

BGSU

Bowling Green State University

Purchasing Card Program



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PURCHASING CARD PROGRAM

PROGRAM PURPOSE

BGSU's Purchasing Card (P-Card) Program is designed to create a more efficient and cost effective procurement process for limited dollar purchases from vendors that accept Visa. This program will allow the cardholder and authorized users to purchase approved commodities and services directly from vendors. Each P-Card is issued to a named individual who will be responsible for its proper use. The P-card is not tied to your personal credit records; it can neither hurt nor help your personal credit.

OVERVIEW

The BGSU P-Card is a JPMorganChase Visa credit card to be used for making departmental purchases.

It is a convenient and efficient way to purchase goods and services under \$3,500 per transaction.

It can be used to purchase goods and services in person, by phone, fax, mail, and via the internet.

The P-Card can be used to pay for most purchases that are otherwise paid by purchase order or check request.

As a tax exempt organization, BGSU is not required to pay sales tax in most stores and its assigned tax exemption number is clearly marked on the P-Card.

The P-Card is not to be used for on campus purchases, i.e. Bookstore, Dining, Ticket Office, etc. These purchases should be charged (via a journal entry) directly to the DCC by the cashier at the point of sale.

ADVANTAGES OF THE P-CARD

The advantages of using the BGSU P-Card are:

- The need for purchase orders and check requests is greatly reduced.
- Postage and mailing costs are reduced.
- Card users have the opportunity for discounts on internet orders.
- Payments to vendors are expedited.
- The processing of paperwork is substantially reduced.
- Orders can be placed, filled and shipped in a timely manner.
- Reduces the need to use personal funds for "rush" orders.
- Ability to view and monitor transactions electronically daily, weekly or monthly

GETTING STARTED

After prospective cardholders and their respective card manager attend a one-hour mandatory training session, departments can begin enjoying the advantages of the P-Card. Training in the proper use of the card is provided by the Purchasing Department to all prospective cardholders. During this training, individuals will learn about:

- Card information
- Card capabilities, limitations, restrictions and violations
- Recordkeeping and statement reconciliation
- Sales tax exemption
- Disputed charges
- Card activation
- Lost or stolen cards
- Forms
- Customer service contacts

CARD APPLICATION AND ACTIVATION

When the need for a P-Card is identified, the potential cardholder should obtain a Cardholder Application and Cardholder Agreement form (Appendix A & B).

After the application is completed and all appropriate signatures have been obtained, it should be returned to the Purchasing Department (103 Park Ave.) for processing. Once the requested card is received from the bank by Purchasing, the applicant will be contacted to establish a mandatory one hour training session for the cardholder and the respective card manager. The cardholder will receive their P-card at the training session and will be given instruction on activation. Please note that cardholders are not to sign the P-card, instead they should write “Request ID” in the signature area.

CARD INFORMATION

P-Cards are issued in the name of a University employee and are to be used for departmental purchases only. The cardholder may authorize other department employees to use the card and sign for purchases.

No personal purchases may be made with the card. In using the card, individuals are authorizing the commitment of University funds and are accountable in the same way they would be held accountable for authorizing a purchase order or check request.

If the individual transfers to a different department or has any changes in the information supplied on the original card application, they should notify the P-card Administrator immediately. Departments are also responsible for notifying the P-Card Administrator regarding the transfer or termination of employees who are cardholders.

If a card is lost or stolen, it is the responsibility of the cardholder to notify the P-card Administrator immediately. If the P-card Administrator is unavailable, contact JPMorganChase to report the card lost or stolen. If unauthorized purchases are made as a result of the card being lost or stolen, the cardholder will not be held responsible if the situation is reported in a timely manner.

CARD CAPABILITIES, LIMITATIONS, AND RESTRICTIONS

Capabilities

The P-Card can be used to purchase most of the same goods and services that can be obtained using a check request or purchase order, provided the purchase total, including shipping, is under \$3,500 and not controlled or regulated by a government entity, such as the purchase of volatile or hazardous chemicals. Purchases over the \$3,500 threshold, controlled and/or regulated by a governmental entity, or not permitted per University policy, must be made using an on-line requisition.

Cardholders may use the card to make purchases in person at a merchant site, to place orders over the phone, and to place mail, fax, and internet orders.

Cardholders may allow other department employees to use the card and sign for purchases. A User Log can be used to keep track of these P-card purchases (Appendix E). When making a purchase, the user will show their BGSU ID to the vendor if identification is requested. It is the responsibility of the cardholder to know who has possession of the card or card number and to obtain receipts for all purchases made on the card.

Limitations

The P-Card may be used for single transactions up to \$3,500 for a monthly total of up to \$15,000 (default). The total number of transactions allowed per day is twelve (default). If cardholder exceeds any of these limits, the transaction will be denied.

If a department's usage experience indicates that limits other than the defaults listed above should be set, the BGSU P-Card Administrator should be contacted at 2-8595. The Administrator will work with the department to determine the necessity of a limit adjustment.

Restrictions

Cash advances are not permitted on the P-Card, unless prior approval from Purchasing and the department budget administrator has been obtained. Furthermore, cardholders cannot benefit through any type of rewards program associated with the P-Card (i.e., frequent flyer miles, etc.).

Gifts are not permitted on the P-card. Gifts are considered a personal purchase and must be paid with employee's own personal funds. Employees can also utilize the department foundation account for these purchases.

All merchants are classified with a Merchant Category Code (MCC). Merchants with certain MCC's are restricted from use with the p-card. Some examples of restricted merchants:

- Jewelry stores
- Florists
- Video stores
- Entertainment (tickets, zoos, amusements, etc.)
- Recreational facilities
- Cable and satellite services
- Producers of radioactive substances
- Firearm manufacturers
- Hotels, restaurants, and gas stations (with the exception of student travel and student-recruiting departments)
- Taxi and limousine service

In terms of travel, conference registrations and most modes of transportation, excluding taxi and limousine service are allowed on the p-card. Lodging, restaurants, and gasoline stations are not allowed, with the exception of certain student-recruiting departments and student travel. All other university related travel expenses must be paid by the employee and submitted for reimbursement on a Travel Expense Report.

If a cardholder attempts to make a purchase with one of these merchants, the transaction may be denied. For example, an attempt to purchase class-related training manuals from a recreational facility might result in a declined transaction. Payment for such declined transactions should be made with a purchase order or a check request with an original invoice from the merchant.

If a cardholder has a legitimate transaction which cannot be made due to the restrictions, contact the P-card Administrator and a determination will be made on how to proceed.

RECORD KEEPING AND STATEMENT RECONCILIATION

Documentation must be obtained for all purchases. Acceptable documentation can be a register receipt, an invoice, a packing slip, or an e-mail confirmation. This documentation must contain the following information:

- A list of each item that was purchased and the dollar amount for each of these items.
- The total amount that matches the total in Paymentnet for the transaction.
- The vendors' name.
- The date of purchase.

If the documentation for a transaction is lost, the cardholder must contact the vendor to receive a duplicate receipt.

If the purchase is for a University sponsored event or for student travel, be sure to include a list of all attendees, the event date, time, and the nature of the event. If the item is an unusual one for the department, note the reason for the purchase on the receipt.

It is important to remember that receipts obtained from P-Card purchases are the only original documents that the University possesses to substantiate these financial transactions; therefore, they are subject to the same Record Retention Policy as all other University payments. The State of Ohio requires that we enforce statutory regulation regarding record retention; therefore, records must be retained for a minimum of four (4) years plus the current fiscal year for most transactions. Transactions purchased with grant funds may require longer retention periods subject to Federal Grant regulations.

Receipts should be matched to the purchases listed on the statement. Once all receipts are matched to the statement they need to be scanned to create a PDF file that will be deposited into the cardholders P-card folder along with their statement. The P-card folder is accessible on the network shared drive, and all documentation must be deposited into the appropriate folder in accordance with the reconciliation timeline for the given month. Once scanned all paper documentation must be kept for 15 months; IT will store the electronic documents in accordance with the Universities Record Retention Policy. As transactions are made with the P-Card, they will be posted against the respective account number at <http://www.paymentnet.com>. All cardholders and card managers will be provided a login and password to access this data electronically for verification, authorization, and reconciliation purposes. Upon initial login, each user will be prompted to change their pass phrase.

Transaction Review (Cardholder)

Once the user has accessed the JPMorganChase website at <http://www.paymentnet.com> and logged in, they will select PaymentNet to view their transactions. All current transactions will appear. If there are no changes to be made the user can simply click on the reviewed box. If changes need to be made they can do so by clicking on the transaction. This will take them to the Transaction Detail Record, where they will be able to put in place any necessary changes to the DCC and Account codes. The cardholder will also need to enter an invoice number and program code if applicable. Refer to your Budget Administrator to determine if your area uses program codes. The fields labeled Reference 1 and Reference 2 are optional fields that can be used to the cardholders discretion for tracking purposes. An example for the use of these fields would be to identify purchases for a project. By entering the name of the project in the field, cardholders can run a report querying for the project name to obtain all transactions made for that project. At the bottom of the screen you will see an area for Transaction notes. This field could be used to enter a description of the purchase and/or note anything unusual about the purchase. After the necessary information has been input, the card holder will click on the reviewed box and then save in the upper left hand corner. Next you can click on the arrow in the upper right hand corner to take you to the next transaction or click on the icon to take you back to the Transaction List.

Transaction Approval (Manager)

After the cardholder has reviewed the transactions the card manager can now approve the transaction by logging in and clicking on PaymentNet. All current transactions will appear. If you are responsible for approving transactions for more than one cardholder you will need to click Go by Default View in the upper left hand corner of the screen. Once you have all the current transactions in the Transaction list, you can identify the transactions that are ready for approval by the check mark in the Reviewed box. This check mark tells you that the cardholder has reviewed the transaction. Note that if you approve a transaction that has not be reviewed this will prevent the cardholder from being able to review the transaction. The transaction can be approved by clicking on the approved box. A mass approval can be done by clicking the checked box in the header under approved. Note that the card manager can enter information and put in place changes in the same manner as the cardholder by clicking on the transaction and saving when finished.

Queries and Reports

As instructed above, when accessing the transaction list you will see all your current transactions. If there is a need to bring up transactions from previous billing cycles you can do so by creating a query. In addition, all users can run reports by clicking the menu drop down box located in the upper center of the screen and selecting reports. These reports are available in Excel, PDF, or Word format. Step by step instruction on reporting and creating a query can be found at: <http://www.bgsu.edu/downloads/finance/file60045.pdf>

Billing Cycles and Monthly Statements

The University has chosen to adopt a 30-day billing cycle that will end on the 26th of every month. This means that user's available line of credit will run from the 27th of one month until the 26th day of the following month. On the 27th of the month, the cycle will repeat itself. Keep in mind these dates may vary if they fall on a holiday or weekend.

Since our billing cycle will usually end on the 26th day (if a work day), users will be responsible for reconciling all transactions posted against their account through the 26th day of the month by the 3rd of

the following month. If the 3rd day of the month happens to be on a Saturday or Sunday, then all transactions must be reconciled prior to the end of the business day on the Friday preceding. Once all transactions have been reconciled, the supporting documentation (**receipts and bank statement**) **must be scanned and deposited into the cardholders P-card folder located on the BGSU network shared drive**. Failure to reconcile transactions prior to the 3rd day of the month will result in all charges being posted against a cardholder's default DCC. All transaction must be reviewed/approved and all documentation scanned by the 10th of the month. If the cardholder and manager do not comply with the review/approval process and the document scanning, the card will be suspended until the process is complete. Privileges will be restored once past reconciliations and supporting documentation are up-to-date. Since at this time the transactions have already been downloaded, in order to review/approve the transactions they must be brought up in Paymentnet by creating a query for that billing cycle.

Important Monthly Dates to Remember:

- ***26th of each month - Billing Cycle Ends***
- ***27th of each month – New Billing Cycle Begins***
- ***3rd of each month - all transactions must be reconciled to the appropriate DCC***
- ***10th of each month - transactions must be reviewed/approved; statements and supporting documentation must be scanned and deposited into the shared drive***

Violations/Noncompliance

The following are examples of violations of the P-Card program:

Personal Purchases – defined as anything that is not purchased for use and ownership by the University. It is a violation of the University P-Card program to affect ANY personal purchase or personal transaction with a University P-Card, regardless of whether the cardholder intends to reimburse the University for the purchase. Fraudulent use or abuse of the P-Card will result in immediate suspension of privileges and may result in corrective action up to and including termination and/or criminal action. In addition, the University will seek restitution for any inappropriate charges.

Unauthorized Purchases – defined as purchases or services with State funds that may not be used to further the legitimate government purpose of the buying entity. This is clearly a violation of State purchasing law and the violator' card will be revoked.

Cash or Cash-type Transactions – defined as cash, cash in addition to purchase, cash in lieu of credit for return or exchange of a purchase. It is a violation of the University P-Card program to obtain cash or conduct cash-type transactions using the University P-Card.

Split Purchases – “split” purchases occur when single purchases costing more than \$3,500, or your particular transaction limit, are split into multiple P-Card transactions to circumvent the \$3,500 maximum. It is a violation of the University P-card program to “split purchases.”

The following are examples of noncompliance:

Review/Approve Transactions- Cardholder and/or card manager has not reviewed/approved their transactions in accordance with requirements explained under the “Billing Cycles and Monthly Statement,” section of this manual.

Documentation- A receipt is not provided for a transaction and/or is not deposited into the P-card folder on the shared drive as explained under the “Record Keeping and Statement Reconciliation,” section of this manual.

Violations and compliance requirements listed previously are tracked on a monthly basis and regularly reviewed. When needed, follow-ups are conducted with cardholders and/or card managers. Please see the chart below for the steps taken for violations and noncompliance. Keep in mind that after repeated violations cards will be subject to termination.

Violation/ Non-compliance	1 st Offense	2 nd Offense	3 rd Offense	4 th Offense
Accidental Personal Purchase within a 12 month period	<ul style="list-style-type: none"> • Provide proof that funds were reimbursed • Cardholder/manager receive written warning 	<ul style="list-style-type: none"> • Card suspended for one week • Provide proof that funds were reimbursed • Department head notified 	<ul style="list-style-type: none"> • Card suspended for two weeks • Department head notified 	<ul style="list-style-type: none"> • Card subject to termination and privileges revoked • Department head notified
Potential Fraud Suspected	<ul style="list-style-type: none"> • Card Cancelled • Internal Audit notified to review 	N/A	N/A	N/A
Unauthorized purchases within a 12 month period	<ul style="list-style-type: none"> • Provide proof that funds were reimbursed • Cardholder/manager receive written warning 	<ul style="list-style-type: none"> • Card suspended for one week • Provide proof that funds were reimbursed • Department head notified 	<ul style="list-style-type: none"> • Card suspended for two weeks • Department head notified 	<ul style="list-style-type: none"> • Card subject to termination and privileges revoked • Department head notified
Split Purchases within a six month period	<ul style="list-style-type: none"> • Cardholder/Manager receive written warning 	<ul style="list-style-type: none"> • Card suspended for one week • Department head notified 	<ul style="list-style-type: none"> • Card suspended for two weeks • Mandatory retraining • Department head notified 	<ul style="list-style-type: none"> • Card subject to suspension, termination, and/or privileges revoked • Department head notified
Transactions not reviewed and/or approve within a six month period	<ul style="list-style-type: none"> • Card suspended until complete 	<ul style="list-style-type: none"> • Card suspended for one week following review/approve completion • Department head notified 	<ul style="list-style-type: none"> • Card suspended for two weeks • Mandatory retraining • Department head notified 	<ul style="list-style-type: none"> • Card subject to suspension, termination, and/or privileges revoked • Department head notified
Documentation not placed into P-card folder on the shared drive within a six month period	<ul style="list-style-type: none"> • Card suspended until complete 	<ul style="list-style-type: none"> • Card suspended for one week following documentation completion • Department head notified 	<ul style="list-style-type: none"> • Card suspended for two weeks • Mandatory retraining • Department head notified 	<ul style="list-style-type: none"> • Card subject to suspension, termination, and/or privileges revoked • Department head notified
Missing receipt within a six month period	<ul style="list-style-type: none"> • Cardholder /manager receive written warning 	<ul style="list-style-type: none"> • Card suspended for one week • Department head notified 	<ul style="list-style-type: none"> • Card suspended for two weeks • Mandatory retraining • Department head notified 	<ul style="list-style-type: none"> • Card subject to suspension, termination, and/or privileges revoked • Department head notified

TAX INFORMATION

Ohio Sales Tax

BGSU is a tax-exempt State supported university. No sales taxes should be charged on the P-Card, with the exception of Federal Excise Tax. Merchants should be informed of our tax-exempt status at the time of transaction. Merchants may request a copy of BGSU's Tax Exemption Certificate for their files. A copy of this certificate is included in this document (Appendix C) and may be reproduced, faxed, mailed or e-mailed as needed.

If sales tax is inadvertently charged to the P-Card, it is the cardholder's responsibility to contact the vendor and have them issue a credit for the tax amount.

Other States/Sales Tax

BGSU is not always considered tax-exempt in other states. Certain taxes assessed by cities (tourist assessments) are legitimate and will be paid by the University. If there is uncertainty about a specific tax charge contact your P-card Administrator.

DISPUTED CHARGES

If any questionable transactions appear on the cardholder's account for which there is no information, or if the amount does not match receipts, contact the merchant listed regarding the disputed transaction. If the merchant agrees that an error was made, the merchant will make an adjustment which will post as a credit to the account. **The cardholder must review and approve the adjustment received (credit) on the website in the same DCC and account code of which it was originally charged.**

If the merchant does not agree to make an adjustment, the transactions should be disputed in PaymentNet within 60 days of the post date. JPMorganChase will then investigate the transaction. Be aware that they may contact the cardholder for further information. If a dispute needs to be made after 60 days, the cardholder will need to contact JPMorganChase at 1-800-380-5540. Transactions must be disputed within 110 days of the post date. It is the responsibility of the cardholder to dispute erroneous transactions in accordance with the process described above.

LOST OR STOLEN CARD

The P-Card is the property of BGSU and should be protected and secured just like any other credit card.

If a card is lost, misplaced or stolen, the cardholder should notify BGSU's P-Card Administrator in the Purchasing Department at (419) 372-8595 immediately. If the Administrator is unavailable contact JPMorganChase Bank Card Services at 1-888-307-2990. A temporary hold can be placed on the card to prevent further transactions until the status of the card is determined.

If the card is found and a report of transactions shows that it has not been used fraudulently, the hold can easily be removed by notifying the P-Card Administrator. If the card is not found, the P-Card Administrator will cancel the card and issue a new one.

If the card has been stolen, it must be cancelled immediately. Contact the P-Card Administrator in the Purchasing Department at (419) 372-8595. If the card is stolen in the evening or on the weekend when BGSU staff are not available, contact JPMorganChase Bank Card Services at 1-888-307-2990 to cancel the card. Contact the P-card Administrator on the next business day to have a new card issued. The cardholder will be contacted when the new card arrives. It will be the responsibility of the cardholder to pick up the card in person at the Purchasing Department, 103 Park Ave.

CARD CANCELLATION AND REPLACEMENT

If cardholder moves to a different department they must notify the P-Card Administrator. The existing card will be cancelled. If it is determined that a P-card is needed in the employee's new position a new Application and User Agreement form will need to be submitted to the Purchasing Card Administrator at 103 Park Ave.

If there is a change in card manager for a department, a User Agreement form will need to be submitted for each cardholder.

If a cardholder is leaving employment at the University, they must inform the P-Card Administrator and return the card to the Purchasing Department to ensure that cardholder's account is cancelled.

Occasionally, a P-Card becomes so worn that it will not function in card reading equipment. A cardholder may request a replacement card from the P-Card Administrator. This new replacement card will have the same account number as the previous card, and will be sent directly to the P-Card Administrator. Upon receipt of the new card, the old card must be returned to the Purchasing Department to be properly destroyed.

WHO TO CONTACT

JPMorganChase

Lost or stolen cards after business hours..... 1-888-307-2990

Transaction disputes..... 1-800-380-5540

All other inquires should be directed to the Purchasing Department:

Teresa Coss
Purchasing Card Administrator
419-372-8595
tlcoss@bgsu.edu

Cheryl Harouff
419-372-8411
cheharo@bgsu.edu

**BOWLING GREEN STATE UNIVERSITY
PURCHASING CARD
CARDHOLDER APPLICATION FORM**

All requested information and signatures must be present on this document prior to the application being processed.

Name (print)	Birth date
Address	Phone Number
Department	Employee ID
Default DCC	Default Account Code
Cardholder E-mail Address	
Card Manager E-mail Address	

Cardholder Signature Date

Supervisor Signature (print & sign) Date

Budget Administrator Signature (print & sign) Date

Senior Administrator Signature (print & sign) Date

Purchasing Signature Date

Per Transaction Limit	\$3,500
Daily Transactions	12
Monthly Limit	\$15,000

Return form to:
Purchasing Card Administrator
103 Park Ave.
Ph: 419-372-8595
Fax: 419-372-8416
E-mail: tlcoss@bgsu.edu

**BOWLING GREEN STATE UNIVERISTY
CARDHOLDER AGREEMENT FORM**

By signing this cardholder agreement, you agree that you have been informed of and understand the correct procedures for using a University purchasing card and that you will comply with rules and regulations as they relate to the use of the card.

- ❖ The purchasing card is designed to facilitate and expedite the purchase of goods and services for BGSU needs. No personal purchases are to be made with the card.
- ❖ The cardholder is authorized to make card transactions. Only the cardholder may authorize other departmental employees to make transactions with the card.
- ❖ Fraudulent use or abuse of the P-Card will result in immediate suspension of privileges and may result in corrective action up to and including termination and/or criminal action. In addition, the University will seek restitution for any inappropriate charges.
- ❖ The cardholder is responsible for maintaining receipts and records pertaining to card transactions and for proper reconciliation of all transactions.
- ❖ The cardholder is responsible for the prompt resolution of card discrepancies according to established procedures.
- ❖ The Budget Administrator is responsible for informing the Purchasing Department of any change in the cardholder's department assignment or employment status.
- ❖ The card must be surrendered to the Purchasing Department upon terminating employment with the University.
- ❖ If the card is lost, misplaced, or stolen, the cardholder is responsible for informing the Purchasing Department (419) 372-8595 or the JPMorganChase 24-hour **hot line (800) 307-2990 as soon as possible.**

I have read and understand the statements above and agree to use the purchasing card in accordance with all rules and regulations governing card usage.

Cardholder Signature	Date	Department
Card Manager Signature	Date	Department

Return form to:
Purchasing Card Administrator
103 Park Ave.
Ph: 419-372-8595
Fax: 419-372-8416
E-mail: tlcoss@bgsu.edu



Sales and Use Tax Blanket Exemption Certificate

The purchaser hereby claims exception or exemption on all purchases of tangible personal property and selected services made under this certificate from:

(vendor's name)

and certifies that the claim is based upon the purchaser's proposed use of the items or services, the activity of the purchase, or both, as shown hereon:

BOWLING GREEN STATE UNIVERSITY PURCHASES ARE EXEMPT FROM SALES TAX BASED ON THE EXEMPTION FOUND IN SECTION 5739.02 (B)(1) OF THE OHIO REVISED CODE "SALES TO THE STATE OR ANY OF ITS POLITICAL SUBDIVISIONS"

Purchaser must state a valid reason for claiming exception or exemption.

BOWLING GREEN STATE UNIVERSITY

Purchaser's name

319 ADMINISTRATION BLDG

Street address

BOWLING GREEN OHIO 43403

City, state, ZIP code

Maureen L. Swartz

Signature

CONTROLLER

Title

10/24/2008

Date signed

89-037146

Federal ID Number: 34-6402018

Vendor's license number, if any

Vendors of motor vehicles, titled watercraft and titled outboard motors may use this certificate to purchase these items under the "resale" exception. Otherwise, purchaser must comply with either rule 5703-9-10 or 5703-9-25 of the Administrative Code.

This certificate cannot be used by construction contractors to purchase material for incorporation into real property under an exempt construction contract. Construction contractors must comply with rule 5703-9-14 of the Administrative Code.

