

# Spend & Expense Charge Card Policy

## 1. Purpose

The purpose of this policy is to educate Chancery staff on the use of the [Spend & Expense Card](#) to ensure responsible and transparent financial management. This policy applies to all employees and any authorized individuals who are issued a card for business-related expenses. All cardholders are responsible for understanding and adhering to this policy. Violations may result in disciplinary action, including the revocation of card privileges.

All cardholders should comply with the [Archdiocese of Atlanta Finance Best Practices, Policies & Procedures](#) Section 7: Disbursements -Credit Card Transactions and Payments

## 2. Terminology

- **Member:** The Cardholder.
- **Manager:** The individual authorized to approve transactions; often Chancery department head.
- **Budget Owner:** The authorized individual responsible for setting spending limits; may approve charges; often Chancery department head.
- **Administrator:** Designated individuals in the Office of Finance responsible for overseeing the charge card program.
- **Assigned amount:** The spending limit assigned to a cardholder by a Budget Owner.
- **Card:** Spend & Expense physical or virtual charge card.

## 3. Card Eligibility, Authorization & Issuance

- A physical and/or virtual card is issued to approved personnel who require it for business expenses.
- Approval for issuance must be obtained from the head of the department, which is likely the Spend & Expense Budget Owner.
- Each card is tied to a specific person, who is responsible for all charges made on the card; cards should not be shared.

**Request for New Credit Card:** To request a Spend and Expense physical or virtual card complete the electronic form [Bill Spend & Expense Request Form](#) (select “New”).



A Spend & Expense Administrator will automatically be notified and will send the new cardholder an invitation to activate the account.

- The new cardholder will receive an email from: [Account-services@inform.bill.com](mailto:Account-services@inform.bill.com) and will need to follow the prompt in the email to create a password and enter their date of birth to get started.
- If a physical card is requested, the card will be mailed directly to the new cardholder at the Chancery within 7-10 business days.

## 4. Permitted Use

The Card is strictly for business-related expenses, including but not limited to:

- Travel expenses (flights, hotels, meals, transportation)
- Office supplies and business materials
- Client entertainment (as per company policy)
- Subscriptions and software necessary for business operations
- Conference fees

## 5. Prohibited Use

The following transactions are strictly prohibited:

- Personal expenses of any kind (even if the expense is to be reimbursed)
- ATM cash withdrawals or cash advances
- Any expenses that violate company policies or ethical guidelines
- Wire transfers

## 6. Spending Limits

- The Budget Owner controls each card's Assigned amount (Spending limit) based on recommendations from the Office of Finance.
- If expected transactions exceed the Assigned amount, contact the Budget Owner.
- In addition to individual Assigned limits, the archdiocese has a maximum credit limit which could be impacted if cards are used incorrectly.

## 7. Types of Cards

### Physical Card

- Issued to Members who make in-person purchases.
- Requires proper safekeeping to prevent loss, theft, or misuse.

### Virtual Credit Card

- Issued to Members who make online purchases or subscription payments.
- Virtual Card Frequently asked questions (FAQ)  
<https://help.bill.com/direct/s/article/360045653872>

## 8. Receipt & Documentation Requirements

- All transactions must be documented with receipts and submitted through the Spend & Expense system, either via the app or website.
  - **Spend & Expense App:** Available for both iOS and Android devices, allowing Members to upload receipts directly from their smartphones.
  - **Spend & Expense Website:** Allows for web browser uploads through the transaction dashboard for easy submission of receipt PDF or image.
- You are always required to attach a receipt.
- In the required fields you will generally select:
  - Budget: Name of your department
  - Location: Chancery Operating is most common, but check with your Manager if you are unsure
  - Department: Name of your Department
  - Notes: You are required to document the purpose of your receipt in the Notes field. You do not need to write business purpose on the receipts.
- Unless Accounting informs you otherwise, the non-required fields, *Customer & Project*, do not apply to your department.
- Expenses should be submitted for reconciliation within 7 days of the transaction.
- Any unapproved charges must be reimbursed immediately.
- Receipts must be retained for all purchases, regardless of amount.
- To check your credit limit, balance, available credit, and recent activity, go to the platform's Card Management or Transactions Dashboard section.
- The monthly statement begins on the 15<sup>th</sup> of each month and closes the 14<sup>th</sup> of the following month. **All transactions must be completed by the 15<sup>th</sup> of each month.**

## 9. Approval Process

- All charges require approval from the Manager assigned through the Spend & Expense system.
- Transactions can be approved in any sequence and will be marked as approved once the approval is completed.
- **All transactions must be approved by the 15<sup>th</sup> of each month**
- Certain high-cost items or unusual expenses may require additional approval.

## 10. Reporting & Auditing

- The Office of Finance Chancery Accounting Services will review each transaction's details. Cardholder and/or Budget Owner will be contacted if needed.

## 11. Disputed Charges

If there are charges that are determined to be in error, the Member should follow instructions: <https://help.bill.com/direct/s/article/3041062>

## 12. Damaged, Lost, Stolen or Compromised Card

- Physical card: Order a replacement card in BILL Spend & Expense from a web browser or the mobile app. See <https://help.bill.com/direct/s/article/3097299>
- Virtual cards: <https://help.bill.com/direct/s/article/360045653872>
- Notify the Budget Owner or the Administrator as soon as you realize the card is lost.
- The Member, Budget Owner or Administrator can deactivate a card.

## 13. Notifications

[Email preferences and notifications](#) can be configured to alert users about suspicious activity or low balance levels.

## Resources

80 second video: [Overview Video](#)

[Quick Start: Spending in BILL Spend & Expense in 10 Simple Steps.](#)

<https://help.bill.com/direct/s>

Download the app

THE ROMAN CATHOLIC  
ARCHDIOCESE OF ATLANTA



If you need additional information or guidance please contact: Sue Stanton, Parish Systems Administrator [sstanton@archatl.com](mailto:sstanton@archatl.com) or Holly Orsagh [horsagh@archatl.com](mailto:horsagh@archatl.com).