**Introduction**

The Purchasing Card Program is intended to provide you with a simple, efficient, cost-effective means of purchasing low dollar items ($1,000.00 or less) from our approved suppliers.

The program enables our departments to be self-sufficient, eliminates redundant and/or no value added processes and provides a simple, online means to allocate or distribute charges.

Our program empowers cardholders to make purchases directly with approved suppliers, and offers a simple and easy-to-use payment method. It also allows for online approvals.

**What is it?**

The Purchasing Card Program is an efficient, cost-effective method of paying for transactions by replacing the need for requisitions (OLR), purchase orders, payment orders for low value/high volume transactions.

A Visa Purchasing Card is a card issued to employees who need to buy goods and services on behalf of Bega Valley Shire Council. The card has similar features to a credit card:

- Accepted wherever Visa is accepted.
- Has a monthly credit limit.
- Has a transaction limit.
- Has a monthly statement of charges.

The purchasing card enables authorised Bega Valley Shire Council employees to purchase and pay for goods and services within given guidelines on behalf of their function.

**What can I use it for?**

- Low cost items (under $1,000 per transaction)
- Goods and services as a part of official Council business.
- Purchasing goods and services from businesses registered with an Australian Business Number (ABN).
- Goods not available through Council’s stores
- Low value goods or services required to carry out BVSC activity
- “Petty Cash” items previously purchased by personnel for reimbursement.
- Purchasing such products and services via telephone ordering and online
- Management approved travel and accommodation
Does it replace the OLR?

Purchase cards have been introduced to alleviate the onerous task of raising an OLR for purchases under $1,000.00.

An OLR will still be required for purchases exceeding $1,000.00

Also note, that if a particular contract for supply exists, all staff are obliged to honour this agreement.

How do I apply for a card?

- Complete and submit an Purchase Card Agreement application form to the Procurement Co-ordinator.
- Procurement Co-ordinator verifies that the request has appropriate approvals.
- Finance Manager approves the validated application form.
- Procurement Co-ordinator submits application to ANZ Bank.
- Cardholder will undertake required training with Councils Procurement Team.
- Cardholder agrees in writing to purchasing card policy and procedures, fully understanding their rights & responsibilities.
- Card is issued to Cardholder.

How do I use it?

The Purchase Card is a credit card and needs to be presented at time of purchase and the card bill signed for by the card-holder (the cardholder’s name is on the front of the card and the signature is on the back of the card).

For purchases via the telephone, or online, the cardholder will quote the card number and the expiry date when asked by the supplier of the goods and/or services.

Each card has a transaction and credit limit applied to it in accordance with the policies of the BVSC.

What are my responsibilities as cardholder?

- Obtain tax invoices for all transactions regardless of amount
- Validate charges for accuracy against tax invoice receipts
- Process outstanding transactions on the ANZ Expense Management System within five (5) days of incurring the transaction.
- Provide comments on each transaction to assist manager approvals
- Process monthly statements within five (5) days of receipt to attach valid tax invoices to each transaction on their statement. Once completed, the statement (with attachments) is to be returned to the Accounts Co-ordinator.
- Resolve any statement discrepancies with the merchant and/or supplier and to ensure corrections and/or credits appear on future statements

What other responsibilities do I have?

- To undertake and complete training on the use of the Purchasing card
- To read and sign-off on the BVSC Purchasing Card Policy and Procedures documents
- To use it only in accordance with the BVSC Purchasing Card Policy and Procedures documents
• Notifying the Procurement Co-ordinator of any changes to their circumstances or personal details (e.g., name, cost centre, Approving Manager, address, cancellation, or credit limit) that would alter their requirement for the purchasing card.

• To protect the Purchasing card from loss, damage, theft and/or illegal use.

• Report card loss or theft immediately to the ANZ Bank on 1800 033 844

What do I use the PIN for?

You may need to authorise your transactions using your PIN – which is issued separately to the BVSC Purchasing Card. This is often used in retail store purchasing transactions. To minimise the risk of fraud, you need to memorise your PIN, don’t share it with anyone else and don’t store it with your card. If you think it may have been compromised, contact the ANZ Bank immediately on 1800 032 481

If you’d like to change your PIN to a number that’s easier for you to remember, you can do this at any ANZ ATM in Australia. Just follow the prompts under “More Actions” on the ATM machine. When selecting a new PIN, insure that it is not a number which is easy to guess, such as a birthday or telephone number.

What are the card limits?

By default, individual purchasing card limits will be set at $1,000 per transaction. However for security purposes a monthly credit limit will be applied.

Based on business needs, cardholders can seek approval from their Group Manager to increase the transactional and monthly credit limits. Any limit changes will need to meet the needs of the organisation and will be approved by the Finance Manager.

It is recommended that new cardholders use purchasing cards for a minimum of one month to understand purchasing patterns before asking to extend credit limit.

Contact the BVSC Procurement Co-ordinator for any further questions regarding credit limits and transaction limits.

What training will I get?

A complete training program will be provided for new cardholders before they take receipt of their purchase card. Training will focus on the operational responsibilities relating to the procurement function. Items such as reconciliation of transactions, statements and cardholder responsibilities will be covered in detail to insure you are completely aware of usage, procedures and responsibilities.

What other information is there?

For all other details regarding the BVSC Purchasing Card Program, please refer to the Purchasing Card Procedure document, and/ or contact the BVSC Accounts Co-ordinator.