

**Teach, Learn, Every Day, No Excuses**



**OJUSD**

**OAKDALE JOINT UNIFIED SCHOOL DISTRICT**

**PURCHASING CARD  
POLICY & PROCEDURES HANDBOOK**

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## GENERAL INFORMATION

### DEFINITION

The CAL-Card is a payment mechanism that allows users to purchase what they need, when they need it. With the ease of a widely accepted VISA bankcard, the user may make walk-in purchases, place telephone, fax, and online orders, as well as, confirm conference reservations up to a pre-authorized limit. It offers effective control and the ability to monitor purchases while reducing the time and paperwork associated with the use of purchase orders and condensing payments to one monthly invoice.

CAL-Card billing and management information reporting is provided by U.S. Bank. Each month, purchase activity reconciliation and invoicing documentation is sent to the District Office. The Cardholder and Manager each receive a monthly purchase statement and summary report. The Accounting Department receives a consolidated monthly invoice and related account payment status reports. The Program Manager receives monthly reporting related to account balances and Cardholder and approving official activities and changes from U.S. Bank, Government Services.

### GENERAL

1. Maximum per-card transaction limits established.  
Maximum billing cycle limits established (24<sup>th</sup> of month to 24<sup>th</sup> of month).
2. The VISA card you receive will have your name and the Oakdale Joint Unified School District (OJUSD) name embossed on the front of the card. No member of your staff, your family, your supervisor or anyone else may use this card! The purchasing card is to be used for OFFICIAL OJUSD business and MAY NOT BE USED FOR PERSONAL PURCHASES.
3. Prior to receiving the Purchasing Card, you will receive a copy of the Cardholder Account Set-up form. This form will show the 30-day maximum spending limit and single transaction spending limit. Your Approving Official (generally your supervisor/manager) may request an increase by submitting a completed Purchase Card Account Form to the Purchasing Department.
4. Purchase cards are intended to complement existing purchasing processes. It is not intended to bypass appropriate purchasing procedures or business practices. For equipment purchased over \$500.00, you must use the Requisition process in order for the Purchasing Department to track the fixed assets inventory.
5. The Purchase Card is a supplement to the procurement process. As with other procurement methods, the following conditions must be met when using the Purchasing Card:
  - a. Each single purchase may comprise multiple items, but the total cannot exceed the single purchase dollar limit on your Purchasing Card.

- b. When a purchase exceeds the limit(s), normal purchasing procedures must be followed.
  - c. The least expensive item that meets your basic needs should be sought.
  - d. Cardholder must verify that budgeted funds are available prior to making any purchase.
  - e. **Splitting orders (multiple orders of the same item/s) to avoid purchase transaction limits are not allowed.** If the purchase you need to make exceeds your limits, then a purchase requisition must be used.
  - f. Failure to follow proper procedures, particularly when you have been notified of an improper usage at least once, WILL result in suspension and/or possible cancellation of your card. This is needed to ensure the auditable and business transaction integrity of card usage to comply with legal, business, supplier, audit, policy and procedural guidelines.
6. The issuance of a Purchasing Card in your name does not allow the credit card company to do any credit checks on your personal credit. They will not request any personal information from you, nor should any personal information be furnished.
  7. Use of the Purchasing Card is not intended to replace effective procurement planning that enables volume discounts.
  8. Again, purchases must not be split to circumvent purchasing regulation per Government Code. It is also against VISA regulations for a merchant to split transactions. Just because it *can* be done on the VISA system, please don't do it!
  9. Cardholder will reconcile and prepare the monthly Statement of Account, obtain Approving Official's signature approval and forward to the Business Department for payment processing **by the 10<sup>th</sup> of each month.**
  10. If a purchase made with your purchasing card is questioned, you must be able to explain the nature of the purchase. If you cannot substantiate that the purchase was necessary and for official District use, your department will address this situation in accordance with OJUSD policy.
  11. Questions regarding your account and account activation should be directed to US Bank Customer Service at 800/344-5696 (available 24 hours a day).

## OBTAINING A PURCHASING CARD

1. Anyone whose position requires them to routinely complete purchase requisitions for small dollar purchases and/or travel accommodations is a candidate for a Purchasing Card.
2. Complete the Cardholder Account Setup form and obtain approval from your Approving Official. The Cardholder Account Setup form will need to be forwarded to the District Business Services Department. Business Services will review and process the application for you.

## PROCEDURE

1. You will be notified by Business Services when your Purchasing Card has been received. You will be required to sign for the card acknowledging receipt of the card and understanding of the guidelines for the cards usage. Always keep the card in a secure place.
2. Call the issuing Bank at 800/344-5696 to activate your card; a notice to do so and instructions will accompany your card upon issuance. You will need to know your single dollar transaction limit, monthly limit, and/or your approving official for card activation.
3. You may use the Purchasing Card at any merchant that accepts a VISA card for payment of purchases. You may find that some of our vendors do not currently accept VISA cards. If any of these vendors are interested in accepting the OJUSD Purchasing VISA card, they should be directed to their local bank or financial institution.
4. Before you sign the sales receipt or agree to the purchase verify that the amount is correct and that the sales tax has been added. You will receive an original copy of the signed sales receipt. **RETAIN THIS COPY** for attachment to your monthly statement of account. Whether the purchasing transaction is by telephone, online, or in person, the Cardholder must always obtain an **original, detailed receipt** for each purchase when using the Purchasing Card. If the receipt or invoice is not itemized, write in the quantity and price of each item and total dollar amount and have the sales person sign it.

NOTE: Hotels and online vendors often give customers confirming information slips but these are NOT receipts for attaching to the monthly statement. A receipt shows the items were paid and when.

5. The Cardholder will attach the sales drafts/invoices/packing slips to the monthly statement, coding the statement with proper budget codes to be charged, and sign off that the charges are accurate. The signed statement will be countersigned by your Approving Official and sent to the BUSINESS SERVICES **by the 10<sup>th</sup> of each month.**
6. It is the Cardholder's responsibility to inspect the shipment. In case of returns, the Cardholder must coordinate directly with the supplier. All packing slips must be

retained as part of the Card documentation. The Cardholder must follow-up for credit invoices.

### CHANGES TO CARDHOLDER INFORMATION

1. Changes to a Cardholder's name or address should be immediately reported to the Business Services Department. This is done by completing the Purchase Card Account Form (see Forms section). A completed form should be submitted to the Purchasing Department within 5 days of the change of information.
2. Upon leaving OJUSD employment, you must return your card to the Business Services Department before your final check will be released. If you transfer to another department within the District, return your card to the Business Services. If your new assignment requires a Purchasing Card, a new Request for purchasing Card form will be required.
3. If you have any questions on the appropriate use of your Purchasing Card, please contact your Approving Official or the Business Services Department.
4. On a periodic basis, Business Services may provide a list of Purchasing Cards issued to employees to Site Administrators. Departments will conduct a physical inventory of Purchasing Cards and provide a report to the Business Services Department of the results of the inventory.
5. The Purchasing Card can be a useful business tool, and should be used in accordance with these and/or other guidelines. The Superintendent and Chief Business Officer have the authority in determining the issuance or continuance of cards. Proper accounting procedures must be followed. It is the responsibility of all OJUSD employees involved to utilize a Purchasing Card in a responsible and auditable fashion, thereby taking advantage of the unique cost savings, time savings, and management reporting capabilities available from such a program.

### AREAS OF RESPONSIBILITY

#### Business Services Department Responsibilities:

- Administer the CAL-Card program with the state Department of General Services
- Accumulate and coordinate all reports to Fiscal Services Department
- Replace lost or stolen cards
- Cancel cards of employees that have separated from the District
- Monitor the program on an on-going basis

#### Cardholder Responsibilities:

- Security of the card
- Sole use of the card
- Compliance with OJUSD Procurement Procedures for purchase of items
- Preparation of the monthly account reconciliation (Credit Card Statements)
- Returned/damaged item(s) follow-up for credit invoice(s)

#### Approving Official Responsibilities:

- Reviewing all charges
- Ensuring purchases are appropriate
- Ensuring all proper documentation is attached to the monthly account reconciliation
- Assign appropriate account codes for line item charges

#### YEAR END PROCEDURE

Generally, Purchasing Card holders are able to use their cards throughout June, however, it is best when ordering something to not order after June 1<sup>st</sup>, so delivery can be assured by June 30<sup>th</sup>. Furthermore, also consider that the June 24<sup>th</sup> statement arrives at the district office the first week on July and is due to the business office no later than July 10<sup>th</sup>. Even if you are not scheduled to work during this time, the business office still needs the back up to pay the invoice.

If you do use your Cal-Card, please remember that your statement crosses months, June 24<sup>th</sup> through July 24<sup>th</sup>. This means that any purchases made after June 24<sup>th</sup> through June 30<sup>th</sup> will need to be booked as liabilities for the prior year. A form will need to be submitted with the invoice for this year end procedure.

## **ORDERING PROCESS**

### INTERNET ORDERS:

If you are placing an Internet order with your Purchasing Card, use only suppliers having a secure server (the web site will start with https:// and a picture of a lock with a keyhole will be on the site.) Please note that when attempting to place orders using the District Internet account, you may find certain web sites, particularly those of a “shopping-type” nature, blocked.

When placing orders on-line, you will need to input your name, card number, the expiration date of the card, ship to information (This should always be your site address. Cardholders should **never** have District purchases shipped to their home address), and the bill to information (this should always be OJUSD, Accounting Department, 168 South Third Ave., Oakdale, CA 95361).

You will choose the item(s) that you want and put them in a “shopping cart”. **Verify your order and print the screen for your records and statement.**

Submit the order. You should receive back a confirmation number for tracking purposes; **print and keep this for your records as well.** This is the only backup you may have for reconciling your statement and it is required for payment.

Most companies will require an e-mail address for confirmation notification. The company will most likely send a confirmation to your e-mail address when the order ships. Keep this information with your records for tracking purposes.



## PROCEDURES AFTER PURCHASE:

1. At the close of each billing cycle, you will receive a Statement of Account from the bank. The statement will itemize each transaction that was charged to your Purchasing Card account. Upon receipt of the statement, complete each of the steps below:
  - Review the statement for accuracy.
  - Indicate the appropriate account code(s) by each transaction. If charging more than one account per transaction, indicate the dollar split to be applied to each account code.
  - Attach all sales receipts and necessary supporting documentation to the statement.
  - Sign the statement and forward to the Approving Official for signature.
2. If you have returned an item purchased, attach and/or verify any credit vouchers received to the statement on which the credit appears, and indicate the appropriate account code for credit.
3. **If you are charged for an item incorrectly, contact the vendor first to try and resolve the dispute.** If this approach is not successful, provide a complete explanation of the error on the Cardholder Statement of Questioned Item (see Forms section), and fax it to US Bank Card Services at the number shown on the bottom of the form (701/461-3466). Any item that is on your statement that you are unable to resolve with the vendor should be followed up with using this form as soon as possible.
4. If you will be unavailable to review your Statement of Account, please forward all receipts to your Approving Official. Upon your return, sign the original Statement of Account and forward to your Approving Official.
5. It is the Cardholders responsibility to retain copies of the monthly statements and receipts.

## CARD RESTRICTIONS

The Purchasing Card can be used to purchase supplies, materials, and equipment that do not exceed the single transaction limit; orders for materials or books, subscriptions, etc., or to make travel arrangements (if authorized by Program Manager). Numerous merchant code categories are automatically restricted; some are listed below. Some examples of what the Purchase Card CANNOT be used for are:

### Program Restricted Categories:

- Wire transfer, money orders
- Financial institutions: manual cash advance
- Financial institutions: automatic cash advance
- Non-financial institutions: foreign currency, money order, travelers checks
- Security brokers/dealers
- Savings bonds
- Timeshares
- Betting, casino gaming chips, off-track betting
- Political organizations
- Religious organizations
- Court costs, alimony, child support
- Fines
- Bail and bond payments
- Jewelry Stores
- Antique Stores
- Pawn Shops
- Tax payments
- Government loan payments

### District Restricted Uses:

- Alcohol
- Personal purchases
- Single item purchase (including tax and shipping) exceeding \$500.00
- Cash Advances
- Consultants, instructors or speakers
- Printing services
- Rental Agreements
- Lease/Purchase Agreements
- Maintenance Agreements
- Service Agreements
- Gift Cards / Certificates
- Rental or lease of equipment
- Rental or lease of land or buildings
- Facility Improvements

## MONTHLY RECONCILIATION

### CARDHOLDER:

At the close of each billing cycle (month), each Cardholder will receive a copy of their individual bank statement. When the monthly statement is received, the following steps should be taken:

1. Review and reconcile the bank statement for accuracy
2. Attach all original receipts/invoices to the individual bank statement (these should be placed in the order they are listed on the statement.)
3. If an item is billed incorrectly, the Cardholder must provide a complete explanation on the bank statement in addition to completing a “Cardholder Statement of Questioned Item” form. Cardholder is responsible for contacting the bank (not OJUSD) on questionable or disputed items that appear as a transaction on the statement within 30 days after the date of invoice.
4. If items purchased with the credit card are found defective, the cardholder has the responsibility to return the item(s) to the merchant for replacement or credit. If the merchant refuses to replace the faulty item, then the purchase of this item will be considered to be in DISPUTE. (See DISPUTE section for clarification.)
5. Cardholder will approve/sign/date the bank statement.
6. Within three (3) business days from the receipt of the individual bank statement, Cardholder is to attach receipts/invoices and other related documentation to the statement and forward it to their Approving Official for review and approval. Cardholder should retain copies of the entire package for 90 days to ensure all transactions are processed without dispute.

**IMPORTANT – The above procedures are mandatory!**

## APPROVING OFFICIAL

Each month, the Approving Official will be sent a Business Account Summary. This is a composite statement of all the individual Cardholders the Approving Official is responsible for who have used their credit cards during the last billing period. This is for information only.

In addition to the Business Account Summary, the Approving Official will also be sent a Financial Summary from US Bank. This is the document that will recap all of the Cardholder's charges and will be used as the "invoice" for billing purposes. This document must be attached to all of the Approving Official's Cardholder's statements and documentation.

Within five (5) business days of receipt of the Cardholder's monthly statement and documentation, the Approving Official will be responsible for the following:

1. Reconciling the statements and documentation received from the Cardholders with the Approving Official's US Bank Financial Summary.
2. Comparing the statements and documentation received from Cardholders with the Approving Official's statement provided by the bank.
3. Reviewing charges to ensure that purchases are appropriated and not on the prohibited lists and that proper documentation (Transaction Log, invoices/receipts, etc.) are attached.
4. Approving, initialing, and dating the statement and forwarding the entire package to Accounts Payable for reconciliation **by the 10<sup>th</sup> of each month**.
5. Retaining a copy of the entire package for 90 days.

## CARD SECURITY

The Purchasing Card should be stored in a secure location. Since the Cardholder is personally responsible for its use and is the only one who is authorized to use the card, it should be accessible only to the Cardholder.

The only person that is entitled to use the card is the person whose name appears on the face of the card. Do NOT lend the card to others for use. If the Cardholder is going to be absent for an extended period of time, the Approving Official may request that a new card be issued to a different person for the duration. It takes approximately ten (10) working days to issue a new card, so please plan ahead.

### Reporting Lost Purchasing Card

**When a CAL-Card is lost or stolen, the cardholder must immediately notify U.S. Bank, their Approver and the Purchasing Department.**

To notify U.S. Bank call: (800) 344-5696 or Outside the U.S. call collect: (701) 461-2020.

These numbers are answered 24/7. U.S. Bank Customer Service will request the following information:

1. Cardholder's complete name
2. Account number
3. Circumstances surrounding the loss of the card
4. Any purchase(s) made on the day the card was lost or stolen
5. Details of last purchase amount and location
6. Cardholder verification information (one or all of these may be asked)
  - Zip code
  - Phone number
  - Number in lieu of Social Security number

NOTE: This information is needed to protect the agency and to prevent fraudulent use of the lost or stolen card.

Once the loss or theft has been reported to U.S. Bank, a new card, with new account number, will be mailed to the agency or cardholder within two business days. To facilitate billing and account reconciliation, purchases made after the cycle date and prior to the lost/stolen date, are automatically billed under the new account number assigned to that cardholder.

**Cardholders should be advised to carefully review their new Statement of Account and immediately report any incorrect billings to U.S. Bank Customer Service at (800) 344-5696.**

## Replacing the Purchasing Card

There may be instances when it becomes necessary to replace the card or obtain additional cards. It will be the responsibility of the Approving Official to initiate this process. Follow the instructions as for the situation that applies as outlined below:

1. Replacing a Cardholder:  
When a Cardholder leaves the program, a memorandum must be submitted along with the Cardholder's purchasing card to the Business Services Department. DO NOT FOLD, SPINDLE OR MUTILATE BANK CARDS.
2. Replacement of Worn Out Card/Defective Cards:  
If a bank card needs to be replaced because it is worn out or defective, a memorandum from the Approving Official requesting a bank card replacement must be submitted along with the worn out bank card to the Business Services Department. DO NOT FOLD, SPINDLE OR MUTILATE BANK CARDS.
3. Reporting Lost Bank Cards:
  - a. Cardholder will immediately contact the bank, Approving Official and the Business Services Department. Provide the complete cardholder name (as shown on the bank card), card number, date reported to the police (if applicable), and date bank was notified.
  - b. A memorandum from the Approving Official documenting the lost card will be submitted to the Business Services Department.
  - c. The Business Services Department will contact the bank within two (2) days of receipt of the memorandum to order a replacement card.

## CARD DISPUTES

In case of an exception or disputed charge, the Cardholder should first contact the supplier. Most exceptions or issues can be resolved at this level. When the vendor corrects the problem, you should see the correction on your next statement.

If you cannot reach an agreement with the supplier, the next step is to contact the credit card company (contact the District Business Services Department for the phone number).

**IMPORTANT** – Failure to take immediate and appropriate action could result in a loss OR cancellation of your card.

### What if the supplier does not accept the card?

Please check with the Business Services Department first to see if there is a valid reason for denial. Note: information on a declined purchase transaction is not available until the next business day.

### Returns and Credits

**Returns:** If you need to return an item for any reason, request a “Return Goods Authorization Number” from the supplier (this is commonly referred to as an RMA number). Enter this number as part of the documentation for that transaction in case further follow-up is required. Determine if the supplier will pick up the item, issue a “Call Tag” or if it is necessary for you to return it to the supplier.

**Credits:** The supplier should issue a credit for any item that has been discussed and agreed upon for return. Request the supplier to fax you a credit memo for documentation. This credit should appear on a subsequent statement.

**Neither the Accounting nor Business Services Departments are responsible for Return & Credit follow-up.**

## SALES TAX

The Oakdale Joint Unified School District is **NOT** exempt from paying California Sales Tax, therefore, as you place an order with the supplier/merchant, you should emphasize that the purchase **MUST** include appropriate sales tax. It is the Cardholder's responsibility to make sure it is included on every transaction.

Some suppliers do not charge California State Sales Tax. It is Oakdale Joint Unified School District's responsibility to file a return and remit directly to the State Board of Equalization any Use Tax on these purchases. It is, therefore, the Cardholder's responsibility to document this for the Accounting Department. Invoices should be reviewed carefully to verify that the Sales Tax has been included. If it has not, or if it is less than City of Oakdale's current rate, please note on the invoice being submitted to the Accounting Department.



# **FORMS**

Oakdale Joint Unified School District  
**PURCHASE CARD ACCOUNT FORM**  
(For new accounts or changes)

Cardholder Name \_\_\_\_\_ Site \_\_\_\_\_

Acct Number \_\_\_\_\_ (n/a if new account)

Is this a new setup or a change to an existing Cardholder? New  Change

If this is a change, please only enter those fields that you want to change. If this is for a new account, all fields must be completed.

1. Cardholder's Name (as it will appear on the Card) \_\_\_\_\_

2. Address (site location) \_\_\_\_\_

3. City \_\_\_\_\_

4. State \_\_\_\_\_

5. Zip \_\_\_\_\_

6. Phone Number (\_\_\_\_\_) \_\_\_\_\_

7. What is the Monthly Credit Limit Requested? \$ \_\_\_\_\_

8. What is the Single Transaction Limit Requested? \$ \_\_\_\_\_

\_\_\_\_\_  
Signature of Cardholder

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Site Administrator

\_\_\_\_\_  
Date

**AGREEMENT TO ACCEPT A PURCHASING CARD  
ISSUED BY OAKDALE JOINT UNIFIED SCHOOL DISTRICT**

Oakdale Joint Unified School District is presenting to you this Purchase Card. It represents the District's trust in you and your empowerment, as a responsible employee, to safeguard and protect our assets and the taxpayer's money.

I \_\_\_\_\_, hereby acknowledge receipt of an Oakdale Joint Unified School District Purchase Card, card number \_\_\_\_\_.

As a Cardholder, I agree to comply with the terms and conditions of this Agreement and the applicable provisions of the manual provided, and as such the manual may subsequently be revised. I acknowledge receipt of the manual and training, and confirm that I have read and understood its terms and conditions. Furthermore, I may be asked to reaffirm my understanding of the manual every three years.

As the holder of the Purchase Card, I agree to accept responsibility for the protection and proper use of this Card as outlined in this Agreement and the manual. I understand that Oakdale Joint Unified School District WILL audit the use of this Purchasing Card. I understand that I CANNOT use the Purchasing Card for illegal or personal use. I understand Oakdale Joint Unified School District is liable to the Bank for all charges made by me.

I further understand that improper use of this Card may result in disciplinary action, up to and including termination of employment. Should I fail to use this Card properly, I authorize Oakdale Joint Unified School District to collect any amounts owed by me even if I am no longer employed by the Oakdale Joint Unified School District. If Oakdale Joint Unified School District initiates legal proceedings to recover amounts owed by me under this Agreement, I agree to pay all legal fees incurred by the Oakdale Joint Unified School District in such proceedings.

**CARDHOLDER:**

Name (Print): _____	Date: _____
Signature: _____	Site/Dept: _____
Title: _____	Bus. Phone: _____

**PROGRAM ADMINISTRATOR:**

Signature: _____	Date: _____
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Approved Card Limit:	\$ _____
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Approved Single Transaction Limit:	\$ _____
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cc: HRD employee file

**YEAR END CAL CARD CHARGES**

Employee Name \_\_\_\_\_

Credit Card # \_\_\_\_\_

**Charges thru 06/30/\_\_\_\_ not included on June's statement  
(Only items that have been received)**

<u>Vendor Name</u>	<u>Description of Charge</u>	<u>Amount</u>	<u>Account Code</u>

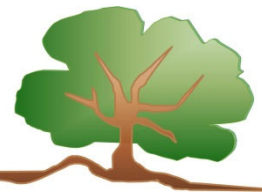
(Be sure to attach copies of the original receipts to this form.)

I have no charges outstanding to my credit card as of \_\_/\_\_/\_\_.

\_\_\_\_\_ initial

\_\_\_\_\_  
Employee Signature Date

\_\_\_\_\_  
Approving Official Signature Date



**CAL-Card  
Unsupported Charges**

Cardholder's Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Statement Date: \_\_\_\_\_

The following is a list of charges that appear on the above reference statement for which there are no receipts available. I, the cardholder, certify that I did not use my Oakdale Joint Unified School District VISA for personal use or for any items listed on the District's "Card Restrictions" detail as provided in the CAL-Card Manual.

DATE	VENDOR	DETAILED DESCRIPTION OF CHARGES	AMOUNT

\_\_\_\_\_  
Cardholder Signature

\_\_\_\_\_  
Approving Official Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

NOTE: This form should be routed for appropriate signatures and attached to the referenced US Bank Statement prior to submitting for payment. All statements due to Fiscal Services by the 10<sup>th</sup> of each month.

# Cardholder Statement of Questioned Item

(Please print or type in black ink)

## Purchasing

CARDHOLDER NAME (please print or type)

ACCOUNT NUMBER

CARDHOLDER SIGNATURE

DATE

(AREA CODE) TELEPHONE NUMBER

The transaction in question as shown on statement of Account:

Transaction Date

Reference Number

Merchant

Amount

Statement Date

Please read carefully each of the following situations and check the one most appropriate in your particular dispute. If you have any questions, please contact us at 800-344-5696. We will be more than happy to advise you in this matter.

1. UNAUTHORIZED MAIL OR PHONE ORDER OR PHONE ORDER

I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods or services.

2. DUPLICATE PROCESSING-THE DATE OF THE FIRST TRANSACTION WAS \_\_\_\_\_.

The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.

3. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$ \_\_\_\_\_.

My account has been charged for the above listed transaction, but I have not received the merchandise or service. I have contacted the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contract, and the expected date to receive merchandise.)

4. MERCHANDISE RETURNED IN THE AMOUNT OF \$ \_\_\_\_\_.

My account has been charged for the above listed transaction, but the merchandise has since been returned.

\*enclosed is a copy of my postal or express mail receipt\*

5. CREDIT NOT RECEIVED

I have received a credit voucher for the above listed charge, but it has not yet appeared on my account. A copy of the credit voucher is enclosed. (Please provide a copy of this voucher with this correspondence.)

6. ALTERATION OF AMOUNT

The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount of which I signed. The difference of amount is \$ \_\_\_\_\_.

7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE

I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copy is sent to me, a Cardholder Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of the sales draft cannot be obtained, a credit will appear on my account.

8. COPY REQUEST

I recognize this charge, but need a copy of the sales draft for my records.

9. SERVICES NOT RECEIVED

I have been billed for this transaction; however, the merchant was unable to provide the services.

Paid for by another means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card or purchase order. (Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means).

10. NOT AS DESCRIBED

(Cardholder must specify what goods, services or other things of value were received). The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint). \_\_\_\_\_

11. If none of the above reasons apply, please describe the situation: \_\_\_\_\_

(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement).

Send To:

U.S. Bank, P.O. Box 6335, Fargo, ND 58125-6335

Fax: 1-866-229-9625