POLICY

Policy:	**Corporate Credit Cards**			
Department:	Corporate Services			
Division:	Financial Services	By-Law No.:	N/A	
Administered By:	Treasurer	Approval Date:	Aug. 10, 2026	
Replaces:	Company Credit Cards – December 11, 2023			
Attachment(s):	N/A			

1. POLICY STATEMENT

1.1. The Corporation of the Town of Amherstburg is committed to ensuring that employees shall only be given access to a Corporate credit card where the nature of their job requires such use.

1.2. Corporate credit cards may only be used for business expenses and may not be used for expenses of a personal nature.

2. PURPOSE

2.1. This policy provides the regulations to ensure that Corporate credit cards are used for appropriate purposes and that adequate controls are established for day-to-day use.

3. SCOPE

3.1. This policy applies to all Town employees who are in possession of a Corporate credit card.

3.2. This policy applies to Managers and Directors who oversee employees who have been issued Corporate credit cards.

3.3. This policy shall be reviewed every five (5) years from the date it becomes effective, and/or sooner at the discretion of the CAO or designate.

4. DEFINITIONS

4.1. **Credit Limit** means the total amount that may be charged to a credit card before transactions are refused by the credit card company.

4.2. **Transaction-Level Limit** means the total value of any individual transaction that may be charged to the credit card or the type of transaction that may be charged to the credit card. (i.e. Gas stations that allow credit card transactions for the purchase of gasoline but deny credit card purchases for other miscellaneous items at the gas station.)

Common definitions, acronyms, and terms are available in the Glossary located on the Town's Policies webpage.

5. INTERPRETATIONS

Any reference in this policy to any statute or any section of a statute shall, unless expressly stated, be deemed to be reference to the statute as amended, restated or re-enacted from time to time. Any references to a by-law or Town policy shall be deemed to be a reference to the most recent passed policy or by-law and any replacements thereto.

6. GENERAL CONDITIONS

6.1. Use of Corporate Credit Cards and Expense Reports

6.1.1. Corporate credit cards are to be used for expenses directly relating to Town business.

6.1.2. Notwithstanding the Procurement policy, Corporate credit cards should be used only in instances where a corporate account cannot be set up, where charging low-value purchases on Town accounts is not practical, or for purchases that are emergency or one-time purchases less than $100.

6.1.3. Corporate credit cards will be issued in the names of specific approved Employees.

6.1.4. Employees must retain full receipts, inclusive of applicable taxes, and note the purpose of the expenses on the back of each receipt.

6.1.5. Employees are required to file monthly expense submissions with accompanying receipts explaining the expense and the proper general ledger coding. Expense submissions must be approved in accordance with the Procurement policy.

6.1.6. Use of Corporate credit cards for personal expenses may result in disciplinary action up to, and including, dismissal.

6.2. Credit Card Invoicing, Authorization and Payment

6.2.1. The Employee shall submit corresponding receipts along with an expense report and the credit card invoices to the appropriate authorizing Manager/Director at the time of credit card invoicing in accordance with the Town's Procurement policy.

6.2.2. Employees are expected to submit the invoices and monthly expense report within a week of receiving the credit card statement to avoid late payment charges.

6.2.3. If a receipt is missing, the cardholder must provide an explanation to the authorizing Manager/Director. If the explanation is acceptable, the Manager/Director must initial the applicable charge and note "receipt missing" on the expense report. Repeated instances of missing receipts may result in Finance revoking the Employee's Corporate credit card privileges.

6.2.4. The authorizing Manager/Director will confirm that the charges are justified and appropriate before authorizing the invoices for payment, after which they will sign the invoice and monthly expense report.

6.2.5. The approved invoices and monthly expense reports shall be forwarded to the Financial Services Division for payment.

6.2.6. The Financial Services Division shall verify the authorization and schedule the invoice for payment according to the terms of the credit card contract to avoid unnecessary late payment charges.

7. RESPONSIBILITIES

7.1. **Council** has the authority and responsibility to:

7.1.1. Adopt the Corporate Credit Card Policy.

7.2. The **CAO** has the authority and responsibility to:

7.2.1. Ensure compliance with the Corporate Credit policy.

7.3. The **Treasurer** has the authority and responsibility to:

7.3.1. Provide direction to Financial Services staff to process payment for credit card transactions with a focus on verifying proper authorization and prompt payment to prevent incurring late payment charges.

7.3.2. Arrange and authorize credit or transaction-level limits for individual cards.

7.4. The **Directors** has the authority and responsibility to:

7.4.1. Limit the use of Corporate credit cards to only those Employees who require a card for Town business.

7.4.2. Review and authorize credit card invoices and expense reports from their credit card carrying Employees on a timely basis to avoid late payment charges.

7.4.3. Identify and request any credit limit or transaction-level limit increases/decreases for individual cards.

7.5. The **Managers** has the authority and responsibility to:

7.5.1. Limit the use of Corporate credit cards to only those Employees who require a card for Town business.

7.5.2. Review and authorize credit card invoices and expense reports from their credit card carrying employees on a timely basis to avoid late payment charges.

7.5.3. Identify and request any credit limit or transaction-level limit increases/decreases for individual cards.

7.6. **Staff** have the authority and responsibility to:

7.6.1. Ensure their understanding and compliance with the policy and seek clarification where needed to follow the policy expectations

7.6.2. Where permitted to use Corporate credit cards, do so only for Town purchases.

7.6.3. Where a Corporate credit card has been used, retain receipts and provide explanations for all Corporate credit card transactions on expense reports, as required.

7.6.4. Obtain authorization for credit card expense reports and invoices from their Manager/Director.