



**California Special
Districts Association**
Districts Stronger Together



CSDA District Purchasing Card Program Frequently Asked Questions

How does my district enroll in the program?

Step-by-step instructions and enrollment forms can be found on our website:

www.csda.net/card.

Who do we call to get administrative support?

For changes to your account or any other issues, call the Bank of the West administrator support number: **(866) 683-9893**.

Does the District's Board of Directors need to pass a resolution to participate?

Generally a resolution will need to be passed; however, we highly recommend that you check the specific requirements for your District.

How many cardholders can we have? Is there a fee per cardholder?

Each District may have as many cardholders as you need. The consolidated annual spending of the CSDA District Purchasing Card participants has far surpassed the minimum average of \$20,000 per month. Should the consolidated spending fall below the \$20,000 minimum, an annual per card fee of \$30 could apply for each participating District.

What is the interest rate if we carry a balance on the card?

The card program is a payment tool and is not intended for carrying/maintaining a balance. If payment is not made in full each month a monthly late fee of \$25 will apply as well as a finance charge of Prime +4.99%. We encourage participants to pay off their balance every month.

Will our district have a minimum spend in order to earn a rebate?

There is no minimum spend. All participating Districts and CSDA will begin earning rebates with the first dollar spent.

Why is there a separate rebate grid for transactions of \$5,000 or more?

Certain large transactions receive different pricing from MasterCard **only** if the merchant has been designated as a large ticket merchant. In addition to the large dollar amount of the transaction, there are other criteria that the transaction must meet. It is unlikely that many transactions would fall under this classification.

What is the typical credit limit?

The minimum credit limit is \$50,000. So far, the highest credit to be approved is \$250K. A district will want a limit of 2-2.5 times their highest month's spend.

CSDA District Purchasing Card Program Frequently Asked Questions (continued)

When will the annual rebate be paid?

The rebate is calculated in January and paid in February based on the spend of the previous calendar year.

How can we maximize our potential for rebates?

Rebates may be maximized by increased spending; as your card program volume increases so does the rebate available. Spending may be increased by finding additional vendors and uses for the card. Making on-line purchases, A/P payments, travel charges, and paying utility bills and cell phone payments are typically good ways to increase card spending.

Can Bank of the West provide special terms for our district if we have a large program?

Bank of the West can provide customization based on a district's potential spend.

One of our employees left and we need to cancel their card. Who do we contact?

For changes to your account or for help with any other program issues, call Bank of the West administrator support at **(866) 683-9893**.