



## STATE OF GEORGIA PURCHASING CARD PROGRAM

### OFFICIAL GUIDANCE FOR ADMINISTERING CARDHOLDER CREDIT CHECKS

**I. PURPOSE AND APPLICABILITY:** The purpose of this document is to provide official guidance for administering credit checks in accordance with Georgia’s Statewide Purchasing Card Policy. This guidance applies to all state government entities mandated to comply with the Statewide Purchasing Card Policy, including, but not limited to, state government offices, agencies, departments, boards, bureaus, commissioners, institutions and colleges and universities.

**II. CREDIT CHECKS**

**a. Requirements:** Georgia law requires that “a credit check shall be completed by the hiring agency on all employees to whom a purchasing card is issued prior to issue.” O.C.G.A. § 50-5-83. In addition, at the time of account renewal (when a new purchasing card will be issued to replace an expiring card), the Statewide Purchasing Card Policy requires a credit check for the current card holder.

Job Applicant/Employee	Credit Check Required?
New Hire for job position including Purchasing Card	YES
Current Employee identified to become new Purchasing Card Holder	YES
Current Purchasing Card Holder at Account Renewal (when a new purchasing card will be issued to replace an expiring card)	YES

**b. Essential or Non-Essential Job Duty and Applicant/Employee Consent:** For each job position that includes the responsibility of holding a purchasing card, the State Entity must determine and document whether holding the purchasing card is an essential or non-essential job duty. In determining whether holding a purchasing card is an essential job duty, the State Entity should carefully consider all relevant



1. Provide a notice to the applicant/current employee that includes a copy of the credit report relied on to make the decision;
  2. Provide the applicant/current employee a copy of “A Summary of Your Rights Under the Fair Credit Reporting Act”; and
  3. Provide the applicant/current employee an opportunity to review the report and notify the State Entity of the employee’s efforts to correct any errors identified in the credit report. NOTE: Under the Fair Credit Reporting Act, credit bureaus must complete an investigation of a reported error within thirty (30) calendar days; therefore, the State Entity should allow at least thirty (30) calendar days if the applicant/current employee notifies the State Entity that the applicant/current employee has reported an error to the credit bureau.
- ii. **Non-Essential Job Duty:** For a position in which the State Entity determined holding a purchasing card is not an essential job duty, the State Entity must complete the following steps prior to finalizing the decision to deny issuance of the purchasing card due to a failed credit check:
1. Provide a copy of the credit report to the applicant/current employee; and
  2. Provide the applicant/current employee an opportunity to review the report and notify the State Entity of the employee’s efforts to correct any errors identified in the credit report.

For any questions related to this official guidance, please contact the State Purchasing Division at [cardprograms@doas.ga.gov](mailto:cardprograms@doas.ga.gov).