



State of Georgia  
Department of Administrative Services  
State Purchasing Division

Official Announcement #18-03

FROM: Lisa Eason, Deputy Commissioner, DOAS

DATE: March 19, 2018

TO: Purchasing Directors, Agency and College/University Procurement Officers (APOs/CUPOs); Purchasing Card Managers, Administrators, and Coordinators; State Procurement Staff; Chief Financial Officers, Human Resources Directors

RE: **Purchasing Card (P-Card) Credit Checks – Updated Consent Forms**

This announcement applies to all state government entities mandated to comply with the Statewide Purchasing Card (P-Card) Policy. As a reminder, Georgia law and the P-Card Policy require the hiring entity to complete a credit check of each potential P-Card holder prior to issuing a new P-Card. In addition, the P-Card Policy requires the state entity to conduct a credit check at the time of account renewal (when a new P-Card will be issued to replace an expiring card).

Please note that there are no changes to the requirement to conduct credit checks in accordance with Georgia law and the P-Card Policy. However, the State Purchasing Division (SPD) has developed updated credit check consent forms to distinguish between job positions in which use of the P-Card is an essential duty or a non-essential duty.

The following resources for the P-Card Program credit check requirement are available online <http://doas.ga.gov/state-purchasing/statewide-card-programs/purchasing-cards> for use **effective immediately**:

- **Revised Consent Forms:** SPD-PC010 Authorization for Purchasing Card Background Checks is replaced effective immediately by the following forms:
  - SPD-PC010A Authorization for Purchasing Card Credit Checks – **Essential Duty**
  - SPD-PC010B Authorization for Purchasing Card Credit Checks – **Non-Essential Duty**
- **New Guidance:** SPD-PC011 Official Guidance for Administering Cardholder Credit Checks provides guidance for conducting credit checks.

Finally, please be reminded that there are no changes to Georgia law and the P-Card Policy requirements to conduct criminal background checks of employees hired for positions that are eligible for P-Cards.

SPD will conduct webinars to communicate these updates. Please distribute this Official Announcement internally. For any questions related to this official announcement, please contact SPD at: [cardprograms@doas.ga.gov](mailto:cardprograms@doas.ga.gov).



## 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).



**STATE OF GEORGIA PURCHASING CARD  
AUTHORIZATION FOR PURCHASING CARD CREDIT CHECKS  
ESSENTIAL DUTY**

**APPLICANT/CURRENT EMPLOYEE:**

I \_\_\_\_\_ understand that 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. I also understand that, 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.

I \_\_\_\_\_ understand that use of a purchasing card has been identified as an essential duty for the following position for which I am applying/or am currently employed: \_\_\_\_\_. I understand that the results of the credit check will be used to make employment decisions, including hiring, retention, promotion or reassignment.

I \_\_\_\_\_ hereby voluntarily consent and specifically authorize \_\_\_\_\_, or its authorized representative bearing this release or copy thereof, to obtain a comprehensive review of my background through a consumer report for the purpose noted above. I understand that the scope of the consumer report/investigative consumer report will include, but is not limited to, the following areas: credit history and reports, judgments and bankruptcy reports.

This authorization is given freely and voluntarily without duress or coercion and constitutes a written instruction under the Fair Credit Reporting Act.

I understand that, pursuant to the federal Fair Credit Reporting Act, if any adverse action is to be taken based upon the consumer report, a copy of the report and a summary of the consumer's rights will be provided to me.

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I am authorizing that a photocopy of this authorization be accepted with the same authority as the original.

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\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address (Street)

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Telephone Number



**STATE OF GEORGIA PURCHASING CARD  
AUTHORIZATION FOR PURCHASING CARD CREDIT CHECKS  
NON-ESSENTIAL DUTY**

**APPLICANT/CURRENT EMPLOYEE:**

I \_\_\_\_\_ understand that 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. I also understand that, 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.

I \_\_\_\_\_ understand that use of a purchasing card has been identified as a non-essential duty for the following position for which I am applying/or am currently employed: \_\_\_\_\_. The results of the credit check will not be used to make employment decisions, including hiring, retention, promotion or reassignment; however, I understand that failure to meet the requirements of the credit check will prohibit me from either being issued or retaining a purchasing card.

I \_\_\_\_\_ hereby voluntarily consent and specifically authorize \_\_\_\_\_, or its authorized representative bearing this release or copy thereof, to obtain a comprehensive review of my background through a consumer report for the purpose of authorizing me to hold a government purchasing card in connection with my employment noted above. I understand that the scope of the consumer report/investigative consumer report will include, but is not limited to, the following areas: credit history and reports, judgments and bankruptcy reports.

This authorization is given freely and voluntarily without duress or coercion and constitutes a written instruction under the Fair Credit Reporting Act.

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I am authorizing that a photocopy of this authorization be accepted with the same authority as the original.

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\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address (Street)

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Telephone Number