

DIOCESE OF SAN DIEGO

DEBIT, CHARGE/CREDIT CARD USE POLICY

USE OF DEBIT CARDS IS NOT PERMITTED

Parishes and Schools that elect to use charge/credit cards to facilitate their business purchases must ensure adequate controls are in place for card access, spending protocols, purchase pre-authorizations and accurate recordkeeping.

The following are minimum guidelines set by the Diocese for use of charge/credit cards:

1. The issuance of all charge/credit cards must be authorized and approved by the Pastor.
2. Upon issuance of a card, the employee must sign the Charge/Credit Card Use Policy.
3. Charge/Credit cards must never be issued to a volunteer.
4. Credit limits should be appropriate for the employee's business purpose as defined by the Pastor and not exceed an amount that exposes the location to risk from unauthorized purchases.
5. Employees that do not submit receipts in a timely manner may have their card privileges revoked.
6. Monthly statements are to be reconciled timely with purchase receipts.
7. All outstanding balances will be paid so as not to allow finance charges or late fees to be incurred.
8. A list of cardholders (including name, account number, credit limit and expiration date) must be maintained and kept current on file in the business office.
9. Recurring purchases (i.e., monthly services), or transactions with a vendor who is 1099 eligible **are not permitted**.
10. Parishes and Schools are strongly encouraged to use Union Bank for the issuance of their credit cards. The Diocese has arranged for Corporate employee cards to be issued under the name and tax ID of the Parish.