



U. S. Department of Commerce Charge Card Management Plan

Version History

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1. Introduction

As required by **OMB Circular A-123, Appendix B – Improving the Management of Government Charge Card Programs**, this plan outlines the policies and procedures within Department of Commerce (DOC) that are critical to the management of the charge card program, in order to ensure that a system of internal controls is followed and to mitigate the potential for fraud, misuse, and delinquency. This document is intended to be a living document and will be updated as changes occur within DOC’s charge card program.

The Department’s SmartPay® 2 servicing bank is JP Morgan Chase/MasterCard association for all commercial charge card services for (purchase, travel and fleet business lines). JP Morgan Chase’s automated solution includes PaymentNetG reporting tool and Account Center web based card application tool. MasterCard association’s automated solution includes Expert Monitoring System (EMS) a comprehensive risk management tool, and their Enhanced Merchant Reporting (EMR) tool. These resulting solutions and business process changes will enhance the Department’s charge card programs and are reflected in this update to the DOC Charge Card Management Plan.

2. Personnel Management

2.1 Key management officials

This section provides a list of the key card program management officials associated with the charge card program within the agency, along with their title and responsibilities. The key officials for each program are listed in the tables below.

Purchase Card Program		
Name	Title	Responsibilities
Darryl Anderson	Commerce Acquisition Solutions, Contracting Officer	Contracting Officer for DOC SmartPay2 Task Order
David Carter	Commerce Office of Acquisition Management, DOC Charge Card Program Manager	Provides policy leadership in acquisition and procurement management. COR for DOC SmartPay2 Task Order
Lawrence Frazier	Acting Director, Commerce Bankcard Center(CBC)	Supervise CBC staff and operations
Pat Stone	Purchase Card Level 1 APC	Oversees agency purchase card program

Agency/Bureau	Acquisition Management	Finance
OSEC/OIG - APC	David Carter	John Quick
Census Bureau - APC	Karen Daniels	Robin Guinn
NOAA CRAD – APC	Sharon Tyson	Janice Hill
NOAA WRAD – APC	Wade Hader	Angela Hunter
NOAA ERAD – APC	Michele McCoy	Carolyn Collins
NOAA MRAD – APC	Carolyn Hedgpeth	Joanna Shubert
NOAA HQ – APC	Tracey Cureaux	Rosellen Montesino
NIST Gaithersburg – APC	Ray Staniewski	John Quick
NIST Boulder – APC	Carolyn Hedgpeth	
NTIS – APC	Vicky Buttram	Larry Hurst

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Agency/Bureau	Acquisition Management	Finance
PTO – APC	Katherine Pratt	Jay Kurtz
ITA HQ – APC ITA – Domestic – APC	Robin Carpenter William Ashcraft	Beverly A. King
EDA HQ, BIS, MBDA HQ, BEA, NTIA HQ, NTIA Boulder, ESA – APC	Tracey Cureaux	John Quick
TA – APC	Janet Braden	John Quick

Travel Card Program

Name	Title	Responsibilities
Trina Boyce	Travel card Level 1 APC	Oversees the agency's travel card program
Byron Martin	Travel card Level 1 APC	Alternate

Fleet Card Program

Name	Title	Responsibilities
Eston Lewis	COTR/Fleet Level 1 APC	Oversees the agency's fleet card program
Don Still	ACOTR/Fleet Level 1 APC	Alternate

2.2 Process for appointing cardholders and Approving Officials (AOs)

This section outlines agency policies and procedures, by program, for appointing cardholders and Approving Officials (AOs).

Purchase Card Program

The Head of the Contracting Office (HCO) has the overall responsibility for managing the purchase card program, including convenience checks, within an operating unit. The HCO approves the issuance of individual purchase cards and delegates management responsibilities in writing to the Agency Program Coordinators (APC), Approving Officials and cardholders.

Employees applying for contractor-issued Government Purchase Cards are nominated by their Approving Official. All cardholder nominees for purchase card authority, as well as Approving Officials, must complete the following training: GSA purchase card web based training, Section 508 Rehabilitation Act, Ethics, and the servicing bank's electronic access training prior to issuance of an account or establishment as an Approving Official. In addition, all purchase cardholders and Approving Officials are responsible for reading the DOC Purchase Card Program outlined in Commerce Acquisition Manual (CAM) 1313.301. The applicant's nomination package must include proof of successful completion of required training (copies of training certificates). The Approving Official signs the application prior to submission to their servicing APC for processing. Approving Officials cannot be subordinate to cardholders and are generally held to 1:7 ratios of Approving Officials to cardholders. HCOs delegate acquisition authority to Approving Officials and Cardholders.

The GSA SmartPay® 2 Government Charge Card Program established convenience checks under the Purchase Card Program. Convenience Checks are check-like payment instruments which are an integrated part of the Purchase Card Program and can not be issued without a purchase card regardless of business line. The day-to-day management and ownership of the convenience checks issued under the purchase card program is delegated to the HCOs. Oversight and surveillance of the convenience checks is the ultimate responsibility of the HCO and is delegated to the APC in the Delegation of Authority Memorandum. Internal control reviews require 100% surveillance and copies of all reports are required to be sent to the DOC Charge Card Program Manager.

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The use of convenience checks issued on the purchase card program is to be minimized. Alternatives to the convenience check are encouraged. Convenience checks should not be issued for merchants that accept the Government Commercial Purchase Card. In SmartPay 2 the Department has improved management internal control capability to manage convenience checks in the servicing bank's online electronic access system after bank processing. Electronic images of cancelled convenience checks are made available in the servicing bank electronic access system and check writers are required to enter level III transaction data for goods or service purchased.

Travel Card Program

The use of the servicing bank Government travel charge card is mandatory for all Departmental employees who travel five (5) times or more per year on official business, unless an exemption has been granted. The use of the card is limited to expenses incurred incidental to officially-authorized Government travel. Use of the card other than in connection with officially ordered travel is strictly forbidden.

Employees applying for a Government travel card must complete the GSA Cardholder Training which can be found at: <http://fss.gsa.gov/webtraining/trainingdocs/traveltraining/index.cfm>. Once training is completed, the applicant must provide proof of successful completion of required training (copies of training certificates) to the APC. Upon receipt of the application package, the APC completes the application process in the servicing bank electronic access system. The APC also provides cardholder user access information, to access the servicing bank electronic access system and directs the cardholder to servicing bank online training.

Complete and sign the "Employee/Approving Official Acknowledgment Statement" (Appendix B, page three (3) of the application packet). Once completed and signed, the travel card application and the "Employee/Approving Official Acknowledgment Statement" is submitted to the servicing APC for processing.

Fleet Card Program

GSA Leased Vehicles: DOC uses the GSA Fleet Card for leased vehicles. A local GSA Fleet Management Center assigns a card to a vehicle and that card is used only for the vehicle identified on the card. Purchases for maintenance and repair services are limited to \$100 without prior approval. If repairs on a vehicle exceed \$100, the vendor must contact the GSA maintenance control center for repair authorization. If a vehicle requires after-hours emergency repairs when the maintenance control center is closed, the GSA service provider (Wright Express) can authorize purchases up to \$500. In the event of an emergency that renders the vehicle unsafe to operate, the driver must call the GSA service provider to receive authorization for repairs up to \$500. The driver must call the maintenance control center during the next regular business day to report completed repairs.

Agency Owned Vehicles: Under SmartPay2, DOC Fleet Managers utilize JP Morgan Chase/MasterCard charge card management tools and services for agency-owned and commercially-leased vehicles. Fleet Cards are assigned to vehicles, not to individuals. The Fleet Card APC is responsible for card issuance, cancellation and maintenance. The Fleet Manager is responsible for implementing the program, including oversight and compliance with policy and procedures, regulations, and for disseminating appropriate information to the billing office. The Fleet Manager may be designated as APC for the area responsibility. The AO is responsible for certifying all transactions made by vehicle operators and ensuring applicable documentation is maintained.

2.3 Procedures at employment termination or transfer

This section outlines the procedures taken by the agency when an employee terminates employment within the Federal government or transfers to a different agency or transfers within the same agency.

Purchase Card Program

When transferring between bureaus/operating units within DOC, or leaving the agency, the cardholder must notify his or her Approving Official and the APC. The card will be either cancelled or transferred to the new agency hierarchy. When leaving, retiring, or transferring to another Government agency, the cardholder must return the card to the Approving Official. The Approving Official notifies the APC via email to close the account. The APC closes the account real-time via the servicing bank's online system. The cancellation of the card is done immediately; the card is cut in half by the APC.

Travel Card Program

When transferring between bureaus, and operating units within the Department, employees are not issued a new card. Therefore, notification of transfer is required. The APC of the losing bureau must notify the APC of the gaining bureau and the level I APC to make the hierarchy alignment change. When a cardholder resigns, retires, or transfers to another Government agency, the cardholder must return the card, cut in half, to their APC for cancellation. The APC verifies if there is an outstanding balance based on the cardholders' last statement and sends a report to their Human Resource Office. It is the cardholder's responsibility to pay all outstanding balances on individually billed travel cards. If the cardholder fails to pay the account, the serving bank or its collection agency will contact the cardholder. The serving bank or its collection agency may use whatever lawful garnishment and salary offset remedies that may be available in the collection process including reports to credit bureaus as per the servicing bank individual billed travel cardholder agreement. When the travel cardholder signs the back of the Government travel card, they agree to the terms and conditions of the servicing bank individual billed travel cardholder agreement.

Fleet Card Program

There are no fleet card procedures for employee termination or transfer because fleet cards are assigned to the vehicle, not the driver.

3. Training

3.1 General

This section summarizes agency general training requirements that are relevant for all charge card program participants. Explain your agency's procedures for training.

All charge card program participants, regardless of level or responsibilities receive training prior to appointment or issuance of a card, and as prescribed by the Appendix B of OMB Circular A-123, DOC requires all charge card program participants to take refresher training every 3 years, at a minimum. Specific procedures for training are explained below.

3.2 Purchase card program

Cardholders, approving officials, and agency program coordinators shall document satisfactory completion of required training prior to nomination and appointment to the purchase card program. In addition, cardholders, approving officials, and agency program coordinators shall certify in writing that they have read and understood the policies and procedures outlined in Commerce Acquisition Manual 1313.301.

Cardholders and Approving Officials

Single Purchase Limit up to the Micro-purchase Threshold

The single purchase limit for cardholders who are not in an acquisition position is generally the micro-purchase threshold. Prospective cardholders requesting a single purchase limit up to the micro-purchase threshold must document satisfactory completion of the following training:

- GSA SmartPay® Online Training
<http://fss.gsa.gov/webtraining/trainingdocs/smartpaytraining/index.cfm>
- Section 508 Compliance Online Training
<http://www.section508.gov/index.cfm?FuseAction=RegisterUniverse>
- CLM 003 Ethics Training for Acquisition or equivalent Government Ethics Training
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>.
- Servicing Bank's Electronic Access Systems Training

Single Purchase Limit above the Micro-purchase Threshold

Single purchase limits above the micro-purchase threshold shall be limited to cardholders who meet the contracting officer warrant requirements as outlined in Commerce Acquisition Manual 1301.6. Individuals requesting single purchase limits above the micro-purchase threshold shall meet the Federal Acquisition Certification in Contracting (FAC-C) training, education and experience requirements for the applicable warrant level, as outlined in CAM 1301.6. The maximum single purchase limit for cardholders who are not in the General Schedule 1102 contracting series or 1105 purchasing series is \$100,000. Prospective cardholders requesting a single purchase limit above the micro-purchase threshold shall document satisfactory completion of the following training:

- GSA SmartPay® Purchase Card Training
<http://fss.gsa.gov/webtraining/trainingdocs/smartpaytraining/index.cfm>
- Section 508 Compliance Online Training
<http://www.section508.gov/index.cfm?FuseAction=RegisterUniverse>
- CLM 003 Ethics Training for Acquisition or equivalent Government Ethics Training
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>
- CON 100 Shaping Smart Business Arrangements
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>
- CON 110 Mission Support Planning
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>
- CON 111 Mission Planning Execution
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>
- CON 112 Mission Performance
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>
- CON 120 Mission Focused Contracting
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>
- Servicing Bank's Electronic Access Systems Training

Agency Program Coordinators

Individuals appointed as agency program coordinators shall document satisfactory completion of the following training:

- GSA SmartPay® Purchase Charge Card A/OPC Training
<http://apps.fss.gsa.gov/webtraining/trainingdocs/aopctraining/index.cfm>
- Section 508 Compliance Online Training
<http://www.section508.gov/index.cfm?FuseAction=RegisterUniverse>
- CLM 003 Ethics Training for Acquisition or equivalent Government Ethics Training
<https://www.atrrs.army.mil/channels/faitas/student/logon.aspx?caller=1>.

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- Servicing Bank's Electronic Access Systems Training

Individuals appointed as agency program coordinators with cardholder of higher authority shall also be required to have the same training as their cardholder.

3.3 Travel card program

Cardholders

All card applicants must complete the GSA online training course for travel cardholders available at URL: <http://fss.gsa.gov/webtraining/trainingdocs/traveltraining/index.cfm>, and obtain a completion certificate. The certificate must be forwarded to the cardholder's APC. Refresher training is required every three years, and the certification must be forwarded to the cardholder's APC.

Agency/Organization Program Coordinators (APCs)

All APCs are required to complete the GSA online training course at URL: <http://apps.fss.gsa.gov/webtraining/trainingdocs/travel%20AOPCquiz/index.cfm> After completion, they must obtain a certificate and forward it to the level 1 APC. Refresher training is required every three years, and the certification must be forwarded to the level1 APC. All APCs are encouraged to participate in scheduled APC meetings, held quarterly or as necessary; to participate in contractor-provided user training; and to attend any travel card meetings or conferences.

3.4 Fleet card program

DOC drivers utilize training on the GSA web-site. The training includes "dos and don'ts," reporting of lost or stolen cards, types of purchases, and bank contact information. In addition, DOC fleet operators use the pamphlet titled "Helpful Hints for Fleet Card Use," which provides GSA customer information for the fleet service cards. In addition, attendance at the GSA Annual Fleet Conference is encouraged as it offers opportunities for training and updates regarding the latest fleet requirements.

3.5 Record Keeping

This section summarizes agency procedures for documentation and record retention.

Purchase Card Program

As required by the FAR 4.805 and GAO-08-368R, cardholders are required to keep copies of all documents pertaining to each purchase for 3 years:

- Reconciled Purchase Card Order Log;
- Monthly account statement;
- Sales receipts;
- Packing slips;
- Credits;
- Government Cardholder Dispute Form;
- Originating Requisition/Order Document (i.e., approved CD 435, requisition, internal order form, etc.);
- Vendor invoice;
- Property Reporting Documentation
- Communications (concurrences, conversations with vendor/requisition);
- Independent receipt and acceptance or subsequent review of items obtained with the purchase card; and

Travel Card Program

For the travel card program, the bureau APC maintains a separate file for each employee that contains a copy of the charge card application, an acknowledgement statement, and the training certification. Files indicate active versus inactive accounts.

Fleet Card Program

Each bureau has its own Fleet Manager who is responsible for requesting new and replacement charge cards. The bureau APCs maintain all records for fleet cards under their purview.

3.6 Ensuring effectiveness of training requirements

This section outlines agency procedures for ensuring that training policies and procedures remain current and effective.

Both DOC purchase and travel card programs have essentially similar training requirements, i.e. all DOC cardholders utilize the GSA web-based on-line course for basic training, and all cardholders and Approving Officials must take refresher training every 3 years. However, the purchase card program requires more extensive training. Additional training may be required to update cardholders and Approving Officials on operating unit procedures, relevant regulatory changes and/or internal policies/procedures of the servicing acquisition office.

4. Risk Management

4.1 Creditworthiness policies and procedures

This section summarizes agency policies and procedures regarding creditworthiness and performing credit checks.

Travel Card Program

DOC implemented creditworthiness checks for all new applicants to the Department's travel card program under the new SmartPay® 2 servicing bank. All applications will receive either a pass or restricted identifier. If notice is received that an employee has been identified for a restricted card, then a reduced spending limit will be put into place based upon Bureau business need and Department guidelines. If the Department receives an intra-government employee transfer and the employee applies for a travel card, a new credit check will be done.

Fleet Card Program

Creditworthiness policies are not applicable to the DOC Fleet Card Program. The cards are issued to the vehicle, not the employee.

4.2 Controls, practices, and procedures related to Centrally Billed Account (CBA) delinquencies

This section outlines agency risk management procedures in regard to CBA delinquencies.

Purchase Card Program

A Statement of Account is sent to the individual cardholder from the servicing bank and lists all purchases made in the previous 30-day billing cycle. The billing cycle date for DOC cardholders is the 3rd of the month. If a Statement of Account has not been received by the cardholder within 10 working days after the close of the billing cycle, the cardholder must access the statement on the bank's online system. Cardholders and Approving Officials must ensure that statements are promptly reconciled. Where automated systems are not in place, the statement must reach the servicing finance office within 15 days after receipt. If a cardholder knows in advance that they

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will be absent and not available to reconcile the Statement of Account, the cardholder must forward all appropriate documentation (sales receipts, credit vouchers, etc.) to the Approving Official. The Approving Official will reconcile, sign and forward a copy of the statement to the servicing finance office. When the cardholder returns, he/she must sign the original statement and forward it to the servicing finance office and retain the original transaction documentation. In most cases, the reconciliation takes place within the DOC system and must be completed by the finance designated sweep date. Reminders are sent to Cardholders and Approving Officials each month. If the cardholder is not able to reconcile within the 2-week allotted time period by entering the web-based system, the Approving Official must ensure the reconciliation is completed in a timely manner before the sweep date. Reports are available to Approving Officials in the servicing bank's system.

Cardholder accounts are monitored by APCs for repeated instances of delinquent reconciliations by cardholders and delinquent approval by Approving Officials and action taken (e.g., suspension/cancellation of card or AO authority) for repeated instances of delinquent reconciliations/approvals.

The DOC Office of Financial Management has authorized the use of "FastPay" which is payment to the servicing bank within 3 days after receipt of the invoice for the payment of purchase card accounts. Servicing finance offices are encouraged to pay the invoices prior to receipt of the Statements of Account in order to maximize refunds.

Travel Card Program

A Statement of Centrally Billed Account is posted online in the servicing bank electronic access system and available to the designated invoicing processing personnel. A paper copy is also sent to the designated invoicing processing personnel for the previous 30-day billing cycle.

Fleet Card Program

A Statement of Centrally Billed Account is posted online in the servicing bank electronic access system and available to the designated invoicing processing personnel. A paper copy is also sent to the designated invoicing processing personnel for the previous 30-day billing cycle. DOC's Bureau Fleet Managers or designated employee reviews all invoices prior to forwarding vouchers to their financial offices for payment. Disputes are processed online in the servicing bank electronic access system. Under SmartPay2, the manual invoice process will be automated end to end by the fourth quarter of this year.

4.3 Controls, practices, and procedures related to Individually Billed Account (IBA) delinquencies

This section outlines agency risk management procedures in regard to IBA delinquencies.

Travel Card Program

The servicing bank notifies the Department when cardholder accounts have become delinquent. As necessary, the Department APC notifies the Bureaus who have delinquent travel cardholders. In appropriate circumstances, the employee's supervisor may take disciplinary action in accordance with Department Administrative Order 202-751 on discipline. The bureaus APCs also have access to the servicing bank's delinquency reports via the servicing bank's reporting system for cardholder account monitoring purposes.

Implementation of the E-GOV Travel System will result in "split pay," which will provide for electronic payment of the travel card balance, for all vouchers processed through the system. Direct payment of travel card charges by the Government when the voucher is filed will reduce the incidence of delinquent payments by cardholders.

4.4 Controls, practices, and procedures related to charge card misuse and abuse

This section outlines agency risk management procedures in regard to charge card misuse and abuse.

Fraud and Misuse

Any intentional or unintentional violation of the policies and procedures for purchase, travel and fleet card and/or convenience check usage is considered misuse. Fraud is a criminal form of misuse involving willful deceit, misrepresentation of facts, or other practice designed to harm or deprive another of his or her rights, usually involving deception for personal gain. The distinction between misuse and fraud is dependent upon the facts of each case. All DOC participants in the DOC purchase card program are responsible for preventing fraud and the conditions that lead to fraud. Fraud often occurs when two or more individuals collude to circumvent the management controls in place to prevent fraudulent practices. Collusion may occur between merchants and cardholders, cardholders and Approving Officials, or between purchase card program participants and other employees. Employees are required to report all instances of suspected fraud and misuse.

Reporting Suspected Fraud or Abuse

All DOC employees are responsible for reporting cases of suspected fraud or misuse of the purchase card, travel card fleet card and convenience checks to the OIG. Employees may report suspected fraud or misuse to OIG by calling 1-800-424-5197 on ODC OIG Online Hotline Complaint Form at: <http://www.oig.doc.gov/oig/hotline/000016.html>

USDOC Office of Inspector General To file a Hotline complaint, submit your information via		
Phone	Mail	Web
Phone: 202-482-2495 Toll Free 800-424-5197 Fax: 202-482-2803 TDD 800-424-5197 TDD 202-482-5923	US Department of Commerce Office of Inspector General Hotline P.O. Box 612 Ben Franklin Station Washington, DC 20044	E-mail: hotline@oig.doc.gov Online Hotline Complaint Form: www.oig.doc.gov/oig/hotline/000015.html

Purchase Card Program

Specific risks associated with the DOC purchase card program include open Merchant Category Codes (MCCs) on the cardholders' accounts. The missions of the Commerce bureaus are so varied that placing restrictions on the MCC has the potential to cause a work stoppage.

Examples of policies and procedures to mitigate risks include:

- The Department monitors daily transactions that are screened against 36 possible questionable MCCs. Findings are immediately sent via e-mail to the servicing program coordinator for further review. Responses are maintained at the Commerce Bankcard Center. In SmartPay 2, APCs will use MasterCard's enhanced merchant reporting tool (a comprehensive reporting and custom query export tool) to monitor questionable MCCs. APCs also use MasterCard's expert monitoring system (a rule based control and compliance tool with scheduled reports) to monitor daily transactions. The expert monitoring system solution is a comprehensive risk management tool for policy compliance monitoring, profiling and data mining, fraud detection, fraud prevention, and case management reporting and messaging (workflow management).
- APCs review monthly MCC reports for the billing cycle transactions. APCs utilize the servicing bank's online system to review statements. Random sampling of cardholder

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statement audits are conducted throughout the year on an ongoing basis with annual reporting.

- Each quarter, DOC staff reviews the accounts payable report that shows all payments made to the servicing bank to ensure that duplicate payments are not made.

Risk	Risk Management Action	Person Responsible
Description of the risk	Description of the strategy to be used to overcome the risk	Personnel responsible for monitoring the risk and executing the risk management action
Unauthorized charges	Monitor daily and monthly transactions reports, investigate and take corrective action as necessary	CBC, APCs, HCOs and OIGs
Late payments	Monthly reviews and Annual Review/Auditing	APC – CBC Data Mining

Below are examples of DOC procedures for reviewing charge card reports for general oversight and also specifically to detect charge card misuse and abuse:

- Daily transactions are screened against 36 MCC that could possibly produce questionable items. If questionable transactions are noted, the APC is contacted for further review. APCs check monthly MCC roll up reports as well as their random sampling of auditing throughout the year. The Department uses the Master Card Expert Monitoring System to implement and monitor policy compliance, fraud detection, fraud prevention, and to identify card misuse and abuse real-time.
- Monthly reports are generated from the Commerce Bankcard Center and sent to the APC, which includes updated account information, alphabetical listings of cardholders and Approving Officials, and the MCC report. Quarterly, they are sent a non usage report which shows the accounts that have not been used in the past 6 months. APCs are encouraged to conduct a random sampling of transaction reviews through the DOC system or the servicing bank's online system. Standard reports are available online real-time to APCs.

Disciplinary actions that DOC would impose on cardholders who misuse or abuse the government charge card include:

Potential Consequences for Purchase Card Misuse and Abuse

The Government purchase cards (and convenience checks) are for official use only. Personal purchases are not permitted, nor are purchases of any unauthorized products or services. Violations of DOC purchase card policies and procedures may result in immediate cancellation of the card and disciplinary action against the cardholder and/or Approving Official. The range of disciplinary actions, which may vary with the severity of the infraction, will be applied in accordance with DOC employee relations, legal, and management guidelines. Disciplinary actions may include card suspension or cancellation and/or reimbursement by the cardholder to the bureau/agency as appropriate. Cardholders are subject to disciplinary action under applicable Departmental Administrative Order (DAO) 202-751, and Government-wide administrative procedures, including suspension and/or removal. Extreme cases may be prosecuted through the court system. Procedures for submitting reports to the Office of Inspector

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General shall be in accordance with Departmental Administrative Order 207-10 "Inspector General Investigation."

Travel Card Program

- The Bureau APCs review the travel card activity report of all cardholder accounts monthly to identify potential areas of concern. If appropriate, the bureau APCs notifies the cardholder's supervisor of any questionable charges/transactions. If charges are identified as misuse/abuse or outside of Departmental Policy, the employee's supervisor is authorized in appropriate circumstances to take disciplinary action in accordance with DAO 202-751.

Risk	Risk Management Action	Person Responsible
Description of the risk	Description of the strategy to be used to overcome the risk	Personnel responsible for monitoring the risk and executing the risk management action
Cash Advances when not in TDY status	Monitoring of the CD100 travel card usage report	APC will inform Manager/Supervisor of possible fraud based on unusual activity. The Manager/Supervisor will be responsible to act on the information.
Use of card for non-official purposes, furtherance of travel	Monitoring of the CD100 travel card usage report	APC will inform Manager/Supervisor of possible fraud based on unusual activity. Management/Supervisor will be responsible to act on the information.
Charges outside of Federal and or Department of Commerce Travel Policy	Monitoring of the CD100 travel card usage report	APC will inform Manager/Supervisor of possible fraud based on unusual activity. The Manager/Supervisor will be responsible to act on the information.
Note: All managers are required to review these reports monthly and report quarterly on action taken.		

Fleet Card Program

The Bureau Fleet Managers will review the fleet card monthly activity for all cards assigned to vehicles under their purview to identify potential areas of fraud, waste and abuse. Fleet managers who suspect card misuse, fraud, or abuse must immediately notify the APC. The APCs, in turn, shall notify the OIG. Similarly, if a Fleet manager is suspected of fraud or misuse, the APC shall notify the OIG. In addition, APCs, upon learning of suspected fraud or abuse, shall notify the servicing bank and the DOC Charge Card Program Manager as appropriate to the circumstances. APCs for fleet cards are responsible for taking immediate action to ensure that all instances of suspected fraud or misuse are promptly reported and investigated. The APC shall report misuse to the IG in accordance to DOC DAO 207-10 "Inspector General Investigation." If charges are identified as misuse/abuse or outside of Departmental Policy, the employee's supervisor is authorized in appropriate circumstances to take action in accordance with DAO 202-751 on discipline.

4.5 Appropriate authorization controls establishment

The Department uses Master Card's Expert Monitoring System (EMS), a comprehensive real-time risk management solution tool, to implement and monitor policy compliance, fraud detection, fraud prevention, and to identify card misuse and abuse real-time. EMS is also a robust data mining tool that automatically monitors' spending, merchant category codes, split purchases, tracks and stores multiple investigations, provides status updates and builds reports on the most

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common types of abuse and misuse. Authorization controls are established as “rules based” in the hierarchy levels.

4.6 Ensuring effectiveness of risk management controls

This section outlines agency procedures for ensuring that risk management policies and procedures remain current and effective.

The DOC approach for managing the purchase card program is based on a risk management strategy for implementing acquisition reform. The DOC purchase card program includes a variety of management controls designed to minimize purchase card misuse. APCs are responsible for ensuring that management controls under their purview are followed and appropriately used to reduce potential card misuse or abuse. Key management controls are as follows:

- The Office of Acquisition Management, Acquisition Workforce and Policy Division establishes and maintains Department-wide purchase card policies and procedures with periodic updates.
- Mandatory training requirements and documentation of successful completion for DOC purchase card program participants.
- Individual cardholder purchase limits, and documentation of cardholder limits and authorities through Delegated Procurement Authority.
- AOs cannot be subordinate to cardholders and are generally held to a 1:7 ratios of AOs to cardholders.
- Separation of duties such that a participant in the DOC purchase card program is not permitted to serve in two or more roles for the same transaction, such as performing the duties of both a cardholder and AO, or having the cardholder certify funds availability for purchases to be made with his/her card.
- Requiring pre-approvals and independent receipt and acceptance or subsequent review of purchase card activities.
- Purchase card internal controls extended to convenience checks and require 100% review.
- Use of merchant category codes to restrict card use to appropriate merchants.
- Limiting convenience checks to \$2,000 and require APC approval before convenience checks are ordered.
- Cardholders are required to document their transactions and maintain purchase card records (log).
- Cardholders and/or Approving Officials are required to inventory property obtained with a purchase card in DOC’s property management system upon delivery in accordance with DOC’s property management policy.
- APCs are required to review purchase card data and reports from the bank to identify and investigate potential cases of fraud, waste, abuse, or misuse.
- APCs are required to review all AO accounts and their associated cardholder accounts and document reportable cases of suspected fraud, waste, abuse, or misuse of the purchase card.
- Inactive purchase cards are reviewed for necessity on a semi-annual basis, and documenting the results of the reviews and action taken.

5. Strategic Sourcing

In accordance with the OMB memorandum on strategic sourcing (www.whitehouse.gov/omb/procurement/comp_src/implementing_strategic_sourcing.pdf), agencies are required to implement strategic sourcing for certain commodities, and should analyze purchase card spending data as part of this effort. As of October 1, 2005, the Chief Acquisition Officer (CAO) of each agency was required to identify at least 3 commodities that could be purchased more effectively and efficiently through the application of strategic sourcing, excluding software that can be purchased under the SmartBuy program. As of January 2006, the CAO must annually report to the OMB/OFPP reductions in the prices of goods and services, reductions in the cost of doing business, improvements in performance, and changes in the achievement of socio-economic acquisition goals at the prime contract and, if possible, the subcontract level.

5.1 Strategic sourcing implementation

This section summarizes Department of Commerce practices related to strategic sourcing.

DOC spends approximately \$2.2 billion on goods and services each year. DOC conducted a high-level opportunity analysis to identify three commodity areas where the potential exists for enterprise-wide savings. The analysis revealed that DOC spends a significant portion of its procurement budget in the following commodity areas: Automatic Data Processing and Telecommunication Services, Automatic Data Processing Equipment, Software, Supplies and Support Equipment and Professional Services, and Professional, Administrative and Management Support Services.

As part of its overall strategic sourcing initiative, DOC's National Oceanic and Atmospheric Administration (NOAA) participated in a spend analysis project with Citigroup. Under the direction of the spend analysis project, accounts payable files were used to identify opportunities to shift payments to purchase cards rather than through accounts payable. Results revealed that DOC is unnecessarily paying prompt payment interest to suppliers who accept credit cards, and that there exist vast opportunities for benefits (e.g. reduce cost of processing low dollar, high volume payments, increase agency refunds, and confirm compliance with current policies), to warrant further investigation into expanding the spend analysis project Department-wide. JP Morgan Chase will perform a spend analysis of the FY07 and FY08 accounts payable data to identify opportunities to shift vendor payments to purchase cards. MasterCard's data mining tools will be used to support our strategic sourcing initiative to analyze commodities.

5.2 Ensuring effectiveness of strategic sourcing policies

This section outlines agency procedures for ensuring that strategic sourcing policies and procedures remain current and effective.

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In SmartPay 2, the Department in partnership with the servicing bank intends to conduct a depth spend analysis to find ways to improve the purchase card program. As an example, an annual analysis that includes the top 100 vendors reports that are then compared to the accounts payable spend analysis. Efforts are underway to use this data to align various methods of payment to the same vendor with a single solution of using purchase cards for reoccurring charges to vendors that accept purchase cards. The Department intends to utilize MasterCard's Enhanced Merchant Reporting and MasterCard's Expert Monitoring tools (comprehensive real-time risk management solution tools) to implement and monitor strategic sourcing policies and compliance.

6. Refunds and Tax Recovery

6.1 Refund management

This section outlines agency procedures to promote and ensure the effectiveness of refund management controls.

Under SmartPay2, sales refund and productivity refunds are offered for each business line on all charge card, debit card, pre-paid card and convenience check transactions, to each bureau and the Department. The sales refund is accrued daily, and remitted quarterly. Productivity refunds can be earned based on each agency's/organization's payment performance. These refunds are in addition to the sales refund. All refunds will be recorded at the hierarchy level IV and remitted to each bureau and the Department as specified in the task order. Refunds are monitored for accuracy and properly recorded as a receipt to the agency that pays the bill. Any deductions for charge card program operating expenses including the Commerce Bankcard Center shall be approved by management and equitably allocated to all bureaus and the Department prior to refund distribution. All monies above the charge card program expenses including the Commerce Bankcard Center expenses are returned to the bureaus and the Department on a quarterly basis. The Department will perform an annual audit to determine the effectiveness of refund management controls.

6.2 Tax recovery

This section outlines agency policies and procedures to promote and ensure the effectiveness of tax recovery.

DOC cardholders are on notice that all Government purchases are tax-exempt. Tax exemption information is available on the GSA internet site at URL:

<http://apps.fss.gsa.gov/services/gsa%2Dsmartpay/taxletter/index.cfm>

If the proposed tax is \$10.00 or less, cardholders are directed to ask if the merchant will grant a tax exemption without requiring a tax exemption certificate. In some cases States no longer allow tax exemption from State taxes and in the past DOC has complied with the Treasury Financial Handbook that permits a cardholder to make the purchase as long as the taxes do not exceed \$10.00.

DOC vehicles are assigned JP Morgan Chase\MasterCard fleet cards, and the taxes are automatically taken off at the pump. Under SmartPay2, DOC will be using the MasterCard tax abatement program.

7. Reporting

7.1 Reports

This section outlines the various charge card reports that Department of Commerce utilizes for monitoring delinquency, misuse, performance metrics, and other transactions and program management issues.

Purchase Card Program

Examples of standard reports that DOC receives, as well as custom and ad hoc are as follows:

Report Name	Type	Description Of Reports
1099 Merchant	Merchant	The 1099 Merchant report can be used to analyze purchases made from 1099 Merchants. The report lists: MCC Code and Description, Merchant Name and Address, Merchant DBA Name, Taxpayer ID, and Dollar Amount.
45-Day	Accounts	The 45-Day report can be used to monitor delinquencies as it identifies accounts that are between 30 and 60 days past due.
Account and Employee Hierarchy	Accounts	The Account and Employee Hierarchy report shows the card and account hierarchies for all individuals.
Account Audit	Accounts	The report will provide all card changes made over a selected date range.
Account Audit - 123	Accounts	The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Accounts Renewing Within Three Months	Accounts	The Accounts Renewing within 3 Months report identifies accounts that will expire within 3 months of the report date, and can be used to help monitor card renewals.
Available Limit by Low Available Balance	Accounts	The Available Limit by Low Available Balance report can be used to help monitor cardholders who are nearing their available limit and determine if their credit lines are sufficient. The report includes Account Name, Acct #, Current Balance, Date Balance was Effective, Credit Limit, Cash Limit, and Available Balance.
Cardholder Information	Accounts	The Cardholder Information report provides a listing of card accounts as well as the total number of cardholders.
Cardholder Listing by Hierarchy	Accounts	The Cardholder Listing by Hierarchy report can be used to monitor the number and status of accounts in each Cost Center.
Cardholder Listing with Addresses	Accounts	The Cardholder Listing with Address report provides a list of accounts in each Cost Center along with the Cardholders address and Card expiration date.
Cardholder Status	Accounts	The Cardholder Status report can be used to identify account limits and account statuses.
Cardholder Status with Hierarchy and Closed Date	Accounts	The Cardholder Status with Hierarchy and Closed Date report can be used to identify account limits and account statuses.

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Report Name	Type	Description Of Reports
Cardholder with Account and MCC Group Limits	Accounts	The Cardholder with Account and MCC Group Limits report can be used to identify account and Merchant Category Code group authorization limits..
Cardholders with Default Account Codes	Accounts	The Cardholders with Default Account Codes report shows all account names, account numbers, account limits, and all chart of account codes and custom field values attached to the account. Contents of this report are best viewed in PDF format.
Cash Advance Detail by Hierarchy	Transaction	The Cash Advance Detail by Hierarchy report is used to analyze only cash advance charges from the cardholders. The report shows the Transaction Date, Post Date, Merchant Name, Merchant City, Merchant State, MCC, Debit Amount, Credit Amount and Merchant Sales Tax.
Central Bill Reconciliation	Transaction	The Central Bill Reconciliation report can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. The report lists: Central Bill Account Number, Transaction Date, Post Date, Transaction ID, Merchant Name, MCC, Merchant City and Merchant State, Micro-reference, and Amount.
Central Bill Reconciliation Summary	Transaction	The Central Bill Reconciliation Summary report can be used to analyze the account activity for cardholders that are attached to a central bill account.
Charge Off	Accounts	The Charge Off report can be used to monitor bad debts. The report lists: Account Name, Account Number, Charge Off Amount, Charge Off Date, Past Due Amount, and Balance.
Chart of Accounts Audit	Administration	Any chart of account creations or changes made to an existing chart of accounts using PaymentNet can be queried using a date range. The report will demonstrate all chart of accounts changes made over the requested period of time. This report contains change date, change time, chart name, segment, segment value, field name, previous value, new value, and user ID that made the change.
Declines	Transaction	The Declines report can be used to monitor the occurrences and reasons why cardholders have been declined. The report lists: Decline Code and Reason, Account Name, Account Number, Amount, MCC, MCC Description, Date and Time of Decline.
Delinquencies with Current Balance	Accounts	The Delinquencies with Current Balance report can be used to monitor past due accounts per cardholder. Subtotals are provided for each hierarchy level, as well as grand totals for the entire report. The report lists: Hierarchy, Account Number, Account Name, Past Due Amounts in each of the following categories: 1-30 Day, 31-60 Day, 61-90 Day, 91-120 Day, 121-150 Day, 151-180 Day, Charge-off Amount, and Current Balance.
Diversions Details by Cardholder	Transaction	Diversions Details by Cardholder report can be used to analyze the charges to Diversion Accounts.
Employee Audit	Administration	Any employee creations or changes made to an existing employee using PaymentNet can be queried using a date range. This report contains change date, change time, user ID being changed or added, field name, previous value, new value, and user ID that made the change.

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Report Name	Type	Description Of Reports
Foreign Currency	Transaction	The Foreign Currency report can be used to review transactions that occurred outside of the U.S. as well as the currency and exchange rate information.
Hierarchy Audit	Administration	Any hierarchy creations or changes made to an existing hierarchy using PaymentNet can be queried using a date range.
Hierarchy List by Level	Administration	The Hierarchy List by Level report displays the company hierarchy tree structure.
Level III Temp Services Data	Transaction	This report can be used to analyze information from temporary services. The report lists: Transaction ID, Transaction Date, Post Date, Merchant Name, City/State, and Amount. It also includes Source ID, Job Description, Temp Employee Name, Social Security Number, Requester, Job Code, Supervisor, Time Sheet Information such as Start Date, Week Ending, Hours, Overtime, Rate, Subtotal, Message ID, and Customer Code. Contents of the report are best viewed in Excel format.
Login Audit	Administration	Any logins to the PaymentNet application can be queried using a date range. The report will demonstrate all logins over the requested period of time. This report contains login date, login time, user ID, and duration of session.
MasterCard 1099 Transaction Detail	Merchant	Use this report to review transactions at merchants to understand whether or not to include each specific transaction in the total spend for 1099 MISC reporting.
MasterCard Enhanced Merchant Data	Merchant	MasterCard Enhanced Merchant Data. Contents of the report are best viewed in Excel format
MasterCard Socio Economic	Merchant	The Vendor Socio-Economic report provides the actual and percentage spend in dollars, transactions and number of vendors segmented by the various socio-economic statuses collected by MasterCard
MasterCard Vendor Information	Merchant	The MasterCard Vendor Information is used to support 1099-MISC and socio-economic (Form 1057) reporting needs. The report includes merchant name and address information, MCC, Taxpayer Identification Number (TIN), incorporation status, socio-economic status indicators, PaymentNet Preferred Vendor indicators, and both PaymentNet 1099 indicator and the MasterCard 1099able using MCC procedure indicator.
MCC with Default Account Codes	Merchant	The Merchant Category Code with Default Account Codes report shows all default Merchant Category Codes and description. It includes individual Merchant Category Codes and shows default account codes where appropriate.
Merchant Profile with Custom Fields	Merchant	This report displays all merchants by Name, City, Street, ZIP, Merchant Category Code, Minority Code, Incorporated Status, Tax Payer ID, 1099.
Merchant Ranking	Merchant	This report ranks merchants in T&E categories in descending order of level of spend.

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Report Name	Type	Description Of Reports
Merchants with Default Account Codes	Merchant	The Merchants with Default Account Codes report shows Merchant Name, Merchant City, Merchant State, Merchant Category Code, Merchant Default Account Codes.
Order Audit	Administration	Any order creations or changes made to an existing order
Parent Merchant Ranking	Merchant	The Parent Merchant Ranking report identifies the Parent Merchant where the accounts are being used, the dollar amount spent per parent merchant, and can be used for negotiations.
Spending Analysis by Tax ID	Merchant	The Spending Analysis by Tax ID report can be used to analyze the purchases within the following merchant classifications: Sole proprietorship, Partnership, and Unincorporated. Sub-totals for service related and non-service related industries are provided within each merchant classification.
Statement of Account	Transaction	The Statement of Account provides a listing of previous cycle transaction information such as post date, merchant, transaction amount, MCC, original amount and tax.
Summary Quarterly MCC	Merchant	The Summary Quarterly MCC report summarizes the total number of transactions, total dollar amounts, and average dollar amounts spent per quarter for each Merchant Category Code.
Summary Quarterly Vendor Analysis	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Merchant. Subtotals are provided for each Merchant Category.
Summary Quarterly Vendor Analysis by Parent Merchant	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Parent Merchant. Subtotals are provided for each Merchant Category.
Suspension Cancellation	Accounts	The Suspension/Cancellation report identifies accounts that have been suspended or cancelled. The report lists: Cardholder name, Account #, Status, and Account Balance.
Suspension Cancellation by Hierarchy	Accounts	Suspension/Cancellation by Hierarchy report identifies accounts that have been suspended or cancelled. The report lists: Hierarchy, Cardholder name, Account #, Status, and Account Balance.
Test Report 123	Accounts	The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Transaction Audit	Transaction	The report will provide all transaction changes made over a selected date range. This report contains the transaction ID, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Transaction Detail	Transaction	The Transaction Detail report can be used to monitor the purchases for each account. The report lists: Account Name, Account Number, Transaction ID, Transaction Date, Post Date, Merchant Name, Merchant City and State, MCC, Debit Amount, Credit Amount, and Tax.

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Report Name	Type	Description Of Reports
Transaction Detail by Central Bill Account	Transaction	The Transaction Detail by Central Bill Account can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. The report lists: Tran Date, Post Date, Reference Number, Tran ID, Merchant Name, MCC, City, State, and Amount.
Transaction Detail By Hierarchy	Transaction	The Transaction Detail by Hierarchy report summarizes the number of transactions and total dollar amount for each account and Hierarchy level.
Transaction Detail by Merchant	Transaction	The Transaction Detail by Merchant lists the transactions and dollar amounts spent with each Merchant.
Transaction Detail by Parent Merchant	Transaction	The Transaction Detail by Parent Merchant report lists the transactions and dollar amounts spent with each Parent Merchant.
Transaction Detail with Accounting Codes and Notes	Transaction	The Transaction Detail with Accounting Codes and Notes report shows a list of transactions with their account codes, notes and custom fields.
Transaction Detail with Page Breaks	Transaction	The Transaction Detail report lists the purchases for each account.
Transaction Detail with Payments	Transaction	The Transaction Detail with Payments report can be used to monitor the purchases and payments for each account.
Transaction Detail with Purchase Addendum	Transaction	The Detail with Purchase Addendum report is used to analyze only transactions with purchasing addendum.
Transaction Disputes by Hierarchy	Transaction	The Transaction Disputes by Hierarchy report can be used to monitor the status of disputed transactions. The report lists: Account Name, Account #, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.
Transaction Disputes by Status	Transaction	The Transaction Disputes by Status report lists the status of disputed transactions. The report lists: Account Name, Transaction ID, Account Number, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.
Transaction Summary	Transaction	The Transaction Summary report summarizes the number of transactions and total dollar amount for each account.
Transaction Summary by Hierarchy	Transaction	The Transaction Summary by Hierarchy report summarizes the number of transactions and total dollar amount for each account by Hierarchy.
Transaction Summary by Merchant	Transaction	The Transaction Summary by Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per merchant.
Transaction Summary by Parent Merchant	Transaction	The Transaction Summary by Parent Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per parent merchant.
Transportation Spending Analysis by	Merchant	The Transportation Spending Analysis by Top Carrier can be used for rate negotiations with transportation providers.

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Report Name	Type	Description Of Reports
Top Carrier		
Unusual Activity Analysis	Administration	The Unusual Activity Analysis can be used to monitor unusual transaction activity and determine if the transactions are business-related.
Visa 1099 Transaction Detail	Merchant	Use this report to review transactions at merchants to understand whether or not to include each specific transaction in the total spent for 1099 MISC reporting.
MasterCard Merchant	Merchant	The MasterCard Merchant Report is used to support 1099 and socioeconomic reporting needs. It includes the most current merchant information provided by MasterCard.
Socio Economic Report	Merchant	The MasterCard Vendor Socio-Economic report provides the actual and percentage spend in dollars, transactions and number of vendors segmented by the various socio-economic statuses collected by Visa.
MasterCard Vendor Information	Merchant	The MasterCard Merchant Information is used to support 1099-MISC and socio-economic (Form 1057) reporting needs. It includes the most current merchant information provided by Visa. The report should be created in Excel format as it will not fit on a standard size page. The report includes merchant name and address information, MCC, Taxpayer Identification Number (TIN), incorporation status, socio-economic status indicators, PaymentNet Preferred Vendor indicators, and both PaymentNet 1099 indicator and the Visa 1099able using MCC procedure indicator.
Write-off	Accounts	The Write-Off report can be used to monitor bad debts. The report lists: Cardholder Name, Account Number, Write-off Amount, Write-off Date, Past Due Amount, and Balance
1099 Merchant	Merchant	The 1099 Merchant report can be used to analyze purchases made from 1099 Merchants. The report lists: MCC Code and Description, Merchant Name and Address, Merchant DBA Name, Taxpayer ID, and Dollar Amount.
45-Day	Accounts	The 45-Day report can be used to monitor delinquencies as it identifies accounts that are between 30 and 60 days past due.
Account and Employee Hierarchy	Accounts	The Account and Employee Hierarchy report shows the card and account hierarchies for all individuals.
Account Audit	Accounts	The report will provide all card changes made over a selected date range.
Account Audit - 123	Accounts	The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Accounts Renewing Within Three Months	Accounts	The Accounts Renewing within 3 Months report identifies accounts that will expire within 3 months of the report date, and can be used to help monitor card renewals.

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Report Name	Type	Description Of Reports
Available Limit by Low Available Balance	Accounts	The Available Limit by Low Available Balance report can be used to help monitor cardholders who are nearing their available limit and determine if their credit lines are sufficient. The report includes Account Name, Acct #, Current Balance, Date Balance was Effective, Credit Limit, Cash Limit, and Available Balance.
Cardholder Information	Accounts	The Cardholder Information report provides a listing of card accounts as well as the total number of cardholders.
Cardholder Listing by Hierarchy	Accounts	The Cardholder Listing by Hierarchy report can be used to monitor the number and status of accounts in each Cost Center.
Cardholder Listing with Addresses	Accounts	The Cardholder Listing with Address report provides a list of accounts in each Cost Center along with the Cardholders address and Card expiration date.
Cardholder Status	Accounts	The Cardholder Status report can be used to identify account limits and account statuses.
Cardholder Status with Hierarchy and Closed Date	Accounts	The Cardholder Status with Hierarchy and Closed Date report can be used to identify account limits and account statuses.
Cardholder with Account and MCC Group Limits	Accounts	The Cardholder with Account and MCC Group Limits report can be used to identify account and Merchant Category Code group authorization limits..
Cardholders with Default Account Codes	Accounts	The Cardholders with Default Account Codes report shows all account names, account numbers, account limits, and all chart of account codes and custom field values attached to the account. Contents of this report are best viewed in PDF format.
Cash Advance Detail by Hierarchy	Transaction	The Cash Advance Detail by Hierarchy report is used to analyze only cash advance charges from the cardholders. The report shows the Transaction Date, Post Date, Merchant Name, Merchant City, Merchant State, MCC, Debit Amount, Credit Amount and Merchant Sales Tax.
Central Bill Reconciliation	Transaction	The Central Bill Reconciliation report can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. The report lists: Central Bill Account Number, Transaction Date, Post Date, Transaction ID, Merchant Name, MCC, Merchant City and Merchant State, Micro-reference, and Amount.
Central Bill Reconciliation Summary	Transaction	The Central Bill Reconciliation Summary report can be used to analyze the account activity for cardholders that are attached to a central bill account.
Charge Off	Accounts	The Charge Off report can be used to monitor bad debts. The report lists: Account Name, Account Number, Charge Off Amount, Charge Off Date, Past Due Amount, and Balance.
Chart of Accounts Audit	Administration	Any chart of account creations or changes made to an existing chart of accounts using PaymentNet can be queried using a date range. The report will demonstrate all chart of accounts changes made over the requested period of time. This report contains change date, change time, chart name, segment, segment value, field name, previous value, new value, and user ID that made the change.

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Report Name	Type	Description Of Reports
Declines	Transaction	The Declines report can be used to monitor the occurrences and reasons why cardholders have been declined. The report lists: Decline Code and Reason, Account Name, Account Number, Amount, MCC, MCC Description, Date and Time of Decline.
Delinquencies with Current Balance	Accounts	The Delinquencies with Current Balance report can be used to monitor past due accounts per cardholder. Subtotals are provided for each hierarchy level, as well as grand totals for the entire report. The report lists: Hierarchy, Account Number, Account Name, Past Due Amounts in each of the following categories: 1-30 Day, 31-60 Day, 61-90 Day, 91-120 Day, 121-150 Day, 151-180 Day, Charge-off Amount, and Current Balance.
Diversion Details by Cardholder	Transaction	Diversion Details by Cardholder report can be used to analyze the charges to Diversion Accounts.
Employee Audit	Administration	Any employee creations or changes made to an existing employee using PaymentNet can be queried using a date range. This report contains change date, change time, user ID being changed or added, field name, previous value, new value, and user ID that made the change.
Foreign Currency	Transaction	The Foreign Currency report can be used to review transactions that occurred outside of the U.S. as well as the currency and exchange rate information.
Hierarchy Audit	Administration	Any hierarchy creations or changes made to an existing hierarchy using PaymentNet can be queried using a date range.
Hierarchy List by Level	Administration	The Hierarchy List by Level report displays the company hierarchy tree structure.
Level III Temp Services Data	Transaction	This report can be used to analyze information from temporary services. The report lists: Transaction ID, Transaction Date, Post Date, Merchant Name, City/State, and Amount. It also includes Source ID, Job Description, Temp Employee Name, Social Security Number, Requester, Job Code, Supervisor, Time Sheet Information such as Start Date, Week Ending, Hours, Overtime, Rate, Subtotal, Message ID, and Customer Code. Contents of the report are best viewed in Excel format.
Login Audit	Administration	Any logins to the PaymentNet application can be queried using a date range. The report will demonstrate all logins over the requested period of time. This report contains login date, login time, user ID, and duration of session.
MasterCard 1099 Transaction Detail	Merchant	Use this report to review transactions at merchants to understand whether or not to include each specific transaction in the total spend for 1099 MISC reporting.
MasterCard Enhanced Merchant Data	Merchant	MasterCard Enhanced Merchant Data. Contents of the report are best viewed in Excel format

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Report Name	Type	Description Of Reports
MasterCard Socio Economic	Merchant	The Vendor Socio-Economic report provides the actual and percentage spend in dollars, transactions and number of vendors segmented by the various socio-economic statuses collected by MasterCard
MasterCard Vendor Information	Merchant	The MasterCard Vendor Information is used to support 1099-MISC and socio-economic (Form 1057) reporting needs. The report includes merchant name and address information, MCC, Taxpayer Identification Number (TIN), incorporation status, socio-economic status indicators, PaymentNet Preferred Vendor indicators, and both PaymentNet 1099 indicator and the MasterCard 1099able using MCC procedure indicator.
MCC with Default Account Codes	Merchant	The Merchant Category Code with Default Account Codes report shows all default Merchant Category Codes and description. It includes individual Merchant Category Codes and shows default account codes where appropriate.
Merchant Profile with Custom Fields	Merchant	This report displays all merchants by Name, City, Street, ZIP, Merchant Category Code, Minority Code, Incorporated Status, Tax Payer ID, 1099.
Merchant Ranking	Merchant	This report ranks merchants in T&E categories in descending order of level of spend.
Merchants with Default Account Codes	Merchant	The Merchants with Default Account Codes report shows Merchant Name, Merchant City, Merchant State, Merchant Category Code, Merchant Default Account Codes.
Order Audit	Administration	Any order creations or changes made to an existing order
Parent Merchant Ranking	Merchant	The Parent Merchant Ranking report identifies the Parent Merchant where the accounts are being used, the dollar amount spent per parent merchant, and can be used for negotiations.
Spending Analysis by Tax ID	Merchant	The Spending Analysis by Tax ID report can be used to analyze the purchases within the following merchant classifications: Sole proprietorship, Partnership, and Unincorporated. Sub-totals for service related and non-service related industries are provided within each merchant classification.
Statement of Account	Transaction	The Statement of Account provides a listing of previous cycle transaction information such as post date, merchant, transaction amount, MCC, original amount and tax.
Summary Quarterly MCC	Merchant	The Summary Quarterly MCC report summarizes the total number of transactions, total dollar amounts, and average dollar amounts spent per quarter for each Merchant Category Code.
Summary Quarterly Vendor Analysis	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Merchant. Subtotals are provided for each Merchant Category.
Summary Quarterly Vendor Analysis by Parent Merchant	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Parent Merchant. Subtotals are provided for each Merchant Category.

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Report Name	Type	Description Of Reports
Suspension Cancellation	Accounts	The Suspension/Cancellation report identifies accounts that have been suspended or cancelled. The report lists: Cardholder name, Account #, Status, and Account Balance.
Suspension Cancellation by Hierarchy	Accounts	Suspension/Cancellation by Hierarchy report identifies accounts that have been suspended or cancelled. The report lists: Hierarchy, Cardholder name, Account #, Status, and Account Balance.
Test Report 123	Accounts	The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Transaction Audit	Transaction	The report will provide all transaction changes made over a selected date range. This report contains the transaction ID, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Transaction Detail	Transaction	The Transaction Detail report can be used to monitor the purchases for each account. The report lists: Account Name, Account Number, Transaction ID, Transaction Date, Post Date, Merchant Name, Merchant City and State, MCC, Debit Amount, Credit Amount, and Tax.
Transaction Detail by Central Bill Account	Transaction	The Transaction Detail by Central Bill Account can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. The report lists: Tran Date, Post Date, Reference Number, Tran ID, Merchant Name, MCC, City, State, and Amount.
Transaction Detail By Hierarchy	Transaction	The Transaction Detail by Hierarchy report summarizes the number of transactions and total dollar amount for each account and Hierarchy level.
Transaction Detail by Merchant	Transaction	The Transaction Detail by Merchant lists the transactions and dollar amounts spent with each Merchant.
Transaction Detail by Parent Merchant	Transaction	The Transaction Detail by Parent Merchant report lists the transactions and dollar amounts spent with each Parent Merchant.
Transaction Detail with Accounting Codes and Notes	Transaction	The Transaction Detail with Accounting Codes and Notes report shows a list of transactions with their account codes, notes and custom fields.
Transaction Detail with Page Breaks	Transaction	The Transaction Detail report lists the purchases for each account.
Transaction Detail with Payments	Transaction	The Transaction Detail with Payments report can be used to monitor the purchases and payments for each account.
Transaction Detail with Purchase Addendum	Transaction	The Detail with Purchase Addendum report is used to analyze only transactions with purchasing addendum.
Transaction Disputes by Hierarchy	Transaction	The Transaction Disputes by Hierarchy report can be used to monitor the status of disputed transactions. The report lists: Account Name, Account #, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.

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Report Name	Type	Description Of Reports
Transaction Disputes by Status	Transaction	The Transaction Disputes by Status report lists the status of disputed transactions. The report lists: Account Name, Transaction ID, Account Number, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.
Transaction Summary	Transaction	The Transaction Summary report summarizes the number of transactions and total dollar amount for each account.
Transaction Summary by Hierarchy	Transaction	The Transaction Summary by Hierarchy report summarizes the number of transactions and total dollar amount for each account by Hierarchy.
Transaction Summary by Merchant	Transaction	The Transaction Summary by Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per merchant.
Transaction Summary by Parent Merchant	Transaction	The Transaction Summary by Parent Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per parent merchant.
Transportation Spending Analysis by Top Carrier	Merchant	The Transportation Spending Analysis by Top Carrier can be used for rate negotiations with transportation providers.
Unusual Activity Analysis	Administration	The Unusual Activity Analysis can be used to monitor unusual transaction activity and determine if the transactions are business-related.
Visa 1099 Transaction Detail	Merchant	Use this report to review transactions at merchants to understand whether or not to include each specific transaction in the total spent for 1099 MISC reporting.
MasterCard Merchant	Merchant	The MasterCard Merchant Report is used to support 1099 and socioeconomic reporting needs. It includes the most current merchant information provided by MasterCard.
Socio Economic Report	Merchant	The MasterCard Vendor Socio-Economic report provides the actual and percentage spend in dollars, transactions and number of vendors segmented by the various socio-economic statuses collected by Visa.
MasterCard Vendor Information	Merchant	The MasterCard Merchant Information is used to support 1099-MISC and socio-economic (Form 1057) reporting needs. It includes the most current merchant information provided by Visa. The report should be created in Excel format as it will not fit on a standard size page. The report includes merchant name and address information, MCC, Taxpayer Identification Number (TIN), incorporation status, socio-economic status indicators, PaymentNet Preferred Vendor indicators, and both PaymentNet 1099 indicator and the Visa 1099able using MCC procedure indicator.
Write-off	Accounts	The Write-Off report can be used to monitor bad debts. The report lists: Cardholder Name, Account Number, Write-off Amount, Write-off Date, Past Due Amount, and Balance
1099 Merchant	Merchant	The 1099 Merchant report can be used to analyze purchases made from 1099 Merchants. The report lists: MCC Code and Description, Merchant Name and Address, Merchant DBA Name, Taxpayer ID, and Dollar Amount.

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Report Name	Type	Description Of Reports
45-Day	Accounts	The 45-Day report can be used to monitor delinquencies as it identifies accounts that are between 30 and 60 days past due.
Account and Employee Hierarchy	Accounts	The Account and Employee Hierarchy report shows the card and account hierarchies for all individuals.
Account Audit	Accounts	The report will provide all card changes made over a selected date range.
Account Audit - 123	Accounts	The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Accounts Renewing Within Three Months	Accounts	The Accounts Renewing within 3 Months report identifies accounts that will expire within 3 months of the report date, and can be used to help monitor card renewals.
Available Limit by Low Available Balance	Accounts	The Available Limit by Low Available Balance report can be used to help monitor cardholders who are nearing their available limit and determine if their credit lines are sufficient. The report includes Account Name, Acct #, Current Balance, Date Balance was Effective, Credit Limit, Cash Limit, and Available Balance.
Cardholder Information	Accounts	The Cardholder Information report provides a listing of card accounts as well as the total number of cardholders.
Cardholder Listing by Hierarchy	Accounts	The Cardholder Listing by Hierarchy report can be used to monitor the number and status of accounts in each Cost Center.
Cardholder Listing with Addresses	Accounts	The Cardholder Listing with Address report provides a list of accounts in each Cost Center along with the Cardholders address and Card expiration date.
Cardholder Status	Accounts	The Cardholder Status report can be used to identify account limits and account statuses.
Cardholder Status with Hierarchy and Closed Date	Accounts	The Cardholder Status with Hierarchy and Closed Date report can be used to identify account limits and account statuses.
Cardholder with Account and MCC Group Limits	Accounts	The Cardholder with Account and MCC Group Limits report can be used to identify account and Merchant Category Code group authorization limits..
Cardholders with Default Account Codes	Accounts	The Cardholders with Default Account Codes report shows all account names, account numbers, account limits, and all chart of account codes and custom field values attached to the account. Contents of this report are best viewed in PDF format.
Cash Advance Detail by Hierarchy	Transaction	The Cash Advance Detail by Hierarchy report is used to analyze only cash advance charges from the cardholders. The report shows the Transaction Date, Post Date, Merchant Name, Merchant City, Merchant State, MCC, Debit Amount, Credit Amount and Merchant Sales Tax.

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Report Name	Type	Description Of Reports
Central Bill Reconciliation	Transaction	The Central Bill Reconciliation report can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. The report lists: Central Bill Account Number, Transaction Date, Post Date, Transaction ID, Merchant Name, MCC, Merchant City and Merchant State, Micro-reference, and Amount.
Central Bill Reconciliation Summary	Transaction	The Central Bill Reconciliation Summary report can be used to analyze the account activity for cardholders that are attached to a central bill account.
Charge Off	Accounts	The Charge Off report can be used to monitor bad debts. The report lists: Account Name, Account Number, Charge Off Amount, Charge Off Date, Past Due Amount, and Balance.
Chart of Accounts Audit	Administration	Any chart of account creations or changes made to an existing chart of accounts using PaymentNet can be queried using a date range. The report will demonstrate all chart of accounts changes made over the requested period of time. This report contains change date, change time, chart name, segment, segment value, field name, previous value, new value, and user ID that made the change.
Declines	Transaction	The Declines report can be used to monitor the occurrences and reasons why cardholders have been declined. The report lists: Decline Code and Reason, Account Name, Account Number, Amount, MCC, MCC Description, Date and Time of Decline.
Delinquencies with Current Balance	Accounts	The Delinquencies with Current Balance report can be used to monitor past due accounts per cardholder. Subtotals are provided for each hierarchy level, as well as grand totals for the entire report. The report lists: Hierarchy, Account Number, Account Name, Past Due Amounts in each of the following categories: 1-30 Day, 31-60 Day, 61-90 Day, 91-120 Day, 121-150 Day, 151-180 Day, Charge-off Amount, and Current Balance.
Diversion Details by Cardholder	Transaction	Diversion Details by Cardholder report can be used to analyze the charges to Diversion Accounts.
Employee Audit	Administration	Any employee creations or changes made to an existing employee using PaymentNet can be queried using a date range. This report contains change date, change time, user ID being changed or added, field name, previous value, new value, and user ID that made the change.
Foreign Currency	Transaction	The Foreign Currency report can be used to review transactions that occurred outside of the U.S. as well as the currency and exchange rate information.
Hierarchy Audit	Administration	Any hierarchy creations or changes made to an existing hierarchy using PaymentNet can be queried using a date range.
Hierarchy List by Level	Administration	The Hierarchy List by Level report displays the company hierarchy tree structure.

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Report Name	Type	Description Of Reports
Level III Temp Services Data	Transaction	This report can be used to analyze information from temporary services. The report lists: Transaction ID, Transaction Date, Post Date, Merchant Name, City/State, and Amount. It also includes Source ID, Job Description, Temp Employee Name, Social Security Number, Requester, Job Code, Supervisor, Time Sheet Information such as Start Date, Week Ending, Hours, Overtime, Rate, Subtotal, Message ID, and Customer Code. Contents of the report are best viewed in Excel format.
Login Audit	Administration	Any logins to the PaymentNet application can be queried using a date range. The report will demonstrate all logins over the requested period of time. This report contains login date, login time, user ID, and duration of session.
MasterCard 1099 Transaction Detail	Merchant	Use this report to review transactions at merchants to understand whether or not to include each specific transaction in the total spend for 1099 MISC reporting.
MasterCard Enhanced Merchant Data	Merchant	MasterCard Enhanced Merchant Data. Contents of the report are best viewed in Excel format
MasterCard Socio Economic	Merchant	The Vendor Socio-Economic report provides the actual and percentage spend in dollars, transactions and number of vendors segmented by the various socio-economic statuses collected by MasterCard
MasterCard Vendor Information	Merchant	The MasterCard Vendor Information is used to support 1099-MISC and socio-economic (Form 1057) reporting needs. The report includes merchant name and address information, MCC, Taxpayer Identification Number (TIN), incorporation status, socio-economic status indicators, PaymentNet Preferred Vendor indicators, and both PaymentNet 1099 indicator and the MasterCard 1099able using MCC procedure indicator.
MCC with Default Account Codes	Merchant	The Merchant Category Code with Default Account Codes report shows all default Merchant Category Codes and description. It includes individual Merchant Category Codes and shows default account codes where appropriate.
Merchant Profile with Custom Fields	Merchant	This report displays all merchants by Name, City, Street, ZIP, Merchant Category Code, Minority Code, Incorporated Status, Tax Payer ID, 1099.
Merchant Ranking	Merchant	This report ranks merchants in T&E categories in descending order of level of spend.
Merchants with Default Account Codes	Merchant	The Merchants with Default Account Codes report shows Merchant Name, Merchant City, Merchant State, Merchant Category Code, Merchant Default Account Codes.
Order Audit	Administration	Any order creations or changes made to an existing order
Parent Merchant Ranking	Merchant	The Parent Merchant Ranking report identifies the Parent Merchant where the accounts are being used, the dollar amount spent per parent merchant, and can be used for negotiations.

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Report Name	Type	Description Of Reports
Spending Analysis by Tax ID	Merchant	The Spending Analysis by Tax ID report can be used to analyze the purchases within the following merchant classifications: Sole proprietorship, Partnership, and Unincorporated. Sub-totals for service related and non-service related industries are provided within each merchant classification.
Statement of Account	Transaction	The Statement of Account provides a listing of previous cycle transaction information such as post date, merchant, transaction amount, MCC, original amount and tax.
Summary Quarterly MCC	Merchant	The Summary Quarterly MCC report summarizes the total number of transactions, total dollar amounts, and average dollar amounts spent per quarter for each Merchant Category Code.
Summary Quarterly Vendor Analysis	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Merchant. Subtotals are provided for each Merchant Category.
Summary Quarterly Vendor Analysis by Parent Merchant	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Parent Merchant. Subtotals are provided for each Merchant Category.
Suspension Cancellation	Accounts	The Suspension/Cancellation report identifies accounts that have been suspended or cancelled. The report lists: Cardholder name, Account #, Status, and Account Balance.
Suspension Cancellation by Hierarchy	Accounts	Suspension/Cancellation by Hierarchy report identifies accounts that have been suspended or cancelled. The report lists: Hierarchy, Cardholder name, Account #, Status, and Account Balance.
Test Report 123	Accounts	The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Transaction Audit	Transaction	The report will provide all transaction changes made over a selected date range. This report contains the transaction ID, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
Transaction Detail	Transaction	The Transaction Detail report can be used to monitor the purchases for each account. The report lists: Account Name, Account Number, Transaction ID, Transaction Date, Post Date, Merchant Name, Merchant City and State, MCC, Debit Amount, Credit Amount, and Tax.
Transaction Detail by Central Bill Account	Transaction	The Transaction Detail by Central Bill Account can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. The report lists: Tran Date, Post Date, Reference Number, Tran ID, Merchant Name, MCC, City, State, and Amount.
Transaction Detail By Hierarchy	Transaction	The Transaction Detail by Hierarchy report summarizes the number of transactions and total dollar amount for each account and Hierarchy level.
Transaction Detail by Merchant	Transaction	The Transaction Detail by Merchant lists the transactions and dollar amounts spent with each Merchant.

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Report Name	Type	Description Of Reports
Transaction Detail by Parent Merchant	Transaction	The Transaction Detail by Parent Merchant report lists the transactions and dollar amounts spent with each Parent Merchant.
Transaction Detail with Accounting Codes and Notes	Transaction	The Transaction Detail with Accounting Codes and Notes report shows a list of transactions with their account codes, notes and custom fields.
Transaction Detail with Page Breaks	Transaction	The Transaction Detail report lists the purchases for each account.
Transaction Detail with Payments	Transaction	The Transaction Detail with Payments report can be used to monitor the purchases and payments for each account.
Transaction Detail with Purchase Addendum	Transaction	The Detail with Purchase Addendum report is used to analyze only transactions with purchasing addendum.
Transaction Disputes by Hierarchy	Transaction	The Transaction Disputes by Hierarchy report can be used to monitor the status of disputed transactions. The report lists: Account Name, Account #, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.
Transaction Disputes by Status	Transaction	The Transaction Disputes by Status report lists the status of disputed transactions. The report lists: Account Name, Transaction ID, Account Number, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.
Transaction Summary	Transaction	The Transaction Summary report summarizes the number of transactions and total dollar amount for each account.
Transaction Summary by Hierarchy	Transaction	The Transaction Summary by Hierarchy report summarizes the number of transactions and total dollar amount for each account by Hierarchy.
Transaction Summary by Merchant	Transaction	The Transaction Summary by Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per merchant.
Transaction Summary by Parent Merchant	Transaction	The Transaction Summary by Parent Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per parent merchant.
Transportation Spending Analysis by Top Carrier	Merchant	The Transportation Spending Analysis by Top Carrier can be used for rate negotiations with transportation providers.
Unusual Activity Analysis	Administration	The Unusual Activity Analysis can be used to monitor unusual transaction activity and determine if the transactions are business-related.
Visa 1099 Transaction Detail	Merchant	Use this report to review transactions at merchants to understand whether or not to include each specific transaction in the total spent for 1099 MISC reporting.
MasterCard Merchant	Merchant	The MasterCard Merchant Report is used to support 1099 and socioeconomic reporting needs. It includes the most current merchant information provided by MasterCard.

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Report Name	Type	Description Of Reports
Socio Economic Report	Merchant	The MasterCard Vendor Socio-Economic report provides the actual and percentage spend in dollars, transactions and number of vendors segmented by the various socio-economic statuses collected by Visa.
MasterCard Vendor Information	Merchant	The MasterCard Merchant Information is used to support 1099-MISC and socio-economic (Form 1057) reporting needs. It includes the most current merchant information provided by Visa. The report should be created in Excel format as it will not fit on a standard size page. The report includes merchant name and address information, MCC, Taxpayer Identification Number (TIN), incorporation status, socio-economic status indicators, PaymentNet Preferred Vendor indicators, and both PaymentNet 1099 indicator and the Visa 1099able using MCC procedure indicator.
Write-off	Accounts	The Write-Off report can be used to monitor bad debts. The report lists: Cardholder Name, Account Number, Write-off Amount, Write-off Date, Past Due Amount, and Balance

Travel Card Program

Report Name	Type	Description Of Reports
<u>Air Travel Activity</u>	Transaction	The Air Travel Activity report can be used to analyze the dollars spent on Air Travel for each account within each level of Hierarchy. Sub-totals are provided for each Hierarchy level, as well as Grand Totals for the entire report. The report lists: Hierarchy, Account Name, Account Number, Traveler Name, Depart Date, Transaction Date, Legs of Travel, Ticket #, and Transaction Amount.
<u>Air Travel Summary by Hierarchy</u>	Transaction	The Air Travel Summary by Hierarchy report summarizes the dollars spent on Air Travel for each account within each level of Hierarchy. Sub-totals are provided for each Hierarchy level, as well as Grand Totals for the entire report. The report lists Hierarchy, Account #, Account Name and Dollar Amount. Contents of the report are best viewed in Excel and PDF format.
<u>Air Travel Summary for CTA</u>	Transaction	The Air Travel Summary for CTA report can be used to analyze the charges to Central Travel Accounts. Sub-totals are provided for each Central Travel Account, as well as Grand Totals for the entire report. The report lists: Central Travel Account Number, Transaction Date, Merchant Name, Ticket Number, Passenger Name, Depart Date, and Transaction Amount. The user must input a central travel account number to run the report.
<u>Airline City Pairs Summary By Carrier/Top Pair</u>	Merchant	The Airline City Pairs Summary by Carrier/Top Pair can be used to identify the most traveled routes for negotiations with Airlines. The report is sorted by Carrier name followed by number of segments per Carrier (with the most frequently traveled legs listed first). The report lists: Carrier, Origination City, Destination City, and Number of Segments. Contents of the report are best viewed in Excel and PDF format.

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Report Name	Type	Description Of Reports
<u>Airline Spending Analysis by Top Carrier</u>	Merchant	The Airline Spending Analysis by Top Carrier identifies the Airlines used most frequently and can be used for negotiations with Airlines. The report is sorted by Dollar Amount (with the largest amount listed first). The report lists: Carrier, Dollar Amount, Number of Charge Transactions, Average Transaction Amount, and Grand Totals.
<u>Airline Ticket Credit Summary</u>	Transaction	The Airline Ticket Credit Summary can be used to monitor airline credits. The report lists: Ticket #, Depart Date, Passenger, Carrier, Transaction Date, Post Date, Travel Agency and Credit Amount.
<u>Available Limit by Low Available Balance</u>	Accounts	The Available Limit by Low Available Balance report can be used to help monitor cardholders who are nearing their available limit and determine if their credit lines are sufficient. The report includes Account Name, Acct #, Current Balance, Date Balance was Effective, Credit Limit, Cash Limit, and Available Balance.
<u>Foreign Currency</u>	Transaction	The Foreign Currency report can be used to review transactions that occurred outside of the U.S. as well as the currency and exchange rate information. Subtotals are provided for each account, as well as Grand Totals for the entire report. The report lists: Account Name, Account #, Transaction Date, Post Date, MCC, Merchant Name and Country, U.S. Dollar Amount, Foreign Amount, Exchange Rate, and Currency Country.
<u>Hierarchy Audit</u>	Administration	Any hierarchy creations or changes made to an existing hierarchy using PaymentNet can be queried using a date range. The report will demonstrate all hierarchy changes made over the requested period of time. This report contains change date, change time, hierarchy ID, field name, previous value, new value, and user ID that made the change.
<u>Hierarchy List by Level</u>	Administration	The Hierarchy List by Level report displays the company hierarchy tree structure. The levels and IDs of the hierarchy are ordered by how they report up to the top level of the hierarchy. The report displays the Hierarchy Level, Hierarchy ID and Hierarchy Name.
<u>Level III Temp Services Data</u>	Transaction	This report can be used to analyze information from temporary services. Total transactions are provided for each supervisor as well as grand totals for the entire report. The report lists: Transaction ID, Transaction Date, Post Date, Merchant Name, City/State, and Amount. It also includes Source ID, Job Description, Temp Employee Name, Social Security Number, Requester, Job Code, Supervisor, Time Sheet Information such as Start Date, Week Ending, Hours, Overtime, Rate, Subtotal, Message ID, and Customer Code. Contents of the report are best viewed in Excel format.
<u>Lodging Spending Analysis By City</u>	Merchant	The Lodging Spending Analysis By City identifies the cities and lodging establishments where the accounts are being used, and can be used for rate negotiations. The report lists: city, lodging establishment, transaction date, transaction amount, total amount spent per merchant, number of transactions per merchant, average transaction amount per merchant, and grand totals.
<u>Lodging Spending Analysis by Top Chain</u>	Merchant	The Lodging Spending Analysis By Top Chain identifies the lodging establishments where the accounts are being used, and can be used for rate negotiations. The report is sorted in order of largest dollar amounts first and lists: Lodging Establishment, Total Amount Spent Per Merchant, Number of Transactions Per Merchant, Average Transaction Amount Per Merchant, and Grand Totals.
<u>Restaurant Spending Analysis By Top Restaurant</u>	Merchant	The Restaurant Spending Analysis by Top Restaurant report identifies Restaurants where the accounts are being used, and can be used for negotiations for events, etc. The report is sorted in order of largest dollar amounts first and lists Restaurant, Total Transaction Dollar Amount, Number of Transactions, Average Transaction Dollar Amount, and Grand Totals.

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Report Name	Type	Description Of Reports
<u>Spending Analysis by Tax ID</u>	Merchant	The Spending Analysis by Tax ID report can be used to analyze the purchases within the following merchant classifications: Sole proprietorship, Partnership, and Unincorporated. Sub-totals for service related and non-service related industries are provided within each merchant classification. The report lists: Merchant Classification, Merchant Name, Address, City, State, Zip, Tax ID, Merchant Category Code, Current Month Spend, and Year-to-date Spend.
<u>Statement of Account</u>	Transaction	The Statement of Account provides a listing of previous cycle transaction information such as post date, merchant, transaction amount, MCC, original amount and tax. The statement also contains, when available, accounting code allocations, transaction notes, custom fields (when applicable) and transaction addendum detail. Cardholder and Supervisor signature lines are also included at the bottom of the statement to assist in the review and reconciliation process. This statement is not an official bank billing statement and cannot be used for remittance.
<u>Summary Quarterly MCC</u>	Merchant	The Summary Quarterly MCC report summarizes the total number of transactions, total dollar amounts, and average dollar amounts spent per quarter for each Merchant Category Code. The report lists: Quarter, MCC, MCC Description, Number of Transactions, Total Amount, and Average Amount.
<u>Summary Quarterly Vendor Analysis</u>	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Merchant. Subtotals are provided for each Merchant Category. The report lists: Quarter, MCC, MCC Description, Merchant Name and Address, # of Transactions, and Amount.
<u>Summary Quarterly Vendor Analysis by Parent Merchant</u>	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Parent Merchant. Subtotals are provided for each Merchant Category. The report lists: Quarter, MCC, MCC Description, Parent Merchant, # of Transactions, and Dollar Amount.
<u>Suspension/Cancellation</u>	Accounts	The Suspension/Cancellation report identifies accounts that have been suspended or cancelled. The report lists: Cardholder name, Account #, Status, and Account Balance.
<u>Suspension/Cancellation by Hierarchy</u>	Accounts	Suspension/Cancellation by Hierarchy report identifies accounts that have been suspended or cancelled. The report lists: Hierarchy, Cardholder name, Account #, Status, and Account Balance.
<u>T & E Expense Activity</u>	Transaction	The T & E Expense Activity report can be used to monitor travel type purchases at the account level. Subtotals are provided for each account for the following travel types of purchases: Airlines, Lodging, Car, Mass Transportation, Restaurant, Cash, and Other. The report lists: T&E Type, Count of Transactions, Total Amount, Average Amount.
<u>T & E Expense Activity by Cardholder</u>	Transaction	The T & E Expense Activity by Cardholder report can be used to analyze at the account level, the total and average dollar amount spent on each of the following travel types of purchases: Airlines, Lodging, Car, Mass Transportation, Transportation, Restaurant, Cash, and Other. Subtotals are provided for each account, as well as Grand Totals for the entire report. The report lists: Account Name, Type of Travel Activity, Number of Transactions for the Activity type, Total Dollar Amount, Average Dollar Amount.
<u>T & E Transaction Activity Report</u>	Transaction	T & E Transaction Activity lists the T & E transactions, grouped by cardholder. Displays the Transaction Date, Merchant Name, Debit Count, Debit Amount, Credit Count and Credit Amount.

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Report Name	Type	Description Of Reports
<u>T & E Transactions by Industry/Vendor</u>	Transaction	The Transactions by Industry/Vendor report can be used to analyze account usage with each Merchant within the following T&E industries: Airlines, Lodging, Car Rental, Transportation, Restaurants, Cash, and Other. Subtotals are provided for each type of industry. The report lists: Industry, Merchant Name, Merchant City and State, Number of Transactions per Merchant, and Total Dollar Spent per Merchant. Contents of the report are best viewed in Excel and PDF format.
<u>Test Report 123</u>	Accounts	The report will provide all card changes made over a selected date range. This report contains the account number, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
<u>Transaction Audit</u>	Transaction	The report will provide all transaction changes made over a selected date range. This report contains the transaction ID, change date, a description of the field changed, original data, new data and PaymentNet User ID that made the change.
<u>Transaction Detail</u>	Transaction	The Transaction Detail report can be used to monitor the purchases for each account. Transactions as well as line items are included and payments are excluded from this report. Subtotals are provided for each account, as well as Grand Totals for the entire report. The report lists: Account Name, Account Number, Transaction ID, Transaction Date, Post Date, Merchant Name, Merchant City and State, MCC, Debit Amount, Credit Amount, and Tax.
<u>Transaction Detail by Central Bill Account</u>	Transaction	The Transaction Detail by Central Bill Account can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. Sub-totals are provided for each Central Bill account, as well as Grand Totals for the entire report. The report lists: Tran Date, Post Date, Reference Number, Tran ID, Merchant Name, MCC, City, State, and Amount.
<u>Transaction Detail By Hierarchy</u>	Transaction	The Transaction Detail by Hierarchy report summarizes the number of transactions and total dollar amount for each account and Hierarchy level. Transactions as well as line items are included and payments are excluded from this report. Subtotals are provided for each Hierarchy, as well as Grand Totals for the entire report. The report lists: Transaction ID, Tran Date, Post Date, Merchant, City, State, MCC, Debit Amount, Credit Amount, and Tax.
<u>Transaction Detail by Merchant</u>	Transaction	The Transaction Detail by Merchant lists the transactions and dollar amounts spent with each Merchant. The report lists: Merchant Name, Merchant City, State, Zip, MCC, Transaction Amount, Reference #, Transaction Id, Account Name, Transaction Date, and Post Date.
<u>Transaction Detail by Parent Merchant</u>	Transaction	The Transaction Detail by Parent Merchant report lists the transactions and dollar amounts spent with each Parent Merchant. The report lists: Parent Merchant Name, Merchant City, State, Zip, MCC, Transaction Amount, Reference #, Account Name, Transaction Date, and Post Date.
<u>Transaction Detail with Accounting Codes and Notes</u>	Transaction	The Transaction Detail with Accounting Codes and Notes report shows a list of transactions with their account codes, notes and custom fields. Transactions as well as line items are included and payments are excluded from this report. The report lists Transaction ID, Cardholder Name, Account Number, Merchant Name, Merchant City, State, MCC, Transaction and Post Dates, Transaction Amount, Tax, Transaction Notes, an unlimited number of Account Codes, and Transaction Custom Fields. Contents of this report are best viewed in PDF format.

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Report Name	Type	Description Of Reports
<u>Transaction Detail with Page Breaks</u>	Transaction	The Transaction Detail report lists the purchases for each account. Since each accounts activity is detailed on a separate page, this report can be printed and given to cardholders that dont have access to PaymentNet to review their transactions. Transactions as well as line items are included and payments are excluded from this report. The report lists: Account Name, Transaction ID, Transaction Date, Post Date, Merchant Name, Merchant City and State, Debit Amount, Credit Amount, and Tax.
<u>Transaction Detail with Payments</u>	Transaction	The Transaction Detail with Payments report can be used to monitor the purchases and payments for each account. The report lists: Account Name, Transaction Date, Post Date, Transaction Amount, Merchant Name, Merchant City and State, and MCC Code
<u>Transaction Detail with Purchase Addendum</u>	Transaction	The Detail with Purchase Addendum report is used to analyze only transactions with purchasing addendum. The report groups the transactions by cardholder. It displays transaction date, post date, merchant name, merchant city, merchant state, MCC, debit amount, credit amount, merchant sales tax and, if applicable, the level 3 data sent by the merchant such as item quantity, item description, unit cost, line item total, product code and unit of measure.
<u>Transaction Disputes by Hierarchy</u>	Transaction	The Transaction Disputes by Hierarchy report can be used to monitor the status of disputed transactions. The report lists: Account Name, Account #, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.
<u>Transaction Disputes by Status</u>	Transaction	The Transaction Disputes by Status report lists the status of disputed transactions. The report lists: Account Name, Transaction ID, Account Number, Merchant Name, Transaction Date, Transaction Amount, Date Disputed, and Date Resolved.
<u>Transaction Summary</u>	Transaction	The Transaction Summary report summarizes the number of transactions and total dollar amount for each account. The report lists: Account Name, Account Number, Number of Debit Transactions and Dollar Amount, Number of Credit Transactions and Dollar Amount, Total Number of Transactions and Dollar Amount. Contents of the report are best viewed in Excel and PDF format.
<u>Transaction Summary by Hierarchy</u>	Transaction	The Transaction Summary by Hierarchy report summarizes the number of transactions and total dollar amount for each account by Hierarchy. The report lists: Account Name, Account Number, Number of Debit Transactions and Dollar Amount, Number of Credit Transactions and Dollar Amount, Total Number of Transactions and Dollar Amount. Contents of the report are best viewed in Excel and PDF format.
<u>Transaction Summary by Merchant</u>	Transaction	The Transaction Summary by Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per merchant. Contents of the report are best viewed in Excel and PDF format.
<u>Transaction Summary by Parent Merchant</u>	Transaction	The Transaction Summary by Parent Merchant summarizes the number of credit transactions and amount, the number of debit transactions and amount, total number of transactions, total amount per parent merchant. Contents of the report are best viewed in Excel and PDF format.
<u>Transportation Spending Analysis by Top Carrier</u>	Merchant	The Transportation Spending Analysis by Top Carrier can be used for rate negotiations with transportation providers. The report is sorted in order of largest dollar amount first and lists Carrier, Total Dollar Amount, Number of Transactions, Average Transaction Amount, and Grand Totals.

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Report Name	Type	Description Of Reports
<u>Unusual Activity Analysis</u>	Administration	The Unusual Activity Analysis can be used to monitor unusual transaction activity and determine if the transactions are business-related. Subtotals are provided for each Merchant Category, as well as Grand Totals for the entire report. The report lists: MCC, MCC Description, Account Name, Merchant Name, City, State, Transaction Date, and Transaction Amount.

Fleet Card Program

Report Name	Type	Description Of Reports
<u>Fuel Purchase Detail Summary</u>	Transaction	The Fuel Purchase Detail Summary can be used to evaluate fuel purchases. The report lists: Account Name, Transaction Date, Merchant Name, Merchant Location, Purchase Amount, Purchase Time, Quantity, Item, Price, and Tax.
<u>Hierarchy Audit</u>	Administration	Any hierarchy creations or changes made to an existing hierarchy using PaymentNet can be queried using a date range. The report will demonstrate all hierarchy changes made over the requested period of time. This report contains change date, change time, hierarchy ID, field name, previous value, new value, and user ID that made the change.
<u>Hierarchy List by Level</u>	Administration	The Hierarchy List by Level report displays the company hierarchy tree structure. The levels and IDs of the hierarchy are ordered by how they report up to the top level of the hierarchy. The report displays the Hierarchy Level, Hierarchy ID and Hierarchy Name.
<u>Level III Temp Services Data</u>	Transaction	This report can be used to analyze information from temporary services. Total transactions are provided for each supervisor as well as grand totals for the entire report. The report lists: Transaction ID, Transaction Date, Post Date, Merchant Name, City/State, and Amount. It also includes Source ID, Job Description, Temp Employee Name, Social Security Number, Requester, Job Code, Supervisor, Time Sheet Information such as Start Date, Week Ending, Hours, Overtime, Rate, Subtotal, Message ID, and Customer Code. Contents of the report are best viewed in Excel format.
<u>Central Bill Reconciliation</u>	Transaction	The Central Bill Reconciliation report can be used to analyze the transactions and accounts that have been charged to Central Bill accounts. Sub-totals are provided for each Central Bill account, as well as Grand Totals for the entire report. The report lists: Central Bill Account Number, Transaction Date, Post Date, Transaction ID, Merchant Name, MCC, Merchant City and Merchant State, Microreference, and Amount. Please note: Activity diverted to a diversion account is not listed on this report.
<u>Central Bill Reconciliation Summary</u>	Transaction	The Central Bill Reconciliation Summary report can be used to analyze the account activity for cardholders that are attached to a central bill account. Sub-totals are provided for each individual and/or central bill account that the transactions are billed to, as well as Grand Totals for the entire report. The report lists: Billed To Account, Diverted From Account Number & Name, Central Bill Account, Number of Transactions and Total Amount. Please note: Activity diverted to a diversion account is not listed on this report.
<u>Statement of Account</u>	Transaction	The Statement of Account provides a listing of previous cycle transaction information such as post date, merchant, transaction amount, MCC, original amount and tax. The statement also contains, when available, accounting code allocations, transaction notes, custom fields (when applicable) and transaction addendum detail. Cardholder and Supervisor signature lines are also included at the bottom of the statement to assist

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Report Name	Type	Description Of Reports
		in the review and reconciliation process. This statement is not an official bank billing statement and cannot be used for remittance.
<u>Summary Quarterly MCC</u>	Merchant	The Summary Quarterly MCC report summarizes the total number of transactions, total dollar amounts, and average dollar amounts spent per quarter for each Merchant Category Code. The report lists: Quarter, MCC, MCC Description, Number of Transactions, Total Amount, and Average Amount.
<u>Summary Quarterly Vendor Analysis</u>	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Merchant. Subtotals are provided for each Merchant Category. The report lists: Quarter, MCC, MCC Description, Merchant Name and Address, # of Transactions, and Amount.
<u>Summary Quarterly Vendor Analysis by Parent Merchant</u>	Merchant	The Summary Quarterly Vendor Analysis summarizes the total number of transactions and dollar amounts spent per Quarter with each Parent Merchant. Subtotals are provided for each Merchant Category. The report lists: Quarter, MCC, MCC Description, Parent Merchant, # of Transactions, and Dollar Amount.

8. Section 508 of the Rehabilitation Act

8.1 Section 508 Compliance

This section summarizes agency practices related to ensuring that products procured comply with Section 508 of the Rehabilitation Act.

The Section 508 of the Rehabilitation Act of 1973 requires that when Federal departments or agencies develop, procure, maintain, or use electronic and information technology (E&IT), they must ensure that such E&IT allows Federal employees with disabilities to have access to and use of information and data that is comparable to the access to and use of information and data by other Federal employees.

Section 508 also requires that individuals with disabilities, who are members of the public seeking information or services from a Federal department or agency, have access to and use of information and data that is comparable to that provided to the public without disabilities.

All procurements including micro-purchases must comply with the requirements of Section 508, including open market buys and those made through government contract vehicles (e.g. GSA Advantage), unless an exception applies (see part 39.2 of the Federal Acquisition Regulation on www.acqnet.gov/far). It is mandatory for all requirement officials including purchase cardholders to comply with Section 508. All DOC purchase cardholders and Approving Officials are required to complete Section 508 training. The requirement official has the responsibility for making the required determinations and the cardholder must include documentation in their purchase card records. A sample E&IT Procurement Checklist for Section 508 compliance is provided in Commerce Acquisition Manual 1313.301 Purchase Card Program. Purchase card Approving Officials are required to ensure cardholder compliance when reviewing and approving cardholder documentation of purchases.

9. Environmental Requirements

9.1 Environmental quality of products procured with purchase cards

This section summarizes agency practices related to the environmental quality of products procured with purchase cards.

The Resource Conservation and Recovery Act; Executive Order 13423, *Strengthening Federal Environmental, Energy, and Transportation Management*; and the FAR require agencies to purchase environmentally preferable products and services at all thresholds, including purchase and fleet card acquisitions under \$2,500. This includes purchasing bio based, environmentally preferable, energy-efficient, water efficient and recycled-content products.

When purchasing products or services, all must ensure that those purchases are as environmentally friendly as possible. The aim of buying green is to reduce the environmental and human health damages associated with the Department's purchases by increasing the acquisition of recycled and environmentally preferable products and services to the extent feasible, consistent with the following considerations: price, performance, availability, and environmental safety. Cardholders are required to purchase green products and services to the maximum extent practicable, consistent with the requirements of Federal Acquisition Regulation Part 23 and Commerce Acquisition Manual 1323.70 and Federal green procurement preference programs.

There are many strategies that can be used when purchasing products and services with the idea of buying green. Regardless of the types of products, buyers must give preference to products that in the following categories:

- Recycled Content Products - Products/services in this category are made from post consumer materials. The Environmental Protection Agency (EPA) designates in the EPA's Comprehensive Procurement Guidelines recycled content products that Government agencies must buy. For products that have been designated by EPA, the cardholder must purchase those which contain recycled content as long as they are available, meet performance needs, and are cost-competitive. EPA recommends the required minimum percentage of recycled content that the products should contain (Internet site <http://www.epa.gov/oppt/epp>).
- Paper- All paper purchases must be at least 30 percent post-consumer fiber content.
- Electronic Products - All electronic products purchased must be Electronic Product Environmental Assessment Tool (EPEAT)-registered electronic products, unless there is no EPEAT standard for such a product. Purchases should strive for a minimum of a silver rating. EPEAT-registered products may be found at www.epeat.net.
- Energy Efficient Product - Products/services must be purchased that exhibit the Energy Star logo (www.energystar.gov) and are designed to conserve energy during their operation. This also includes energy efficient products that use no more than one watt of standby power or otherwise meet the Department of Energy's Federal Energy Management Program (FEMP) specification (www.eren.doe.gov/femp/procurement).
- Water-efficient products – Products must be purchased that meet EPA's Water Sense Standards. These standards are found at <http://www.epa.gov/watersense/index.htm>.
- Bio-based Products - Products/services in this category must be purchased that are made from renewable, often a biological process by-product, or a domestic agricultural material, including plant, animal and marine materials. These products are natural substitutes for products made from manufactured chemicals and non-

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renewable resources. Bio-based products are designated by the U.S. Department of Agriculture in the BioPreferred program. Information concerning these products can be obtained from <http://www.biopreferred.gov> or <http://www.ofee.gov> , click on Green Purchasing.

- Reduced Toxicity Hazardous Chemicals - Products/services must be purchased that are green products. These products should be made with few or even no chemicals that have been shown to cause human and environmental health problems. Purchasers should strive to reduce the amount of toxic or hazardous chemicals purchased by substituting these products for more hazardous products. More information may be found at <http://www.epa.gov/oppt/epp/>.