

Marshall University Research Corporation

Purchase Card Policies and Procedures Manual

JANUARY 2007

Section 1.0: Introduction

1.1 Introduction: The purchase card provides a simple, streamlined way to purchase small-dollar items and manage expenses by offering control and monitoring of payments while reducing the time and paperwork associated with the use of purchase orders.

1.2 Policy: The *Purchase Card Policies and Procedures Manual* establishes minimum standards for the use of the Marshall University Research Corporation (MURC) Purchase Card.

It is the cardholder's responsibility to be knowledgeable of and follow all Purchase Card Policies and Procedures, all applicable award and purchasing laws, and ethical business processes. Participation in the Purchase Card Program is a privilege that may be revoked for violations of the Purchase Card Policies and Procedures.

1.3 Usage: The purchase card may be used for the payment of goods and designated services up to the \$5,000 maximum single transaction limit (including any shipping charges).

1.4 Definitions: Key terms are defined at the end of this Manual in Section 11.0.

Section 2.0: Card Issuance

2.1 Application Eligibility: Purchase cards are issued at the written request of an eligible Principal Investigator (PI), with approval of the appropriate Dean or Vice President. A cardholder must be a full-time employee of Marshall University or MURC. Cards *will not* be issued to students, temporary employees, contract employees, or volunteers.

2.2 Application Process: Applicants must obtain approval of the appropriate PI, complete and sign a MURC Purchase Card Application (Appendix A), and obtain all authorizing signatures up to the Dean/VP before submission to MURC.

2.3 Cardholder Agreement Form: All applicants are required to sign a Cardholder Agreement Form. The Form (Appendix B) acknowledges that the cardholder has had adequate training, understands the Purchase Card Policies and Procedures, and accepts responsibility for compliance with the Purchase Card Policies and Procedures. Purchase card applications will not be processed unless accompanied by the Cardholder Agreement Form.

2.4 Card Delegation: Purchase cards are issued in an individual employee's name. **Only** the person named on the card is an authorized user, and that user may not delegate the use of the card to other individuals. Card delegation increases cardholder liability and the Cardholder is liable for all activity on card. *Card delegation is strictly prohibited.*

Card Delegation includes allowing an individual other than the cardholder to:

- ✂✂ Have physical possession of the card to make payments to point of sale vendors.
- ✂✂ Have access to the card number and expiration date to make payments via telephone, internet, or in person.
- ✂✂ Have access to receipts or invoices that display the card number and expiration date.

2.5 Card Security: The MURC Purchase Card must be kept secure at all times. *The cardholder is personally responsible for every charge that appears on his or her purchase card.*

When purchasing via the internet, Purchase cards should only be used on secured sites. A secured internet site has a closed lock at the bottom of the screen.

Electronic log sheets listing, for example, purchases and balances for the Purchase Card must be password protected.

All cardholders must sign the back of their purchase card immediately upon receipt.

Section 3.0: Card Activation

3.1 Card Activation: Purchase cards will be mailed directly to the Purchase Card Coordinator. The Cardholder must contact the MURC Purchase Card Coordinator prior to activation of the card.

To activate a card, Cardholders call the number on the sticker on the face of their card. Security information such as social security number, date of birth, or mother's maiden name/password is requested.

****Please call Bill Byrd (Purchase Card Coordinator) at 696-6324 with questions concerning your new card.**

Section 4.0: Purchase Card Maintenance

4.1 Maintenance Forms: A Purchase Card Maintenance Form (Appendix E) must be completed to make changes to an individual card. Maintenance forms should clearly state the type of maintenance requested, such as address or name changes, credit or transaction limit changes, or card cancellation. Maintenance forms must be signed by the Cardholder and their supervisor and then submitted to the Purchase Card Coordinator at MURC.

4.2 Card Cancellation: Purchase cards must be cancelled immediately upon termination or separation of employment. To cancel a purchase card, the Cardholder or PI must return the card to the Card Coordinator with the maintenance form requesting the cancellation.

4.3 Lost or Stolen Cards: Immediately report lost or stolen purchase cards to the financial institution at 1-800-316-6056 and the MURC Card Coordinator at 696-6324. The Cardholder must notify the financial institution within 24 hours to limit cardholder liability.

The Cardholder must submit a maintenance form to the MURC Purchase Card Coordinator for all lost or stolen cards.

4.4 Employee Transfer: If the Cardholder transfers to another position within MU or MURC that requires continued use of the Purchase Card, the Purchase Card Coordinator must be contacted for instructions on having the Cardholder account transferred to the new department. A new card holder application may be required.

4.5 Employee Termination: Immediately upon knowledge that a cardholder's position within MU or MURC will end for any reason, the PI and the Cardholder must notify the MURC card coordinator to close the card account.

Section 5.0: Instructions for Use

5.1 General Instructions: The purchase card is to be used for small-dollar transactions. All purchasing policies must be followed. The purchase card may be used to make payments for goods and designated services that do not exceed the current transaction limit and are not prohibited by Purchase Card Policies and Procedures, the applicable Grant/Contract, or purchasing guidelines. The purchase card is for official MURC use only. *Personal charges are prohibited.*

5.2 Transaction Limit: The maximum transaction limit is up to \$5,000. However, some Cardholders may have a lower transaction limit as determined by the PI and MURC.

5.3 Stringing: Stringing, aka splitting, is the intentional manipulation of the ordering, billing, or payment process to circumvent the transaction limit. *Stringing of payments is prohibited.*

Stringing includes:

- ✘ ✘ Splitting an order for more than the individual transaction limit into more than one transaction.
- ✘ ✘ Collusion with a vendor to split an order into separate invoices.

5.4 Contracts: The Card may be used to make purchases against statewide contracts, but all other policies, procedures, and guidelines must be followed. Statewide contracts can be found on the MU Department of Purchasing web site.

5.5 Restricted Items: The Purchase Card may **not** be used to pay for any of the following items:

- ✘ ✘ Alcoholic Beverages
- ✘ ✘ Cash Advances
- ✘ ✘ Legal Services
- ✘ ✘ Firearms
- ✘ ✘ Capital Equipment (5,000 or more)
- ✘ ✘ Radioactive Materials
- ✘ ✘ Live Animals
- ✘ ✘ Insurance
- ✘ ✘ Memberships
- ✘ ✘ Tax Reportable Services (see 5.6 below)
- ✘ ✘ Telephone/Cell Phone Services and cell phone equipment
- ✘ ✘ Building Leases
- ✘ ✘ Utilities
- ✘ ✘ Contracts other than Statewide Contracts
- ✘ ✘ Flowers or Gifts for individuals/personal purposes (including funerals, Secretary's day, birthdays, etc.)

Specific sponsored agreements and contracts may prohibit the purchase of additional items. All purchases must be in accordance with the project mission and award/agreement terms.

The purchase card may not be used to receive cash or cash credits.

5.6 Tax Reportable Services: The purchase card cannot be used to pay for tax-reportable services. These are defined by an Internal Revenue Service requirement for the issuance of IRS Form 1099 to certain service-providing vendors. A service providing vendor is one that performs a labor function for payment. The sole purchase of goods or materials is not tax reportable.

Examples of tax reportable vendors are those with business designations such as Individuals or Sole Proprietors. Vendors that are corporations, non-profit, or governmental entities are usually not 1099-tax reportable and may be used for business with the purchase card.

Please contact the MURC Purchase Card Coordinator to have service vendors approved prior to purchasing services on the purchase card.

5.7 Travel: The MURC P-Card can be used for certain expenses related to business travel in the following areas: Air Fare, Train, Bus Fare, Lodging, Registration, Car Rental and Taxi/Shuttle. Excluded travel items are fuel, meals, and personal travel costs.

5.8 Sales/Use Tax: MURC is exempt from payment of West Virginia Sales or Use tax. An exception may occur if purchases are made out of state for out-of-state consumption. These purchases are allowed and may be taxable. When making a purchase, be sure to inform the vendor that MURC is tax exempt. The tax-exempt ID number is printed at the bottom of each card.

5.9 Ordering: Payments may be made with the purchase card by phone, fax, mail, secured internet site, or in person. When paying by telephone, fax, mail, or internet, provide the vendor with your complete shipping address. Shipping and handling charges must be included in the stated price. The total charge may not exceed the transaction limit. The vendor may not charge the account until the merchandise has been shipped. When ordering always request that the vendor provide an itemized invoice or receipt.

5.10 End-of-Project Orders: It is recommended that the purchase card not be used 30 days prior to the end of a project. This allows for processing of transactions prior to project close-out. Late term transactions may not make the final project invoice and therefore be charged to the default fund.

5.11 Default Fund: *Each purchase card application must include a MURC default fund for any purchases charged to the card that cannot be paid by the card.* Generally this is an unrestricted MURC fund. Thus, any item purchased that is not allowable per the Purchase Card Policies, purchasing regulations or the project agreement will be charged to the default fund.

Once charged, no transactions will be transferred out of the default fund without a written justification that has been approved and signed by both the PI and the applicable Vice President.

Section 6.0: Documentation

6.1 Documentation: Documentation must be obtained for each transaction placed on the Purchase Card and must be available upon request by any official of the Purchase Card Program. Documentation includes itemized receipts, log sheets, individual statements, and any other records required by Purchase Card Policies and Procedures or other purchasing guidelines.

6.2 Receipts: An original itemized receipt must be obtained for each transaction placed on the card. A receipt must contain specific information and meet certain conditions:

✍✍ Receipts must be itemized and include a description, unit cost, quantity, and total cost for each item. Use of terms such as “Miscellaneous” or “Merchandise” is not acceptable.

✍✍ Receipts must be marked “Paid” or show no balance due.

✍✍ Receipts must be totaled.

✍✍ The following may serve as a receipt: detailed cash register receipt which states the name of the vendor, an itemized invoice indicating that it was paid by credit card, or an itemized receiving report that indicates price per item and total amount paid.

✍✍ A receipt must have an indication that the payment was by credit card. A reference on the receipt such as “credit card” or “purchase card” is acceptable.

✍✍ All receipts should be kept in chronological order by date of purchase.

6.3 Cost Allocation Detail Report (CADR): Each Cardholder is required to maintain the CADR using the JPMorgan Chase Smart Data Online Reporting (SDOL) system. The CADR contains the date, vendor name, item description, fund/org. to be expensed, and appropriate account coding for each expenditure. All fields must be completed.

CADR’s are to be printed at the end of each statement period and must be signed by the Cardholder and the Principal Investigator to indicate that all entries have been reconciled and are legitimate. The CADR should be maintained as payments are initiated.

6.4 Statements: Each cardholder will print an individual account statement from SDOL and the MURC Purchase Card Coordinator will obtain a master statement detailing all purchase card activity across the Corporation. The statement closing date is the 26th of every month or the first business day immediately following the 26th.

6.5 Record Retention: For Purchase Card post-audit purposes, documentation must be kept for at least three years from the end of the fiscal year in which the grant/contract was completed. These records must be available to the purchase card audit staff upon request. *This rule does not supersede the record retention policy of the institution or other state or federal retention policies. These items are an integral part of OMB Circular A-110.*

6.6 Receiving Reports: Cardholders must report the receipt of all goods and services purchased with the card. The purchase card CADR, including placement of the date received in the appropriate column, will constitute a receiving report. By signing the CADR, the cardholder certifies receipt of goods and services on the dates indicated.

6.7 Default Fund: Transactions with insufficient supporting documentation will be charged to the default fund designated on the card application. *Once charged, no transactions will be transferred out of the default fund without a written justification that has been approved and signed by both the PI and the applicable Vice President. A copy of the CADR and associated invoices must be attached to this justification.*

Section 7.0: Reconciliation

7.1 Purchase Card Reconciliation: Each Cardholder is responsible for reconciling his or her statement every month. The MURC Purchase Card Coordinator is responsible for reconciling the master statement. Individual and master statements must be examined carefully for billing errors, debits due to erroneous billing, or credits to correct a previously disputed item. The Cardholder must compare transactions appearing on the individual statement with the required SDOL CADR and actual receipts. Contact the MURC Information Technology Manager, Kimberly Skeens, at 696-6322 for questions regarding the use of SDOL.

The cardholder must forward the required documentation to the MURC Purchase Card Coordinator for review by the 1st day of the month following the statement closing date. Required documentation includes:

- Completed Reconciliation Form (Appendix C & D)
- Original Monthly Statement from SDOL

- Cost Allocation Report from SDOL with Fund/Org/Account/Description (printed in landscape format) signed by the Principal Investigator of each project being charged.
- All original receipts attached to 8.5 x 11 sheet of paper
- Any other necessary backup (Participant Lists, meeting/training form, ad tear sheets, etc.)

7.2 Default Fund: If the required documentation is not received by the monthly due date, the total transaction activity on the card will be charged to the default fund designated on the card application. Once charged, no transactions will be transferred out of the default fund without a written justification that has been approved and signed by both the PI and the applicable Vice President.

Section 8.0: Disputed Items

8.1 Disputed Items: Disputed items may result from failure to receive goods, fraud, misuse, defective merchandise, incorrect amounts being charged, duplicate charges, or credits not yet received.

8.2 Dispute Process: The first step in the dispute process is for the Cardholder to contact the vendor and attempt to resolve the problem. If a resolution cannot be reached, complete and forward a dispute form to the MURC Card Coordinator (Appendix F & G).

Unless it is fraudulent, a charge cannot be disputed until it appears on the SDOL system. Fraudulent charges must be reported to the Purchase Card Coordinator immediately upon discovery.

Cardholders have 30 days from the statement date to submit a dispute form to the Purchase Card Coordinator.

8.3 Disputed Sales Tax: Charges of sales tax less than five dollars by in-state vendors *will not* be considered a disputed item. However, the Cardholder is responsible for contacting the vendor and resolving the issue regardless of the amount. If a charge of tax is less than five dollars and the vendor is unwilling to credit the tax, the cardholder must document on the log sheet that the vendor was contacted and was unwilling to credit the card. If a charge of tax is greater than five dollars and the vendor is unwilling to cooperate, a dispute form should be filed with the Purchase Card Coordinator.

8.4 Disputed Item Payment: The statement amount must be paid in full pending resolution of the dispute. Therefore, all disputed items will be charged to the default account designated on the card application pending final resolution.

Section 9.0: Post-Audit

9.1 Audit: Random audits of purchase card transactions will be conducted to ensure compliance with all Purchase Card Policies and Procedures. Log sheets, statements, receipts, and additional documentation required by the Purchase Card Program must be provided to the purchase card auditors upon request. Failure to provide all required documentation may result in the cancellation or restriction of purchase cards.

The spending unit will be granted the opportunity to respond to the findings and recommendations. The final audit report will consist of the findings, recommendations, and written responses provided by the PI.

Section 10.0: Fraud and Misuse

10.1 Misuse of Card: The purchase card is a privilege, and disciplinary action will be taken for its misuse. Individuals using the purchase card to knowingly pay for items intended for personal use will be subject to disciplinary action up to and including termination, prosecution by MURC or the granting agency, and civil action by the credit card company for personal liability.

10.2 Failure to Follow Purchase Card Policies and Procedures: Individuals failing to properly follow Purchase Card Policies and Procedures and rules associated with the Purchase Card Program will be subject to disciplinary action up to and including revocation or limitation of purchase card privileges, a period of probation, or mandatory purchase card training.

Section 11.0: Definitions

Agency Contract: A legal and binding agreement between a state agency and vendor to provide goods or services that are not on a statewide contract.

MURC Purchase Card Coordinator: The individual designated by MURC to administer the Purchase Card Program.

Card Delegation: The practice of allowing an individual other than the Cardholder (whose name appears on the front of the purchase card) to have access to the card or card number to initiate or complete a transaction.

Cardholder: Individual responsible for and named on the purchase card.

Cardholder Account Number: The individual account number assigned to each MURC Purchase Card.

Cardholder Agreement Form: A form signed by the cardholder that acknowledges that the Cardholder has had adequate training, understands the *Purchase Card Policies and Procedures*, and accepts responsibility for compliance with all policies and procedures.

Cardholder Application Form: A form that initiates the card issuance process.

Capital Equipment: Any furniture or equipment item costing \$5,000 or more.

Collusion: A secret agreement between two or more parties for fraudulent, illegal, or deceitful purposes.

Cost Allocation Detail Report (GADR): A list of transactions printed from SDOL monthly by the cardholder indicating all activity against an individual card.

Default Fund: The MURC fund designated by the PI and the Dean/VP to be charged in the event of problems with any transaction on the Purchase Card.

Disputed Item: Any transaction that was not authorized by the Cardholder.

Financial Institution: The entity providing purchase card services, currently JP Morgan Chase.

Goods: Materials, supplies, commodities, equipment < \$5,000, and any other articles or items used by or furnished to a sponsored project.

Individual Statement: A list of transactions printed from SDOL monthly by the Cardholder indicating all activity against an individual card.

Master Billing Account Number: The master account number assigned to MURC for billing purposes.

Master Statement: A list of transactions received monthly by the MURC Purchase Card Coordinator indicating all activity on each individual card that rolls up to the MURC master account number.

Meeting/Training Cost: Food, nonalcoholic beverages and related expenses for a specific event or function relating to conducting MURC business. See form MURC – 4 in the purchasing guidelines.

Official MURC Use: Payments made by a cardholder on behalf of MURC as permitted by law and policies and procedure and award restrictions.

Principal Investigator (PI): The individual named in an agency agreement as being responsible for project management and completion.

Purchase Card (Card): A credit card issued in the name of an individual employee of MURC or MU for official use.

Receipt: An itemized document indicating the price per item and the total amount charged in a transaction.

Statewide Contract: A legal and binding agreement between the state and vendor(s) used by all state agencies to purchase frequently used goods and services.

Stringing: The intentional manipulation of the ordering, billing, or payment process to circumvent the transaction limit Or MURC purchasing guidelines. This includes the splitting of transactions into multiple orders.

Transaction: One swipe of the purchase card. Any single use of the card.

Transaction Limit: The maximum amount permitted by policy for a single transaction.

Vendor: A supplier of goods or services to Marshall University.

Utilities: Electric, natural gas, heating oil, television cable, water, sewer, garbage collection, and similar services.

Appendix A

Confidential Cardholder Application

Section A: Cardholder Information

Tax Exempt #: 55-0683361
Project Name/Number (Fund/Org): _____
Cardholder Name (print): _____
Cardholder Address Line 1: _____
Cardholder Address Line 2: _____
City, State, Zip Code: _____
Cardholder Telephone Number: _____
Last 4 digits of SSN: _____
Birthday: _____
Mother's Maiden or Password: _____
MURC Purchase Card Coordinator: Bill Byrd
Coordinator Telephone Number: 304-696-6324
E-mail Address: _____

Section B: Cardholder Purchasing Limits – To be estimated by Cardholder applicant.

Control Restrictions

Credit Limit Per Cycle (\$) _____

Single Transaction Limit (\$) _____

(Max 5,000)

Section C: Signatures/Approvals

The Cardholder and Principal Investigator agree to be bound by the terms of the Purchase Card Agreement and to be responsible for all charges made by this cardholder in accordance with the terms of the agreement.

In the event the purchase card activity log is not received in accounting by the due date or purchases are deemed inappropriate, purchases made with this card will be charged to the following defaults:

Fund _____
(Must be MURC fund, generally unrestricted)

Organization _____

Cardholder's Signature _____

Principal Investigator _____

Dean or Vice President _____

Purchase Card Coordinator _____

MURC PURCHASE CARDHOLDER AGREEMENT

This agreement outlines the responsibilities I have as a holder of the MURC Purchase Card (Cardholder). My signature indicates I have read and understand these responsibilities and that I agree to adhere to MURC Purchase Card Policies and Procedures and any applicable purchasing guidelines of the Institution or the specific project sponsor.

- 1) I understand that the Purchase Card is solely for official business of MURC, intended to facilitate the payment of goods and services for the conduct of MURC business within applicable activity limits and is not for my personal use.
- 2) I understand that use of the Purchase Card for payments not authorized within MURC Purchase Card Policies and Procedures will be considered misuse of the Purchase Card and will be grounds for (a) immediate forfeiture of the Purchase Card, (b) disciplinary action which may include termination of my employment and (c) conviction of a felony. I understand that I am personally liable for any payments not authorized by the spending unit and permitted within MURC Purchase Card Policies and Procedures.
- 3) I understand that all charges will be billed directly to and paid directly by MURC and that JP Morgan Chase cannot accept payment from me directly.
- 4) I understand that the Purchase Card is issued in my name and I am responsible for all charges made against it.
- 5) I will safeguard the Purchase Card with appropriate security from the time I receive the card until it is surrendered to the MURC Purchase Card Coordinator. If the Purchase Card is lost or stolen, I agree to notify JPMorgan Chase *immediately* at 1-800-316-6056 and the MURC Purchase Card Coordinator at 696-6324.
- 6) I agree to follow purchasing guidelines of my sponsored agreement, MURC, and established Purchase Card Policies and Procedures.
- 7) I understand that the Purchase Card must be cancelled and surrendered upon request and/or upon my termination of employment from MURC.
- 8) I have received appropriate training and understand the MURC Purchase Card Policies and Procedures.
- 9) I agree that, should I violate the terms of the Purchase Cardholder Agreement, I will reimburse MURC for all charges improperly authorized by me to the Purchase Card and all costs incurred by MURC related to the collection of such charges.

*Cardholder Signature: _____ Date: _____

Cardholder Name: (Please print) _____

Coordinator's Signature: _____

***Cardholder must sign and forward this form prior to issuance of a purchase card.**

Appendix C

Purchase Card Reconciliation Instructions

This form is to be used when reconciling the bank statement and purchase card activity log. It begins with the balance per your activity log and reconciles to the balance per the bank statement. Follow each step to arrive at the balance that will be paid. Make sure that reconciling items are indicated in Sections A and B (i.e. items on statement not on log and vice versa).

The box at the bottom of the form is to be used to indicate the accounting information to be charged for the period being reconciled. Indicate Fund, Organization, and Account Code. **THIS TOTAL MUST AGREE WITH LINE #4.** (Balance per statement and to be paid)

Marshall University Research Corporation
Purchasing Card Reconciliation

For the period _____

Cardholder Name _____ Account _____

- | | | |
|---|--|------------------------------------|
| 1) Balance per activity log (SDOL) | | \$ _____ |
| 2) Less items on log not on statement (See "A" below) | | \$ _____ |
| 3) Plus items on statement not on log (See "B" below) | | \$ _____ |
|
4) BALANCE PER STATEMENT AND TO BE PAID | |
\$ <u> </u> |

Cardholder Signature

Date _____

Principal Investigator Signature

Date _____

A. List items recorded on the log which do not appear on the statement and/or are in dispute.

_____ 0.00

_____ 0.00

(Enter total amount on Line 2)

B. List items which appear on the statement which are not recorded on the log. (Enter credits here and subtract on Line 3 above)

_____ 0.00

_____ 0.00

(Enter total amount on Line 3)

NOTE: This form, along with the corresponding Cost Allocation Detail Report (receipts attached), must be sent to the Accounts Payable department at MUURC by the 1st of the following month.

Appendix E

Commercial Card Cardholder Maintenance Form

Change (*Only complete fields to be changed*)

LOST/STOLEN CARD

Delete/Close Cardholder Account # _____
(Last 4 digits)

Company Information

Company Name: _____

Cardholder Information

Cardholder Name
(24 Characters) _____

Name Line 2
(24 Characters) _____

Address Line 1
(35 Characters) _____

Address Line 2
(35 Characters) _____

City
(23 Characters) _____

E-mail _____

Social Security # _____

Date of Birth
____/____/____

Mother's Maiden Name or
Password: _____

Work Phone : (____) - ____
____ - _____

State _____ Zip
Code _____

Cardholder Controls (Required unless specified)

Credit Limit (CLS) _____

Credit Limit (CSL) _____

Single Purchase Limit _____

Cardholder Approvals

Prepared By:
(Please Print) _____

Signature: _____

Date _____

Approved By:
(Please Print) _____

(Authorized Signer)

Signature _____

Date _____

Disputed Items Form Instructions

This form is to be used to report transactions on your statement that you believe are in error. Using your statement, complete the lines for transaction date, posting date, vendor and amount.

The reference number given to you by JP Morgan Chase customer representative when initially reporting the dispute must be indicated.

Carefully read through all the choices on the form and select the one statement that best fits your situation. The form then must be faxed or mailed to JP Morgan Chase (refer to the list of contacts) and a copy sent to the Purchase Card Coordinator.

Appendix G

You may file this claim with a Chargeback specialist by calling 1-888-297-0768

Or

You may file a dispute electronically by sending an e-mail to:

B1_Disputes@bankone.com

Date _____

Cardholder Information **Account Number** _____ **Phone**(____) ____-_____
Information **Name(s)** _____ **Fax #** (____) ____-_____
Transaction Information Merchant Name _____
Phone # (if known) (____) ____-_____
Merchant Location (if available) _____
23 Digit Reference # _____
Trans Date _ / _ / _ **Transaction Amt \$** _____ **Disputed Amount \$** _____

I am initiating this dispute on behalf of the customer

Name _____ Relationship to cardholder _____

Signature: _____

PLEASE CHECK THE APPROPRIATE DISPUTE AND COMPLETE THE CORRESPONDING INFORMATION

- The charge is mine, however I need a copy**
- I don't recognize this sale**
- I never authorized this transaction**

** Cardholder Signature required (unless this form is generated from the cardholder's email address):

- I participated in only one transaction, the second one is unauthorized**

** Cardholder Signature required (unless this form is generated from the cardholder's email address):

- I paid for this transaction by other means**

** Must provide copy of the front & back of canceled check, other credit card statement showing the second charge, cash receipt, etc. as supporting documentation

- I was billed a different amount than my receipt shows**

** Must provide a copy of the receipt showing the amount that should be billed

For the following inquires, please answer the questions below

- **An attempt to resolve this dispute with the merchant must be made. Please describe your attempt(s):** _____

- **On what date(s) did you contact the merchant to resolve this concern?** ____/____/____ - ____/____/____

- I was billed for merchandise OR service I haven't received**

- Describe the item(s) not received, including dollar amount of each item _____

- Date merchandise/services were to be provided ____/____/____

- Ship To address (if different) _____

** If the transaction was made face-to-face, proof must be supplied showing merchandise was to be shipped

- I am disputing the Quality of Merchandise /Services received**

- List item(s) defective/not as ordered, including dollar amount of each item _____

- Describe why item(s) defective/ not as described, or incompatible: _____

** Must supply proof of what was ordered versus what was received, if made over the phone, written correspondence will be sufficient

- Date merchandise was returned, or attempted to return. ____/____/____ **Must attach proof of return, if applicable

Appendix G (cont)

I am disputing a card-activated call

- Please describe your reason for dispute, including dollar amount you're disputing

I am being billed for a service I canceled

- On what date did you contact the merchant to cancel the transaction: ___ / ___ / ___
 - If you canceled over the phone, do you recall whom you spoke to? ___ If yes, their name: _____
- ** If a recurring transaction, only the transaction(s) after the cancellation date may be disputed*

I returned the merchandise and have not received credit

- Reason for return: _____
- Date of return or credit voucher date ___/___/___
- ** Must provide proof of return or copy of credit receipt, if applicable*
- If you merchandise was accepted for return, did you receive an in-store credit slip? ___ .
- ** If in-store credit voucher was received, original must be sent via certified mail to Bank One*
- Does the merchant display a policy for returns? _____ If so, please describe that policy:

- If the merchandise was shipped/mailed back to merchant, to what address was it sent to?

- Is there a postal/UPS receipt? ___ *** If yes, must provide copy as supporting documentation*

Please include additional comments that are pertinent to your dispute: _____

*** Supporting documentation may be faxed to 1(888)297-0785 / (847) 488-7985 or Mailed to*

**Bank One
PO Box 2015
Elgin, IL 60121-2015
Attn: Dispute Department**

Bank One USE ONLY
Circle applicable reason code 32 41 53 55 56 57 60 59 (RS1 RS2 RS3 RS4 RS5)

"I certify that the facts were obtained from my discussion with the cardholder and are accurate to the best of my knowledge"

Chargeback representative _____ Date _____

Recap of representatives attempt to resolve dispute with merchant directly:

_____ *Check applicable regulation for appropriate timeframes and member message fields*

Call Taken By/Ext. _____/_____ Date: _____

Supervisor _____

Best Time to call _____

Number we may reach customer back at _____