



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 1 of 19

Effective Date: 8/8/03 Supersedes Date: 8/27/02

I. Purpose

The purpose of the Escambia County Purchasing Card Program is to improve efficiency in processing low dollar purchases from any vendor that accepts the Visa credit card.

This program allows the cardholder to purchase approved commodities and services directly from our vendors. Each purchasing card is issued to a named individual and the Escambia County is clearly shown on the card as the Governmental buyer of goods and services.

Purchasing and Accounting will monitor the performance of the program. All questions or concerns should be directed to:

Procurement related:	Joe F. Pillitary, Jr.	595-4987
	Bessie Moorner-Bradshaw	595-4942
Clerk's Accounts Payable:	Peggy H. Green	595-4841

This Directive is intended to accomplish the following:

- Provide an efficient method of purchasing and paying for goods and services not exceeding \$2,499.99 per purchase and a monthly spending limit not to exceed \$15,000.00.
- Reduce and potentially eliminate the need of petty cash funds and potentially the need altogether.
- Ensure purchasing card purchases are in accordance with the County's ordinances, policies and procedures.
- Reduce the time and money spent by client agencies and departments, the Office of Purchasing, and Clerk's Accounts Payable section to process low dollar transactions.
- Ensure that the County bears no legal liability from inappropriate use of purchasing cards.
- Provide for disciplinary action if the purchasing cards are misused.

II. Scope

This Directive will be applicable to those county agencies who have selected employees to use purchasing cards to purchase goods and services for specific expenditures incurred under conditions approved by this directive. The decision of when a purchasing card is issued, and to whom, will be decided by the County Administrator or his/her designee only.

III. Applicability

This Directive applies to all agencies and departments under the Board of County Commissioners.



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Effective Date: 8/8/03 Supersedes Date: 8/27/02

Procedure No: PP-140

Page No: 2 of 19

IV. Background

The Office of Purchasing has used various methods to accomplish the purchase of goods and services. The method of purchase requisitioning, has proven too time consuming and costly for low dollar purchases. To promote operational efficiency, vendor acceptance and save time and money the Office of Purchasing initiated the Purchasing Card program.

The Purchasing Card system simplifies the procurement/disbursement process. Procurement responsibility is delegated to the ordering Department enabling an authorized cardholder to place an order directly with the vendor.

When a purchase authorization is requested by the supplier at the point-of-sale, the Visa Purchasing Card system checks the transaction against preset limits established by the employees Department. Transactions are approved or declined (electronically) based on the Purchasing Card authorization criteria established. The authorization criteria may be adjusted periodically as needed and may include, but is not limited to, the following:

- * Single purchase limit as set by the County Administrator
(not to exceed \$2,499.99)
- * Monthly spending limit (not to exceed \$15,000.00)
- * Approved Merchant Category Codes

Note: Please review the complete list of Visa Merchant Category Codes, allowed and disallowed, in this procedure on pages 12 of 19 thru 19 of 19.

- * Number of transactions allowed per day
- * Number of transactions allowed per month

The authorization process occurs through the electronic system that supports the Purchasing Card processing services under the Escambia County's agreement with Bank of America.

The County utilizes Bank of America's EAGLS Web-based Card Management System which allows the card representative to quickly and easily manage the VISA Purchasing Card accounts. It is organized into sections, which describes a set of tasks and the step-by-step procedures required to accomplish them. Please call Bessie-Moorer-Bradshaw at 595-4942 for training/assistance in using EAGLS.

Additionally, Bank of America pays the State of Florida a rebate for all volume generated in Florida programs every month. In turn, The Department of Management Services shares back 40 basis points each year, based on a calendar year. In 2002, Escambia County charged \$660,223.30, so the County received \$2,640.89 from the State.

V. General Information

A. Responsibilities:

The following are the responsibilities of the individuals and organizations involved in the Purchasing Card system.

1) Cardholder

- * Hold and secure purchasing card
- * Order goods and services



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 3 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

- * Receive and inspect all ordered goods and services
- * Collect, save sales receipts, and invoices, if required to document purchase
- * Review monthly statements for validity of all transactions

2) Department Card Representative

[Individual(s) designated by County Administrator]

- * Review Monthly statement with cardholder
- * Sign the monthly statement authorizing charges
- * Verify the appropriateness of cost center codes (i.e., fund / agency / org. assigned to charges).
- * Forward statement(s) with completed transmittal form preprinted on payment voucher envelope F0220 to Clerk's Accounts Payable section.
- * Perform regular inspection of card possession by cardholders
- * Utilize the EAGLS Web-based Card Management System for managing each cardholders account.

3) Department Director

- * Authorize Purchasing cards for designated employees(s)
- * Request card spending limits within established guidelines
- * Designate representatives responsible for authorizing charges
- * Collect cards from cardholders who end employment
- * Evaluate the need to cancel or reissue cards when employees transfer
- * Notify the Card Administrator of terminated cards
- * Appoint a Department Purchasing Card Representative
- * Effective 10/1/99, a standing encumbrance will be required for any department that purchased more than \$10,000 in the previous year or exceeds \$10,000 in the current year. An encumbrance at the beginning of each fiscal year in the amount of 1/12 of the previous fiscal year's purchasing card expenditures or the total amount of the departments' monthly purchasing card limits, whichever is less will be required by way of a requisition and Purchase Order to Bank of America.
- * Each department will establish internal controls to review purchases and Department Directors will be held responsible for any inappropriate charges Made on a card he/she has authorized.
- * "Pre-approved" authorization forms will be required from the Department Directors to enable charges to be made against other department cost centers.
- * "Extraordinary or Emergency" purchases exceeding established limits will be processed through the Department Directors.



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 4 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

4) Purchasing Card Administrator

[Appointed by Purchasing Manager]

- * Coordinate issuance and cancellations of cards
- * Coordinate program policy issues
- * Participate in ongoing program reviews
- * Participate in resolving billing disputes
- * Maintain Policy and Cardholder guides/manuals

5) Accounting

- * Receive approved monthly statements from cardholders
- * Receive consolidated statement from Bank of America
- * Confirm that all charges are authorized by Departments Representatives
- * Pay monthly charges from consolidated statement
- * Process accounting data into the Tresun Accounting System
- * File and store statements
- * Administer 1099 reporting

6) Purchasing

- * Reviews and recommends approval/disapproval of requests to the County Administrator or his designee for the Purchasing Card through its Purchasing Card Administrator.
- * Final resolution of supplier disputes
- * Pursue supplier discount opportunities
- * Evaluate Purchasing Card feedback from suppliers
- * Establish and monitor benchmarking objectives
- * Coordinate and maintains internal controls
- * Target new cardholders and expand use of Card
- * Perform physical audits of card possession by cardholders
- * Monitors all Purchasing Card transactions by departments and recommend Blanket Purchase Orders (BPO) when appropriate.
- * Provide departments with a list of cardholders and suggested limits to be approved by the Department Directors.

7) Internal Auditor

- * Conduct periodic operational and compliance audits



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 5 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

B. Assignment and Control of the Purchasing Card

1. Requests for and Issuance of Purchasing Cards

- a. Requests for new cardholders shall be made by submitting a completed Request/Certification/Receipt form to the Purchasing Card Administrator. Changes to current cardholders shall be made by submitting the Visa Purchasing Card Maintenance form F0230 to the Purchasing Card Administrator.
- b. All requests for purchasing cards shall be signed by the Department Director and approved by the County Administrator. Department Director may be held responsible for any inappropriate charges made on a card he/she has requested.
- c. Purchasing cards will be issued to individual employees who frequently purchase goods and services.
- d. The purchasing card will have the employee's name, the County name, and the expiration date embossed on the face of the card. The County's Florida sales tax exemption number and Federal ID number are preprinted on the purchasing card. The purchasing card issuing company will not have individual cardholder information other than the cardholder's work address. **No credit records of the cardholder are maintained by the issuing company.**
- e. When the Purchasing Card Administrator receives a Purchasing Card from the issuing card company, the cardholder will be required to personally take receipt of the card and sign a certification/receipt form. The cardholder will be given a copy of the Purchasing Card Policies and Procedures guide and an oral review of the program. Each Card must be activated by the cardholder according to instructions printed on the Card prior to use.

2. Lost or Stolen Purchasing Cards

- a. If a purchasing card is lost, stolen, or misplaced, the cardholder shall immediately notify the purchasing card company and the Purchasing Card Administrator of the loss. **Bank of America 1-800-300-3084.**
- b. The cardholder will be responsible for reporting all information necessary to the County for a lost or stolen card.

3. Termination or Transfer of Cardholder

- a. When an employee ends his or her employment or is transferred to another Department, the Department Director shall collect the purchasing card, destroy it (cut it in half), and submit the pieces of the card to the Purchasing Card Administrator. Final payroll check will be withheld until received in Payroll



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Effective Date: 8/8/03 Supersedes Date: 8/27/02

Procedure No: PP-140

Page No: 6 of 19

- b. If the Department Director is unable to collect the purchasing card when an employee terminates, he/she shall immediately notify the Purchasing Card Administrator by telephone followed by a memo. The Purchasing Card Administrator will ensure that the card is canceled.

C. Cardholder Use of Purchasing Card

1. Cardholder Use Only

The purchasing card may be used **only** by the employee whose name is embossed on the card. No other person is authorized to use the card. The cardholder is responsible and accountable for all transactions that occur on his/her card. **The cardholder may be held personally responsible for inappropriate charges.**

Upon receipt of the Purchasing Card, the cardholder should sign the back of the card.

2. County Purchases Only

The purchasing card is to be used for County authorized purchases **only**. **The purchasing card cannot be used for any personal use and any such use will require immediate reimbursement and will result in disciplinary action, which may include dismissal.** In addition credit card privileges will be revoked and card surrendered - **ON FIRST OFFENSE.**

3. Spending Limits

- a. The County Administrator approving the assignment of a purchasing card will set two limits for each cardholder: single purchase limit and 30-day limit. The maximum limits shall be \$2,499.99 for a single purchase and \$15,000.00 during the 30-day billing cycle. Additional limitations may be imposed by the requesting Director.
- b. Requests for spending limit changes shall be initiated by a memo to the Purchasing Card Administrator by the Department Director and approved by the County Administrator.
- c. A purchase may be made of multiple items, but the invoice cannot exceed \$2,499.99 or the cardholder's limit if less than \$2,499.99. **Splitting charges will be considered abuse of the purchasing card program, for example, artificially dividing similar purchases over different days and times to keep the total amounts below the \$2,499.99 limits for single purchases. Charges will be considered split if more than 4 purchases are made from a vendor in one month and the invoice totals exceed \$10,000.00.**



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 7 of 19

Effective Date: 8/8/03 Supersedes Date: 8/27/02

4. Other Conditions

- a. All items purchased over-the-counter shall be immediately available. No back ordering is allowed.
- b. Authorized travel for employees at County expense to meetings and seminars for members of the Board of County Commissioners, department heads and employees as per Board of County Commissioners Policy Manual Section I, Part 4, Out of County Travel.
- c. Blanket Purchase Order Releases require a receiving report instead of paying by Visa Purchasing Card. Do not use Visa Purchasing Card for the vendor which you have established a Blanket Purchase Order. Blanket Purchase Orders are required instead of the Visa Purchasing Card where similar repetitive purchases, from a particular vendor is generally the case. Purchases from a vendor that exceed \$2499.99 in a month are considered to be repetitive.

5. Prohibited Uses of Purchasing Cards

The following types of items will **not** be purchased with a purchasing card, regardless of the dollar amount.

- a. Cash advances;
- b. Telephone charges;
- c. Any additional goods or services specifically restricted by the departments.

Note: Please review the complete list of Visa Merchant Category Codes, allowed and disallowed in this procedure on pages 12 of 19 thru 19 of 19.

D. Procedures for Making and Paying for Purchases

1. Documentation of Over-the-Counter Purchases

- a. When an over-the-counter purchase is made, the cardholder shall obtain the customer's copy of the charge slip.



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 8 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

- b. The charge slip will be retained either by the cardholder or by the Department representative until submitted to the Clerk's Accounts Payable section for payment.

2. Sales and Use Taxes

The County is exempt from paying any State sales and or use tax, even if the purchase is made with the Purchasing Card. If the vendor charges sales tax, the cardholder shall contact the vendor and obtain a credit equal to the amount of the sales tax.

The Escambia County Tax exemption number is printed on the face of the Purchasing Card. If you have problem with any Vendor about sales or any other tax, please contact Purchasing at 595-4980.

3. Missing Documentation

If for some reason the cardholder does not have documentation of the transaction to send with the statement to his/her Purchasing Card Representative, he/she shall attach a description of the purchase. Continued incidents of missing documentation may result in the cancellation of the employee's purchasing card and discipline. The employee will be required to pay for the purchase if he/she cannot produce the document of the transaction.

4. Payment and Invoice Procedures

- a. The purchasing card company will mail an individual billing statement to the cardholder's office and one consolidated statement for all cardholders to the Clerk's Accounts Payable section. This Statement of Account will list all transactions processed during the previous billing cycle (usually 30 days.) If no purchases were made on the purchasing card during the billing cycle, no Statement of Account will be generated unless adjustments for previously billed transactions have been processed during that cycle.
- b. The cardholder shall review the statement and note any errors or disputes. Account numbers for each item (or account numbers and total dollar amounts for groups of items) should be written on the transmittal form F0220 preprinted on payment voucher envelope and place statement and receipts in envelope. The statement will then be reviewed and signed by the Department representative. By signing the statement, the designated Department representative is certifying that all charges are appropriate and authorized and that all charges are proved by attached receipts.



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 9 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

Once the Department representative has reviewed and signed all statements for which they are responsible for, the statements are forwarded to the Clerk's Accounts Payable section. **All vouchers shall be received in the Clerk's Accounts Payable section no later than five (5) business days after the billing cycle cutoff date, which is the fourth (4th) of each month.** Card charge slips/receipts for all items listed on the statement shall be sent along with the statement.

- c. The Accounts Payable section will ensure that the Purchasing Card charges are paid timely and that the consolidated statement received is reconciled against the individual cardholder statements forwarded from the Departments. Department Directors will be notified when individual statements are not received in the allotted time. Continued failure to meet the five workday deadlines may result in the revocation of Purchasing Cards and discipline at the recommendation of the Purchasing Manager to the County Administrator.

E. Disputes

1. If items purchased with the purchasing card are defective, the cardholder shall return the item(s) to the vendor for replacement or credit. If the commodities paid for with a purchasing card are faulty, the vendor shall be notified and asked to correct the situation or provide a credit. If the vendor refuses to replace or correct the faulty item or service, the purchase will be considered in dispute. If the quantity of items received is less than the invoice and charge billing, then the transaction shall be disputed.
2. If a vendor charges the county sales tax the cardholder should not sign the sales slip and buy the commodity.
3. A disputed item shall be explained with a note on the cardholder's Statement of Account before the statement is forwarded to the Accounts Payable section for payment.
4. It is essential that the time frames and documentation requirements established by the purchasing card issuer be followed to protect the cardholder's rights in dispute.

DISPUTES PROCEDURES

A **dispute** occurs when a cardholder questions a transaction that has been charged to his/her account. The following steps shall be taken to ensure prompt settlement:

1. The cardholder contacts the Vendor about the transaction and supplies the necessary information to begin the resolution process, and;



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 10 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

2. The cardholder completes the *BANK OF AMERICA VISA DISPUTE FORM #F0200* and faxes to Bank of America (888-678-6046) explaining the reason(s) for the dispute as well as a copy of the statement if the item has posted. Bank of America will then place the transaction into a disputed status.
3. If the problem is resolved between the Vendor and the cardholder, the cardholder should write the solution agreed upon on the bottom of the *DISPUTE FORM* that was previously faxed to Bank of America, and fax it to Bank of America as soon as possible. If an agreement cannot be reached the following steps will be completed:
4. After the item has been entered as a dispute, Bank of America shall determine who is responsible by researching the transaction including requesting a copy of the sales draft when necessary. When responsibility for the transaction is determined, the dispute will be settled on-line.
5. When an account is in a dispute status, the disputed amount is still included in calculating the available money for authorizations (monthly limit). At the time the item is placed in dispute, it is removed from all finance charge, late charge, over limit fee, past due amount and calculations. Finance charges, which accrue from posting until the item, is placed in dispute shall be handled according to County policy. Any cardholder statements generated while the account is in dispute will display the following message:

YOUR ACCOUNT IS IN DISPUTE FOR \$XXX.XX. THIS AMOUNT HAS NOT BEEN INCLUDED IN THE FINANCE CHARGE OR PAYMENT CALCULATIONS.
6. If the cardholder is actually responsible for the transaction, the dispute is settled in favor of Bank of America and no further actions are required. If the cardholder is not responsible for the transaction, the dispute is settled for the cardholder and the charge back process may be initiated against the Vendor.
7. If there continues to be problems with a particular Vendor, the cardholder should notify the Purchasing Manager of the problems.

F. Review of Purchases by Departments

1. Because of their knowledge of the job responsibilities and requirements, Department representatives are required to review each purchasing card expenditure (item purchased, amount, and vendor) to ensure the goods or services were necessary, and for official use.



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 11 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

2. When purchases are questioned, the Department Director or their designated Department representative will be responsible for resolving the issue with the cardholder. If the Departments Director cannot be satisfied that the purchase was necessary and for official use, the cardholder shall provide either a credit voucher proving the item(s) were returned for credit or a personal check for the full amount of the purchase. Checks shall be sent to the Accounts Payable Section with an explanation and account number. A copy will be forwarded by the Accounts Payable section to the Purchasing Manager.
3. Serious or repeated misuse of the purchasing card will result in the revocation of the card. The Purchasing Manager or Deputy Finance Director will recommend disciplinary action to the County Administrator for employees that incorrectly use their purchasing card.
4. To help the Departments in their reviews, management reports will be available from the purchasing card company through the EAGLS software program.



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 12 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

**MCC
CODE**

ALLOWED

**MCC
CODE**

DISALLOWED

Services (Utilities)

4812 Telecommunications Equipment

4814 Telecommunications Services including Local and Long Distance Calls, Credit Card calls, calls through use of magnetic-strip reading Telephones, and Fax Services.
4815 Masterphone Telephone Service
4816 Computer Network/Information Services
4819 Telecommunications
4821 Telegraph Services
4829 Wire Transfer, Money Orders (WTMO's)
4899 Cable and other Pay Television Services
4900 Utilities Electric, Gas, Sanitary, Water

Retail Stores – (Miscellaneous)

5013 Motor Vehicle Supplies and new parts
5021 Office Furniture
5039 Construction materials (Not Elsewhere Classified)
5044 Photographic, Photocopy, Microfilm Equipment and supplies.
5045 Computers and Computer Peripheral Equipment and Software.
5046 Commercial Equipment (Not Elsewhere Classified)
5047 Medical, Dental, Ophthalmic and Hospital Equipment and Supplies.
5051 Metal Service Centers and Offices
5065 Electrical Parts and Equipment
5072 Hardware Equipment and Supplies
5074 Plumbing and Heating Equipment and Supplies
5085 Industrial Supplies (Not Elsewhere Classified)
5099 Durable Goods (Not Elsewhere Classified)
5111 Stationery, Office Supplies, Printing and Writing paper.
5122 Drug, Drug Proprietarys, and Druggist Sundries.
5131 Piece Goods Notions and Other Dry Goods
5137 Men's, Women's and Children's Uniforms
5139 Commercial Footwear
5169 Chemicals and Allied Products (Not Elsewhere Classified).
5172 Petroleum and Petroleum Products
5192 Books, Periodicals and Newspaper
5198 Paints, Varnishes and Supplies
5199 Non-Durable Goods (Not Elsewhere Classified)

5094 Precious Stones and Metal Watches and Jewelry.
5193 Florists Supplies, Nursery Stock and Flowers



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 13 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

**MCC
CODE**

ALLOWED

**MCC
CODE**

DISALLOWED

Services (Utilities)

4812 Telecommunications Equipment

4814 Telecommunications Services including Local and Long Distance Calls, Credit Card calls, calls through use of magnetic-strip reading Telephones, and Fax Services.
4815 Masterphone Telephone Service
4816 Computer Network/Information Services
4819 Telecommunications
4821 Telegraph Services
4829 Wire Transfer, Money Orders (WTMO's)
4899 Cable and other Pay Television Services
4900 Utilities Electric, Gas, Sanitary, Water

Retail Stores – (Miscellaneous)

5013 Motor Vehicle Supplies and new parts
5021 Office Furniture
5039 Construction materials (Not Elsewhere Classified)
5044 Photographic, Photocopy, Microfilm Equipment and supplies.
5045 Computers and Computer Peripheral Equipment and Software.
5046 Commercial Equipment (Not Elsewhere Classified)
5047 Medical, Dental, Ophthalmic and Hospital Equipment and Supplies.
5051 Metal Service Centers and Offices
5065 Electrical Parts and Equipment
5072 Hardware Equipment and Supplies
5074 Plumbing and Heating Equipment and Supplies
5085 Industrial Supplies (Not Elsewhere Classified)
5099 Durable Goods (Not Elsewhere Classified)
5111 Stationery, Office Supplies, Printing and Writing paper.
5122 Drug, Drug Proprietarys, and Druggist Sundries.
5131 Piece Goods Notions and Other Dry Goods
5137 Men's, Women's and Children's Uniforms
5139 Commercial Footwear
5169 Chemicals and Allied Products (Not Elsewhere Classified).
5172 Petroleum and Petroleum Products
5192 Books, Periodicals and Newspaper
5198 Paints, Varnishes and Supplies
5199 Non-Durable Goods (Not Elsewhere Classified)

5094 Precious Stones and Metal Watches and Jewelry.
5193 Florists Supplies, Nursery Stock and Flowers



Effective Date: 11/25/02 Supersedes Date: 8/27/02

VISA MERCHANT CATEGORY CODE (MCC) LISTING

MCC CODE		CATEGORY	MCC CODE	
ALLOWED			DISALLOWED	
Retail Stores				
5200	Home Supply Warehouse Stores	5309	Duty Free Stores	
5211	Lumber and Building Materials Stores	5422	Freezer and Locker Meat Provisions	
5231	Glass, Paint and Wallpaper Stores			
5251	Hardware Stores			
5261	Nurseries, Lawn and Garden Supply Stores			
5271	Mobile Home Dealers			
5300	Wholesale Clubs			
5310	Discount Stores			
5311	Department Stores			
5331	Variety Stores			
5399	Miscellaneous General Merchandise			
5411	Grocery Stores, Supermarkets			
5441	Candy, Nut and Confectionery Stores			
5451	Dairy Products Stores			
5462	Bakeries			
5499	Miscellaneous Food Stores – Specialty, Markets, Convenience			
Automobiles and Vehicles				
5511	Automobile and Truck Dealers (New and Used) Sales, Services, Repairs, Parts and Leasing. (See Note)	5551	Boat Dealers	
5521	Automobile and Truck Dealers (Used Only)	5561	Recreational and Utility Trailers, Camper Dealers.	
5531	Auto and Home Supply Stores	5571	Motorcycle Dealers	
5532	Automotive Tire Stores	5592	Motor Home Dealers	
5533	Automotive Parts, Accessories Stores	5598	Snowmobile Dealers	
5541	Service Stations (with or without ancillary services)			
5542	Automated Fuel Dispenser			
5599	Miscellaneous Automotive Dealers (Not Elsewhere Classified).			
Note:	Vehicle repair charges will be approved provided the vehicle tag number and property number are printed on the purchase receipt.			
Clothing Stores				
5561	Shoe Stores	5611-5699	All other Clothing Store items Not Allowed.	
Miscellaneous Stores				
5712	Furniture, Home Furnishing and Equipment Stores, Except Appliances.	5718	Fireplace, Fireplace Screens and Accessories Stores.	
5713	Floor Covering Stores	5733	Music Stores, Musical Instruments, Pianos, Sheet Music.	
5714	Drapery, Window Covering and Upholstery Stores	5735	Record Shops	
5719	Miscellaneous Home Furnishing Specialty Stores	5813	Drinking Places (Alcoholic Beverages)	
5722	Household Appliances Stores		Bars, Taverns, Cocktail Lounges, Nightclubs and Discotheques.	
5732	Electronic Sales			
5734	Computer Software Stores			



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Effective Date: 8/27/02 Supersedes Date: 1/11/01

Procedure No: PP-140

Page No: 15 of 19

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

MCC CODE	ALLOWED	MCC CODE	DISALLOWED
Miscellaneous Stores			
5811	Caterers	5912	Drug Stores and Pharmacies
5812	Eating Places, Restaurants	5921	Package Stores – Beer, Wine and Liquor
5814	Fast Food Restaurants	5932	Antique Shops
5931	Used Merchandise Stores, Secondhand Stores	5933	Pawn Shops
5935	Wrecking and Salvage Yards	5937	Antique Reproductions
5941	Sporting Goods Stores	5940	Bicycle Shops – Sales and Service
5942	Book Stores	5944	Jewelry Stores, Watches, Clocks and Stores
5943	Stationery Stores, Office and School Supply Stores	5945	Hobby, Toy and Game Shops
5946	Camera and Photographic Supply Stores	5947	Gift, Card, Novelty and Souvenir Shops
5949	Sewing, Needlework, Fabric and Piece Goods Stores	5948	Luggage and Leather Goods Stores
5964	Catalog Merchant	5950	Glassware/Crystal Stores
5965	Combination Catalog and Retail Merchant	5960	Direct Marketing Insurance Services
5968	Continuity/Subscription Merchant	5961	Mail Order Houses, including Catalog Order Stores, Book/Record Clubs (Not permitted for U.S. original presentments).
5969	Other Direct Marketers (Not Elsewhere)	5962	Direct Marketing Travel-Related Arrangement Services.
5970	Artists Supply and Craft Shops (Classified).	5963	Direct Selling Establishments/Door-To-Door Sales.
5974	Rubber Stamp Stores	5966	Outbound Telemarketing Merchants
5983	Fuel Dealers – Fuel Oil, Wood, Coal, Liquefied Petroleum.	5967	Inbound Teleservices Merchant
5999	Miscellaneous and Specialty Retail Stores	5971	Art Dealers and Galleries
		5972	Stamp Coin and Stores – Philatelic and Numismatic Supplies.
		5973	Religious Goods Stores
		5975	Hear Aids – Sales, Service and Supply Stores.
		5976	Orthopedic Goods – Prosthetic Devices
		5977	Cosmetic Stores
		5978	Typewriter Stores – Sales, Rentals and Services
		5992	Florists Supplies, Nursery Stock and Flowers
		5993	Cigar Stores and Stands
		5994	New Dealers and Newsstands
		5995	Pet Shops, Pet Food and Supplies Stores
		5996	Swimming Pools – Sales and Services
		5997	Electric Razor Stores – Sales and Services
		5998	Tent and Awning Shops



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Effective Date: 8/27/02 Supersedes Date: 1/11/01

Procedure No: PP-140

Page No: 16 of 19

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

MCC CODE	ALLOWED	MCC CODE	DISALLOWED
Service Providers			
7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified).	6010-6300 7012 7032 7033	NON-Allowed Timeshares Sporting and Recreational Camps Trailer Parks and Camp Grounds
Personal Service Providers			
7211	Laundries – Family and Commercial	7210	Laundry, Cleaning and Garment Services
7296	Clothing Rental – Costumes, Uniforms	7216-7295	NON-Allowed
7299	Miscellaneous Personal Services (Not Elsewhere Allowed).	7297 7298	Massage Parlors Health and Beauty Spas
Business Services			
7311	Advertising Services	7393	Detective Agencies, Protective Services and Security.
7321	Consumer Credit Reporting Agencies	7631	Watch, Clock and Jewelry Repair
7332	Blueprinting and Photocopying Services		
7333	Commercial Photography, Art and Graphics		
7338	Quick Copy and Reproduction Services		
7339	Stenographic Services		
7341	Window Cleaning Services		
7342	Exterminating and Disinfecting Services		
7349	Cleaning and Maintenance		
7361	Employment Agencies, Temporary Help Services		
7372	Computer Programming, Integrated Systems Design and Data Processing Services.		
7375	Information Retrieval Services		
7379	Computer Maintenance, Repair and Services (Not Elsewhere Classified).		
7392	Management, Consulting and Public Relations Services.		
7394	Equipment Rental and Leasing Services, Tool Rental, Furniture Rental and Appliance Rental.		
7395	Photo Finishing Laboratories, Photo Developing		
7399	Business Services (Not Elsewhere Classified)		
7511	Truck Stop Transactions		
7512	Car Rental Agencies (Not Elsewhere Classified)		
7513	Truck and Utility Trailer Rentals		
7519	Motor Home and Recreational Vehicle Rentals		
7523	Automobile Parking Lots and Garages		
7524	Express Payment Service Merchants – Parking Lots		



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Procedure No: PP-140

Page No: 17 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

MCC CODE	ALLOWED	MCC CODE	DISALLOWED
-----------------	----------------	-----------------	-------------------

Repair Services

<p>7351 Automotive Body Repair Shops 7534 Tire Retreading and Repair Shops 7535 Automotive Paint Shops 7538 Automotive Service Shops (Non-Dealer) 7542 Car Washes 7549 Towing Services 7622 Radio, Television and Stereo Repair Shops 7623 Air Conditioning and Refrigeration Repair Shops 7629 Electrical and Small Appliance Repair Shops 7641 Reupholstery and Furniture Repair and Furniture Refinishing 7692 Welding 7699 Miscellaneous Repair Shops and Related Services</p>	<p>(NONE)</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------

Note: Vehicle repair charges will be approved provided the vehicle tag number and property number are printed on the Purchase receipt.

Amusement and Entertainment

<p>(NONE)</p>	<p>7829 Motion Picture and Video Tape Production and Distribution. 7832 Motion Picture Theaters 7833 Express Payment Service Merchants - Motion Pictures) and Ticket Agencies. 7841 Video Tape Rental Stores 7911 Dance Halls, Studios and Schools 7922 Theatrical Producers (Except Motion Pictures) and Ticket Agencies. 7929 Bands, Orchestras and Entertainers 7932 Billiard and Pool Establishments 7933 Bowling Alleys 7941 Commercial Sports, Professional Sports Clubs, Athletic Fields and Sports Promoters. 7991 Tourist Attractions and Exhibits 7992 Golf Courses - Public 7993 Video Amusement Game Supplies 7994 Video Game Arcades/Establishments 7995 Betting (including Lottery Tickets), Casino Gaming Chips, Off-Track Betting and Wagers. 7996 Amusement Parks, Circuses, Carnivals and Fortune Tellers. 7997 Membership Clubs (Sports, Recreation, Athletic), Country Clubs and Private Golf Courses.</p>
---------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



Board of County Commissioners
Office of Purchasing
Title: **Visa Purchasing Card**

Procedure No: PP-140

Page No: 18 of 19

Effective Date: 8/27/02 Supersedes Date: 1/11/01

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

**MCC
CODE**

ALLOWED

**MCC
CODE**

DISALLOWED

Amusement and Entertainment

(NONE)

7998
7999

Aquariums, Seaquariums and Dolphinariums
Recreation Services (Includes Swimming
Pools, Miniature Golf, Driving Ranges, Ski
Slopes, Boat Rentals, Aircraft Rentals and
Sport and Games Instruction).

**Professional Services and
Membership Organizations**

8220 Colleges, Universities, Professional
Schools and Junior Colleges.
8241 Correspondence Schools
8244 Business and Secretarial Schools
8249 Vocational and Trade Schools
8299 Schools and Educational Services
(Not Elsewhere Classified).
8398 Charitable and Social Service Organizations
8641 Civic, Social and Fraternal Associations
9399 Government Services (Not Elsewhere
Classified).
9402 Postage Stamps (See Note)
**Note: Postage – Department must establish internal
Controls and a \$100.00 limit will be assigned
to a designated cardholder.
Please provide this information to Bessie Bradshaw
or Joe F. Pillitary, Jr. for confirmation to Bank of
America.**

8011 Doctors
8021 Dentists, Orthodontists
8031 Osteopaths
8041 Chiropractors
8042 Optometrists, Ophthalmologists
8043 Opticians
8044 Optical Goods and Eyeglasses
8049 Chiropodists, Podiatrists
8050 Nursing and Personal Care Facilities
8062 Hospitals
8099 Medical Services and Health
Practitioners (Not Elsewhere Classified).
8111 Legal Services, Attorneys
8211 Elementary and Secondary Schools
8351 Child Care Services
8651 Political Organizations
8661 Religious Organizations
8675 Automobile Associations
8699 Membership Organizations (Not Elsewhere
Classified).
8734 Testing Laboratories (Non-Medical Testing).
8911 Architectural, Engineering and Surveying
Services.
8931 Accounting, Auditing and Bookkeeping
Services.



Board of County Commissioners
Office of Purchasing
Title: Visa Purchasing Card

Effective Date: 8/27/02 Supersedes Date: 1/11/01

Procedure No: PP-140

Page No: 19 of 19

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

**MCC
CODE**

ALLOWED

**MCC
CODE**

DISALLOWED

**Professional Services and
Membership Organizations**

(See Page 18)

8999	Professional Services (Not elsewhere Classified).
9211	Court Costs, Including Alimony and Child Support.
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9401	Food Stamps
9411	Government Loan Payments
9700	Automated Referral Service
9751	U.K. Supermarkets – Electronic Hot File (For Regional Use Only).
9752	U.K. Petrol Stations – Electronic Hot File (For Regional Use Only).