WILCO TEXAS

P-CARD POLICY MANUAL

Effective September 1, 2026

Administered by the Purchasing Department
through a contract with
JPMorganChase

MasterCard

Purchasing Department
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Williamson County

Purchasing Department

P-Card Policy Manual

Sensitivity:	None
Criticality:	Moderate
Primary Type:	Policy
Effective Date:	September 1, 2026

INTRODUCTION

Welcome to the Williamson County Procurement Card (P-Card) program administered by Williamson County's Purchasing Department under a contract with JPMorgan Chase. The Williamson County P-Card program is designed to facilitate qualified small purchases. The streamlined process of P-Card purchasing benefits Williamson County and vendors.

Williamson County Asset – Williamson County considers P-Cards an asset. Any employee or Elected Official issued a P-Card, serving a role within the P-Card process or responsible for P-Card data must impart extra care within their role to ensure the security of the asset.

P-Card Program Success – Williamson County's P-Card Program requires participation by all stakeholders to achieve policy compliance and program success.

DEFINITIONS

Asset – An item controlled by an organization that holds measurable value and can be used to promote efficiency or sustain operations.

Expense Report - An itemized document generated by JPMorgan Chase Smart Data to record, categorize, and verify purchases made on corporate or personal credit cards for business purposes.

JPMorgan Chase – A financial institution that provides the banking platform for P-Cards.

P-Card – A payment card with an individual account number used for the purpose of making small dollar purchases.

ServiceNow – The request platform used for program related requests.

Smart Data – The system portal provided by JPMorgan Chase that supports the P-Card system.

Stakeholders – Those individuals and entities with direct roles and responsibilities within the P-Card program.

PURPOSE AND GOALS

The purpose of the P-Card program is to provide an efficient and secure method for employees to make small dollar purchases to support Williamson County operations. P-Cards must only be used for allowable business-related purchases. The goals of the program include:

- **Reduce Costs** – P-Card transactions reduce the staff time to process high volume, qualified, small purchases;
- **Create Efficiency** – P-Card transactions are a fast and efficient method for purchasing and payment of qualified small purchases;
- **Align with Policy** – The program complements existing processes but does NOT avoid or bypass compliance requirements for purchasing or payment procedures;

- **Enable** – Facilitates purchases of allowable commodities by telephone, internet or in person from approved vendors;
- **Expand the Vendor Pool** – The program increases the number of vendors immediately accessible to Williamson County;
- **Reporting** – The program provides management reporting on low dollar transactions; and
- **Security** – The program ensures Williamson County bears no legal liability for inappropriate use of the P-Card.

ALLOWABLE BUSINESS-RELATED PURCHASES

Examples of allowable P-Card use include but are not limited to the following:

- Any allowable small dollar purchase under $5,000, approved by the department Director or Elected Official supporting Williamson County operations;
- Registration fees;
- Fuel;
- Postage except for lease fees for postage machines; and
- Business travel.

P-CARD TYPES

Williamson County offers two types of P-Card accounts. The most frequent account type is issued in an individual card holder's name. The other account type may be issued in a department's name. Utility Payment cards are also available. This program is administered under a separate policy.

Individual Account – P-Card issued in the Cardholder's name for their use. The Cardholder's responsibility includes tracking their expenditures and submitting receipts and documentation individually or to a designated P-Card Department Coordinator.

Department Account – A P-Card for department use must be issued in the department's name. Each department card must be assigned to a County employee via the ServiceNow Asset Management System. That employee shall be responsible for tracking department transactions, obtaining associated receipts and documentation to accompany the monthly Expense Report submission as outlined herein.

Utility Account – P-Card issued to a department for the payment of utilities. This program is administered under a separate policy.

CARD LIMITS

Standard Limits – Two standard limit categories are currently available and are assigned based upon an employee's job function. Limits are requested during the application process in ServiceNow.

Level	Limit Type	Amount
Level 1	Standard billing cycle credit limit	$5,000
	Single transaction limit	$2,500
Level 2	Standard billing cycle credit limit	$10,000
	Single transaction limit	$5,000

Non-Standard Limits – Various cards have been deployed in accordance with this policy with lower and higher monthly and single transaction limits to accommodate special situations and job functions. Justification shall be submitted in ServiceNow with the Cardholder Purchasing Card Application and require approval.

Temporary Limit Adjustments – A 30-day temporary limit adjustment may be requested up to $19,999.99 for review and approval through ServiceNow to accommodate larger, unexpected purchases. The request shall be made through ServiceNow and must provide details on the specific intended purchase. The request must reference the last five (5) numbers of the card.

BUSINESS CARD STATUS

Compliance with the program is critical as it protects Williamson County from potential liability for misuse.

P-Card Cardholders bear no personal liability for transactions on their card unless the Cardholder violates the terms of use of the P-Card or as specified in the Cardholder's Agreement.

For example, misuse includes a Cardholder lending the P-Card issued in their name to another staff member for use. **Only** the employee whose name is embossed on the individual card may possess and use the P-Card. No other individual is authorized to use the card or the card account number.

JPMorgan directly bills Williamson County for each transaction charged to a P-Card although the card is issued in an individual employee's name.

STAKEHOLDERS AND PRINCIPAL P-CARD ROLES

Williamson County's P-Card Program requires collaboration among multiple departments to achieve policy compliance and program success. These P-Card Stakeholders include the following:

- Purchasing Department and Program Administrator

- Information Services Department
- Department Head, Elected Officials and Designated Manager
- Cardholder
- Department Coordinator
- Accounts Payable Department (Auditor's Office)
- JPMorgan Chase

Each P-Card participant's assigned responsibilities collectively contribute to the audit-ready success of Williamson County's P-Card program.

Purchasing Department and Program Administrator

The Program Administrator responsibilities include but are not limited to:

- Processes Service Now requests;
- New Requests for new cards, limit adjustments, card cancellations and name changes;
- Orders P-Cards from JPMorgan Chase;
- Merchant Category Codes (MCC) assignment to support the card's intended use;
- Sends P-Card Orientation and Acceptable Use video and quiz to intended Cardholder;
- Facilitates Cardholders with JPMorgan Chase system login information to monitor transactions associated with their account;
- Scheduling of P-Card pick-up appointments;
- P-Card hand off to Cardholder;
- Orientation and training of new Cardholders;
- Monthly e-mail reminder on Expense Report deadlines; and
- P-Card suspension or termination in the event of non-compliant spend.

Information Services Department

The Information Servies Department reviews the ServiceNow requests to confirm employment status of ServiceNow requests.

Department Head and Elected Officials

Department Heads, Elected Officials or their ServiceNow designee is responsible for the following tasks surrounding this program that include but are not limited to:

- **ServiceNow Notifications**
    - New card requests;

- Card cancellation requests;
- Name change requests;
- Cardholder transferring to and reporting to a different department;
- Single or monthly limit change requests;
- Temporary limit change requests; and
- Lost, stolen or damaged card reporting.

- **Monthly Expense Report Review and Authorization**
    - Verification that all transactions are accompanied by a receipt;
    - Confirmation that sales tax has not been charged;
    - All back-up documentation is included;
    - All transactions are allowable business expenditures;
    - Charge is noted to the appropriate account code;
    - Assuring Cardholder's signature is located on their Expense Report;
    - Countersigning each Cardholder's Expense Report;
    - Monitoring for erroneous or fraudulent transactions; and
    - Ensuring Expense Reports are submitted to Accounts Payable by the deadline.

Cardholder

Only the employee whose name is embossed on the card may use the P-Card for Williamson County transactions. No other individual is authorized to use the card or the card account number. Cardholder responsibilities include but are not limited to:

- Watch the Orientation and Acceptable Use training video in advance of P-Card pick-up;
- Pass Orientation and Acceptable Use quiz;
- P-Card pick up shall be in person by the intended Cardholder at the Purchasing Office;
    - Pick-up includes the signing and acceptance of:
        1. Orientation form; and
        2. Cardholder Agreement;
    - Cardholders will receive e-mailed copies of both signed documents;
- Verification of sufficient budgeted funds to cover the purchase;
- Ordering items in compliance with policy;
- Paying for items at time of purchase;

- Verifying receipt of items and filing of receipts;
- Submitting missing receipt affidavit if required;
- Confirming sales tax is NOT charged or is credited back if the charge occurs;
- Reporting purchase of fixed assets of $500.00 and greater to the Auditor's Office;
- Monitoring transactions in JPMorgan Chase Smart Data system;
- Monitoring vendor credit card fee to align with policy outlined herein;
- Reporting lost or stollen cards to JPMorgan Chase, Department Head and Program Administrator;
- Reporting unrecognized transactions to JPMorgan Chase, Department Head and Program Administrator; and
- Communicating on denied transactions with JPMorgan Chase, Department Head and Program Administrator.

Department Coordinator

The Department Coordinator role, assigned to some but not all departments, ensures P-Card transactions are monitored, transactions are legitimately allowable business expenses and participates with audits as requested. The primary role of the Department Coordinator is to download the transaction reports from the JPMorgan Chase system, prepare the Monthly Expense Reports and submit them along with all supporting documentation to Accounts Payable. Tasks include but are not limited to:

- Monthly Expense Report preparation and submittal;
- Collection of receipts;
- Download of Expense Reports from JPMorgan Chase Smart Data;
- Verification that all transactions are accompanied by a receipt;
- Confirmation that sales tax has not been charged;
- All back-up documentation is included;
- All transactions are allowable business expenditures;
- Charge is noted to the appropriate account code;
- Assuring required signatures are located on the Expense Report;
- Ensuring Expense Reports are submitted to Accounts Payable by the deadline; and
- Monitoring for erroneous or fraudulent transactions; and.

An annual schedule providing dates for billing cycles and due dates for Expense Reports is provided by the Purchasing Department. It is highly recommended that this schedule be entered into the Department Coordinator's Outlook calendar to provide reminders of these key dates.

Link: [Monthly P-Card Statement Schedule]

Link: Sign In to Smart Data

Accounts Payable Department - Auditor's Office

The Accounts Payable (AP) Department audits all transactions on Expense Reports ensure compliance. The Accounts Payable activities include but are not limited to:

- Monthly Expense Report review;
- Verification that all transactions are accompanied by a receipt;
- Confirmation that sales tax has not been charged;
- All back-up documentation is included;
- All transactions are allowable business expenditures; and
- Communication on non-compliant transactions with the Cardholder and Program Administrator.

JPMorgan Chase

JPMorgan Chase provides the following services which include but are not limited to:

- Program underwriting;
- Delivery of the P-Cards to the Purchasing Department; and
- Provides electronic portal support through Smart Data to activate and cancel cards and review and track expenditures.

CREDIT CARD FEES/$30.00 LIMIT

P-Card processing fees charged by vendors on transactions shall not exceed $30.00 per invoice. Any excess must be paid back to Williamson County personally by the Cardholder unless pre-approved by the County Auditor.

Policy language may be reviewed on the County Auditor's Expenditure Policy, Section N. Other Expenses, at Auditor's Office Expenditure Policy. The vendor may show the transaction fee for use of a credit card as a flat amount or as a percentage of the purchase cost.

Sample Transaction – Flat Fee

Chair Purchase with Flat Transaction Fee

- The vendor states the purchase of a chair at a cost of $300.00 also requires an additional transaction fee to pay by P-Card.
- The Cardholder shall verify with the vendor that the transaction fee complies with Williamson County's, not to exceed $30.00 transaction fee policy.
- If the transaction fee to use the P-Card to purchase the chair exceeds $30.00 the Cardholder must either obtain pre-approval from the Auditor's Office or issue a Purchase Requisition.

Sample Transaction – Percentage of Purchase Fee

The following two examples show how to calculate the percentage of the purchase cost and determine the credit card fee:

Vehicle Parts Purchase with Percentage of the Purchase Fee

- The vendor states the purchase of a vehicle repair requires an additional 2.5% transaction fee to pay by P-Card. Note: 2.5% is the same as .025 in the calculation below.
- To calculate the total cost of a $200 vehicle repair with an additional 2.5% transaction fee

  ($200.00 x .025 = $5.00) The total cost = $205.00

- In this example the $5.00 transaction fee does not exceed Williamson County's $30.00 transaction fee limit and is acceptable.

Training Seminar Purchase with Percentage of the Purchase Fee

- The vendor states the registration fee requires an additional 3% transaction fee to pay by P-Card. Note: 3% is the same as .03 in the calculation below.
- To calculate the total cost of a $1,800.00 training seminar

  ($1,800.00 x .03 = $54.00) The total cost = $1,854.00

- In this example the $54.00 transaction fee would exceed Williamson County's $30.00 transaction fee limit and would be non-compliant.
- Cardholders must obtain pre-approval from the Auditor's Office or issue a Purchase Requisition.

FURNITURE PURCHASES

Furniture purchases require written pre-approval from the Budget Office. Budget Office requires quote(s) and images of the requested furniture for review and approval in compliance with the Furniture Purchasing Policy that outlines the type of furniture that may be purchased.

Furniture Purchasing policy link: Furniture Policy

TECHNOLOGY PURCHASES

Technology purchases of any kind are prohibited on P-Cards without written pre-approval from the Information Services Department for any technology-related purchases.

Link: ServiceNow Technology Requests

MONTHLY EXPENSE REPORTS

Monthly Expense Reports must be processed timely meaning within five (5) business days of the login date noted on the *Monthly P-Card Statement Schedule* sent with the recurring monthly email reminder. Each transaction on the Monthly Expense Report must include an associated receipt with all spreadsheet information completed to submit to Accounts Payable.

Link: Monthly P-Card Statement Schedule

Link: Sign In to Smart Data

Link: Purchasing Policy Manual

AMAZON PURCHASES

Amazon purchases are permitted using a P-Card. Williamson County Amazon Business Accounts have been established for each department. Items for personal use may not be purchased from a Williamson County Amazon Business Account. Williamson County items may not be purchased from a personal Amazon account.

Link: Amazon Business Policy

RETURNS, CREDITS AND REJECTED MERCHANDISE

The Cardholder makes all arrangements associated with an item that needs to be returned to the vendor. Cardholders should monitor and follow up to ensure the appropriate credit appears on their P-Card statement.

Cardholder shall develop and retain a record of the dates when completing the following processes in the event of a problem with the return:

- Notify the vendor in advance of the items to be returned. Many vendors will not accept returns without prior authorization;
- Request credit from vendor to the P-Card used;
- Follow vendor instructions for return; and
- Under no circumstances may Cardholders accept cash or store credit for a P-Card purchase.

LOST/STOLEN CARDS AND FRAUDULENT/DISPUTED CHARGES

Cardholders shall immediately notify JPMorgan Chase and Program Administrator of lost or stolen cards and fraudulent or disputed transactions. Lost or stolen cards shall also be reported in ServiceNow by a Department Head, Elected Official or designated ServiceNow Manager.

- JPMorgan Chase Bank Customer Service

- 1.800.890.0669

- Purchasing Department Contact Information
  - Theresa Gross at 512.943.3860
  - Cheryl Johnson at 512.943.1478
  - Purchasing.contracts@wilcotx.gov

- ServiceNow Reporting
  - Open Employee Asset Management - Williamson County to report a lost card; and
  - Select the "Lost/Stolen" option on the Purchasing Card Request form.

MISSING RECEIPT AFFIDAVIT

Cardholders must include a signed affidavit noting the purpose of the transaction plus the reason for the missing transaction receipt. The signed affidavit and transaction statement shall be submitted with the Expense Report to Accounts Payable.

Link: Missing Receipt Affidavit

SALES TAX EXEMPTION CERTIFICATE

Williamson County purchases are sales tax exempt. Cardholders must provide the vendor with the Williamson County Auditor's Tax Exemption Certificate prior to the transaction to ensure the receipt does not include sales tax. The certificate does not require a number.

An incorrect receipt must be corrected and reissued without sales tax. Cardholders are responsible for obtaining said corrections. Cardholders shall reimburse Williamson County the sales tax amount in the event a that sales tax is charged without a corrected receipt.

Link: Texas Sales and Use Tax Exemption Certification

TRAVEL TAXES

Airline costs are subject to Federal Excise Tax, airport and security fees. Hotels are often subject to occupancy tax. Applicable taxes and mandatory fees associated with approved airline and lodging expenses are allowable business expenses. Cardholders are responsible for reviewing invoices prior to purchase to ensure any tax-exempt status available to the County is utilized when applicable.

LEGAL NAME CHANGE

Two (2) separate Service Now requests are required when a Cardholder completes a legal name change. Each of the Service Now requests must be submitted individually to ensure accurate recordkeeping and audit compliance.

- **Cancel Existing Card Under Former Name**
  First, a Service Now request must be entered at Procurement Card Request Form to cancel the active P-Card under the former name. The request must reference the last five (5) numbers on the P-Card.
- **Request New Card - Updated Legal Name**
  Next, after submitting the Service Now cancellation request submit a separate Service Now request at Procurement Card Request Form to order a new P-Card with the updated legal name.

PROHIBITED P-CARD USE

Prohibited P-Card use includes but is not limited to the following:

- PIN numbers established with card;
- Purchases for personal items;
- Purchase for personal fuel;
- Payment for goods after the delivery of the item. (A Judges Form is required.);
- Payment for on-property services where a contract may be required. (Contact your Program Administrator for guidance.);
- Cash advances;
- Gift card purchases;
- Cash in lieu of credit for a return or exchange;
- Computers (desktops, laptops, tablets);
- Mobile devices as defined in the Mobile Device Policy (e.g. tablets, phones, handheld, computers);
- Desk phones;
- Software, subscriptions or applications for computer, tablet, or phone-based products;
- Servers, networking, and storage;
- Flash or thumb drives, internal and external hard drives or any computer storage devices;
- Network infrastructure (e.g. S'\Nitches, firewalls);
- Display devices (TVs, monitors, projectors, clocking station, etc.);
- HDMI transmitter and receivers;
- DVD and Blu-ray players;
- Printers, scanners and fax machines;
- Audio-Visual equipment including cameras, webcams, and memory cards;

- Camera Systems (fixed, in-vehicle, body worn);
- USB card readers;
- Keyboard and mouse;
- Bluetooth headsets;
- USB & HDMI cables; and
- Purchases for commodities totaling $100,000 or more county wide. In this scenario a formal solicitation is required. Contact your Program Administrator for guidance.

VIOLATION AND CORRECTIVE ACTION

Misuse of a P-Card, failure to follow policy requirements, or submission of unauthorized or fraudulent charges may result in immediate cancellation of P-Card privileges and disciplinary action, up to and including termination of employment and/or legal action, as applicable under Williamson County policy and state law.

A P-Card may be cancelled for 180 days or permanently based on the severity of the violation. The Purchasing Director and County Auditor will make the determination on continued P-Card use for said individual.

REFERENCES, LINKS AND CONTACT INFORMATION

1. Williamson County Purchasing Department Portal - P-Card Information
   - Procurement Card Information
2. Williamson County Tax-exempt Certificate
   - Texas Sales and Use Tax Exemption Certification
3. Williamson County Travel Policy
   - Travel Policy
4. Williamson County Auditor's Expenditure Policy – Transaction Fee under Section N. Other Expenses
   - Auditor's Office Expenditure Policy
5. County Judge Approval Form
   - County Judge Approval Form.pdf
   - Required for the following:
     - The purchase listed on an invoice did not have a PO issued.
     - Reimbursement was received more than 60 days from date of expense.

6. Williamson County Amazon Business Account

   Amazon Business Policy

7. Williamson County Furniture Buying

   Cardholders must first obtain written approval from the Budget Department to verify the type of requested furniture is allowable. *Furniture Buying Made Easy* Furniture Policy.

8. Williamson County Office Depot Business Account

   Cardholders require the Purchasing Department to set up an account to order from Williamson County's Office Depot Business Account ODB Business Account

9. Williamson County IT Department ServiceNow Request

   Authorized staff may enter ServiceNow Requests

   Employee Asset Management - Williamson County

10. Purchasing Department Contact Information

    Theresa Gross at 512.943.3860

    Cheryl Johnson at 512.943.1478

    Purchasing.contracts@wilcotx.gov.

11. JPMorgan Chase Customer Service Contact Information at 1-800-890-0669.

REVISION HISTORY

Version	Date	Description
1.0	5/8/2018	Procurement Card Manual approved by CC
2.0	5/4/2021	Revisions to Procurement Card Manual approved by CC
3.0	3/21/2023	Revisions to Procurement Card Manual approved by CC
4.0	9/12/2023	Revisions to Procurement Card Manual approved by CC
5.0	7/28/2026	Revisions to Procurement Card Manual approved by CC