Georgia P-Card Overview

- The State of Georgia P-Card is a Visa Purchasing Card issued by Bank of America
- $325 million on over 1 million transaction in FY 2011 (July 1, 2010 through June 30, 2011)
- The terms of the Statewide Contract allow local governments (counties, municipalities & school systems) to participate in the program.
- There are **no fees** associated with the program
- Cost savings per transaction when using the card versus a traditional P.O. is $70.58 (76%)


*A simple, proven, easy-to-implement solution for government entities.*
**P-Card Benefits**

The State of Georgia P-Card Program offers its participants the following benefits:

- Reductions in procurement costs & improved cash flow
- Potential to increase procurement staff efficiency and productivity
- Shorter procurement cycle times
- Equal or greater transparency and visibility into spending
- Possibility of reducing or eliminating use of petty cash
- Liability protection against fraud and misuse
- Rebate on annual purchase volume

*In short, purchasing with the P-Card is faster, less expensive and safer than using traditional forms of payment.*
Card-based Payments are Evolving

Traditional Card

AP Cards

Ghost Cards

ePayables