



CITY OF BELLE ISLE, FLORIDA

CREDIT CARD POLICY

APPROVED BY: City Council of the City of Belle Isle, Florida
APPROVED DATE: _____
EFFECTIVE DATE: _____
SUPERSEDES: Credit Card Policy (Approved October 15, 2019)

I. PURPOSE

The purpose of this policy is to establish guidelines governing the issuance, control, and use of City of Belle Isle credit cards. This policy promotes efficiency while ensuring strong internal controls, accountability, and compliance with Florida Statutes and City policies.

City-issued credit cards and associated rewards shall be used solely for official municipal purposes.

This policy applies to all City-issued credit cards and purchasing cards, including general-purpose credit cards and vendor-specific or store-issued cards (e.g., Home Depot), unless otherwise governed by a separate City policy. For purposes of this policy, the term “City credit card” includes all such cards and accounts. Fuel cards are governed under the City’s Fuel Card Policy and are excluded from this policy except where specifically referenced.

II. OBJECTIVES

The objectives of this policy are to:

1. Provide an efficient method for the purchasing and payment of goods and services
2. Ensure compliance with the City’s Purchasing Policy and applicable laws
3. Maintain accountability and transparency in the use of public funds
4. Establish clear procedures for documentation and oversight
5. Prevent misuse, fraud, and abuse of City resources

III. APPLICABLE LAWS AND COMPLIANCE

All City credit card usage shall comply with City policies and applicable federal, state, and local laws, including, but not limited to, Florida Statutes related to ethics, public records, and financial management.

IV. PUBLIC RECORDS

All records related to City credit card transactions, supporting documentation, and reward usage are public records and shall be maintained in accordance with Florida Department of State General Records Schedule GS1-SL.

V. ISSUANCE OF CITY CREDIT CARDS

A. Issuance Authority

City credit cards shall be issued by the Finance Department in the name of an individual employee and shall identify the City of Belle Isle as the governmental entity responsible for the account.

B. Authorization

City credit cards may be issued to full-time employees only upon approval by the Department Director and Finance Director, based on operational need and in accordance with this policy.

C. Card Requests and Changes

All requests for new City credit cards, credit limit changes, and cancellations shall be submitted using the City’s Card Maintenance Request Form and must be approved by the Department Director and Finance Director prior to processing.

Routine replacement cards issued directly by the card issuer (e.g., due to expiration, damage, or fraud) do not require submission of the Card Maintenance Request Form unless changes to card limits or other account terms are requested.

D. Cardholder List

A current list of authorized cardholders shall be maintained by the Finance Department.

E. Cardholder Agreement

All employees issued a City credit card shall sign a Cardholder Agreement acknowledging receipt of and compliance with this policy prior to initial issuance. The agreement shall remain in effect for all cards issued to the employee unless otherwise required by the Finance Department.

F. Card Issuance Receipt

A Card Issuance Receipt shall be signed by the cardholder upon issuance of a new card. A new receipt is not required for replacement cards issued due to expiration, damage, loss, or fraud, provided the cardholder remains the same.

G. Ownership of Cards

City credit cards remain the property of the City and must be surrendered upon request, reassignment, or termination of employment.

H. Revocation Authority

The Finance Director may deny, suspend, or revoke issuance of a City credit card based on risk, misuse, or operational necessity.

I. Employee Separation or Transfer

City credit cards shall be returned immediately upon employee separation, transfer, extended leave, or reassignment. Department Directors are responsible for ensuring compliance with this requirement.

VI. LIMITS AND RESTRICTIONS

A. Credit Limits

Credit limits shall be established by the Finance Director based on operational need and credit availability.

B. Single Transaction Limit

The maximum allowable transaction amount is \$4,500, unless otherwise approved in writing. This single transaction limit does not override Purchasing Policy thresholds, which must be followed regardless of payment method.

C. Prohibited Purchases

The following purchases are strictly prohibited, even with the intent to reimburse the City:

- Personal purchases of any kind
- Purchases not directly related to official City business or not serving a valid public purpose
- Cash advances
- Alcohol or tobacco products
- Fuel purchases, which shall be made using City-issued fuel cards in accordance with the City’s Fuel Card Policy. Use of a general City credit card for fuel is prohibited, except in emergency situations

when a fuel card is unavailable. Such use must be documented and approved by the Department Director.

- Travel-related meals when the cardholder is receiving a per diem allowance for the same travel period, unless otherwise specifically authorized in advance in accordance with the City's Travel Policy
- Any purchase exceeding the established single transaction limit, unless prior written approval is obtained from the City Manager
- Transactions intended to circumvent purchasing limits or policies
- Any purchase in violation of City policy or applicable law

D. Allowable Purchases

Allowable purchases may include:

- Goods and services for official City operations
- Approved travel and training expenses (when not reimbursed separately)
- Emergency purchases necessary to protect City property
- Online or specialty purchases where traditional payment is not practical
- Purchases specifically authorized by the City Manager

E. Split Transactions

Transactions shall not be artificially divided ("split") to circumvent single transaction limits, procurement requirements, or approval thresholds.

F. Procurement Requirements

City credit cards shall not be used to circumvent the City's Purchasing Policy or required procurement procedures. Purchases that require formal quotes, bids, purchase orders, or prior approval under the Purchasing Policy shall not be made using a City credit card unless all required procurement procedures have been completed.

VII. RESPONSIBILITIES

A. Cardholder Responsibilities

Each cardholder shall:

- Safeguard the City credit card at all times
- Ensure purchases comply with departmental procedures and the City's Purchasing Policy
- Obtain and retain itemized receipts for all transactions
- Ensure the City's tax-exempt status is applied
- Review monthly City credit card activity and promptly identify and report any unauthorized or incorrect charges
- Be responsible for all transactions made using the assigned credit card, including purchases made on their behalf
- Ensure that card information is used only for authorized City purchases and is not shared except as necessary for official transactions
- Report lost or stolen cards immediately to the credit card issuer and the Finance Department upon discovery, and follow all issuer procedures for fraud reporting
- Comply with all applicable policies and procedures

B. Department Director Responsibilities

Department Directors or designee shall:

- Review and approve cardholder transactions

- Ensure purchases are appropriate and compliant
- Verify proper account coding and documentation
- Ensure cardholders understand and comply with this policy

C. Finance Director (Program Administrator)

The Finance Director shall:

- Administer the City credit card program
- Maintain and safeguard credit card account information and cardholder data
- Provide training and guidance
- Review and reconcile monthly statements
- Monitor compliance and enforce policy provisions

D. Separation of Duties

Separation of duties shall be maintained based on staffing levels and operational needs.

At a minimum, the following controls shall apply:

- City credit card transactions shall be reviewed and approved by an individual with appropriate authority who is independent of the cardholder
- If the cardholder also holds final approval authority, the transaction shall be reviewed and approved by an alternate authorized approver
- No employee shall have sole authority to initiate, approve, and reconcile the same transaction

VIII. RECEIPTS AND DOCUMENTATION

A. Receipt Requirements

Itemized receipts are required for all transactions and must clearly describe the goods and services purchased. Credit card slips without itemization are not sufficient.

B. Business Purpose

Each transaction must include a clear business purpose describing how the purchase supports official City operations.

C. Required Documentation

Each transaction shall be supported by a completed Credit Card Purchase Authorization Form, submitted with all required receipts and supporting documentation. The form serves as documentation of the purchase, including the business purpose and any required approvals.

D. Submission Deadline

All receipts and supporting documentation must be submitted to the Finance Department no later than the payment due date of the monthly credit card statement to which the transaction applies.

E. Failure to Submit Documentation

Failure to submit required documentation within this deadline may result in suspension of credit card privileges or escalation under the disciplinary provisions of this policy.

F. Missing Receipts

Missing receipts must be documented with a written explanation and approved by the Department Director and Finance Director. Repeated missing receipts may result in suspension of credit card privileges.

G. Payment Method Consistency

City credit card purchases shall not be used for vendors or invoices that are routinely processed through

the City's accounts payable system (e.g., by check) unless coordinated in advance with the Finance Department. Cardholders are responsible for ensuring that the use of a credit card does not result in duplicate payment of an invoice.

IX. SALES TAX

Cardholders are responsible for ensuring that the City's tax-exempt status is applied to all eligible purchases and for correcting any improper charges.

X. RETURNS AND CREDITS

All returns must be credited back to the original form of payment (City credit card). Acceptance of store credit or gift cards in lieu of a refund is prohibited.

If a vendor is unable or unwilling to issue a refund to the original form of payment, the cardholder shall notify the Finance Department upon receipt of the credit and provide documentation, including the amount, vendor, and intended use.

Any store credit or gift card received under these circumstances shall be treated as City property, used only for official municipal purposes, and tracked by the Finance Department. All purchases made using such credits shall be properly documented and submitted in accordance with this policy.

XI. DISPUTES AND ERRONEOUS CHARGES

Cardholders are responsible for resolving disputes directly with vendors and must notify the Finance Department of any issues. Disputes shall be reported promptly and in accordance with the credit card issuer's dispute deadlines.

Suspected misuse or fraudulent activity shall be reported immediately to the Finance Director. The City reserves the right to suspend credit card privileges pending investigation and may pursue disciplinary or legal action as appropriate.

XII. RECONCILIATION AND REVIEW

The Finance Department shall reconcile credit card statements monthly and notify cardholders and departments of any discrepancies, missing documentation, or violations.

Monthly reconciliation shall include:

- Verification of receipts
- Confirmation of business purpose
- Approval by the Department Director

The Finance Department may conduct periodic or random reviews of City credit card transactions to ensure compliance with this policy. The City Manager or designee may conduct program-level reviews as necessary.

XIII. VIOLATIONS AND SUSPENSION

Violations of this policy may result in, but are not limited to:

1. Written warning
2. Temporary suspension of credit card privileges
3. Permanent revocation

Severe violations may result in immediate suspension, disciplinary action, or referral for legal action.

XIV. REIMBURSEMENT

Any unauthorized or improper charges must be reimbursed to the City within fifteen (15) calendar days of written notification from the Finance Department, which shall include the amount due and supporting documentation.

Failure to reimburse within the required timeframe may result in suspension or revocation of City credit card privileges, disciplinary action in accordance with City personnel policies, referral to the City Manager for further administrative action, or referral for legal action or collection efforts, as appropriate.

XV. CREDIT CARD REWARDS / REBATES

A. Ownership

All reward points, rebates, or incentives earned through City credit card use are the sole property of the City of Belle Isle.

B. Authorized Redemption

Reward points shall be redeemed **only for Amazon.com gift cards** in accordance with City Council authorization. Any change to the form of redemption must be approved by the City Council.

Reward points may be redeemed only by the Finance Director or an authorized designee within the Finance Department. Individual departments are not authorized to independently access or redeem reward points. All redemptions shall be documented, including the date, amount, and intended purpose or general use, and recorded in the reward tracking log maintained by the Finance Department.

Reward points may be redeemed in advance of specific purchases to prevent expiration or loss of value. Redemption of reward points does not constitute authorization to spend, and all purchases made using reward points or gift cards must be approved in advance in accordance with the City's Purchasing Policy.

C. Permitted Use

Amazon gift cards shall be used strictly for official municipal purposes and must support City operations.

All purchases shall comply with:

- The City's Purchasing Policy
- Budgetary requirements
- Documentation standards

D. Prohibited Use

The following uses are strictly prohibited:

- Personal use by any employee or official
- Donations, giveaways, or fundraising items
- Any non-municipal purpose

E. Controls and Tracking

The Finance Department shall track reward points earned and redeemed and maintain a detailed log of all gift cards, including the date of redemption, amount, custodian, and purpose and final use.

Gift cards shall be treated as cash equivalents and safeguarded at all times. A designated custodian within the receiving department shall be responsible for safeguarding and tracking gift cards until use or return.

The Finance Department shall perform periodic reconciliation of reward balances, redemptions, and gift card inventory to ensure accuracy and detect discrepancies.

F. Documentation

All purchases made using reward points or gift cards must be approved in advance in accordance with the

City's Purchasing Policy and applicable approval thresholds.

All such purchases must be supported by itemized receipts, documented business purpose, and all required approvals, consistent with standard credit card transaction documentation requirements.

The use of reward points or gift cards shall be tracked and recorded by the Finance Department and shall be subject to the same review, approval, and audit processes as other City expenditures.

G. Fraud Prevention

Any suspected misuse, fraud, or irregularity involving City credit cards or rewards must be reported immediately to the Finance Director and City Manager and may be referred for investigation.

H. Prohibition on Conversion to Cash

Reward points and gift cards may not be redeemed for cash or cash equivalents unless expressly authorized by City Council.

I. Future Changes

Any modification to the use or redemption of credit card rewards must be approved by the City Council.

XVI. POLICY REVIEW

This policy shall be reviewed periodically by the Finance Director and City Manager and updated as necessary to reflect operational, legal, or regulatory changes.

XVII. APPENDICES

The following forms are incorporated as part of this policy and shall be used in the administration of the City's credit card program:

Appendix A – Cardholder Agreement

Appendix B – Card Issuance Receipt

Appendix C – Card Maintenance Request Form

Appendix D – Credit Card Purchase Authorization Form

The Finance Department may update the format of these forms as necessary, provided such updates do not conflict with the requirements of this policy.

APPENDIX A
CARDHOLDER AGREEMENT



CITY OF BELLE ISLE CARDHOLDER AGREEMENT

I acknowledge that I have received, read, and understand the City of Belle Isle Credit Card Policy and agree to comply with all provisions.

This agreement applies to all City-issued credit cards assigned to me, now or in the future.

1. Authorized Use

I will use the City-issued credit card solely for official municipal purposes and in accordance with City policies and applicable laws.

2. Prohibited Use

I will not use any card for personal purchases or unauthorized transactions, including purchases made with the intent to reimburse the City.

3. Responsibility

I am responsible for all transactions made using any card assigned to me, including those made on my behalf.

4. Credit Card Rewards

I understand that any credit card rewards, points, or related benefits are the property of the City and may not be used for personal purposes.

5. Safeguarding

I will safeguard all cards and any associated account information at all times.

6. Lost/Stolen Card or Fraud

I will immediately report lost, stolen, or fraudulent activity to the card issuer and the Finance Department and follow all required procedures.

7. Documentation

I will submit itemized receipts and required documentation within the timeframe established in the policy.

8. Approvals

I will ensure all purchases are properly authorized in accordance with departmental procedures and the City's Purchasing Policy.

9. Reimbursement

I will reimburse the City for any unauthorized or improper charges within the timeframe required by policy.

10. Return of Card

I understand all cards remain City property and must be returned upon request or separation.

11. Disciplinary Action

I understand misuse may result in revocation, disciplinary action, and/or legal action.

12. Public Records

I understand all transactions are subject to audit and public records laws.

CARDHOLDER

Printed Name: _____

Signature: _____

Date: _____

APPENDIX B
CARD ISSUANCE RECEIPT



**CITY OF BELLE ISLE
CARD ISSUANCE RECEIPT**

Cardholder Name: _____

Department: _____

CARD INFORMATION

Card Type (check one):

- Credit Card (General City Card)
- Purchasing Card (Vendor/Store Card)

Issuer / Vendor: _____

Last Four Digits of Card Number: _____

Date Issued: _____

CARDHOLDER

I acknowledge receipt of the above City credit card and understand that I am responsible for its proper use in accordance with the City's Credit Card Policy and my signed Credit Card Agreement.

Cardholder Signature: _____

Date: _____

FINANCE DEPARTMENT

Issued by (Finance): _____

Signature: _____

Date: _____

CARD RETURN INFORMATION (For Finance Use Only)

Date Returned: _____

Received By: _____

APPENDIX C
CARD MAINTENANCE REQUEST FORM



CITY OF BELLE ISLE CARD MAINTENANCE REQUEST FORM

EMPLOYEE (CARDHOLDER) NAME	DATE REQUEST MADE
POSITION	DEPARTMENT
CARD TYPE (select one): <input type="checkbox"/> Credit Card (General City Card) <input type="checkbox"/> Purchasing Card (Vendor/Store Card) Vendor: _____	

NEW CARD REQUEST	
Requested Monthly Card Limit:	\$ _____

CARD LIMIT CHANGE	
Current Monthly Card Limit:	\$ _____
New Requested Monthly Card Limit:	\$ _____
Justification for Request:	_____

CARD REPLACEMENT	
Reason for Replacement:	<input type="checkbox"/> Damaged <input type="checkbox"/> Lost/Stolen <input type="checkbox"/> Name Change <input type="checkbox"/> Other (Explain below) _____

CARD CANCELLATION	
Date to Cancel Card:	<input type="checkbox"/> ASAP <input type="checkbox"/> Specific Date: ____/____/____
Reason for Cancellation:	<input type="checkbox"/> No Longer Need Card <input type="checkbox"/> Employment Terminated <input type="checkbox"/> Other (Explain below) _____

DEPARTMENT APPROVAL

Department Director or Designee Date

FINANCE DEPARTMENT

Finance Director Date

<i>Date Processed</i>	<i>Initials</i>

APPENDIX D
CREDIT CARD PURCHASE AUTHORIZATION FORM

