laundry Compounds and Svs
Franklin Paint Co Inc.	26013	Traffic Paint
F. W. Webb	21696	Plumbing & HVAC Supplies
Galls LLC	22357	Duffel Bags
Galls LLC	27186	Police Supplies
Global Interpreting Network	30455	Translation & Interpretation
Goodenough Rubbish Removal	21494	Waste Hauling & Recycling
Goodyear Tire & Rubber	23066	Tires & Tubes
GOV Connection	30175	HP Computer Equip. Peripheral
Graber Mfr.	30134	Galvanized Bike Racks
Grainger, W.W.	19401	Industrial Supplies
Grainger, W.W.	24101	Fall Protection Equipment
Grainger, W.W.	24376	Enamel Paint Rustoleum
Grainger W. W.	30073	Repellant Agent
Green Mountain Electric	29902	Solar Panels & PV Inverters
Griffin, JF Publishing LLC	24625	VT Guide Hunting, Fishing/ Trapping Laws
Harbor Linen	23426	Textiles
Harris Communications	26391	Devices for Hearing
Hartigan	23500	Portable Restrooms
Hearing Center of Vermont	29645	Hearing Aids
Hemocue	28300	Cuvettes & Swabs
Henry Schein, Inc	26908	First Aid Supplies
Hewlett Packard Enterprise	30294	Data Communication
Highway Tech Signal Equip.	30139	Traffic Signal Equipment
Horizon Concepts	26142	Tourism: VT Bike Maps
Hubbard Brothers Inc	29891	Trash & Recycling
Howard P Fairfield LLC	27482	Plow Shoes
Idexx Labs Inc.	29161	Idexx Laboratory Supplies
Impact Ecovision Environmental	28972	Composting Containers
Industrial Protection Products	24377	Safety Shoes & Shoemobile Service
Inkspot press	21846	Mirror tag
Intoximeters, Inc.	25711	Breath Testing Devices
Ironhawk Industrial Dist.	29548	Snowplow Blade Cutting Edges
Jamestown Advanced Products	28852	Picnic Grills & Campfire Rings
Jem Aero Inc	23775	Mics Aeronautical Items
Kennametal, Inc.	30222	Snowplow Blade Cutting Edges
Keuper North America LLC	30013	Snowplow Blade Cutting Edges
Knowledge Wave	21143	Training

Lane Construction	22150	Bituminous Concrete
Laser Technology Inc	28013	Radar, Lidar Parts & Access.
Lexisnexis/Matthew Bender	28825	VT Acts & Resolves
Marshall Tire Group	25224	Tires, Tubes & Service
Marshall Tire Group	25238	Tires, Tubes & Service
Medela, Inc.	19699	Breast Pumps
Michigan Petroleum Tech	26021	Bridge Grease
MSC Industrial Supply	19402	Industrial Supplies
Myers Container Service	29889	Trash, Food Scraps & Recycling
Neopost	23949	Mailing Equipment
North Carolina Dept.	26841	Inmate Shorts
Northeast Promotional	26380	Resale T-Shirts
Northmark Communications	21637	Security Camera Maintenance
Northwest Hearing Services	26977	Hearing Aids
O.D. Taragin & Bros LLC	27036	Gloves, Thermals Underwear
Ocean State Signal Co	30137	Traffic Signal Equipment
Office Environments	21713	Ergonomic Seating
Office Environments	23259	Modular Furniture
Office Environments	26965	Office Furniture
Office Environments	29966	Sit to Stand Bases & Tops
Office Environments	30529	Keyboard Trays & Monitor
Office Environments	30561	Casegood Furniture
Offset House Inc.	25847	Vermont Income Tax Booklets
Offset House Inc.	29739	VL Direct Mail Catalog
Orasure	23730	HIV Oral Fluid Devices
Orion Safety Products	28422	Commercial Emergency Flares
Ormsby's Computer Store	30176	HP Comp. Equip. Peripherals
Panurgy	21156	Training
Paradise Pillow, Inc.	28148	Textiles
Peck Data	21039	Cabling Services
Pikcomm	29239	Kenwood Radios
Pike Industries	25412	Bituminous Concrete
Pioneer Motors & Drivers	28342	Variable Frequency Drives
Pitney Bowes	23927	Mailing Equipment
Prescott, E. J.	23823	Erosion Matting
Presidio Networking & Services	30068	Data Communication Cisco Systems
Promega Corp.	21650	DNA Kits & Powerplex 16
Promotional Designs	26379	Resale & Staff Clothing
Queen City Printers	22126	On Demand Print Services
Queen City Printers	26642	VL Fish & Wildlife Calendar
Quinn Flags	26529	US, VT, POW/MIA & Military Flags
Red River Computer Co.	30497	Panasonic Computer Equipment
Red Thread	25634	Steelcase Office Furniture
Reflective Apparel	22573	High Visibility Clothing
Rehrig Pacific Company	29017	Composting Bins
Rouse Tire Sales Inc.	25216	Tires, Tubes and Services

Rouse Tire Sales Inc.	25234	Tires, Tubes and Services
RR Donnelley	27731	DMV Inspection Stickers
RR Donnelley	28215	Jud Forms 420/430
RR Donnelley	25250	DMV Pressure Seal Suspension Ltr.
RR Donnelley	26640	VL Desk Calendar
RSSI	23748	Radon Test Kits
Rydin Decal	27568	DMV Parking Placards
Sal Chemical	25172	Calcium Chloride Flake & Pellets
Sample Collection	22819	Serology Mailers & Test Kits
Sandri Energy, LLC.	25897	Wood Pellets
Sanel Auto Parts	24194	Auto Parts
SD Ireland	30463	Transit Mix
Securewatch24 LLC.	29661	Hazardous Response Equipment
SecurShred	29245	Document & Elec Media Destruction
Sherwin Williams	26280	Bridge Paint Primer & Thinner
Sherwin Williams	21241	Paint Architectural & Sup
SHI	30171	HP Comp. Equipment Peripherals
SHI	30196	Data Communication
Shred This, Inc.	23778	Document Storage
Software House International	17915	Software - Various Types
Sonepar Distribution NE Inc.	28554	Electrical Supplies
Sonepar Distribution NE Inc.	27908	Lamps and Ballasts
Staples	17693	Office Supplies
Staples	28327	No Smoking Signs Type I
Staples	30180	HP Equipment Peripherals
Stillwater Graphic	20955	WIC Newsletter & Inserts
Stillwater Graphic	23330	On Demand Print Services
Stillwater Graphic	29636	Pink Patch Pages
Swish White River Ltd.	28467	Broom, Mops, Etc.
Swish White River Ltd.	27617	Floor Mats (Purchase)
Swish White River Ltd.	27654	Towels & Tissues
TAM	29886	Trash, Food Scraps & Recycling
Tenco New England Inc.	25537	Stainless Steel Brine Tanks
Texas Refinery Corp.	24063	Oil & Greases for Motor Vehicles
The FTI Group	26055	Vision Vendor Laser Checks
The Gorman Group LLC.	26121	Cold Patch
The Liberty Store	26840	Inmate T-shirts, Socks, Shoes
The Top Floor	30177	HP Equipment Peripherals
Theriault & Joslin, PC	27760	Legal Services
Thomas R J Mfg. Co Inc.	28962	Park Picnic Table Frames
TMC Environmental	28293	Hazardous Waste Disposal
Tradebe Environmental Service	28338	Hazardous Waste Disposal
Traffic Parts Inc.	26989	Traffic Signal Equipment
Trinity Highway Products	26989	Guardrails
Triple T Trucking	29892	Trash & Recycling
Unifirst	29501	Rental Mats, Mops, Cloths
Uniform Manufacturing Inc.	26834	Inmate Pants, Shirts, Jackets
Vermont Center for the Deaf	26789	Hearing Aids
Vermont Panurgy Corp	30178	HP Comp Equip. Peripherals

Verizon 14825
Versatile Communications 30172
Vintage Graphic Solutions 26685
Vology, Inc. 30241
VWR International 21448

WA Hendrickson Co Inc. 29229
Wavetronix LLC 30143
WB Mason 21064
WB Mason 21729
WB Mason 23376
WB Mason 26307
WB Mason 29380
WB Mason 30560
WCW Inc. 29324
Webb FW 21696
Wesco 23507
Windham Injury Management 25571
Winter Equipment Co 29505
Worksafe Traffic Control 23570
wpsantennas.com 23383

Yankee Electric 27850
Yankee Electric 28555

Cell Phones
HP Comp Equip. Peripherals
VL Wall Calendars
Data Communication
Laboratory Supplies

Kenwood Radios
Traffic Signal Equipment
Casegood Furniture
Ergonomic Seating
Allsteel Modular Furniture
Drinking Water & Coolers
Judiciary File Folders
Casegood Furniture
Mattresses and Bed Frames
Plumbing & HAC Supplies
Batteries
WC Voc Rehab Svs
Snowplow Blad Cutting Edges
Portable Message & Arrows Signs
Wilson Dual Band AMP/ACC

Lamps & Ballast
Electrical Supplies

Attachment IV

Commercial Card Claims Statement of Disputed Item

Instructions:

- Your company should first make good-faith efforts to settle a claim for purchases directly with the merchant.
- If assistance from Bank of America is required, please complete this form.
- Mail completed form with required enclosures within 60 days from the billing close date to:

Bank of America – Commercial Card Services Operations
P. O. Box 53142, Phoenix, AZ 85072-3142 or FAX (888) 678-6046

Company Name: _____

Account Number: _____

Cardholder Name: _____

This Charge appeared on my statement, billing close date: _____

Transaction Date: _____

Reference Number: _____

Merchant Name/Location: _____

Posted Amount: _____

Disputed Amount: _____

Original Sales Slip Requested: Yes No

(Cardholder Signature)

(Authorized Participant Signature)

(Date)

(Phone #)

Please Check Only One

1. _____ **Unauthorized Transaction:** I did not authorize, nor did I authorize anyone else to engage in this transaction. No goods or services represented by the above charge were received by me or anyone I authorized. My Bank of America card was in my possession at the time of the transaction.
2. _____ **Charge Amount Does Not Agree With Order Authorizing the Charge:** The amount entered on the sales slip was increased from \$_____ to \$_____. I have enclosed a copy of the unaltered sales slip.
3. _____ **Merchandise or Services Not Received: I have not received the merchandise or services represented by the above transaction. The expected date of delivery of services was _____. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response.)**
4. _____ **Defective or Wrong Merchandise:** I returned the merchandise on _____ because it was (check one):
_____ defective; _____ wrong size; _____ wrong color; _____ wrong quantity.
(Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them, their response and proof of the return of merchandise. Please provide a detailed description of the wrong or defective nature of the merchandise.)
5. _____ **Recurring Charges After Cancellation:** On _____ (date), I notified the merchant to cancel the monthly/yearly agreement. Since then my Bank of America account has been charged _____ time(s). (Please enclose a copy of the merchant's confirmation of your cancellation request.)
6. _____ **Recurring Charges Already Paid by Other Means:** I already paid for the goods and/or services represented by the above charge by means other than my Bank of America Commercial Card. (Please provide a copy of the front and back on the cancelled check, money order, cash receipt, credit card statement, or other documentation as proof of purchase/payment. Describe your efforts to resolve this matter directly with the merchant, the date(s) you contacted them, and their response.)
7. _____ **Credit Appears as a Charge:** The enclosed Credit Voucher appeared as a charge on my Bank of America Commercial Card account.
8. _____ **Credit From Merchant Not Received:** I did not receive credit for the enclosed Credit Voucher within 30 calendar days from the date it was issued to me by the merchant shown above. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response. Provide a detailed statement explaining your reason(s) for disputing this charge.)
9. _____ **Hotel Reservation Cancelled:** I made a reservation with the above hotel which I later cancelled on _____ (date) at _____ (time). I received a cancellation number which is _____. (Please describe how the reservation was cancelled, proof of cancellation and attempts to resolve this issue with the merchant.
_____ I was not given a cancellation number.
_____ I was not told at the time that I made the reservation that my account would be charged for a "No Show".
_____ I was not informed of the cancellation policy.
10. _____ **Double or Multiple Charges:** My Bank of America Commercial Card Account has been double charged. The valid charge appeared on _____ (date). The duplicate charge(s) appeared on _____.
11. _____ **Do Not Recall the Transaction:** The statement has an inadequate description of the charge. Please supply supporting documentation.
12. _____ **Other; Above Descriptions Do Not Apply:** Please attach a detailed letter explaining the reason for your dispute and your attempts to resolve this issue with the merchant.



Purchasing Card Cardholder Survey

CARDHOLDER NAME: _____

DATE: _____

Please respond to the following questions:

- 1) Approximately how many purchase orders do you complete in an average month? _____
- 2) For what types of purchases are you completing a purchase order? _____

- 3) Have you found that most suppliers are willing to accept the Visa Purchasing Card?
(Circle one) Y N

Please list the suppliers from whom you purchase goods, but who are not willing to accept the Purchasing Card (include the contact name and a phone numbers if available): _____

- 4) Do you prefer to use your Purchasing Card to the purchase order process? (circle one) Y N
- 5) Please note any other difficulties you have experienced while using your Purchasing Card:
Purchase declined at the point of sale: (circle one) Y N

(If yes, please note the merchant you were declined at, the purchase amount and the date of purchase. We will research this transaction and determine the reason for decline.)

Supplier still writes an invoice even after payment with the credit card: (circle one) Y N
(If yes, please note the supplier, contact person and a phone number if available) _____

Other Comments or suggestions regarding the Purchasing Card Program:
