



CAP REGULATION 173-1

29 March 2019

APPROVED/L. CAMPBELL/CAP/FM

Finance

FINANCIAL MANAGEMENT PROCEDURE 2 - CREDIT CARD POLICY

CAP Regulation 173-1, dated 15 November 2012, as amended by ICL 17-02, dated 15 March 2017, is supplemented as follows:

SUMMARY OF CHANGES

Changed references to Shell Fleet Navigator Master Card which has been replaced by the EFS Corporate Fleet Master Card due to a change in third party vendor by Shell, plus miscellaneous text shown by highlighting

20.b.1. Added. Credit Cards for Wing Staff. Wing Headquarters may authorize credit cards on a restricted basis to facilitate CD mission-related expenses, wing sponsored mountain flying clinic related expenses, aircrew school related expenses and other operating expenses, especially at remote locations. California Wing is currently using VISA cards issued by Synovus Bank through CAP National HQ/FM.

(a) All credit cards will have pre-determined credit limits established by the Wing Commander.

(b) All credit cards will be issued in the name of the cardholder and California Wing Charter CA001, with a billing address of P.O. Box 7688, Van Nuys CA, 91409-7688.

(c) Lost or stolen cards, or any suspected fraudulent charges must be reported immediately by the cardholder to the CAWG Director of Finance and to the CAWG Commander.

(d) Cards may be used for authorized purchases only, as described in CAPR 173-1. Each use will be supported by a receipt, invoice or purchase order detailing the purchase and by the credit card charge slip if issued separately. Cards shall not be used for cash advances, personal meals, entertainment, hotels, car rentals or other personal expenditures, including personal proficiency flying. An exception to the use of credit cards for personal meals and hotels is when travel has been authorized in advance in writing by the Wing Commander or Wing Finance Committee and conducted in accordance with Financial Management Procedure 3, *Wing Travel Policy*. Copies of the Commander's approval or the approved Finance Committee minutes and a CAWGF 8, *California Wing Travel Voucher*, must be attached to support credit card charges related to travel.

(e) All credit card charges will be approved by the cardholder and also by the Wing Finance Committee through Sertifi.

20.b.2. Added. Wing Credit Card Used for Counterdrug Operations. The Synovus Bank credit card is issued to Major Thomas R. Barbre and is intended to be used as a **backup source** of payment to the EFS Corporate Fleet Master Card for aviation and vehicle fuel, and small repairs as needed to CAP vehicles based at Imperial, CA. The Synovus VISA card may be used for lodging and any other mission-related expense beyond the scope of the EFS Corporate Fleet card, as documented in Financial Management Procedure 4, *Reimbursement for Missions*. The card may be used for CD travel with the restrictions stated in paragraph 20.b.1.(d), above. The credit card will not be used for vehicle rentals. All costs

charged to the Synovus VISA card and recoverable through the e108 process will be submitted to WMIRS reimbursable to CAWG HQ. Copies of receipts for charges to the CD card are to be approved by Major Barbre or his designated representative and forwarded to CAWG Headquarters by Monday evening of each week. This action is most efficiently done by uploading the receipt, annotated with mission and sortie numbers, to each WMIRS sortie concerned. It will also permit timely reconciliation of the Synovus Bank consolidated bill each month. Due to the volume of activity each month, preparation of CAWGF 5, *Credit Card Purchases*, is not required.

20.b.3. Added. Wing Credit Card Used for Wing Sponsored Flight Clinics, Flying Schools and Actual Missions. While the EFS Corporate Fleet Master Card should be the primary means of payment for all approved funded training and actual mission fuel expense per National policy, the Synovus Bank credit card issued to Lt Col Joe Brickman, may be used as backup to pay for aviation and vehicle fuel, to execute CAWG sponsored Mountain Flying Clinics, Air Crew Schools and real-world actual mission base operations. The Synovus VISA card may be used for lodging and any other mission-related expense beyond the scope of the EFS Corporate Fleet card, as documented in Financial Management Procedure 4, *Reimbursement for Missions*. All costs charged to the Synovus VISA card and recoverable through the e108 process will be submitted to WMIRS reimbursable to CAWG HQ. The card will not be used for vehicle rentals. CAWGF5 and receipts will be forwarded to CAWG HQ every Friday throughout extended missions, rather than being held until the mission is completed. Each receipt should be annotated with the PIC/member Name, mission number and sortie number. This action will permit timely reconciliation of the bill each cycle. Copies of receipts for charges to Lt Col Joe Brickman's card are to be approved by Lt Col Brickman or his designated representative. A CAWGF 5, *Credit Card Purchases*, is required for all activity of this card and must be submitted to Wing Finance according to the instructions in paragraph 20.c.1 below. Documentation will also be required for all actual mission base operations where this card is used. The card may be used for travel with the restrictions stated in paragraph 20.b.1.(d), above.

20.b.4. Added. Credit Cards for Subordinate Units. National HQ via the Wing Commander authorizes CAP Corporate Business Visa credit cards to be issued by Synovus Bank to each subordinate unit commander on request. Use of the credit card is considered a privilege, and is extended at the option of the Wing Commander and the Wing Finance Committee. The card is intended to provide a source of immediate access to the unit general account funds on deposit at Wing HQ. It is an alternative to the use of personal funds for routine miscellaneous point of sale purchases, followed by a reimbursement request. Regardless of any credit card usage, the use of personal funds and reimbursement process may always be employed, up to the total amount on deposit in the unit general account. Reimbursement checks by Wing Banker are normally processed each Wednesday provided the approved paperwork and supporting documentation is at Wing Headquarters prior to 6:00 PM on Tuesdays. Documentation can be sent by E-Mail or fax. Each card is issued in the name of the unit commander and charter. Usage should be tightly controlled by the commander and limited to those members documented on CAPF 172. A copy of the unit CAPF 172 will be forwarded to CAWG/FM, and will be retained on file. Monthly credit card statements will be mailed by Synovus Bank directly to CAWG HQ and be paid from unit funds on behalf of the cardholder by CAWG/FM. All other account maintenance such as cancellations and requests for new cards will be coordinated by CAWG/FM through CAP NHQ/FM. Units should not directly contact Synovus Bank. The following usage guidelines will apply:

- (a) The card is intended for routine official purchases such as office supplies, copier repairs, non-mission vehicle fuel and other operating costs of the unit where immediate payment is expected by the vendor. It should not be used for recurring expenses such as monthly utility or Internet bills which would be subject to cancellation with each change of commander.

- (b) The card may NOT be used for cash advances or personal purchases at any time. It may not be used for mission or aircraft-related use of any type. The card may not be used for car rentals. Charges for personal meals and hotels are not approved unless travel has been authorized in advance in accordance with CAWG Financial Management Procedure 3, *Wing Travel Policy*. Even if approved for travel, care must be taken not to exceed the low credit limit of the card.
- (c) Each card is limited to the amount available in the unit account, or \$500 per month, whichever is less.
- (d) Each purchase must be supported by a detailed receipt, purchase order, or invoice PLUS the credit card slip showing the card was used for the payment, if the card number does not show on the detailed document. A credit card slip showing only the total amount charged is not adequate documentation of the purchase, because it cannot be categorized in QuickBooks.
- (e) Each purchase must be approved by a member of the unit finance committee other than the commander, or someone listed as an authorized approver on the unit's current CAPF 172.
- (f) Lost or stolen cards must be reported immediately by the cardholder to the CAWG Director of Finance and to the CAWG Commander.
- (g) Change of command will require notifying the CAWG Director of Finance. The credit card for the outgoing commander will be cancelled. The new commander will need to request a new credit card if deemed appropriate.

20.c.1. Added. Reconciliation of Credit Cards Assigned to CAWG Staff. The cardholder will prepare CAWGF 5, *Credit Card Purchases*, showing each purchase made during the month as shown on the statement. Provide sufficient description and/or the appropriate account number from the Chart of Accounts to permit proper entries to be made in QuickBooks. The cardholder will attach legible copies of all detailed receipts and the associated credit card receipts if issued separately. It is the responsibility of the cardholder to secure any missing receipts. The cardholder will send the documents to CAWG Headquarters via scanned email attachment to FMA@cawg.cap.gov or fax to 818-989-8108, so as to arrive prior to the 21st day after the credit card statement closing date. The cardholder will retain a complete set of the original paperwork. CAWG/FMA will reconcile each entry on CAWGF 5 to the Synovus Bank individual statement. If a credit card statement reflects charges to a specific card wherein there is not any corresponding documentation on the submitted CAWGF 5 or receipts, the cardholder will be notified by CAWG Finance. The cardholder will need to provide the missing documentation within 3 calendar days. CAWG/FMA will post the data to QuickBooks, and pay each bill, either by check or electronic transfer. The credit card statements and accompanying CAWGFs 5 will be reviewed and approved electronically each month via Sertifi by the CAWG Finance Committee.

20.c.2. Added. Reconciliation of Unit Credit Cards. CAWGF 5, *Credit Card Purchases*, and receipts may be submitted during the month as charges are incurred, or these documents may be delayed until receipt of the monthly billing statement. Prior to the 21st day after the credit card statement closing date, the unit Finance Officer or Commander will:

- (a) Prepare CAWGF 5 showing each purchase made on the statement. Provide sufficient description and/or the appropriate account number from the Chart of Accounts to permit proper entries to be made in QuickBooks.
- (b) Obtain approval signature of one member of the unit finance committee other than the cardholder.

NOTE: If the package is submitted without signatures, it causes CAWG/FMA to return it for electronic approval through Sertifi, an unnecessary demand on paid staff time. CAWGF 5 should always be signed before submission.

- (c) Attach legible copies of all detailed receipts, purchase orders or invoices plus copies of the credit card charge slip for each charge. Annotate each receipt with the charter number.
- (d) Forward package to CAWG HQ, Attention FMA. The signed CAWGF 5, detailed receipts and credit card charge slips may be scanned and sent by email attachment to FMA@cawg.cap.gov or copied and faxed to CAWG HQ at 818-989-8108.
- (e) Retain a complete set of original paperwork in the unit.
- (f) CAWG/FMA will reconcile each entry on CAWGF 5 to the unit credit card statement. If the statement reflects charges to a credit card wherein there is not any specific documentation on the submitted CAWGF 5, the cardholder will be notified by CAWG Finance. The cardholder will need to provide the missing documentation within 3 calendar days. Failure to provide the missing documentation by fax or email within the 3 calendar days will delay payment of the unit bill and may result in late charges and the cancellation of the credit card.

20.c.3. Added. CAWG/ FM will post the data to QuickBooks, and pay each bill, either by check or electronic transfer.

20.c.4. Added. The credit card statements and accompanying CAWGFs 5 will be reviewed and approved electronically each month via Sertifi by the CAWG Finance Committee.

ALAN W. FERGUSON, Colonel CAP
Commander

Attachment 1 - Compliance Elements

There are no compliance elements for this regulation. Errors and omissions are corrected each month before each bill is paid. Repeated non-compliance results in deactivation of credit card.