

Government Banking



California Special Districts Association

**CSDA
District Purchasing Card**



Government Card Solutions – Benefits for CSDA Members

CSDA and members using the CSDA District Purchasing Card Program* for vendor payments, purchasing, travel or fleet transactions gain the following benefits:



- **Control** the program through individual cardholder limits and online transaction monitoring.
- **Fraud Protection*** is included with the program at no extra cost.
- **Earn rewards** through cash back rebates.

* Certain terms and conditions apply

Typical Government Card Uses

- **Cellular Phones/Pagers**
- **Telecommunications**
- **Utilities**
- Insurance Services
- Fleet Maintenance/Fuel
- Postage
- Office Supplies
- Furniture/Office Equipment
- Food Services/Vending Machines
- Tools/Hardware
- Printing/Copying/Business Forms
- Courier Services/Freight
- Industrial Supplies
- Printing/Copying/Business Forms
- Temporary Services
- Building Services/Janitorial
- Equipment Leasing
- Membership Dues/Subscriptions
- Landscape Contracts
- Security Services
- Computer Hardware/Software
- Travel Expenses
- Conferences/Workshops/Webinars
- Uniforms
- First Aid Supplies
- Legal/Consulting Services

CSDA District Purchasing Card Program Features & Controls

- The CSDA District Purchasing Card Program is offered to all CSDA District members (subject to credit approval).
- The program is designed for general purchasing expenses, travel expenses and to potentially replace the use of ‘personal’ cards.
- **Authorization Control Features:**
 - A program credit limit is determined by the bank based on the participating District’s financial statements.
 - Credit is underwritten on a District by District basis
 - Any credit losses are paid by the District incurring the loss
 - Individual cardholder credit limits are determined by each CSDA District
- **Additional Control Features:**
 - Fraud protection – District is not responsible for fraud losses as long as the transactions are communicated immediately to the bank



CSDA District Purchasing Card Program Features & Controls

(continued)

- **Additional Control Features:**

- Dispute Transactions – District has up to 60 days to dispute a transaction
- Up to \$100,000 Protection against Employee Misuse* – Protects the District in the event of cardholder abuse

- **Free Insurance and Assistance Programs:**

- \$100,000 travel accident insurance
- Auto Car Rental Collision Damage Waiver Insurance
- Emergency Card Replacement



- **Travel Assistance Services:**

- Emergency Message Assistance
- Medical Referral Assistance
- Roadside Assistance
- Legal Referral Assistance
- Emergency Ticket Replacement
- Emergency Transportation Assistance
- Lost Luggage Locator Assistance

*Specific terms & conditions apply

CSDA District Purchasing Card Program Features & Controls

(continued)

- **Billing & Payment Terms**

- Billing date – 28th of each month
- Payment is due 25 days after the billing date
- Payment may be made by direct debit or payment on-line

- **Billing Statements**

- Are available on-line the day after the statement billing date
- Are also available in paper form and will be mailed to your office



Attractive Financial Rebate Offer

- Annual Volume is an aggregate of the total spend of CSDA and all participating districts.
- No minimum spend is required. Participant districts begin earning rebates on dollar one.

Rebate Schedule:

ANNUAL AGGREGATED VOLUME		REBATE RATE*
Minimum	Maximum	
0	999,999	0.50%
1,000,000	4,999,999	0.70%
5,000,000	7,499,999	0.80%
7,500,000	14,999,999	0.90%
15,000,000	19,999,999	1.00%
20,000,000	49,999,999	1.05%
50,000,000	79,999,999	1.15%
80,000,000	Over	1.25%

If reduced interchange is received due to “large ticket transaction rates” as defined by MasterCard, Bank reserves the right to apply the Large Dollar Rebate table shown below:

Rebate Chart for transactions meeting “Large Ticket” criteria

AVERAGE TICKET		REBATE RATE*
Minimum	Maximum	
5,000	9,999	0.35%
10,000	19,999	0.20%
20,000	29,999	0.15%
30,000	Over	0.10%

* Subject to credit approval

Rebate Payout Example

Entity	Volume	Rebate Rate	Annual Rebate Payout
CSDA	400,000	0.80%	3,200
Agency A	2,000,000	0.80%	16,000
Agency B	400,000	0.80%	3,200
Agency C	1,500,000	0.80%	12,000
Agency D	600,000	0.80%	4,800
Agency E	<u>800,000</u>	0.80%	<u>6,400</u>
Total	5,700,000		42,400

- By aggregating the spend of CSDA and its members, the District Purchasing Card Program allows each participating agency to earn greater rebates.
- The greater the spend of each participating agency, the greater rebate potential for all.
- Rebates will be awarded annually based on each agency's spending volume.

CSDA District Purchasing Card Program Technology

- **On-Line Information Reporting – CentreSuite**

- Included with the program at no cost
- 24/7 ability to view transactions, reports and monthly statement on-line
- Order new cards on-line
- Make changes to cardholder information on-line
- The following reports are available on-line and may be run on an ad-hoc basis:
 - Allocation Analysis Report
 - Cardholder Dispute Form
 - Cardholder Profile Report
 - Merchant Report
 - Multiple Transaction Exception Report
 - Program Change Request Audit Report
 - Statement of Account Report
 - Transaction Report
 - User Profile Report




CentreSuite – View Statements On-Line & Make Program Changes


View Statements - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Links >>



Commercial Card Online



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Statements > Account Activity

Select Accounts

My Accounts Accounts I Manage Search for Statements

Account Number	Name on Account
543216*****5849	PAUL O RILEY

Statement(s)

- [November 2007](#)
- [October 2007](#)
- [September 2007](#)
- [August 2007](#)
- [July 2007](#)
- [June 2007](#)

To view a statement, you must first have Adobe Acrobat Reader installed.

End of Select Accounts

Universe Bank
P.O. BOX 1234
ANYWHERE IL 12345-1234

BNP PARIBAS
123 MAIN STREET
BUILDING 3 SUITE 400
CHICAGO IL 42341

Account Number: 3333-1263
Payment Due: N/A
New Balance: N/A
Minimum Payment: N/A

33331263 000000000 000000000

Please Detach and Return With Your Payment

Please refer to enclosed notices for important information about your account.

Account Summary	Balance Summary
Account Number: 0000-0201	Previous Balance: \$880.40
Statement Closing Date: November 29, 2007	Credits: \$880.40
Credit Line: \$10,000.00	Purchases and Debits: \$380.43
Available Credit: \$9,510.00	Cash Advances: \$0.00
Minimum Payment: \$380.43	FINANCE CHARGE : \$0.00
Payment Due Date: December 20, 2007	New Balance: \$380.43

Important Contact Information (See reverse side for billing and other important information)

Payment Address: Card Services, P.O. Box 12345, Somewhere, XX 23456-8901	Customer Service: 1-888-123-4567 or (123) 987-6543
E-mail Address: support@bank.net	Fax Number: (123) 555-5432
TTY Telephone: (123) 555-7890	Dispute Resolution Address: P.O. Box 9999, Somewhere, XX 23456-9999

Transaction Detail

Trans Date	Post Date	Description	Amount
04/03	04/03	CANTINA GRILL CONC. C. DENVER CO 0000000000	\$8.57
04/01	04/03	NEWS & GIFTS #869 DE DENVER CO 0000000000	\$8.30
04/03	04/04	NASHVILLE AIRPORT NASHVILLE TN 0000000000	\$5.30
04/04	04/08	ATLANTA BRISKO COMPANY ATLANTA GA 0000000000	\$2.89
04/05	04/08	MARRIOTT 33749 ALT AP COLLEGE PARK GA 0000000000	\$145.77
04/10	04/10	PAYMENT	\$880.40 CR
04/11	04/15	HERTZ HUNTSVILLE AIRPORT HUNTSVILLE AL 0000000000	\$196.77
04/24	04/24	POUR LA FRANCE 999-7575 CO 0000000000	\$8.30
04/24	04/24	MARRIOTT HOTELS F/B CALGARY ON 09/26 (Foreign Currency) 10.59 CAD (Rate) 1.5574	\$6.80
04/25	04/29	MARRIOTT HOTELS F/B CALGARY ON 09/27 (Foreign Currency) 10.48 CAD (Rate) 1.5574	\$6.73

View Statements

CentreSuite - Make Payments On-Line

Commercial Card Online

HOME Statements Accounts Reports Expenses Administration Help LOGOFF

Statements > Make Payment

Make Payment Previous Confirm Payment

Payment Date:

Payments made after 5:00 pm ET will be processed the next business day.

Bank Information

* Required field

Account Nickname i

Bank Account Type
 Personal Business

* Bank Account Number

* Transit Routing Number i

Selected Accounts

Select All <input type="checkbox"/>	Payment Log	Name on Account	Account Number	Statement Balance	Minimum Payment	Payment Due Date	Current Balance	Credit Limit	Payment Options	Amount
<input checked="" type="checkbox"/>		PAUL O RILEY	543216*****5849	\$4,383.44	\$88.00	6/15/2008	\$6,349.52	\$20,000.00	Statement Balance <input type="text" value="Statement Balance"/>	\$4,383.44
<input checked="" type="checkbox"/>		HARRY G NEWTON	543216*****4201	\$389.43	\$15.00	6/15/2008	\$520.36	\$5,000.00	Statement Balance <input type="text" value="Statement Balance"/>	\$389.43
<input checked="" type="checkbox"/>		CENTRAL UNIVERSITY	543216*****0101	\$2,123.65	\$42.00	6/15/2008	\$3,997.88	\$9,999,999.00	Statement Balance <input type="text" value="Statement Balance"/>	\$2,123.65

End of Make Payment Previous Confirm Payment

Why Bank of the West

- **State of Art Technology**

- View transactions on-line
- On-line bill payment
- View statements on-line
- Perform on-line account maintenance

- **Experience**

- Dedicated program support in California
- 1-800 Cardholder support

- **Attractive Financial Offering**

- Annual cash back rebates
- Rebate spending aggregated for CSDA
to increase payouts to members



CSDA District Purchasing Card Program Application Process

- **Visit www.csgda.net/card**
- **Step-by-step instructions and forms** for enrollment in the CSDA District Purchasing Card Program are available on the CSDA website.
- **Implementation**
 - The bank will evaluate the credit of each District applying for a card program.
 - Upon credit approval, the timeframe to receive cards is 4-6 weeks.
 - Standard CSDA logo cards will be provided to each District.
 - Cards can be mailed to your office or directly to your cardholders.
- **Customer Service**
 - Bank of the West will provide account servicing and education regarding best practices.
 - Support for District program administrators at 866-683-9893 or contact CSDA Member Services Director Cathrine Lemaire at 877-924-2732 .

BANK OF **THE WEST** 



Member BNP Paribas Group