



Memo

To: Board of Directors
From: Jordan W. Dietz
Date: April 20, 2021
Subject: District Credit Card Options

Office Manager Davis and General Manager Dietz researched various options for a Business Credit Card solution to work around the limitations of the existing cards through California Bank & Trust (CB&T).

Larrie contacted Arrowhead Credit Union to inquire, and were informed that they do not provide a Business Line of Credit solution.

By utilizing resources within the California Special Districts Association (CSDA), we were able to identify two other options. The first is a well-known solution through the State, and is referred to as the Cal-Card through US Bank. This solution has been under fire lately for limitations on cooperating sales providers, customer service and card administration. These concerns are widely shared in online forums.

A second option arose through CSDA through Umpqua Bank. There were a number of glowing reviews from members within the CSDA forums, and Umpqua's reputation for Credit Cards is better than its limited banking solutions. The card offers very similar benefits to the existing CB&T credit, including a rebate program. The initial line of credit as recommended by Umpqua is \$50,000.00.

This card, as with all of our credit lines, would be paid monthly and would therefore not incur high interest charges. The credit line would allow for 3 cards initially, comprising a \$7500.00 limit for both the Office and General Managers, and a \$5000.00 limit for the Field Supervisor.

Staff recommends applying for the Umpqua Bank Business Credit Card, while continuing to utilize the CB&T cards as needed.

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✉ (<mailto:?subject=CAL-Card%20Benefits%20and%20Eligibility&body=%0ahttps%3A%2F%2Fwww.dgs.ca.gov%2FPD%2FResources%2FPage-Content%2FProcurement-Division-Resources-List-Folder%2FCAL-Card-Benefits-and-Eligibility%0a%0a>)

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CAL-Card Benefits and Eligibility

State and publicly funded Local government agencies learn the benefits and eligibility requirements of the commercial VISA card services offered by the State of California's CAL-Card Program.

Benefits

- No cost program (no membership or annual fees)
- Expanded supplier base
- Suppliers paid promptly
- Prompt payment and volume sales incentives (rebates)
- No minimum card count or spend
- Obtain goods and services when needed
- Purchase through point of sale, telephone and internet orders
- Reduces number of purchase orders

- Opportunities to save money
- Eliminates petty cash
- Validated controls
- Streamlines accounts payable process by reducing the number of checks issued
- Invoices due forty-five (45) days from invoice date
- Dispute, fraud, and VISA Waiver Liability protection
- No cost internet-based management solution including forms, guides, training, and standard and ad hoc management reporting
- CAL-Card policy support (State agencies only)
- Eliminates travel expense claims (Local agencies only)

Eligibility

All State of California tax-funded agencies, both State and Local government agencies are eligible to participate. Per the Participating Addendum, a “state agency” is any State of California government agency, department, bureau, board, commission, California State Universities or University of California systems. Pursuant to Public Contract Code §10298 and for purposes of the CAL-Card Participating Addendum, a “local government agency” includes:

- Cities
- Counties
- Special Districts
- School Districts
- Community Colleges
- Public Universities

or other local governmental body or corporation empowered to expend

public funds for the acquisition of goods, information technology, or services.

SERVICES

- [Enroll in CAL-Card Program \(https://www.dgs.ca.gov/PD/Services/Page-Content/Procurement-Division-Services-List-Folder/Enroll-in-CAL-Card-Program-for-Government-Entities\)](https://www.dgs.ca.gov/PD/Services/Page-Content/Procurement-Division-Services-List-Folder/Enroll-in-CAL-Card-Program-for-Government-Entities)

RESOURCES

- CAL-Card Contract 7-20-99-42 Participation Agreement (PA), Amendments (if applicable) and User Instructions under Attachments on the State's [Cal eProcure website](https://caleprocure.ca.gov) (https://caleprocure.ca.gov/PSRelay/ZZ_PO.ZZ_CTR_SUP_CMP.GBL?Page=ZZ_CTR_SUP_PG&Action=U&SETID=STATE&CNRCT_ID=7-20-99-42)
- State Agencies should NOT use CAL-Card for travel-related purchases. Please refer to the Office of Fleet and Asset Management for travel-related information ([Fleet Card Services \(Voyager \(https://www.dgs.ca.gov/OFAM/Services/Page-Content/Office-of-Fleet-and-Asset-Management-Services-List-Folder/Use-your-Voyager-Fuel-Card\)\)](https://www.dgs.ca.gov/OFAM/Services/Page-Content/Office-of-Fleet-and-Asset-Management-Services-List-Folder/Use-your-Voyager-Fuel-Card)), [Statewide Travel Program \(https://www.dgs.ca.gov/OFAM/Travel\)](https://www.dgs.ca.gov/OFAM/Travel)).

CAL-CARD PROGRAM CONTACT(S)

State CAL-Card Program

Department of General Services

Procurement Division

707 Third Street, Second Floor

West Sacramento, CA 95605

Phone: (916) 376-2939

Email: CALCardProgram@dgs.ca.gov

(<mailto:calcardprogram@dgs.ca.gov?subject=Eligibility%20and%20Benefits>)

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CSDA Commercial Card Services:



Contact: Vanessa Ryan, Vice-President
Commercial Relationship Manager
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vanessaryan@umpquabank.com

Sandy Rasmussen
Treasury Management Consultant
916-774-3934
sandyasmussen@umpquabank.com



Card Solutions for CSDA Members



Umpqua Bank is excited to offer our commercial card program to CSDA and it's member districts*

- Use the card for purchasing, travel, vendor payments, and/or fleet
- Earn **at least 1%** cash back rebate on all spend and benefit CSDA through the use of the card
- Enjoy all the benefits and solutions related to the card program

*Subject to approval. Certain terms and conditions apply



Card Configuration Options

- Cards can be configured to meet any and all needs
 - Travel & Expense Cards (merchant categories can be customized)
 - Purchasing Cards (including Virtual Cards if needed)
 - Fleet Cards (restricted to only fuel purchases)
 - Declining Balance or Project Cards
 - Billing sublevels can be created to group cards

- Choose from month end billing or 4 additional monthly billing cycles. Weekly or Bi-weekly billing is also available

- Visa Fraud protection, traveler benefits, and purchase protection all at no extra cost

Program Administration Functions

Program Administrators can make changes in real-time:

- Assign access to as many admins as needed (full access, reporting only, payments)
- Manage individual cardholder limits (temporary or permanent)
- Dispute transactions (if needed)
- Establish card blocks or close cards
- View and download statements and transaction details
- View authorizations and pending transactions
- View, sort, customize, and download transaction reports and detail
- Spend Controls limit card holder activity through:
 - Merchant Category Code (MCC) restrictions at the company or card level
 - Allow or deny spend at specific business types
 - Per transaction controls by \$ and/or by MCC
 - Daily, weekly, or cycle caps on #, \$, or types of transactions

Optional Expense Management

Optional Expense Management and Reporting System that provides:

- Cardholder expense reporting
 - View and categorize all transactions
 - Cash reimbursement option
 - Mobile receipt imaging available
- Expense report approval workflows
- Administration access to all card accounts
- Initiate cardholder communications
- Customized to your company's accounting structure and coding requirements
 - General Ledger names and codes
 - Up to 8 custom financial segments
- Data analysis and extract reports
- Upload transaction detail to your accounting software or ERP solution
- Receipt imaging capabilities

Optional Visa Payables Automation

The Umpqua Bank Visa Payables automation provides a secure portal automates payables to suppliers and vendors through a card based payments solution

- Integration or file upload capability from AP or ERP solution
 - Suppliers receive electronic and downloadable invoice details with each payment
- Payment through single use or assigned (lodged) cards to each vendor
 - Authorization controls required exact dollar matching for all transactions
- Reconciliation reports created and delivered based on client schedule or pulled ad-hoc
- Workflows provide additional security and controls

Key Differentiators

- Each District relationship is independent, unique, and direct between the district and Umpqua Bank
- Rebate is competitive to state competitors while benefiting CSDA through a revenue sharing partnership
- Show your CSDA pride with a custom CSDA plastic and your district's name and cardholder name embossed on the plastic



Implementation Process

1. Contact Vanessa Ryan at 916-724-1214 or email vanessaryan@umpquabank.com or contact our card team directly at 866-472-0368 or Creditcards@umpquabank.com to discuss your card needs
2. Umpqua Bank will work with district to determine card product solutions, approve appropriate limit, and execute documentation
3. From completed application to cards in hand is usually less than 3 weeks
4. Additional services like expense management or payables will have individual implementation timelines
5. Umpqua Bank will provide training to district administrators and users and provide ongoing support and service for all solutions

Frequently Asked Questions

Q: How does my district enroll / where can I find forms or more information

A: Contact Umpqua Bank directly – Vanessa Ryan at 916-724-1214 or our card group at Creditcards@umpquabank.com or 866-472-0368. Umpqua Bank will discuss and understand your district's needs, establish a solution and then provide you with the appropriate forms to be executed by the district.

Q: Is there a minimum size or maximum size of program?

A: No. We welcome the largest districts and the smallest. Generally to get benefit the district should have at least \$200,000 in annual spend on the card

Q: What are the fees associated with this program?

A: Generally there are no set up, per card, or program fees. Late fees and finance charges could apply if the card is not paid timely and there may be transaction fees for international, cash advance, and over limit activity. All fees are disclosed on the application and Agreement.

Q: What is the interest rate to carry a balance on the card?

A: Balances must be paid in full each month. If not paid there is a 21.99% penalty rate



Frequently Asked Questions

Q: How frequently is rebate paid? Do I earn it on all transactions? Can I get miles or points instead?

A: Rebate is paid annually in January for the prior calendar year. Rebate is earned on all transactions and can be paid via check or a direct deposit to an Umpqua Bank Account. There is no option currently for points or miles.

Q: How does CSDA benefit from a district's use of the card

A: Umpqua Bank pays CSDA 10 basis points (0.10%) of all spend as a partnership

Contacts

Thank you for the opportunity to present our Umpqua Bank Commercial Card program.

We look forward to working with you to customize the services that will meet your needs and exceed your expectations.

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COMMERCIAL CARD REBATE AGREEMENT

Offer Date: _____

_____, referred to henceforth as "Company", shall be eligible for rebates according to the rebate parameters set forth below. Annual spend volume will be calculated as eligible¹ purchases less returns, credits, and cash advances. Rebates are net of all fraud and credit losses and, upon a termination event, net of the full outstanding balance due from any participating entity under this rebate program and any other commercial card program between Umpqua Bank (the "Bank") and Company. The bank reserves all rights of setoff under applicable law.

Rebate Terms

Because Company has entered into a Commercial Card Agreement with Umpqua Bank, the Bank shall complete rebate calculations as follows:

1.0 % on all annual Commercial Card spend exceeding \$1.00

An additional 0.10% will be paid to CALIFORNIA SPECIAL DISTRICTS ASSOCIATION as part of Company participation in this program.

Rebate Payment

The rebate payment shall be paid:

YEARLY* Within thirty (30) days after the end of year

*Notwithstanding anything to the contrary contained in the Commercial Card Agreement, Company shall be required to commit to a twelve (12) month non-cancelable term ("Term") under the Commercial Card Agreement. The Term shall commence upon the later date of this Commercial Card Rebate Agreement. Any termination prior to the end of the Term shall result in loss of any accrued rebate amounts.

The rebate will be automatically paid as follows

A rebate credit to the billing account or credit card account of business choice

OR

*Direct deposit into Umpqua Bank account number:

*Company acknowledges that the origination of ACH transactions to our account must comply with applicable provisions of U.S. law and further agrees to be bound by the NACHA Operation Rules.

Unless as otherwise specified herein, this Rebate Program is subject in all respects to the Commercial Card Agreement between Company and Umpqua Bank. Any conflict between the Rebate Program and the Commercial Card Agreement shall be resolved in favor of the Commercial Card Agreement. Company account(s) must be in good standing in any year/quarter the rebate is paid. The Bank reserves the right to change these terms without advance notice, including termination of the rebate program. Commercial Card Account must be open and active at the time of payout, defined as average spend volume for the trailing month no less than 75% of same month prior year.

Commercial Card Company Authorization

Company: _____

Bank Name: Umpqua Bank

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

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Company Information

Company name as it will appear on the cards (limit 25 characters): _____

Company legal name (if different from above): _____

Company Tax ID: _____ Total Company Credit Limit: _____

Company physical address: _____

City: _____ State: _____ ZIP: _____

Mailing address (check if same as above): _____

City: _____ State: _____ ZIP: _____

Company Phone: _____ Business Type: _____ Years in Business: _____

Company Fax: _____ Services Offered: _____ Gross Annual Revenue: _____

Current Accounts Payable/ERP System: _____

Current Expense Management System: _____

Expected Monthly Card Program Spending: _____ + T&E (Travel & Entertainment) Payables = TOTAL Monthly Spend \$ 0

Program Administrators & Online Profiles

Program Administrators (Admins) shall be granted access to all company data by default. Please complete the Commercial Card Online Access Request Form to establish unique permissions and to request additional Admins.

Program Administrator #1 Name: _____ Title: _____

E-mail Address: _____ Phone: _____

Admin approved to conduct maintenance on behalf of Company. Verification Code (4 digit)¹: _____

Online Management Profile Type: Company Admin - Full Access

Program Administrator #2 Name: _____ Title: _____

E-mail Address: _____ Phone: _____

Admin approved to conduct maintenance on behalf of Company. Verification Code (4 digit)¹: _____

Online Management Profile Type: Company Inquiry w/Payments

Billing & Statement Preferences

Statement Cycle Preference: Statement cut last day of month; due on 25th

Billing Preference: Central Bill with Individual Statements

Paper Statements: Central Bill Only (No Cardholder Statements)

Auto-Payment Preference: *Note: For Central Billing Only. Individual Auto-Payment set up available to Program Administrators through the Commercial Card Online Management website, or by Individual Cardholders through their Commercial Cardholder Login on umpquabank.com. Any returned/rejected payments will result in termination of the auto-payment option and may result in a past due account balance.*

Effective a specific calendar day each month:

Umpqua Bank _____ Bank Routing #: 123205054 Payment Acct #: _____

Bank Name: _____ Bank Routing #: _____ Payment Acct #: _____

¹ Verification Code: A 4 digit code used by our Customer Service and Fraud teams to verify they are speaking with the company's Program Administrator



Company Information *(from page 1)*

Company name as it will appear on the card (limit 25 characters): _____
 Company legal name (if different from above): _____

VISA Services Acknowledgment

Umpqua Bank "Umpqua" or "Bank" will enroll Customer in the VISA IntelliLink and/or Visa Payables Automation Services ("VISA Services") for the purposes of card program management, card utilization, and remittance of vendor payments. Customer acknowledges and agrees to the fees outlined below for the VISA Services for which they elect to enroll in:

VPA: Visa Payables Automation

Visa Payables Automation (VPA) is a platform of business-to-business (B2B) payment services that automates payment and reconciliation for invoice-based spending between buyers and suppliers.

Set up Fee: \$ Monthly Fee: \$ % of total sales

Expense Management System (Optional)

In today's complex business environment, effective spend management requires flexible, intuitive, on-demand access to information. The Umpqua Commercial Card Expense Management system is a complete reporting and full-featured expense management tool, designed for companies of all sizes and integrated into one single platform. Understanding your company's spending patterns, increasing control over spending, identifying opportunities for savings and ensuring corporate compliance are essential to successful business management. Transform your company's expense requisition process and enhance control over your Commercial Card program.

Expense w/Receipt Imaging

Basic Reporting package features **PLUS...**

- Upload and track receipt images
- Cost allocation workflow
- Expense management workflow
- Create cash expenses
- Generate financial extracts
- E-mail notification supports

Setup Fee: \$ 0

Monthly Fee: \$ 100

Premium w/Receipt Imaging

Expense w/Receipt Imaging package features **PLUS...**

- Apply company expense policy rules
- Input mileage calculation
- Utilize spend wizards for card transactions
- Perform more complex cost allocation
- Create multi-tiered approval workflow
- Out-of-pocket employee reimbursement

Setup Fee: \$ 1,500

Monthly Fee: \$ 100

Costs associated with the above elected Visa Services will be applied against any rebates due to Customer from any current or future rebate agreement with the Bank. If no rebate agreement exists Customer shall pay amount due monthly when presented by Umpqua or come to mutually agreeable payment terms. Customer may terminate the VISA Services upon thirty (30) days prior written notice to the Bank.

Commercial Card Online Management Reporting Tools

Card Management System

- View individual card details and balances
- View and download individual card statements
- View and download individual card transaction history or company billing account (depending upon setup)
- Make payments to central billing account or individual card accounts
- View and change (increase / reduce) individual card credit limits
- Perform maintenance on cardholder accounts
- Close or status existing cards to prevent use
- View or Manage MCC restrictions and spend velocity controls for the company and cardholder²

3rd Party Account Program Integration

Umpqua Bank offers integration and data feeds to many third-party expense and accounting solutions like Concur®, Expensify®, and many more. Contact the Umpqua Bank Credit Card Department at 866-472-0368 to discuss available options.

² MCC and Spend controls require advanced training. Umpqua Bank will work with company to determine appropriate access.



Company Information *(from page 1)*

Company name as it will appear on the card (limit 25 characters): _____
 Company legal name (if different from above): _____

Commercial Card Program Authorization

Umpqua will provide the requested service to the above-named Company ("Customer") in accordance with the following:

The terms of this Commercial Card Company Application ("Application") include and incorporate by reference the Commercial Card Account Agreement, published on Umpqua's website at <https://www.umpquabank.com/disclosures/> and are also available upon Customer's request. Unless otherwise designated below, all individual cardholders will have the ability to provision their Commercial Card into a digital wallet:

- Allow designated individual cardholders digital wallet access only upon written authorization to Umpqua by Program Administrators.
- Do not allow any Commercial Cards to be provisioned into digital wallets.

By signing below, Customer acknowledges that Customer has read and agrees to be bound by the Application, including any attachments, user documentation, and the Commercial Card Account Agreement, including Umpqua's Commercial Card pricing information, incorporated therein, as amended from time to time by Umpqua upon notice to Customer as provided therein. The undersigned represents and warrants that he or she has been authorized by Customer to execute and deliver this Application on Customer's behalf and thereby bind Customer to this Application and the Commercial Card Account Agreement. Acceptance of this Application by Umpqua is subject to Umpqua's evaluation and approval hereof, and the execution and delivery hereof if it is approved by Umpqua.

PRINT AUTHORIZED SIGNER NAME	TITLE
SIGNATURE OF AUTHORIZED SIGNER	DATE

MUST BE AUTHORIZED TO SIGN ON BEHALF OF THE COMPANY

Equal Credit Opportunity Act *(Regulation B)*

APPLICATION NOTICE: If for any reason, we are unable to provide you with the desired financing you are seeking, we will notify you promptly of the reason(s) related to this outcome. If you would like us to follow with a written notification of these reasons within 30 days, please contact us at: Umpqua Bank, 1 SW Columbia, Suite 1400, Portland, OR 97258 with a request within 60 days of the notification. The Federal Equal Credit Opportunity Act prohibits creditors from Discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Internal Use Only

Commercial Associate: _____ Associate #: _____ CBC # _____ CCC Initials: _____
 Treasury Management Associate: _____ Associate #: _____ Date Received **(REQUIRED)**: _____

