

CSDA DISTRICT PURCHASING CARD



California Special Districts Association



BANK OF THE WEST
COMMERCIAL BANKING

BNP PARIBAS GROUP

Government Card Solutions – Benefits for CSDA Members

CSDA and member districts using the CSDA District Purchasing Card Program* for vendor payments, purchasing, travel or fleet transactions gain the following benefits:



- Control the program through individual cardholder limits and online transaction monitoring.
- Fraud Protection* is included with the program at no extra cost.
- Earn rewards through cash back rebates.

* Certain terms and conditions apply



Typical Government Card Uses

- Cellular Phones/Pagers
- Telecommunications
- Utilities
- Insurance Services
- Fleet Maintenance/Fuel
- Postage
- Office Supplies
- Furniture/Office Equipment
- Food Services/Vending Machines
- Tools/Hardware
- Printing/Copying/Business Forms
- Courier Services/Freight
- Industrial Supplies
- Printing/Copying/Business Forms
- Temporary Services
- Building Services/Janitorial
- Equipment Leasing
- Membership Dues/Subscriptions
- Landscape Contracts
- Security Services
- Computer Hardware/Software
- Travel Expenses
- Conferences/Workshops/Webinars
- Uniforms
- First Aid Supplies
- Legal/Consulting Services



CSDA District Purchasing Card Program Features & Controls

- The CSDA District Purchasing Card Program is offered to all CSDA District members.

The program is designed for general purchasing expenses, travel expenses and to potentially replace the use of 'personal' cards.

- **Authorization Control Features:**

- A program credit limit is determined by the bank based on the participating District's financial statements.
 - Credit is underwritten on a District by District basis
 - Any credit losses are paid by the District incurring the loss
- Individual cardholder credit limits are determined by each CSDA District



CSDA District Purchasing Card Program Features & Controls (continued)

- Dispute Transactions – District has up to 60 days to dispute a transaction
- Up to \$100,000 Protection against Employee Misuse* – Protects the District in the event of cardholder abuse
- Free Insurance and Assistance Programs:
 - \$100,000 travel accident insurance
 - Auto Car Rental Collision Damage Waiver Insurance
 - Emergency Card Replacement
- Travel Assistance Services:
 - Emergency Message Assistance
 - Medical Referral Assistance
 - Roadside Assistance
 - Legal Referral Assistance
 - Emergency Ticket Replacement
 - Emergency Transportation Assistance
 - Lost Luggage Locator Assistance

*Specific terms & conditions apply



CSDA District Purchasing Card Program Features & Controls (continued)

Billing & Payment Terms

- Billing date – 28th of each month
- Payment is due 25 days after the billing date
- Payment may be made by direct debit or payment on-line

Billing Statements

- Are available on-line the day after the statement billing date
- Are also available in paper form and will be mailed to your office



CSDA District Purchasing Card Program Application Process

A Welcome Letter is located on the CSDA website. It provides step-by-step instructions and forms for enrollment in the CSDA District Purchasing Card Program.

Visit www.csda.net/card



CSDA District Purchasing Card Program Customer Service

Implementation

- The bank will evaluate the credit of each District applying for a card program.
- Upon credit approval, the timeframe to receive cards is 3-4 weeks.
- Standard CSDA logo cards will be provided to each District.
- Cards can be mailed to your office or directly to your cardholders.

Customer Service

- Bank of the West will provide account servicing and education regarding best practices.
- Cardholder Support – Call 866-432-8161 for cardholder assistance.
- Program Support for District program administrators at 866-683-9893 or contact CSDA Membership Director Cathrine Lemaire at 877-924-2732.



CSDA District Purchasing Card Program Technology

ON-LINE INFORMATION REPORTING – CENTRESUITE INCLUDED WITH THE PROGRAM AT NO COST

- 24/7 ABILITY TO VIEW TRANSACTIONS, REPORTS AND MONTHLY STATEMENT ON-LINE
- ORDER NEW CARDS ON-LINE
- MAKE CHANGES TO CARDHOLDER INFORMATION ON-LINE

THE FOLLOWING REPORTS ARE AVAILABLE ON-LINE AND MAY BE RUN ON AN AD-HOC BASIS:

- ALLOCATION ANALYSIS REPORT
- CARDHOLDER DISPUTE FORM
- CARDHOLDER PROFILE REPORT
- MERCHANT REPORT
- MULTIPLE TRANSACTION EXCEPTION REPORT
- PROGRAM CHANGE REQUEST AUDIT REPORT
- STATEMENT OF ACCOUNT REPORT
- TRANSACTION REPORT
- USER PROFILE REPORT



CentreSuite – Statement Management

Statement
Management

Account Management

Report
Management

Statement Management Features

- *Real-time cycle-to-date statement summary.* View account summary information.
- *Real-time transaction viewing.* Detailed transaction information available for cycle-to-date transactions or past statement activity.
- *Online statement viewing/Pay Bill.* Users are able to view and download statements electronically, as well as make payments to their account.
- *Real-time authorizations and declines.* Ability to view authorization requests, determine why a card is being declined, and correct issues.

The screenshot displays two summary tables and a list of statements. The left table, 'Activity Since Last Statement:', shows a current balance of \$1,799.75 and a credit limit of \$10,000.00. The right table, 'Summary of Last Statement: (Statement Date 4/25/2011)', shows a statement balance of \$845.73. Below the tables, a note states: 'The current balance as of the last payment received is \$1,799.75. Advances are \$0.00.' A callout box points to a document icon in the statement list, with the text: 'To view a statement, click the statement's icon.'

Transaction Activity:	
Purchases	\$1,365.84
Cash advances	\$0.00
Current balance	\$1,799.75
Credit limit	\$10,000.00
Available to spend	\$8,200.25

Transaction Activity:	
Purchases	\$468.33
Cash advances	\$0.00
Statement balance	\$845.73

The current balance as of the last payment received is \$1,799.75. Advances are \$0.00.

To view a statement, click the statement's icon.

Statement(s)
Monday, April 25, 2011
Thursday, March 24, 2011
Thursday, February 24, 2011
Monday, January 24, 2011
Friday, December 24, 2010
Wednesday, November 24, 2010



CentreSuite – Account Management

Statement
Management

Account Management

Report
Management

Account Management Features

- *Real-Time Account Changes:* Account attributes such as address, spending limits, and MCC group authorizations can be maintained real time.
- *Real-Time New Card Account Requests:* Administrators can add new card accounts within an existing company either real time or manually.
- *Manage Temporary Credit Limits:* Credit is extended for a specific transaction in a specific amount. Each purchase request is reviewed and credit limit reset based upon business rules.
- *Program Change Request Log:* Administrators can audit changes within the system, the log tracks date, time, and user making the change.

Account Management for ELAINE PLAKORUS Previous Submit with Note Submit

* Required field Indicates field is updated via real-time

[2 change requests](#) Last request: 5/18/2011 Status: Received

Card Information	General Information
Account Number: *****20009	Location: 00000181 <input type="text"/>
Card line 1: ELAINE PLAK	Bill Type: C <input type="text"/>
Card line 2: TSYS	
Master Accounting Code: 0093102	
Address Information	Account Holder Information
* Address Line 1: 1819 DENVER WEST DR STE 300	Employee ID: <input type="text"/>
Address Line 2: <input type="text"/>	Date of birth: Mar 23 1963 <input type="text"/>
* City: LAKEWOOD	* Reference Number: <input type="text"/>
* State/Province: CO <input type="text"/>	
* Postal code: 804013191	Account Status
Email Address: EPLAKORUS@TSYS.COM	Expiration date: 201112 <input type="text"/>
Home Phone: <input type="text"/>	FUPU --
Work Phone: 3032164011 <input type="text"/>	OAY --
	TAB --
	YAY --
	CVN --
	Account status: <input type="text"/>
	<input type="text"/>
	Authorization
	Card Limits <input type="text"/>
	* Card: 2500 <input type="text"/>
	Single Purchase: 9999999 <input type="text"/>
	Cash advance amount: 0 <input type="text"/>



BANK OF THE WEST
COMMERCIAL BANKING

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CentreSuite – Report Management

Statement
Management

Account Management

Report
Management

Report Management Features

- *Online TBR Reports:* Electronic delivery of TBR reports, with ability to search for and print specific information.
- *Standard CentreSuite Reports:* Standard reports that can be run against data that a specific user has privileges to access.
- *Data Mapping tool:* Ability to create extracts of various different data fields to be downloaded into internal systems.
- *Report and Export Scheduler:* Allows users to schedule reports to be ran and exported.

1) Include reports for these business units:

All available (includes subunits) Selected units only [Select Units](#)

2) Include these reports:

All available Selected reports

Available reports:

Name ▲	Number
Account Cycle Report - Detail	TBR00400D
Account Listing	TBR00210D
Account Spending Exceptions - Account Cash Advance	TBR00310_02
Account Spending Exceptions - High Usage	TBR00310_01
Account Statement Exceptions - Disputes Report	TBR00300_06
Account Statement	

Selected reports:

Note: Selecting numerous reports can increase the time required to return

To view a page of a report, click the page number. To download the entire report, click its icon.

Date ▲	Report	Sequence Number	Business Unit	Pages Found	Download Full
4/25/2011	Account Listing (TBR00210D)	1	PROCARD INC*	1	

Records: 1 to 1 of 1 Page:1

[< Revise Search](#) **Current search criteria:**

Units: CARD SERVICES(include subunits)
 Reports: Account Listing
 Dates: 04/01/2011 - 04/30/2011
 Search by: N/A for: N/A



Financial Benefits

Net Purchasing Volume		30/25
Minimum	Maximum	REBATE RATE
0	999,999.99	0.50%
1,000,000	4,999,999.99	0.70%
5,000,000	7,499,999.99	0.80%
7,500,000	14,999,999.99	0.90%
15,000,000	19,999,999.99	1.00%
20,000,000	49,999,999.99	1.05%
50,000,000	79,999,999.99	1.15%
80,000,000	Over	1.25%

Approximate* Rebate Checks:

- Annual Spend of \$5MM/year = **\$40,000**
- Annual Spend of \$10MM/year = **\$90,000**
- Annual Spend of \$15MM/year = **\$150,000**

*Does not take into account large ticket pricing

- Rebate is calculated back to the first dollar
- Large ticket pricing may apply (see contract)



Rebate Offering - Example

		CSDA Card		
Volume		% Rebates	Payout to District	Total Payout
CSDA	325,000	0.70%	2,275	
Agency A	925,000	0.70%	6,475	
Agency B	400,000	0.70%	2,800	
Agency C	725,000	0.70%	5,075	
Agency D	50,000	0.07%	350	
Agency E	75,000	0.70%	525	
Total Volume	2,500,000		17,500	17,500

- By consolidating district spending, the CSDA District Purchasing Card Program allows each participating District to gain greater than standard rebates.
- Rebates will be awarded based on spending volume.



Frequently Asked Questions

1. How does my district enroll in the program?

Enrollment forms can be found on our website: www.csda.net/card

2. How can we maximize our potential for rebates?

Rebates are calculated on the consolidated annual spending of all CSDA District Purchasing Card participants.

Rebates may be maximized by increased spending and as your card program volume increases so does the rebate available. Spending may be increased by finding additional vendors and uses for the card. Making on-line purchases, A/P payments, travel charges i.e. hotels, paying utility bills and cell phone payments are typically good ways to also increase card spending.

3. Does the District's Board of Directors need to pass a resolution to participate?

Generally a resolution will need to be passed; however, we highly recommend that you check the specific requirements for your District.

4. How many cardholders can we have? Is there a fee per cardholder?

Each District may have as many cardholders as you need. The program has no per card fees as long as the consolidated annual spending of the CSDA District Purchasing Card participants reaches on average \$20,000 per month. However, should consolidated spending be less than \$20,000 then an annual per card fee of \$30 will apply for each participating District.



Frequently Asked Questions

5. What is the interest rate if we carry a balance on the card?

A monthly late fee of \$25 will apply as well as a finance charge of Prime +4.99%.

6. Will our district have a minimum spend in order to earn a rebate?

All Districts and CSDA have a combined annual spend beginning at dollar one, then your District will begin to earn a rebate on its spend volume.

7. Why is there a separate rebate grid for transactions of \$5,000 or more?

Certain large transactions receive different pricing from MasterCard. Therefore a separate rebate grid applies from Bank of the West for these transactions.



Commercial Card Program Best Practices

- Obtain senior management support and approval of the program and policies
- Card usage: T&E, Procurement, Vendor payments
- Set up the program as a mandatory for employees who regularly incur business expenses
- Obtain manager(s) approval for cardholders and credit limits
- Develop and communicate internal policies and procedures
- Develop training materials for cardholders/users
- Review available reports for transaction reconciliation, interface with general ledger, and vendor management
- Organize the card rollout



Why Bank of the West

State of Art Technology

- View transactions on-line
- On-line bill payment
- View statements on-line
- Perform on-line account maintenance

Experience

- Dedicated program support in California
- 1-800 Cardholder support

Attractive Financial Offering

- Annual cash back rebates
- Rebate spending consolidated for CSDA to increase payouts to its members

