



CORPORATE PAYMENT SYSTEMS

# CAL-Card

The State of California's Purchasing Card

## Cardholder Guide



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## A Message to Cardholders

Welcome to U.S. Bank® and CAL-Card, the State of California's Purchasing Card Program. Through a State of California Purchase Card Agreement, U.S. Bank provides Visa® bankcard services.

You have been selected by your agency/organization to use the CAL-Card to aid your procurement responsibilities. This Cardholder Guide will give you the information needed to use the card effectively. Please keep this guide on hand and use it as a reference tool when questions arise. Your agency/organization may also supplement these instructions with procedures of its own. Read this information carefully and contact U.S. Bank Customer Service or your Agency/Organization Program Coordinator (Program Administrator) if you have questions about any part of this program.

## Contact Us

### U.S Bank Customer Service

Contact us 24 hours a day, 7 days a week

Toll Free: 800-344-5696

Outside the U.S. call collect: 701-461-2010

Fax: 866-851-7347

Outside the U.S., fax: 701-461-3464

### My Agency/Organization Program Administrator

Name: \_\_\_\_\_

Phone: (\_\_\_\_\_) \_\_\_\_\_

# Cardholder Instructions for Use of Your Purchasing Card

## 1. Purpose

To provide you, the Cardholder, with instructions on the proper use of the U.S. Bank CAL-Card Purchasing Card.

## 2. Cardholder Responsibilities

You are responsible for using your purchasing card in accordance with your agency's/organization's policies and procedures and any applicable procurement regulations. If required by your agency/organization, retain receipts, sales slips and other purchase documentation, as directed.

- Sign your card in the signature panel.
- Maintain card security to prevent unauthorized charges against your account.
- Obtain a receipt at the point of purchase and verify it for accuracy.
- Reconcile receipts and other purchase documentation to your Cardholder statement, if required by your agency/organization.
- Call U.S. Bank Customer Service immediately to report lost or stolen cards.
- Notify U.S. Bank Customer Service of any billing discrepancies posted on your Cardholder statement that cannot be resolved with the merchant.
- Forward the reconciled statement, purchase documentation and all associated receipts/charge slips to your manager or designated office, if required by your agency/organization.
- Inform your Program Administrator of name, telephone, address or other account changes.
- Do not allow any member of your staff, family or supervisor to use this card. You, alone, are authorized to use this card. It has been especially designed to prevent you from confusing it with your personal credit cards.

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The CAL-Card must not be used for personal purchases.

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## 3. General Information

- A. This purchasing card has your name embossed or printed on it.
- B. Your agency/organization may have access to the U.S. Bank electronic access system, Access Online®, for transaction reconciliation and reporting. Contact your Program Administrator for access information.
- C. Your single purchase limit and other spending parameters are designated by your Program Administrator. Contact your Program Administrator if you have any questions regarding your account spending controls.

- D. For emergency purchases that exceed transaction or spending limits, you must contact your Program Administrator prior to using the card and follow all procedures established by your agency/organization.
- E. Each time you use the purchasing card, there is a purchase authorization process, whereby the merchant seeks approval via a telecommunications system. This authorization confirms that your purchase is within spending limits. Merchants may also call to obtain approval for charges you are making. The dollar amounts of charges authorized (approved) are deducted from your 30-day limit until the charge is billed against your account.
- F. A statement for your account is generated on your cycle date. Each agency/organization will be assigned a unique cycle date (e.g. the 22<sup>nd</sup> of the month). For example:
- If your cycle is the 22<sup>nd</sup> of the month, your Cardholder statement will be generated at the close of business on the 22<sup>nd</sup> day of every month. If the 22<sup>nd</sup> falls on a weekend, the cycle will end on the previous business day.
  - Charges posted to the account for billing from the 23<sup>rd</sup> day of the previous month to the 22<sup>nd</sup> day of the current month will be reflected on your Cardholder statement.
  - If required by your agency/organization, you may also review and approve your purchasing card transactions for your cycle online using the U.S. Bank electronic access system, Access Online<sup>®</sup>, transaction management functionality.
- G. Your monthly Cardholder statement may include messages that have been authorized by your agency/organization.
- H. U.S. Bank does not conduct a credit check on your personal credit history before issuing you a purchasing card.
- I. Use of this purchasing card does not relieve you from adhering to all state and departmental acquisition regulations, policies and procedures. If you have questions about procurement regulations, please contact your agency/organization procurement office.

#### 4. Procedures

- A. Card Receipt and Activation:** You will be sent a U.S. Bank Purchasing Card after Cardholder Setup has been completed by your Program Administrator and processed by U.S. Bank. You should immediately acknowledge receipt of the card by calling U.S. Bank to activate your account. Call 1-800-344-5696. An Interactive Voice Response (IVR) unit, requiring the use of a touch-tone telephone, will prompt you through the account activation process. You will be asked for information such as your business telephone number, zip code and 16-digit account number.

Alternatively, your agency/organization may have determined that a physical card is not required in order for you to perform your duties. This is referred to as a cardless account. In this instance, you will receive an Account Activation letter from U.S. Bank, notifying you of your account number, expiration date and Card Verification Value (known as the CVV2 number). You must follow the same procedures to activate your account as noted above. Cards and cardless accounts are subject to the same activation process upon reissuance.

- B. Card Acceptance:** You may use your purchasing card at Visa card merchants designated by your agency/organization. You might find that some merchants do not currently accept purchasing cards. However, U.S. Bank can assist with card acceptance. For information regarding acceptance, merchants can contact U.S. Bank Merchant Payment Services at 800-432-9413 or [merchant@usbank.com](mailto:merchant@usbank.com).
- C. Purchasing Process:** The typical purchasing process follows these basic steps:

1. *In-person transactions, Internet, mail or telephone order purchases.* Once you have selected items for purchase, you can present your CAL-Card to a merchant for payment. When placing an Internet, mail or telephone order, you will be asked to provide your name, account number, account expiration date, CVV2 and/or mailing address. Be sure to inform the merchant if the mailing, billing or shipping address for your U.S. Bank Purchasing Card are different, otherwise your transaction may be declined.
2. After calculating the total due for the purchase, the merchant processes your card information through an electronic terminal to obtain authorization.
3. The authorization request verifies that your account is valid and determines if the purchase is within authorized spending control limits.
4. Retain your receipt for verification against your Cardholder statement.

**D. Transaction Referral or Decline:** U.S. Bank has many safeguards in place to ensure the security of your purchasing card. If a transaction triggers one of these safeguards, it may refer or decline versus being immediately approved:

1. **Referral:** If a purchasing card exceeds normal transaction activity or authorization parameters, or a particular transaction is identified as high risk, the merchant may be asked to verify additional information or secure additional identification before transaction authorization can be given. This is called a referral inquiry. In referral inquiry situations, the merchant should follow the instructions provided to them by their processing bank, in accordance with Visa Association regulations. The merchant may call U.S. Bank Customer Service requesting authorization to proceed.
2. **Decline:** Purchasing card transactions may also be declined for various reasons. For example, a decline may occur when a transaction exceeds your account's single purchase limit or goes over your total monthly spending limit. A transaction decline may also occur due to the following:
  - a. Your purchasing card account has not been activated.
  - b. There are too many transactions conducted or dollars spent in one day on your purchasing card account.
  - c. You have exceeded your credit limit.
  - d. An incorrect account expiration or CVV2 value is presented to the merchant on an Internet, telephone or mail order transaction.
  - e. An incomplete or incorrect mailing address is given for an Internet, telephone or mail order transaction.
  - f. You are attempting to make a purchase at an unauthorized type of merchant.
  - g. Situations where it is impractical for a merchant to respond to a referral inquiry, such as an unattended terminal.

Contact U.S. Bank Customer Service or your Program Administrator for assistance regarding a declined purchasing card transaction.

**5. Authorized Uses:** Authorized uses of a purchasing card vary between agencies/organizations. Please refer to your agency's/organization's policies and procedures for specific guidelines and authorized purchase information.

**6. Prohibited Uses:** The CAL-Card program prohibits the purchase of certain items. These include:

- Financial institution/manual cash
- Financial institution/auto cash
- Financial institution/merchandise
- Non-financial institution/Foreign Currency/Money Order/Travelers Checks
- Security brokers and dealers
- Timeshares
- Fines
- Bail and bond payments
- Wire transfer – money order
- Dating and escort services
- Massage parlors
- Betting/track/casino/lotto

Agencies/organizations may further restrict the type of purchases you are authorized to make using your purchasing card. Please check your internal policies and procedures for more information regarding authorized and restricted purchases.

## **7. Procedures After Purchase**

**A. Statements:** At the close of each billing cycle, you may receive a paper "Cardholder Statement of Account". Your statement is also available in the U.S. Bank electronic access system, Access Online. A sample is included in this Cardholder Guide. The Cardholder statement will itemize each transaction that was posted to your purchasing card during the past billing cycle. Below are some general guidelines to consider when reviewing your statement. Complete each of the actions listed below unless your internal agency/organization procedures direct you to do otherwise:

1. Review your Cardholder statement for accuracy.
2. Your agency/organization CAL-Card procedures may require you, the Cardholder, to provide a complete description of each item purchased or to keep a transaction log to provide further detail and information on your Cardholder transactions.
3. If required by your agency/organization, indicate the accounting code for each transaction. Follow your specific agency/organization procedures regarding use of accounting code fields.
4. Attach copies of the sales receipts to your Cardholder statement.

5. For payment processing, forward statement and supporting documentation as directed by your agency/organization

Many agencies/organizations will also access transaction information using the U.S. Bank electronic access system, Access Online, as an alternative to paper statements. If so, please follow your agency's/organization's procedures for review and approval of electronic statement data.

**B. Electronic Access:** Access to your account and transaction information can be obtained through the U.S. Bank electronic access system, Access Online. Based on your agency's/organization's policies and procedures, Access Online enables Cardholders to:

1. Review and approve transactions
2. Initiate transaction disputes
3. Reallocate charges to specific accounting codes
4. Enhance transaction data

Please contact your agency/organization Program Administrator for a password to access the web-based training for the Access Online. The web-based training provides valuable information about the U.S. Bank electronic access system capabilities – including an explanation of access screens, as well as necessary key sequences and functions for reviewing purchases and disputing a transaction electronically.

**C. Disputed Items:** A dispute is a questionable purchasing card transaction posted to your Cardholder statement. There are several reasons why a dispute might occur. Some examples include:

1. Merchandise/service not received – Your purchasing card account has been charged for a transaction(s), but the merchandise or service has not been received.
2. Merchandise returned – Your purchasing card account has been charged for a transaction(s), but the merchandise has been returned.
3. Unauthorized purchases – A charge on your purchasing card account that you did not participate in and did not authorize.
4. Duplicate processing – A charge on your purchasing card account that represents a multiple billing to the account. Only one charge from the merchant has been authorized.
5. Unrecognized – A charge on your purchasing card account that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft, invoice) will be sent to the account holder for review.

If you encounter any of the above situations regarding your U.S. Bank Purchasing Card account, you need to take action immediately.

**D. Instructions For Disputing A Sales Transaction:** Dispute situations are defined as a disagreement between the merchant and the cardholder where the cardholder is asking for their Issuer's assistance. Visa regulations offer assistance with a variety of dispute reasons. Some of the more common reasons are:

- Merchandise or service not received: The card has been charged for a transaction(s), but the merchandise or service has not been received
- Merchandise returned: The card has been charged for a transaction(s), but the merchandise has been returned and there has been no credit given by the merchant.



- Duplicate processing: The card has been charged for a transaction twice, when only one charge was authorized.
- Unrecognized: The card has been charged for a transaction that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft) will be sent to the cardholder for review

There are additional dispute types not listed above. Please contact Customer Service for more information on specific scenarios.

### **Instructions for disputing a sales transaction**

Before disputing or questioning a charge on the statement, please validate that you have taken the following actions:

- Review receipts for the amount in question as it may have posted to the statement with a different merchant name or with a different amount
- Foreign transactions may post for more or less than your receipt
- Attempt to contact the merchant to resolve the issue.
- Document all interactions with the merchant (names, dates, responses)

If neither you nor anyone authorized to use the card recognize the transaction as one you participated in, please call Customer Service at 800-344-5696, where they will assess the proper action to be taken including initiating a dispute or fraud case. (See above: Reporting fraud)

### **Initiating a dispute case**

If you still desire to dispute the transaction after attempting to contact the merchant and verifying your receipts, chose one of the following options to initiate a case:

- Fill out the dispute interview on Access Online explaining the reason for filing the dispute and the transaction information.
- Phone by calling Customer Service at 800-344-5696.
- Mail or fax a detailed letter explaining the reason for filing the dispute and the transaction information

### **Dispute Department**

Fax: 866-229-9625

PO Box 6335 Attn: Dispute Department

Fargo ND 58125-6335

### **Important information to include when initiating a billing dispute case**

Whether you are initiating the dispute over the phone, by mail, fax, or online; it is important that the following information be provided to U.S. Bank:

- The account number information and details on the transaction in question (date and dollar amount)
- Your contact information including a daytime phone number, including area code
- An explanation of why you believe there is an error or why you need additional information
- Any supporting documentation such as credit vouchers, return shipping documents, copies of receipts or contracts, or communications you've had with the merchant
- The date you contacted the merchant to attempt to resolve the issue, the name of the person you interacted with and the merchant's response
- Always keep a copy of all documentation for your records.

### **Time frames for dispute cases**

All billing dispute cases need to be initiated within 60 days from the date of the first statement on which the item was billed. If you wish to initiate a case that is beyond the 60 day timeframe you may still attempt the case by calling Customer Service, by mailing in a letter, or by faxing a letter to the contact information listed above; however U.S. Bank may be past time to assist you with the transaction.

### **What will happen after the case is started?**

Once the request to initiate a dispute is received by U.S. Bank a variety of steps will occur:

- The amount of the transaction will be suspended. You will still see the amount included in your balance, but will not be required to pay for the suspended portion of your bill.
- You will receive communications regarding the status of your claim and requests for additional information. Many of these letters are time sensitive and require a cardholder response. It is important that these responses are received by the required timeframes included in the letters.
- Since disputes are governed by Visa and MasterCard Regulations, which provide guidelines for action and timelines, all disputes require that certain criteria must be met in order to pursue dispute rights. As a result we will ask you for a variety of information regarding the case. These questions vary and are specific to your dispute type. The questions may include things like, but are not limited to:
  - Describe in detail what you were expecting vs. what happened
  - Provide dates and details of your interactions with the merchant
  - Tracking information showing how merchandise was received or returned
  - Cancellation dates, confirmation numbers, merchant's return policy information
  - Supporting documentation such as emails, receipts, contracts and more

If all requirements are met, U.S. Bank will attempt to return the charge (chargeback) to the merchant. If this occurs you will receive a provisional credit for the disputed amount on your account and the suspension will be lifted.

The merchant has an opportunity to respond (represent) through Visa and MasterCard. If this happens you may be required to provide an updated response to the merchant's rebuttal.

You will be notified if additional information is needed. Updated responses and cardholder letters are often required throughout the case depending on the dispute type and merchant's responses, so it is very important that you respond quickly to any dispute letters you receive.

If the claim is resolved in your favor your provisional credit will remain on the account as a permanent credit. If the claim is not resolved in your favor the charge will be reposted to the account. Dispute cases may be very complex and are not guaranteed to be successful. U.S. Bank is required to follow Visa and MasterCard regulations for disputes.

### **What if I have questions?**

Initiating a dispute case:

- Contact Customer Service at 800-344-5696.

Existing dispute case:

- Contact U.S. Bank's Fraud Team at 800-815-1405. They are available 24 hours a day, 7 days a week. (This line is for existing fraud or dispute cases only.)
- If assigned to a case processor you may contact them directly at their extension. You may also call Customer Service, using the number on the back of your card. They will connect you with the appropriate dispute representative

**E. Foreign Transactions:** Transactions initiated in a foreign currency will post to your Cardholder statement in U.S. dollars. U.S. Bank will provide you with the foreign dollar amount and the exchange rate applied at the time the transaction was processed. A Foreign Transaction fee of two and one-half percent (2.5%) will be charged and incorporated into the exchange rate that appears.

- F. Suspension Procedures:** Promptly reviewing your Cardholder statement is essential to enabling your agency/organization to make prompt payment to U.S. Bank. In the event prompt payment is not made to U.S. Bank, your agency/organization is subject to the State of California late payment penalty and is also subject to account suspension and account cancellation actions. In addition, please refer to your agency/organization policy for additional suspension procedures and required timing of account review and reconciliation.
- G. Lost or Stolen Cards:** Immediately notify your Program Administrator and U.S. Bank Customer Service in the event your purchasing card is lost or stolen, or if you believe your account number has been compromised in any way.

Provide the following information: Your complete name and card number, the date U.S. Bank Customer Service was notified, and any purchase(s) made on the day the card was lost or stolen.

A new replacement card will be mailed to you within 24 hours and a new account number will be assigned.

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In the case of a lost or stolen card, it is important that you immediately notify your Program Administrator and U.S. Bank Customer Service at 800-344-5696. Outside the U.S., call collect: 701-461-2010

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- H. Cancellation of Cards:** If your purchasing card needs to be canceled because you leave your agency/organization – or for any other reason – immediately notify your Program Administrator and surrender your card. Your Program Administrator will instruct you of any additional action that may need to be taken.
- I. Fraud/Misuse:** U.S. Bank’s Fraud Prevention Unit continually monitors accounts and transaction to prevent and halt fraud activity. If fraud activity is suspected, the U.S. Bank Fraud Prevention Unit may contact Cardholders by telephone to inform them about the use (or attempted use) of their purchase card in a fraudulent manner.
- Cardholders can help to prevent fraud by carefully reviewing their Statement of Account. If the Cardholder discovers a fraudulent transaction, the Cardholder should immediately report suspected fraud to U.S. Bank Customer Service.
- J. Nonreceipt of Requested Cards:** Allow for normal U.S. Postal Service mailing time after a new account is set up for receipt of your card or account activation letter. If you have reason to believe that your card or confirmation should have been received – and you have not yet received it – contact U.S. Bank Customer Service to verify the mailing date. You may be instructed to report your card as lost in the mail. A new card or confirmation will be mailed to you within 24 hours. A new account number will be assigned to your account. You should immediately bring this situation to the attention of your Program Administrator.
- K. Replacement Card Procedures:** If, for any reason, you need to replace the purchasing card that was issued to you, simply contact U.S. Bank Customer Service. A new card will be mailed to you within 24 hours.
- L. Changes to Your Cardholder Information:** Any required changes to your Cardholder information, such as name, address, telephone number, e-mail address, organization, 30-day or Single Purchase Limit, restrictions or accounting code should be directed to your program administrator.

# Sample Cardholder Statement of Account



U.S. BANCORP SERVICE  
CENTER  
P.O. BOX 6343  
Fargo, ND 58125-6343

ABC ORGANIZATION

MEMO STATEMENT

**ACCOUNT NUMBER** 4246-0000-0000-0000

**STATEMENT DATE** 01-31-07

**TOTAL ACTIVITY** \$758.85

**AMOUNT DUE** \$0.00

DO NOT REMIT

**A**   
TOM SMITH  
ABC ORGANIZATION  
450 LAKE ST  
144099  
LOS ANGELES CA 00000-0000

424600000000000000 0000000000

**B** MESSAGES:

<b>C D</b> NEW ACCOUNT ACTIVITY					
<b>C</b> POST DATE	<b>D</b> TRAN DATE	<b>E</b> TRANSACTION DESCRIPTION	<b>F</b> REFERENCE NUMBER	<b>G</b> MCC	<b>H</b> AMOUNT
11-19	15-15	JOE'S KEY & LOCK LLC 415-000-0000 MN PUR ID: 32671 TAX: 2.98	24492796146118000100027	7399	243.08
12-02	12-01	CFIRST *LAUNDRY SVCS 978-000-0000 IA PUR ID: LOC3800INV177646 TAX: 0.00	24692166152000130168329	5969	54.66
12-02	12-01	CFIRST *LAUNDRY SVCS 978-000-0000 IA PUR ID: LOC3800INV177647 TAX: 0.00	24692166152000130168337	5969	64.19
12-02	12-01	CFIRST *LAUNDRY SVCS 978-000-0000 IA PUR ID: LOC3800INV177648 TAX: 0.00	24692166152000130168345	5969	55.88
12-02	12-01	CFIRST *LAUNDRY SVCS 978-000-0000 IA PUR ID: LOC3800INV177649 TAX: 0.00	24692166152000130168352	5969	29.40
12-07	12-05	ABC REGRIG SPEC101 OF 01 510-000-0000 IL PUR ID: 1005-4284 TAX: 0.00	24499376157900010300162	7623	311.64

<b>I</b> Default Account Code: 000000					
CUSTOMER SERVICE CALL TOLL FREE <b>1-800-344-5696</b>	<b>K</b> CARDHOLDER NUMBER 4246-0000-0000-0000		<b>N</b> ACCOUNT SUMMARY		
	STATEMENT DATE <b>L</b> 01-31-07	DISPUTED AMOUNT <b>M</b> \$0.00	PREVIOUS BALANCE	\$0.00	
<b>J</b> SEND BILLING INQUIRIES TO: C/O U.S. BANCORP SERVICE CENTER, INC U.S. BANK NATIONAL ASSOCIATION ND P.O. BOX 6344 FARGO, ND 58125-6344	AMOUNT DUE \$ 0.00 DO NOT REMIT		PURCHASES & OTHER CHARGES	\$758.85	
			CASH ADVANCES	\$0.00	
			CASH ADVANCE FEE	\$0.00	
			CREDITS	\$0.00	
		<b>O</b> TOTAL ACTIVITY	\$785.85		

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PAGE 1 OF 1

This sample is not completely indicative of an actual U.S. Bank statement. Most Purchasing Card statements are several pages in length. The purpose of this sample is to demonstrate content, format and type of information displayed on a U.S. Bank statement.

## Cardholder Statement of Account Explanation

### Section/Explanation:

- A. **CARDHOLDER:** Your name as it appears on your card, along with your agency/organization name and office address
- B. **MESSAGE:** Your agency/organization, or U.S. Bank may provide important program information here
- C. **POST DATE:** The date U.S. Bank received, processed and posted the transaction posted to the account
- D. **TRAN DATE:** The date of your purchase. This date should match the date on the sales receipt provided by the merchant
- E. **TRANSACTION DESCRIPTION:** The merchant's name, city and state
- F. **REFERENCE NUMBER:** A six-digit number used internally by U.S. Bank to record the transaction posted to the account
- G. **MCC CODE:** The MCC or Merchant Category Code assigned by the merchant's processing bank and used by the third party processor's system to identify the type of merchant or product sold
- H. **AMOUNT:** The amount of each purchase as shown on your copy of the sales draft
- I. **DEFAULT ACCOUNTING CODE:** The Default Accounting Code assigned to your purchasing card, if applicable. All purchases will be automatically associated with this code
- J. **STATEMENT CORRESPONDENCE ADDRESS:** The statements billing inquiry correspondence address
- K. **CARDHOLDER ACCOUNT NUMBER:** The 16-digit account number on your card or account
- L. **STATEMENT DATE:** The date your Cardholder Statement of Account is issued and sent to you
- M. **DISPUTED AMOUNT:** The net total dollar amount of transactions in dispute
- N. **ACCOUNT SUMMARY:** Summary of account activity by charge category
- O. **TOTAL ACTIVITY:** Total balance of purchases and other charges, fees and credits since last statement date

# Cardholder Statement Back

## A. IMPORTANT INFORMATION REGARDING:

- Customer service
- Billing Inquiries
- Payments

## B. INSTRUCTIONS FOR DISPUTING A TRANSACTION

<p>Please remember to:</p> <ul style="list-style-type: none"><li>▪ Enclose your check or money order, payable in U.S. dollars, with this payment coupon, but do not staple or tape them together.</li><li>▪ Write your account number on the front of your check or money order</li><li>▪ Make checks payable to: Corporate Payment Systems P.O. Box 790428 St. Louis, MO 63179-0428</li></ul>	<p>Please enter new address or telephone number here:</p> <p>Name _____</p> <p>Address _____</p> <p>City _____</p> <p>State _____ Zip _____</p> <p>(     )                      (     )</p> <p>Home Phone                      Business Phone</p>
<p><b>CUSTOMER SERVICE 1-800-344-5696</b></p> <p>Our Customer Service Representatives are available 24 hours a day, 365 days a year. If you have questions about your commercial account, please call Corporate Payment Systems at 1-800-344-5696 or write to us a Corporate Payment Systems, P.O. Box 6343, Fargo, ND 58125-6343</p> <p><b>MAKING PAYMENTS</b></p> <p>The amount shown as Amount Due is payable in full upon delivery of this billing statement.</p> <p>If an employer is making payment for individual employee cardholders, the employer must provide a single check, or other payment acceptable to Corporate Payment Systems, covering all Amounts Due, as well as a list of account numbers and the dollar amount to be credited to each account.</p> <p>If individual employee cardholders are responsible for payment, a check, or other payment acceptable to Corporate Payment Systems, for the Amount Due together with the top portion of this billing statement must be mailed by the individual employee to Corporate Payment Systems, P.O. Box 790428, St. Louis, MO 63179-0428.</p> <p>A payment of less than the Amount Due, but intended to settle an account in full, must be mailed to Corporate Payment Systems, P.O. Box 790428, St. Louis, MO 63179-0428. Accepting a partial payment will not change any agreement between either the individual employee cardholder or the employer and Corporate Payment Systems in any way.</p> <p>Use the enclosed envelope to mail your payment to Corporate Payment Systems P.O. Box 790428, St. Louis, MO 63179-0428. All payments by check or money order and accompanied by a payment coupon will be credited to your account on the day of receipt if received at this address by 1:00 p.m. on any banking day. Banking days are all calendar days except Saturday, Sunday and federal holidays. Other payments will be credited to your account within five days of receipt by Corporate Payment Systems.</p> <p><b>LOST OR STOLEN CARDS</b></p> <p>If a Card is lost or stolen, the individual employee cardholder must call Corporate Payment Systems immediately at 1-800-344-5696 and notify the employer in accordance with the employer's policies and/or instructions.</p>	<p><b>BILLING INQUIRIES</b></p> <p>Before disputing or questioning a charge on your statement, take the following actions:</p> <ul style="list-style-type: none"><li>▪ Determine if other employees of the corporation / institution may have participated in the transaction.</li><li>▪ Review your receipts for the amount in question as it may have posted to your statement with a different merchant name.</li><li>▪ Attempt to contact the merchant to resolve the issue.</li></ul> <p>To dispute the transaction, phone Corporate Payment Systems Customer Service at the phone number on the front of this statement and have the following information available:</p> <ul style="list-style-type: none"><li>▪ The date and dollar amount of the transaction you are questioning.</li><li>▪ An explanation of why you believe there is an error along with any documentation you may have to support your claim.</li><li>▪ The date you contacted the merchant to attempt to resolve this issue and the merchant's response.</li></ul> <p>Many inquiries can be corrected over the phone, but phoning alone does not preserve your rights. To preserve your rights we must receive your written communication no later than 60 days after we sent you the first bill on which the error or problem appeared. Please send a letter with your name, account number and the above information to: CORPORATE PAYMENT SYSTEMS, P.O. BOX 6344, FARGO ND 58125-6344. You do not have to pay the amount of the charge that is in dispute while we are investigating; however, you are obligated to pay any charges that are not in question. While we investigate your dispute, we cannot report you as delinquent or take any action to collect the amount you question.</p>

# CARDHOLDER STATEMENT OF QUESTIONED ITEM

## 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
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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: 866-229-9625

CSQICOMM 5/09

## Purchase Card Activation Steps

Please gather this information before you call: your 16-digit account number, mailing address, ZIP code, Social Security number *or the four digit numeric number communicated to you by your Program Administrator* and business telephone number.

1. From a touch-tone phone call **1-800-344-5696**.
2. Respond to each of the following prompts.
3. "Welcome to Corporate Payment Systems Customer Service. Please enter your 16-digit account number"
4. "Please enter the five-digit ZIP code of your mailing address."
5. "To activate your account, press 1."
6. "To activate your account, please key in the last four digits of your Social Security number *or enter the four-digit numeric number communicated to you by your Program Administrator in place of your Social Security Number.*"
7. "Please enter your business telephone number, beginning with the area code."
8. "Your account has been successfully activated. Thank you."

Note: If you are unable to enter all required information, you'll be transferred to a Customer Service Representative for personal assistance.