



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

Procedure No: PP-140

Page No: 1 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

I. Purpose

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

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

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

Procurement related:	Purchasing Manager	595-4987
Purchasing Specialist/Visa Card Program Administrator	Lester L. Boyd	595-4944
Clerk's Office	Accounts Payable:	595-4841

This Directive is intended to accomplish the following:

- Provide an efficient method of purchasing and paying for goods and services not exceeding \$4,999.99 per purchase and a monthly spending limit not to exceed \$15,000.00.
- Reduce and potentially eliminate the need of petty cash funds.
- Ensure purchasing card purchases are in accordance with the County's ordinances, policies and procedures.
- Reduce the time and money spent by client agencies and departments, the Office of Purchasing, and Clerk's Accounts Payable section to process low dollar transactions.
- Ensure that the County bears no legal liability from inappropriate use of purchasing cards.
- Provide for disciplinary action if the purchasing cards are misused.

II. Scope

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

III. Applicability

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



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 2 of 18

IV. Background

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

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

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

- * Single purchase limit as set by the County Administrator (not to exceed \$4,999.99)
 - * Monthly spending limit (not to exceed \$15,000.00)
 - * Approved Merchant Category Codes – (MCC)
- Note: Please review the complete list of Visa Card Merchant Category Codes, (allowed and disallowed), in this procedure on pages 12 of 18 thru 18 of 18.
- * Number of transactions allowed per day
 - * Number of transactions allowed per month

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

The County utilizes Bank of America's WORKS Web-based Card Management System which allows the card representative to quickly and easily manage the VISA Purchasing Card accounts. It is organized into sections, which describes a set of tasks and the step-by-step procedures required to accomplish them. Please call Lester L. Boyd at 595-4944 for training/assistance in using WORKS.

Additionally, Bank of America pays the State of Florida a rebate for all volume generated in Florida programs every month. In turn, The Department of Management Services shares back 40 basis points each year, based on a calendar year. In 2007, Escambia County received a \$4,130.36 rebate.

V. General Information

A. Responsibilities:

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

- 1) Cardholder
 - * Hold and secure purchasing card
 - * Order goods and services



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

Procedure No: PP-140

Page No: 3 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

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

2) Department Card Representative (Scope Administrator)

[Individual(s) designated by County Administrator]

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

3) Department Director

- * Authorize Purchasing cards for designated employees(s)
- * Request card spending limits within established guidelines
- * Designate representatives responsible for authorizing charges
- * **Collect cards from cardholders who end employment**
- * Evaluate the need to cancel or reissue cards when employees transfer
- * **Notify the Card Administrator of terminated cards**
- * **Appoint a Department Purchasing Card Representative (Scope Administrator)**
- * Effective 10/1/99, a standing encumbrance will be required for any department that purchased more than \$20,000 in the previous year or exceeds \$20,000 in the current year. An encumbrance at the beginning of each fiscal year in the amount of 1/12 of the previous fiscal year's purchasing card expenditures or the total amount of the departments' monthly purchasing card limits, whichever is less will be required by way of a requisition and Purchase Order to Bank of America.
- * Each department will establish internal controls to review purchases and Department Directors will be held responsible for any inappropriate charges Made on a card he/she has authorized.
- * **"Pre-approved" authorization forms will be required from the Department Directors to enable charges to be made against other department cost centers.**
- * "Extraordinary or Emergency" purchases exceeding established limits will be processed through the Department Directors at time of emergency.



4) Purchasing Card Administrator

[Appointed by Purchasing Manager]

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

5) Accounting

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

6) Purchasing

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

7) Internal Auditor

- * Conduct periodic operational and compliance audits



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

Procedure No: PP-140

Page No: 5 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

B. Assignment and Control of the Purchasing Card

1. Requests for and Issuance of Purchasing Cards

- a. **Requests for new cardholders shall be made by submitting a completed Form F0210 - Request/Certification/Receipt Form and Form F0215 – New Card Holder Set-up Form to the Purchasing Card Administrator. Changes to current cardholders shall be made by submitting the Visa Purchasing Card Maintenance form F0230 to the Purchasing Card Administrator.**
- b. All requests for purchasing cards shall be signed by the Department Director and approved by the County Administrator. Department Director may be held responsible for any inappropriate charges made on a card he/she has requested.
- c. Purchasing cards will be issued to individual employees who frequently purchase goods and services.
- d. The purchasing card will have the employee's name, the County name, and the expiration date embossed on the face of the card. The County's Florida sales tax exemption number and Federal ID number are preprinted on the purchasing card. The purchasing card issuing company will not have individual cardholder information other than the cardholder's work address. **No credit records of the cardholder are maintained by the issuing company.**
- e. When the Purchasing Card Administrator receives a Purchasing Card from the issuing card company, the cardholder will be required to personally take receipt of the card and sign a certification/receipt form. The cardholder will be given a copy of the Purchasing Card Policies and Procedures guide and an oral review of the program. Each Card must be activated by the cardholder according to instructions printed on the Card prior to use.

2. Lost or Stolen Purchasing Cards

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

3. Termination or Transfer of Cardholder

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



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

Procedure No: PP-140

Page No: 6 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

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

C. Cardholder Use of Purchasing Card

1. Cardholder Use Only

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

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

2. County Purchases Only

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

3. Spending Limits

- a. The County Administrator approving the assignment of a purchasing card will set two limits for each cardholder: single purchase limit and 30-day limit. The maximum limits shall be \$4,999.99 for a single purchase and \$15,000.00 during the 30-day billing cycle. **Additional limitations may be imposed by the requesting Director.**
- b. Requests for spending limit changes shall be initiated by a memo to the Purchasing Card Administrator by the Department Director and approved by the County Administrator.
- c. A purchase may be made of multiple items, but the invoice **“Cannot Exceed \$4,999.99”** or the cardholder's limit if less than \$4,999.99. **Splitting charges will be considered abuse of the purchasing card program, for example, artificially dividing similar purchases over different days and times to keep the total amounts below the \$4,999.99 limits for single purchases. Charges will be considered split if more than 4 purchases are made from a vendor in one month and the invoice totals exceed \$20,000.00.**



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 7 of 18

4. Other Conditions

- a. All items purchased over-the-counter shall be immediately available. No back ordering is allowed.
- b. Authorized travel for employees at County expense to meetings and seminars for members of the Board of County Commissioners, department heads and employees as per Board of County Commissioners Policy Manual Section I, Part 4, Out of County Travel.
- c. Blanket Purchase Order Releases require a receiving report instead of paying by Visa Purchasing Card. Do not use Visa Purchasing Card for the vendor which you have established a Blanket Purchase Order. Blanket Purchase Orders are required instead of the Visa Purchasing Card where similar repetitive purchases, from a particular vendor is generally the case. Purchases from a vendor that exceed \$4,999.99 in a month are considered to be repetitive.

5. Prohibited Uses of Purchasing Cards

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

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

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

D. Procedures for Making and Paying for Purchases

1. Documentation of Over-the-Counter Purchases

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



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

Procedure No: PP-140

Page No: 8 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

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

2. Sales and Use Taxes

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

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

3. Missing Documentation

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

4. Payment and Invoice Procedures

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



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

Procedure No: PP-140

Page No: 9 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

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

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

E. Disputes

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

DISPUTES PROCEDURES

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

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



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

Procedure No: PP-140

Page No: 10 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

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

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

F. Review of Purchases by Departments

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



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

Procedure No: PP-140

Page No: 11 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

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



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 12 of 18

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

MCC CODE	ALLOWED	MCC CODE	DISALLOWED
Services (Utilities)			
4812	Telecommunications Equipment	4814	Telecommunications Services including Local and Long Distance Calls, Credit Card calls, calls through use of magnetic-strip reading Telephones, and Fax Services.
		4815	Masterphone Telephone Service
		4816	Computer Network/Information Services
		4819	Telecommunications
		4821	Telegraph Services
		4829	Wire Transfer, Money Orders (WTMO's)
		4899	Cable and other Pay Television Services
		4900	Utilities Electric, Gas, Sanitary, Water
Retail Stores – (Miscellaneous)			
5013	Motor Vehicle Supplies and new parts	5094	Precious Stones and Metal Watches and Jewelry.
5021	Office Furniture		
5039	Construction materials (Not Elsewhere Classified)	5193	Florists Supplies, Nursery Stock and Flowers
5044	Photographic, Photocopy, Microfilm Equipment and supplies.		
5045	Computers and Computer Peripheral Equipment and Software.		
5046	Commercial Equipment (Not Elsewhere Classified)		
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies.		
5051	Metal Service Centers and Offices		
5065	Electrical Parts and Equipment		
5072	Hardware Equipment and Supplies		
5074	Plumbing and Heating Equipment and Supplies		
5085	Industrial Supplies (Not Elsewhere Classified)		
5099	Durable Goods (Not Elsewhere Classified)		
5111	Stationery, Office Supplies, Printing and Writing paper.		
5122	Drug, Drug Proprietarys, and Druggist Sundries.		
5131	Piece Goods Notions and Other Dry Goods		
5137	Men's, Women's and Children's Uniforms		
5139	Commercial Footwear		
5169	Chemicals and Allied Products (Not Elsewhere Classified).		
5172	Petroleum and Petroleum Products		
5192	Books, Periodicals and Newspaper		
5198	Paints, Varnishes and Supplies		
5199	Non-Durable Goods (Not Elsewhere Classified)		



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

Procedure No: PP-140

Page No: 13 of 18

Effective Date: 10/15/13 Supersedes Date: 10/30/09

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

**MCC
CODE**

ALLOWED

**MCC
CODE**

DISALLOWED

Retail Stores

5200 Home Supply Warehouse Stores
5211 Lumber and Building Materials Stores
5231 Glass, Paint and Wallpaper Stores
5251 Hardware Stores
5261 Nurseries, Lawn and Garden Supply Stores
5271 Mobile Home Dealers
5300 Wholesale Clubs
5310 Discount Stores
5311 Department Stores
5331 Variety Stores
5399 Miscellaneous General Merchandise
5411 Grocery Stores, Supermarkets
5441 Candy, Nut and Confectionery Stores
5451 Dairy Products Stores
5462 Bakeries
5499 Miscellaneous Food Stores – Specialty, Markets, Convenience

5309 Duty Free Stores
5422 Freezer and Locker Meat Provisions

Automobiles and Vehicles

5511 Automobile and Truck Dealers (New and Used)
Sales, Services, Repairs, Parts and Leasing. **(See Note)**
5521 Automobile and Truck Dealers (Used Only)
5531 Auto and Home Supply Stores
5532 Automotive Tire Stores
5533 Automotive Parts, Accessories Stores
5541 Service Stations (with or without ancillary services)
5542 Automated Fuel Dispenser
5599 Miscellaneous Automotive Dealers (Not Elsewhere
Classified).

5551 Boat Dealers
5561 Recreational and Utility Trailers,
Camper Dealers.
5571 Motorcycle Dealers
5592 Motor Home Dealers
5598 Snowmobile Dealers

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

Clothing Stores

5561 Shoe Stores 5611-5699 All other Clothing Store items Not Allowed.

Miscellaneous Stores

5712 Furniture, Home Furnishing and Equipment
Stores, Except Appliances. 5718 Fireplace, Fireplace Screens and Accessories
Stores.
5713 Floor Covering Stores 5733 Music Stores, Musical Instruments, Pianos,
Sheet Music.
5714 Drapery, Window Covering and Upholstery Stores 5735 Record Shops
5719 Miscellaneous Home Furnishing Specialty Stores 5813 Drinking Places (Alcoholic Beverages)
5722 Household Appliances Stores Bars, Taverns, Cocktail Lounges, Nightclubs
5732 Electronic Sales and Discotheques.
5734 Computer Software Stores



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 14 of 18

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

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



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 15 of 18

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

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



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 16 of 18

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

MCC CODE	ALLOWED	MCC CODE	DISALLOWED
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Repair Services

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

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

Amusement and Entertainment

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



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 17 of 18

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

MCC CODE	ALLOWED	MCC CODE	DISALLOWED
Amusement and Entertainment			
(NONE)		7998	Aquariums, Seaquariums and Dolphinariums
		7999	Recreation Services (Includes Swimming Pools, Miniature Golf, Driving Ranges, Ski Slopes, Boat Rentals, Aircraft Rentals and Sport and Games Instruction).
Professional Services and Membership Organizations			
8220	Colleges, Universities, Professional Schools and Junior Colleges.	8011	Doctors
8241	Correspondence Schools	8021	Dentists, Orthodontists
8244	Business and Secretarial Schools	8031	Osteopaths
8249	Vocational and Trade Schools	8041	Chiropractors
8299	Schools and Educational Services (Not Elsewhere Classified).	8042	Optometrists, Ophthalmologists
		8043	Opticians
8398	Charitable and Social Service Organizations	8044	Optical Goods and Eyeglasses
8641	Civic, Social and Fraternal Associations	8049	Chiropodists, Podiatrists
9399	Government Services (Not Elsewhere Classified).	8050	Nursing and Personal Care Facilities
9402	Postage Stamps (See Note)	8062	Hospitals
		8099	Medical Services and Health Practitioners (Not Elsewhere Classified).
Note:	Postage – Department must establish internal Controls and a \$100.00 limit will be assigned to a designated cardholder. Please provide this information to Lester L. Boyd for confirmation to Bank of America.	8111	Legal Services, Attorneys
		8211	Elementary and Secondary Schools
		8351	Child Care Services
		8651	Political Organizations
		8661	Religious Organizations
		8675	Automobile Associations
		8699	Membership Organizations (Not Elsewhere Classified).
		8734	Testing Laboratories (Non-Medical Testing).
		8911	Architectural, Engineering and Surveying Services.
		8931	Accounting, Auditing and Bookkeeping Services.



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

Effective Date: 10/15/13 Supersedes Date: 10/30/09

Procedure No: PP-140

Page No: 18 of 18

VISA MERCHANT CATEGORY CODE (MCC) LISTING

CATEGORY

**MCC
CODE**

ALLOWED

**MCC
CODE**

DISALLOWED

**Professional Services and
Membership Organizations**

(See Page 18)

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