

**RESOLUTION NO. 1864**

**A RESOLUTION OF THE CITY OF NEVADA, MISSOURI, ACCEPTING THE PURCHASING CARD POLICY AND PROCEDURES HANDBOOK**

**WHEREAS**, the City of Nevada, Missouri, seeks to improve the efficiency and accountability of small-dollar and routine purchases made in the course of City operations; and

**WHEREAS**, a Purchasing Card Policy and Procedures Handbook (Exhibit A) has been prepared to establish uniform guidelines for the issuance, use, and oversight of City purchasing cards; and

**WHEREAS**, adoption of the handbook promotes sound financial management, internal control, and transparency in the use of public funds; and

**WHEREAS**, the City Manager or his designee is authorized to implement the provisions of the handbook, ensure compliance by all cardholders, and make administrative updates as necessary, provided such updates remain consistent with the intent of the policy; and

**WHEREAS**, this Resolution shall be in full force and effect from and after its passage and approval.

**NOW, THEREFORE, BE IT RESOLVED** by the City Council of the City of Nevada, Missouri, that the City Council hereby accepts and adopts the Purchasing Card Policy and Procedures handbook as submitted and presented.

**PASSED, APPROVED and ADOPTED**, by the City Council of the City of Nevada, Missouri, this 3<sup>rd</sup> day of June, 2025.



**ATTEST**  
*Cynthia Dye*  
CYNTHIA DYE, CITY CLERK

*Carol Branham*  
CAROL BRANHAM, MAYOR

**AGENDA ITEM**  
**June 3, 2025**

**Subject:** Purchasing Card Policy

**Department:** Finance

**Notes:**

The purpose of this policy is designed to establish procurement card procedures for all City departments purchasing goods and services on behalf of the City of Nevada. When used with good judgment and common sense, the policies and procedures conveyed herein will allow the City to obtain required supplies and services efficiently and economically.



## **PURCHASING CARD POLICY & PROCEDURES HANDBOOK**

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## 1. INTRODUCTION

The City of Nevada has entered into an agreement with Arvest Bank to provide qualified employees with a Visa Purchasing Card.

- A Purchasing Card is a credit card that enables employees to purchase authorized goods and services on behalf of the City of Nevada. The Purchasing Card works like any other credit card. However, the differences are as follows:
  1. Cardholders may have online access to real-time transaction information.
  2. The Coordinator of the Program can make real-time changes such as, increase limits, close cards, as well as, review authorizations and declines.
  3. Additional information about the transaction may be available. For example, what was actually purchased at the supplier. Purchasing Cards can be used anywhere VISA is accepted, except for unauthorized vendors that have been specifically blocked from use by the **City**. Any vendor from whom you currently purchase goods should be considered a potential vendor of the Purchasing Card.
- **The Finance Director** with the approval from the city manager may request cards for employees responsible for providing goods and services by completing a Purchasing Card Request Form (Appendix A). Dollar limits for purchases will be set on this form. Cardholders will be required to sign the Cardholder Agreement (Appendix B)
- Automatic restrictions may be set up on individual cards.
  1. For instance: Sam Smith is only allowed to purchase Office Supplies. Therefore, if Sam tries to use his card at a gas pump, it will be declined by Visa and the City will be able to view the decline online.
- The Purchasing Cards are NOT for personal use or unauthorized purchases, violation of this policy may result in termination of employment.
- All Purchasing Cards are issued through the Finance Department.
- Card usage will be audited and may be rescinded at any time. The authorized cardholder is the only person who may use the Purchasing Card. After completion of a training session with the Purchasing Card Coordinator, you will receive your card. Initial training will be provided by Arvest Bank.
- Recordkeeping is essential to ensure the success of this program. Standard payment policies require retention of receipts, and other documentation. As with any credit card, you must retain original, itemized sales slips, cash register receipts, invoices or any other pertinent documentation.
- The Purchasing Card is to be used in accordance with the guidelines established within this Handbook. You are to treat this program with the same sense of responsibility and security you would use with your personal credit cards.
- The City Manager shall have final authority over the entire program with consent of the City Councils authorization to include purchase limits
- Purchase cards are not to be used at any local business where the city already has a charge account.
- Even though the sales tax exemption will be attached to the purchase cards it should still be the responsibility of the cardholder to ensure that no sales tax is being charged

## 2. CARD PROCEDURES

### How to Obtain a Card

- Your supervisor must indicate approval by completing and signing the Purchasing Card Request Form (Appendix A) and submitting the form to the Purchasing Card Coordinator in the Finance Department.
- The Purchasing Card Coordinator will order the card, arrange for cardholder training, and will notify you when it is available to be picked up. Prior to receipt of the card you must read the Purchasing Card Procedures Handbook and sign the Purchasing Card-Cardholder Agreement Form (Appendix B).
- When you receive the card, you must sign the back of the card immediately and always keep it in a secure place. Although the card is issued in your name, it is the property of **City of Nevada** and is only to be used for **City** purchases as defined in this Handbook.

### How to Cancel a Card

- Contact your Supervisor or the Program Administrator for instructions.

### Card Renewal

- A renewal card will automatically be mailed to the Purchasing Card Coordinator. You will be notified when the card is available.

### Reporting a Lost or Stolen Card

- The cardholder must notify his or her immediate supervisor of the lost or stolen card within one (1) business day after discovering the card missing.
- Should a lost or stolen card be subsequently discovered by the cardholder, the card shall be cut in half and sent to the Purchasing Card Coordinator.

### Cardholder Separation from Service

- Prior to separation from the City, the cardholder shall surrender the Purchasing Card with the proper receipts and expense report documenting each transaction.
- The supervisor shall cut the card in half, and notify the City Purchasing Card Coordinator.

### Purchasing Card Security

- Always keep the card in a safe place. The Purchasing Card will have the City of Nevada's name embossed on the card and shall only be used by the authorized cardholder. **NO OTHER PERSON IS AUTHORIZED TO USE THE CARD.**
- The cardholder is responsible for all transactions procured with their card. Cards and card numbers must be safeguarded against use by unauthorized individuals in the same manner that a cardholder safeguards his or her personal banking information. Although the card is issued in the individual's name, it is the property of the City of Nevada..

### Card Cancellation

- The City reserves the right to cancel any card at any time. Cardholders who misuse the Purchasing Card may be subject to disciplinary action, legal action, and/or termination. (Add or delete items as needed.)

#### *Misuse of the Purchasing Card includes:*

1. Purchase of unauthorized item(s).
2. Unauthorized use of the Purchasing Card by someone other than the cardholder.
3. Fraudulent or inaccurate recordkeeping.
4. Failure to obtain original, itemized receipts.
5. Failure to maintain the Purchasing Transaction Log.
6. Failure to reconcile the monthly statement by the 10th day of the following month.
7. Purchasing items for personal use.

### **3. ACCEPTABLE VISA CARD PURCHASES**

- The following information provides examples of purchases that are appropriate for the Purchasing Card:
  1. Travel, conference expenses
  2. Approved supplies for your building, department or program
  3. Conference and seminar registrations
  4. Craft supplies
  5. Book stores
  6. Instructional games and toys
  7. Federal Express, United Parcel Service, United States Postal Services expenses
  8. Other miscellaneous items that apply to your budget
  9. Hardware stores and Discount stores

This list is not intended to be all inclusive. If you have specific questions, please call the Purchasing Card Coordinator for assistance.

### **4. UNACCEPTABLE VISA CARD PURCHASES**

The following items define where the Purchasing Card is NOT appropriately used:

1. Alcoholic beverages
2. Tobacco
3. Lottery Tickets
4. Cash Advances
5. ATM withdrawals
6. Gift certificates or gift cards (exception for committee use)
7. Any personal purpose

This list is not intended to be all inclusive. If you have specific questions, please call the Purchasing Card Coordinator for assistance.

### **5. PROGRAM RESTRICTIONS**

- Each VISA Purchasing Card has been assigned a transaction and/or monthly credit limit determined by the supervisor of the cardholder. All limit changes must be submitted to the Purchasing Card Coordinator using the form Appendix A.
- The Purchasing Card will be accepted for purchases of generally approved goods and services.
- Levels of credit authorization are in place to clearly define the individual purchasing limit controls. Each cardholder will have a transaction limit and/or monthly limit. Transaction limit options are listed on the Request for a Visa Purchasing Card form.
- Certain City-wide cards may have unlimited transaction amounts. Transactions falling outside the assigned level will be declined at the point of sale.
- If your card is declined by a merchant and you feel the decline should not have occurred, contact the Purchasing Card Coordinator. Do NOT ask the cashier to "try it again". This is a fraud red-flag and could (after 3 times) lock your account from any other charges. If this occurs Arvest Bank must unlock the account.
- No cardholder is authorized to create an account in the city's name. If a new account needs to be opened it needs to be done by the finance department. Ex - Amazon, Galls, Wal-Mart etc.

### **6. RECOURSE FOR IMPROPER USE**

- In the event that improper usage of the Purchasing Card is discovered, written notification will be sent from the Purchasing Card Coordinator with a copy given to the supervisor of the cardholder.

- Corrective action may occur up to and including termination.
- Any improper charges could result in repayment of the charges by the individual that made the charges.

**7. CARDHOLDER RESPONSIBILITIES**

- As the person authorized to use the purchase cards, you are responsible for keeping track of how the card is used, and for keeping it safe. And just like any credit card, you should protect against fraudulent use of the card.
- You must keep the original receipts for ALL purchases made with your Purchasing Card. Specifically, be sure to keep original, itemized cash register tapes, invoices showing detail of items purchased, or other relevant documentation. Your receipts help you reconcile account activity to your monthly Cardholder Statement.
- Training will be provided prior to a Purchasing Card being issued to the cardholder. During the training session, cardholders must read and sign the Acknowledgement of Receipt of the VISA Purchasing Card and Terms of Revocation Form prior to cards being issued. When the card is received, the cardholder must immediately sign the back of the card.
- When utilizing the card to purchase supplies and materials, the cardholder will check as many sources of supply as reasonable to assure best price and delivery.
- If an item is not satisfactory, received in error, damaged, defective, duplicate order, etc., the following steps should be followed:
  1. The cardholder contacts the vendor to obtain authorization to return the item(s). Every vendor is different for return policies; make sure the return meets the vendor's criteria without incurring a restocking fee or shipping and handling fees. If available, the item(s) to be returned should be re-packed in the original manufacturer's packaging.
  2. If a vendor has not replaced or corrected the item by the statement cutoff date, then the purchase of that item will be considered in dispute. Attach the completed Dispute form and send as instructed or go to [www.arvest.com/personal/bank/credit-cards/dispute](http://www.arvest.com/personal/bank/credit-cards/dispute). Complete the form and submit as requested. A copy of the dispute form should be sent to the Finance Director listed below at No. 8.
  3. Standard auditing procedures require retention of receipts and other documentation. As with any transaction you must retain the original itemized sales slips, cash register receipts, invoices, order forms and receiving documents.
  4. Statement cut-off is the first of each month. Every cardholder must review their statement for all transactions made on the VISA Purchasing Card.
  5. Reconciled, approved statements and appropriate documentation are due to the Business Office by the 10th day of each month.
  6. If a transaction receipt is misplaced or not received, the cardholder shall be responsible for contacting the vendor and obtaining a duplicate copy of the receipt.
  7. Disputed billing can result from failure to receive goods or services, fraud or misuse, altered charges, defective merchandise, incorrect amounts, duplicated charges, credits not processed, etc.
  8. The cardholder is responsible for contacting and following up with the vendor on any erroneous charges or disputed charges as soon as possible. Most issues can be resolved this way. Attach the completed Dispute form and send as instructed or go to [www.arvest.com/personal/bank/credit-cards/dispute](http://www.arvest.com/personal/bank/credit-cards/dispute). Complete the form and submit as requested. A copy of the dispute form should be sent to the Finance Director listed below.

**8. PURCHASING CARD CONTACT INFORMATION**

Contact	Name	Email Address	Phone Number
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Program Administrator/Coordinator	Michael Fields	mfields@nevadamo.gov	417-448-5517
Assistant Administrator/Coordinator	Jill Majors	Jill Majors	417-448-5511
Arvest Bank	Customer Service	ACCCommercialSupport@arvest.com	855-250-8508

**APPENDIX A**



**REQUEST FOR A VISA PURCHASING CARD (or) REQUEST CHANGES MADE TO AN EXISTING CARD.**

Use this form to request a VISA Purchasing Card or to make changes to an existing card. The form should be completed by the supervisor and sent to the Program Coordinator.

**Check one:**

New card request?

Changes to an existing card? If so, indicate below what changes you are requesting:

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Employee Name:

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(Please Print)

Address:

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Email

Address:

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Office phone: \_\_\_\_\_ Cell

phone: \_\_\_\_\_

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Building or Work Location:

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Department:

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Expense Report Interim  
Approver(s) \_\_\_\_\_

Expense Report Final  
Approver(s) \_\_\_\_\_

**OPTIONAL - INCLUDE ANY ACCOUNTING CODES, ETC... BELOW**


Limits for the Purchasing Card are established by the cardholder's supervisor and should be based upon the business needs of that individual. I acknowledge and approve the Visa Purchasing Card request for the employee named above. I would like to request limits for this card as follows:

Monthly Credit Limit Required	Single Purchase Limit (Optional)	Daily Purchase Limit (Optional)	Transaction Purchase Limit – (Optional)

Administrator/Supervisor signature: \_\_\_\_\_

Date \_\_\_\_\_



**APPENDIX B**

**ACKNOWLEDGEMENT OF RECEIPT OF THE VISA PURCHASING CARD  
AND TERMS OF REVOCATION FORM**

I agree to accept responsibility for the protection and proper use of the Purchasing Card in accordance with the terms and conditions below and in accordance with the Purchasing Card Procedures Handbook.

1. I understand that I will be making financial commitments on behalf of the City of Nevada and will seek to maximize the purchasing value.

2. I understand that personal purchases are not allowed on the Purchasing Card, and I agree to use the Purchasing Card for the purchase of items for use in official business only. All purchases must comply with the purchasing policies. I understand that examples of items not to be purchased with the Purchasing Card are included in the Purchasing Card Handbook; however, I also understand this list is not all inclusive and that if I have a question about a purchase I will go to my supervisor for approval.
3. I understand that I shall be personally liable for the inadvertent/improper use of the Purchasing Card, and I agree to pay the cost of such use, (other than improper use as the result of a **lost or stolen card** which was immediately reported as required in the Purchasing Card Procedures Handbook), including fees and interest assessed against the improper purchase.
4. I understand that improper use of the Purchasing Card may be cause for disciplinary action, including termination, and that improper use of the Purchasing Card may subject me to criminal prosecution.
5. I also understand that if there are amounts, which are attributable to my improper use of the Purchasing Card, I agree to reimburse the City.
6. I agree to abide by the guidelines contained in the City of Nevada Purchasing Card Handbook.
7. I understand that failing to follow the Purchasing Card program guidelines may be deemed an improper use of the card and could result in revocation of the Purchasing Card and appropriate disciplinary action, which may include termination.
8. I agree to provide original, itemized receipts from the supplier for each transaction made on the Purchasing Card as required in the City of Nevada Purchasing Card Handbook. Failure to report or document any purchase may be deemed an improper use of the Purchasing Card.
9. I understand that should my employment with the City of Nevada terminate for any reason, the Purchasing Card must be returned to the Purchasing Card Coordinator.
10. I also understand that City of Nevada may withdraw authorization to use the Purchasing Card and require the return of the Purchasing Card at any time for any reason. If the Purchasing Card is lost or stolen, I agree to notify my immediate supervisor and the Purchasing Card Coordinator immediately.
11. I have been given a copy of the City of Nevada Purchasing Card Handbook, have read the handbook, have received training on the Purchasing Card Program and understand the requirements for Purchasing Card use.

By signing below, you are acknowledging you have read the Manual and will abide by the Policies and Procedures discussed herein.

Cardholder Signature

Date \_\_\_\_\_

Program Administrator Signature

Date \_\_\_\_\_

**ARVEST BANK**

Account Number:

**Attn: Disputes**

**P.O. Box 6139 Norman, OK 73070**

**Fax # (479) 750-5458 Attn: Disputes**

**All disputes must be received in writing, within 60 days of the error posting to your account. Your signature is required. Return this form along with all documentation required. Only check one reason for the dispute. Only one disputed transaction per page. If more space is needed for explanation, please attach a second sheet.**

Transaction Date of Charge: \_\_\_\_\_ Amount of Charge:  
\_\_\_\_\_

Merchant Name: \_\_\_\_\_ Merchant Location:  
\_\_\_\_\_

\_\_\_ **UNKNOWN CHARGE:** Do not recognize this charge. I need more information to verify charge is valid. Merchant has 30 days to supply Arvest Credit Card a copy of the transaction. You may call the merchant for a faster response. Merchants list their telephone following the charge on your statement. Date you contacted the merchant: \_\_\_\_\_.

\_\_\_ **RECURRING CHARGE / AUTOMATIC PAYMENT / MEMBERSHIP CANCELLED:** My good faith effort to cancel a recurring charge with the above named merchant has been unsuccessful. I am providing notice within three (3) business days of the next scheduled debit and request that Arvest Credit Card prevent any further debits. I understand that this may result in the cancellation and re-issuance of my current credit card account. For previous charges that occurred after notifying the merchant of cancellation, please provide proof of cancellation. If the charge is a recurring charge, i.e. Internet service accounts, monthly insurance, **you must cancel with the merchant prior to disputing charges. You must first attempt to resolve the dispute with the merchant.** Date you contact the merchant \_\_\_\_\_ Charge cancellation date:  
\_\_\_\_\_

Cancellation confirmation number: \_\_\_\_\_ Merchant's Phone#:  
\_\_\_\_\_

Please send us a copy of the merchant's cancellation confirmation letter. **Only charges that post after your cancellation date may be disputed. Without proof of cancellation we are unable to remove this charge.**

\_\_\_ **HOTEL/MOTEL CHARGE:** Hotel/Motel NO SHOW charges may be disputed **only** if you have the cancellation number that the merchant provided at the time you cancelled your reservation. Cancellation Number: \_\_\_\_\_ Cancellation Date:  
\_\_\_\_\_

Reservation Date: \_\_\_\_\_ Contact Name at Hotel:  
\_\_\_\_\_

**Without the cancellation numbers we are unable to remove this charge.**

\_\_\_ **MERCHANDISE OR SERVICES NOT RECEIVED:** **You must first attempt to resolve the dispute with the merchant.** Product(s) or services were not accepted by me or delivered to me as agreed. My good faith effort to resolve this issue with the merchant has been unsuccessful. **I will provide a copy of the sales receipt, agreement or contract I received from the merchant.** Date of Cancellation: \_\_\_\_\_ Cancellation Confirmation#:  
\_\_\_\_\_

Date the merchandise was scheduled for delivery: \_\_\_\_\_ Date merchant contacted:  
\_\_\_\_\_

Please list in detail what merchandise or services were ordered:

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Please state the Merchant's response:

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**CREDIT NOT POSTED:** You must first attempt to resolve the dispute with the merchant. Merchant failed to properly post a credit to my account. I will provide a copy of the return sales receipt I received from the merchant. (**Note: Merchants have 15 days to post a credit after merchandise is returned.**) Credit will not post to your account if the merchandise is in your possession. Please state the date the merchant stated the credit would be processed:

**RETURNED MERCHANDISE:** You must first attempt to resolve the dispute with the merchant. Merchants have 15 days from the day they receive the merchandise back to post a credit to your account. The credit will not include shipping and handling cost. We must have proof of return, what address the merchandise was returned to and who signed for the return. You must provide the proof of return to Arvest Credit Card Division. We must have proof of return, **without proof of return we are unable to remove this charge.**

What address was the merchandise returned to:

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Who signed for the return: \_\_\_\_\_

Describe what was expected and received:

Describe the reason for return: \_\_\_\_\_

Describe the merchant's response to your complaint: \_\_\_\_\_

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**PAID FOR BY OTHER MEANS:** You must first attempt to resolve the dispute with the merchant. To dispute a charge on your credit card that you paid for by other means you must **supply us with a copy of your receipt**, if you paid cash; **or copy of front & back cancelled check**, if paid by check; **or copy of credit card statement**, if paid using a different card number. **Without proof of other means of payment, we are unable to remove this charge.**

**DUPLICATE OR INCORRECT CHARGE:** The above mentioned transaction was posted to my account incorrectly or posted to my account multiple times. I will provide a copy of the sales receipt that I received from the merchant.

The correct amount of charge is \$ \_\_\_\_\_.

The amount charged to my account is \$ \_\_\_\_\_.

**FRAUDULENT CHARGE: Please contact our fraud department at 855-250-8508.**

X \_\_\_\_\_

\_\_\_\_\_  
**Cardholder's Signature**

**Date**

Cardholder Name (Printed): \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

Evening Phone Number: \_\_\_\_\_