



Using P-Cards to Improve Your Procurement and Payable Process

September 30, 2026



- Would you please describe your current p-card program?
 - How many cards have you issued?
 - Are they issued to individual employees or to departments? Do you issue cards to elected officials? Do you feel the best practice is to issue many p-cards to various employees as opposed to issuing departmental cards that the department heads are responsible for approving the purchasing activity?
 - How did you select your p-card vendor (i.e. procurement process by your own local government, state contract, cooperative contract, etc.)?
 - Do you earn a rebate percentage and if so, what is it?
 - How do you manage your rebate program?



- Please describe one or two of the most important internal controls for your p-card program. Examples could include,
 - Separation of duties (i.e. initial and final approvers are different people)
 - All p-card purchases of goods and materials are shipped to a government address (no home deliveries).
 - Activity on cards are reviewed periodically and cards with very few to no activity are cancelled.



- Do you have a “lesson learned” to share?

- Do you have a “no p-card spend” period prior to the end of the fiscal year?

- We have all heard presentations about or have read investigation reports in which a government employee has used p-cards to pay for non-work related goods or services. What recommendations do you have for minimizing the risk of fraudulent use of p-cards?

- Has the P-Card program reduced losses due to fraud vs. manual/check payments?

- What are some of the most significant or costly P-Card related issues you've encountered, and what process improvements were implemented to prevent them from recurring?