



## 1.01 – Credit/Debit Card Use

---

**Responsible Officer or Committee:** Administrator, Treasurer

**Purpose:** To ensure procurement with debit cards is accomplished in accordance with the regulations of WMAO and generally accepted government procurement policies; appropriate internal controls are established within each Division procuring with debit cards so that they are used only for authorized purposes; the Water Management Association of Ohio bears no legal liability from inappropriate use of debit cards; and to provide a convenient and efficient method for purchasing small dollar orders of goods and services needed in conducting WMAO and Division business.

**Policy/Procedure:**

The following procedures are applicable to WMAO members and associates using WMAO or division check cashing debit cards to purchase goods and services. The decision of when a debit card is issued, and to whom, will be decided upon by recommendation of WMAO Treasurer and voted on by the WMAO Board of Directors.

- 1) The debit cards will have the individual's name, organization, account number, and expiration date. The debit card contractor may have individual cardholder's official title, WMAO Division, social security number, work address and phone number. No credit records, files, or reporting of the individual cardholder's credit are required.
  
- 2) Use of Debit Cards:
  - a) The debit card is to be used for WMAO and its Division business purchases ONLY. It has a broad range of acceptance of retailers.
  - b) The debit card may be used only by that cardholder. No other person is authorized to use this card and the cardholder shall not loan procurement card to anyone.
  - c) The cardholder shall safeguard the procurement card and account number.
  - d) The cardholder shall ensure the procurement card is kept in an accessible secure location. The PIN number will not be kept in same location as the card number.
  - e) The cardholder shall not post account number of his/her procurement card.
  - f) The cardholder shall read and sign this document as an agreement stating that he/she has read and understands the minimum requirements and any other additional policies and procedures.
  
- 3) Conditions of Debit Card use:
  - a) Authorization for purchases will be requested in writing through e-mail message to WMAO Treasurer with an explanation of item(s) to be purchased and an estimated amount prior to debit card use.



WMAO Treasurer will provide authorization of purchase limit by written response within five (5) business days.

- b) Purchases anticipated to exceed \$1,000 will require an additional authorization in writing from the WMAO President.
- c) The total of a single purchase to be paid for using the debit card may be composed of multiple items and cannot exceed authorized single purchase limit. Purchases may be denied if the authorization single purchase limit is exceeded. Payment for purchases will not be split in order to stay within the single purchase limit.
- d) Anytime a purchase is made using debit card, an itemized receipt must be retained as proof of purchase. This receipt will be forwarded to WMAO Treasurer within five (5) business days to reconcile debit card purchases with the bank checking account statements monthly.
- e) It is the responsibility of the cardholder to immediately notify, upon discovery, the WMAO Treasurer if a debit card is lost or stolen.
- f) Debit cards are issued to individual WMAO members and associates with Board approval. When a WMAO member or associate is no longer active within the Association, they will no longer have approval to use debit card based on Board vote and must surrender the card accordingly. It is the responsibility of the WMAO Treasurer to collect said debit cards and deliver it to the debit card contractor for cancellation.



## CARDHOLDER AGREEMENT

I hereby understand and agree to the above conditions as stated for check cashing debit card use in making purchases to conduct WMAO business.

WMAO Member: \_\_\_\_\_

Affiliation: \_\_\_\_\_ Phone: \_\_\_\_\_

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

Signature WMAO Treasurer: \_\_\_\_\_ Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

(to be filled in at issue of card)

---

*This policy is adopted in accordance with the Water Management Association of Ohio (WMAO) Code of Regulations by affirmative vote of the WMAO Board of Directors.*

---

WMAO President

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