



Memo

Date: April 11, 2022

To: Pastors, principals, parish and school business managers, campus ministries and chancery department heads

From: Brenda Leslie, director of Financial Services, Office of Finance

Re: Credit card policies for Bank of America cardholders

These instructions are for parishes and schools who have a Bank of America credit card through the Archdiocese of Atlanta.

Use of Credit Card

Each parish or school may establish a Bank of America corporate credit card account by requesting an application from the archdiocesan Office of Finance, attention Brenda Leslie, bleslie@archatl.com. The completed application form should be signed by the pastor and returned to the archdiocesan Office of Finance. The card should be used only in those instances where it is not appropriate or convenient to issue a check for payment. The card should never be used for personal expenses (even if the parish or school is to be reimbursed), for ATM transactions or cash advances, or for wire transfers. The standard credit limit on the account is \$2,500. In addition to individual card limits, all cards are subject to a shared corporate limit, which could be met if our cards are used incorrectly or for non-business purposes.

Actual monthly purchases and payments should be reconciled to the monthly statement as soon as it is received and purchase receipts should be attached to the statement. Any discrepancy should be investigated and resolved immediately. The account balance must be paid in full monthly on or before the due date as shown on the statement. Revolving credit is not allowed.

Fraudulent/Disputed Charges

If there are charges on the monthly statement that are determined to be in error, please contact Bank of America as soon as possible to notify them of the potentially erroneous charges. Charge disputes must be made within **60 days** of the charge date or Bank of America will not investigate or remove the charge. In many cases, they will need to cancel the card and issue a new card.

Requesting New Credit Card or Cancellation of Existing Cards

All requests for new or replacement cards should be submitted via a request form and sent to Brenda Leslie (bleslie@archatl.com). The form must be approved by the pastor/principal. The number of cards at a particular location should be kept to a minimum and only provided to employees who have a consistent need for a credit card. Providing an archdiocese credit card to volunteers is strongly discouraged although we recognize that it may be necessary in some rare cases. The pastor/principal is responsible for all commitments made on behalf of the parish/school.

When a cardholder resigns from their employment, the physical card should be turned in to the business manager and notify Brenda Leslie (bleslie@archatl.com) immediately so that the card can be cancelled in the Bank of America system.

Online Access

For individual cardholders – Bank of America offers Global Card Access. From the dashboard, you can quickly check your credit limit, balance, available credit and recent card activity. Other features like View PIN, Change PIN, Lock Card and Alerts help you keep your card secure. For added convenience, you can now easily view or download your current statement up to 12 months of past statements. Visit www.bofa.com/globalcardaccess to register your card and start using Global Card Access today.

For Accounting/Management staff - The person responsible for making payments (or sending payment details to Shared Accounting Services – SAS) at your location will need to be set up in the Global Access Platform and given permission to download statements and make payments on the individual cards at your location. This set up will be handled by Susan Shirley, parish systems administrator, (sshirley@archatl.com). Please email Susan with a list of the cardholders and the last four (4) digits of each card in order to be set up in the system.

Online payments can be made for individual cards or for multiple cards at one time. Once the payment is made, a payment confirmation with the payment details should be printed and attached to the statement(s) just as a check stub would be. This confirmation should be initialed by an authorized check signer at your location. **All online payments must be made from the operating bank account.**

Be sure to follow all procedures currently in place with respect to providing supporting documents for charges, having a manager approve the expenses and turning in the statement with supporting documents for payment. **Online payments do not eliminate the need for proper approvals prior to payment and all applicable internal control procedures should be followed.**

Please contact Brenda Leslie if you need additional information or guidance.