



BOWIE STATE UNIVERSITY

CORPORATE PURCHASING

CARD

POLICY & PROCEDURE

USER'S GUIDE

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BSU CORPORATE PURCHASING CARD USER’S GUIDE

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SUPPLEMENT – State of Maryland Corporate Purchasing Card Program Policies & Procedures

BOWIE STATE UNIVERSITY CORPORATE PURCHASING CARD USER'S GUIDE

1. OVERVIEW OF PURCHASING CARD PROGRAM

1.1 PURPOSE

This program is designed to simplify the purchasing of goods and services costing up to \$3,000 per single transaction for state and grant supported accounts. The Director of Procurement (DOP) may adjust the single purchase limits upward when appropriate justification is provided. However, the maximum single purchase limit under all circumstances is \$5,000. To take advantage of these benefits requires only that previously existing guidelines for purchases continue to be followed and that the purchases are made from suppliers that accept Visa. As with all purchases it is appropriate to consider first those sources available under existing State of Maryland and BSU contracts, however, the use of the card is by not restricted to these contracts. With the exception of the limitations addressed in Sections 3.6 and 3.7, use of the Purchasing Card for any other items appropriate to the legitimate business needs of the University and meeting departmental guidelines are encouraged.

REMINDER: THIS CARD IS NOT TO BE USED FOR PERSONAL PURCHASES. PURCHASES MADE FOR PERSONAL USE ARE THE EQUIVALENT OF THEFT.

INDIVIDUALS WHO USE THIS CARD TO MAKE PERSONAL PURCHASES WILL BE SUSPENDED AND/OR TERMINATED FROM EMPLOYMENT, AND/OR FINED, AND/OR CRIMINALLY PROSECUTED.

1.2 BENEFITS

The use of the Card will:

- Allow employees to obtain certain goods and services much faster and easier;
- Significantly reduce paperwork and processing time in the employee's department, as well as in Accounts Payable and Purchasing;
- Provide cost savings through consolidated payment (one monthly payment to the State of Maryland by BSU versus multiple supplier payments).

Important benefits for suppliers include:

- Receiving payment in three (3) business days.
- Elimination of after sale invoicing and collection activities.
- No additional applications or paperwork necessary if they are already Visa merchants

1.3 THE CREDIT CARD COMPANY

The Corporate Purchasing Card Program is offered through a State of Maryland Contract with US Bank (USB) using the Visa card. The program is governed by the terms and conditions of a Master Agreement between the State of Maryland and US Bank. In most situations individual

cardholders and departments will deal either with the University's Purchasing Card Program Administrator (PCPA) or the CPC Coordinator in the Office of Procurement.

1.4 FRAUD

Cardholder's should disregard any e-mails that they receive that appears to be sent from US Bank. US Bank does not send emails directly to agency cardholders. Only agency Program Administrators may receive emails from the Bank when they have made changes to profiles, etc. or are required to perform an action for agency purchasing cards.

2. WHERE TO GET HELP

2.1 US BANK

If your Corporate Purchasing Card is lost or stolen, you must telephone the card vendor's Customer Service immediately. This number is available 24 hours a day, 7 days a week, and 365 days a year. Lost cards reported by telephone are blocked immediately. If requested before 3:00 P.M. EST, a cardholder will receive an emergency replacement card usually within 24 hours. In addition, you must call the Procurement Office on the first available business day during normal business at (301) 860-4214 or 4212.

2.2 BSU PROCUREMENT

Purchasing Card Program Administrator (PCPA): Steven Jost
Room # 102, Maintenance Building
Phone: (301) 860-4212
Fax: (301) 860-4209
E-mail: sjost@bowiestate.edu

CPC Coordinator: Cindy Gilbert
Room # 106, Maintenance Building
Phone: (301) 860-4214
Fax: (301) 860-4209
E-mail: cgilbert@bowiestate.edu

The PCPA or CPC COORDINATOR will provide support and assistance to cardholders, campus Departments/Schools, etc; distribute/process new card applications, process changes in cardholder information (name, mailing address, increase or decrease in limits, etc.).

3. CARDHOLDER POLICIES AND PROCEDURES

3.1 AGENCY (BSU) ROLES & RESPONSIBILITIES

- a. Identifies, adds, deletes, and modifies cardholder information in the card provider's reporting program
- b. Completes the required agreement forms and insures forms are signed by the

- appropriate people
- c. Trains cardholders in the proper use of the card and reconciliation process adapted by the agency
 - d. Ensures cardholders complete Cardholder Logs
 - e. Ensures cardholders reconcile the transactions each month
 - f. Run reports on the card provider's reporting program software
 - g. Reconciles all charges and credits. Including:
 - Ensuring Cardholder Logs match the Monthly Cardholder Statements from the bank and are signed by the cardholder
 - Ensures Cardholder Logs, Monthly Cardholder Statement, and receipts are approved and the Cardholder Logs are signed by the cardholder's supervisor
 - Ensures the amount of the transactions on Cardholder Logs and Monthly Cardholder Statement match the amount interfaced into R*STARS (Controller's Office)
 - Ensures that the packages (Cardholder Logs, Monthly Cardholder Statement, and receipts) are filed in an easily retrievable manner for future review (Controller's Office).
 - Reports any problems to the CPC Program Coordinator as soon as possible.
 - Provides monthly certification to the General Accounting Division.
 - h. Ensures that property, equipment, and inventory purchased with the CPC are accounted for following the BSU Asset Management Policies & Procedures.

3.2 CARD ASSIGNMENT GUIDELINES

The Bowie State University Human Resources department began conducting Criminal Background Checks on all newly hired employees in early 2008. Therefore, it is not necessary to conduct a separate Criminal Background Check for permanent State employees seeking to obtain a Purchasing Card nor is it necessary to conduct Criminal Background checks on individuals that already have Purchasing Cards.

All permanent state employees seeking to obtain a CPC shall have the request made to the University's PCPA or CPC Coordinator by their Area Vice President or designee. The PCPA or CPC Coordinator will verify through the Human Resources Office that the applicant is a permanent State employee. It is preferable that individuals responsible for purchasing cards be at the level of Director or Primary Grant Investigator. However, the Director may delegate to one full-time permanent state employee on their staff authorization to be assigned the purchasing card.

The following guidelines will apply to the assignment of the Corporate Purchasing Cards:

- a. Limited to State of Maryland employees; no volunteers, contractors, county or federal employees.
- b. Limited to employees who have not had personnel incidents which impact upon the use of the card;
- c. Limited to employees specifically approved by Agency Head or Area Vice President;

- d. Limited to employees who sign a Corporate Purchasing Card agreement and who will be subject to personnel discipline procedures in the event of abuse or failure to comply with established guidelines;
- e. Requires PCPA or CPC Coordinator and agency fiscal officer (or designee) to approve the assignment of card;
- f. Monthly credit card limits should be consistent with the authorized monthly spending limits established by the agency. Credit limits should not be substantially greater than the cardholders' pre-authorized monthly spending authority (if applicable); and
- g. Cards no longer in use, or where no purchasing Transaction has been recorded for a 6-month period, must justify to the agency PCPA or CPC Coordinator why they still need a card. Cards with no Transaction for 12 months will be purged from the system and invalidated.

3.3 REQUESTING A CARD

The agency's PCPA and CPC Coordinator are responsible for issuing cards to the employee who will use them on a regular basis. If your position requires you to make purchases on a regular basis, the Corporate Purchasing Card may help you in your everyday tasks. To obtain a card, please follow these simple steps:

- a. Submit a written request for a card to your Area Vice President;
- b. If appropriate, the Area Vice President or designee will approve the request and forward the request to the agency PCPA or CPC Coordinator;
- c. After receiving the request, the agency PCPA or CPC Coordinator will send the "Cardholder New Application Information Form" (Exhibit B), the "Cardholder Agreement Form" (Exhibit A), and a copy of the Bowie State University User's Guide to the employee who will complete and sign the forms, obtain the signature of their appropriate supervisor and return them to the agency PCPA or Coordinator. The PCPA or CPC Coordinator may complete the forms in advance, but the cardholder must review the forms and the Bowie State University User's Guide and sign the forms prior to approval.
- d. If approved, the completed "Cardholder Information Form" and "Cardholder Agreement Form" will be forwarded to the agency fiscal officer or designee for approval. The fiscal officer should also ensure that the employee's job includes purchasing goods on a regular basis.
- e. The completed and approved forms will be forwarded to the agency PCPA or CPC Coordinator. If approved, the agency PCPA or CPC Coordinator will enter the Cardholder information on-line into the computer system.
- f. The card vendor will forward the card to an agency contact (Director of Procurement or designee) within five (5) business days. This person should not be the PCPA. A bank hold is in place at the card providing entity. Cards are sent to the person identified by the bank as the Account Coordinator. Any personnel changes need to be made through the Bank Account Coordinator.
- g. Before the cardholder receives the card, the PCPA or CPC Coordinator provides written

instructions (this user's guide) to the cardholder regarding the use of the card. Basic instructions regarding the use, record keeping, allowable purchases, and emergency numbers in case of lost/stolen cards will be discussed and the cardholder will formally acknowledge receipt of the card and instructions.

3.4 ISSUING PURCHASE CARDS

- a. The bank will issue Corporate Purchasing Cards to cardholders based on the signed written approval of the agency's fiscal officer or designee or the PCPA or CPC Coordinator. The card will be issued in the name of an employee with the name of the agency or unit embossed on the plastic. All cardholder information must be reviewed and approved by the agency fiscal officer or designee prior to submittal to the PCPA or CPC Coordinator for handling - see Exhibit B-Cardholder Information Form.
- b. The cardholder, the cardholder's manager/supervisor, the agency's fiscal officer or designee, and the PCPA or CPC Coordinator must complete and sign a State of Maryland Corporate Purchasing Card Cardholder Agreement Form (Exhibit A) indicating Compliance with the program policy and guidelines. The agency's fiscal officer or designee will retain the original agreement. The agency may establish guidelines that limit the use of the card more stringently than the rules and guidelines established by the State.
- c. Following the agency approvals, the PCPA or CPC Coordinator will submit the cardholder information electronically via the computer system used by the card vendor for issuance of the card. The General Accounting Division will review all cardholder Transaction (new cards, changes, deletion etc.) on a weekly basis using the online computer system used by the vendor. The card vendor will distribute the Corporate Purchasing Cards directly to the agency. The individual who is to receive the Corporate Purchasing Cards must be independent of the agency PCPA duties. The agency's PCPA must not be the one to submit Corporate Purchasing Card applications and receive the cards in the mail from the card vendor. The agency representative receiving the cards from the bank should not be the agency's PCPA. It is mandatory that this duty is separate from the PCPA function and other responsibilities. The agency's PCPA or CPC Coordinator is responsible for correcting any errors in the cardholder Account Code Number with the card vendor before the issuance of the card.

3.5 HOW THE CORPORATE PURCHASING CARD WORKS

Any merchant that can process our current type of card as a payment for purchases can accept this Corporate Purchasing Card. Each merchant contracts with a bank to have its card receipts processed. The bank provides the merchant with the necessary equipment and communications

link into our current type of card's network. Our current type of card accesses the card vendors' database of cardholder information by communicating with the bank's corporate card processor.

The typical operational procedures associated with Corporate Purchasing Card purchases are as follows:

- a. A State of Maryland employee presents his/her Corporate Purchasing Card to a merchant to make a business purchase. (A purchase could be made over the telephone or facsimile). (Note - As a point of information, the merchant will not request an authorization for the purchase until the employee receives the items purchased and/or shipment is made via an appropriate carrier). It is the Cardholder's responsibility to remind the merchant that this is a tax-exempt purchase.
- b. The merchant typically uses an electronic point-of-sale terminal to submit the total purchase for authorization. If automated equipment is not available, the authorization request is telephoned into the card vendor.
- c. The cardholder number is used to determine whether any limits or restrictions for that employee, at both the statewide level and agency level, have been exceeded or controls have been breached by using the card at this time and with this merchant. Authorization typically takes just a few seconds. If authorization is granted, the purchase is completed and the database is updated to include the authorization. If authorization is denied, this is also noted on the card vendors' database.
- d. The merchant summarizes daily receipts and submits them to the merchant-processing bank for payment, usually at the end of the business day.
- e. The following day the merchant's account is credited by the bank. The bank's corporate card processor transmits transaction detail and daily reporting information to the card vendor.
- f. The card vendor provides reporting information to the State of Maryland in a web-based format. Individual state agencies may view the database in real-time. The General Accounting Division receives a file monthly containing the billing information for all state agencies. When interfaced into R*STARS, transaction details can be viewed in View Direct by requesting A30CPC04 - Detail Transaction Report for R*STARS Interface.
- g. Return of merchandise to the merchant and/or disputes resulting in the issuance of a credit to the cardholder are posted each day along with the purchase transactions and are updated in the database for subsequent transmittal to the State of Maryland.
- h. The General Accounting Division settles with the card vendor for purchase amounts on an agreed upon schedule. The General Accounting Division verifies the transaction count and the total of the bill received from the card vendor and then distributes the charges and/or credits to the appropriate agencies.

3.6 CORPORATE PURCHASING CARD USE AND RESPONSIBILITY

The Bowie State University Corporate Purchasing Card (CPC) is an individual, not a department purchasing card. The Cardholder is solely responsible for the safety, security, and usage of the Corporate Purchasing Card.

Corporate Purchasing Cards shall be used only for authorized purposes. The CPC cannot be used for airline, trains, boats/cruise lines, buses or other similar travel charges such as parking, taxi service and gasoline purchases.

Travel expenses such as automobile rental, hotel/motel, and registration transactions are allowed by the state. The Bowie State University Transportation Department is the only campus department authorized to use the CPC for van and bus rental services. Cardholders should check with the PCPA or CPC Coordinator to verify which transactions are and are not allowed by the respective agency.

- a. **Specific Restrictions:** Specific restrictions apply to the Merchant Category Code Groups (MCCG) listed below.

If there is any doubt as to whether the purchase of specific goods or services are permissible; it is incumbent upon the Cardholder to contact the Agency PCPA or CPC Coordinator to obtain a written determination.

The list below is for the purpose of identifying examples of unauthorized purchases and is not all inclusive.

- #4829 – Wire Transfers and Money Orders
- #5681 – Furriers and Fur Shops
- #5812 – Eating Places/Restaurants
- #5813 – Bars/Taverns/ Lounges
- #5814 – Fast Food Restaurants
- #5912 – Drug Stores & Pharmacies
- #5921 – Package Stores/Beer/Wine/ Liquor
- #5993 – Cigar Stores/Stand
- #6010 – All Financial Type Institutions – No Cash, Stamps or Merchandise, etc.
- #6300 – Insurance
- #6211 – Security Brokers/Dealers
- #6300 – Insurance
- #6536 – Visa or Any Other Money Transfers/Overpayments
- #6760 – Savings Bonds
- #7012 – Timeshares/ Sport/Recreation Camps/ Trailer Parks
- #7221 – Photo Studios, Barber/Beauty Shops
- #7273 – Dating & Escort Services, Counseling Services, Babysitting Services, etc.
- #7297 – Massage Parlors

- #7298 – Health & Beauty Spas
 - #7299 – Miscellaneous Personal Services
 - #7519 – Motor Home /RV Rental or purchases
 - #7832 - #7999 – Entertainment/Entertainment Related and Amusement
 - Sporting Events - All
 - Motion Picture Theatres
 - Video Games
 - DVD/Video Tape Rentals or purchases
 - Dance Halls/Studios, Theatrical Productions
 - Bowling Alleys
 - Golf Courses
 - Billiard Halls
 - Amusement Parks
- b. **Contracted Services** - 1099 vendors (Unincorporated service providers) are not blocked, but are excluded by regulation. Any services that may be IRS Form 1099 reportable are NOT authorized (see Section 2 for definition of IRS Form 1099).
- c. **Gift Cards and Cash Advances/Money Orders** - are strictly prohibited. There will be a forty-five (45) day suspension of CPC privileges imposed by the General Accounting Division (GAD) for any cardholder who purchases gift cards or other cash like items with the card.
- d. **Sharing Cards:** Cards cannot be shared. Employees should be issued a card if they are making purchases on a regular basis
- e. **Additional Restrictions:** Bowie State University has placed additional restrictions on the following purchases unless a one-time exception is made by the Director of Procurement:
1. Consumable Office supplies (pens, paper, pencils, etc) must be procured through the University's Stockless Stores providers.
 2. Computer Hardware, Software, Peripherals, etc.
 3. Apparel, Clothing, Attire
 4. Furniture (Maryland Correctional Enterprises has the right of first refusal)
 5. Printing (Maryland Correctional Enterprises has the right of first refusal). However, the card may be used for copying.
 6. On-line purchases that require the CPC number to be entered on to a vendor's automated software ordering system.
 7. Any item that will be given to another individual or organization.
- f. **Reward/Bonus Programs:** Reward/bonus programs are manufacturer, internet, and store incentives designed to encourage cardholder's to make purchases. Examples of reward/bonus programs are, but not limited to the following:

1. Free merchandise
2. Gift cards
3. Store Coupons
4. Manufacturer Coupons

If rewards/bonuses are received for any procurement card purchase, the rewards/bonuses are the property of the university.

NOTE: DO NOT SIGN ANY VENDOR CONTRACT OR AGREEMENT WHEN USING THIS CARD UNLESS APPROVED IN ADVANCE BY THE PROCUREMENT OFFICE.

3.7 CARDHOLDER LIMITS

Specific restrictions apply to all Corporate Purchasing Cards for all State of Maryland employees.

BSU Purchasing Cards have a single purchase transaction limit of \$3,000. The Director of Procurement may adjust the single purchase limits upward when appropriate justification is provided. However, the maximum single purchase limit under all circumstances is \$5,000. As with current purchasing regulations, "splitting" purchases to exceed this limit is prohibited. "Splitting" is defined as any action taken specifically designed to circumvent (exceed) the single purchase limit, i.e. requesting a vendor process two or more individual transactions for the same item or service which combined exceed the single purchase limit.

When using your CPC to make hotel reservations first calculate the total cost for your stay. As part of your planning, you will need to determine the number of rooms and days required for your trip. If that dollar amount exceeds the single purchase limit on your CPC, then you cannot use the card to pay for the hotel room(s).

One primary advantage of the Corporate Purchasing Card is the various limits that can be assigned to each cardholder to limit purchasing authority. These limits allow State Agencies to extend purchasing responsibility to many more individuals in the current purchasing environment while maintaining, or even increasing, control over your purchasing budget. The following limits can be uniquely established for each Corporate Purchasing Cardholder:

- a. Spending amount per cycle: The cardholder can only incur transactions totaling this amount for each billing cycle.
- b. Number of transactions per cycle: Each cardholder can be limited as to the number of purchase transactions that can be made in a monthly billing cycle.
- c. Purchase amount: Each purchase transaction for which authorization is requested will be verified against this amount.
- d. Number of transactions per day: On a daily basis, the cardholder can be

limited to the number of purchase transactions specified. Every transaction will also affect the monthly transaction limit once it is posted.

e. Merchant category: Each cardholder may be assigned one or more Merchant Category Code restrictions. These codes include various merchant categories or a groups of Standard Industry Codes (SIC), depending on the type of purchases you would like them to make. The seven primary merchant categories are:

- Transportation
- Utilities
- Retail
- Auto & Vehicles
- Clothing Stores
- Miscellaneous
- Business/Repair Services

The Merchant Category Codes (MCC) is designed to offer every combination possible for the above listed categories, plus several unique SIC code groups. MCCs can be coded to individual purchasing cards that preclude purchases from designated types of merchants (liquor stores, etc.). The restriction is imposed at point-of-sale if the merchant requests authorization for the transaction.

f. The use of the card with 1099 vendors (Unincorporated service providers) is prohibited.

g. THE PURCHASING CARD CAN NOT BE USED FOR GIFT CARDS OR CASH ADVANCES

3.8 KEEPING YOUR CARD SECURE AND RESPONSIBILITY FOR DOING SO

a. The cardholder who has been issued the Corporate Purchasing Card is the individual solely responsible for the security and control of the card and any documents containing the account number. The CPC must be kept secure at all times.

b. The PCPA or CPC Coordinator must maintain accurate records at all times of the individual cardholders responsible for each card issued to his/her agency.

c. The card vendor will reissue cards every 36 months via the agency PCPA or CPC Coordinator. The agency PCPA or CPC Coordinator will monitor the cardholder expiration dates and notify the card vendor to cancel a card.

- d. Purchasing card accounts that have no Transaction for 12 months from the date of issue/activation are automatically purged from the system and canceled annually from the date issued.
- e. Every effort should be made to secure all purchasing card account number information. This includes reports, statement packing slips, and receipts. Paper documents containing the purchasing card account number should be shredded or destroyed when the information is no longer needed.
- f. Report Fraud, Waste, and Abuse to the Office of Legislative Audits
 - 1. By Telephone 24 hours a day by calling 1-877-FRAUD11 (1-877-372- 8311)
 - 2. By the internet 24 hours a day www.ola.state.md.us
- g. CPC data stored on computers and storage media must be secured using passwords and/or encryption.

3.9 CORPORATE PURCHASING CARD ABUSE

If an employee abuses the Corporate Purchasing Card privilege or the provisions of the Corporate Purchasing Card agreement, the card may be forfeited and cancelled and the employee is subject to disciplinary action up to and including dismissal. Also, the employee will be ineligible for restoration of Corporate Purchasing Card privileges.

- a. In addition to the sanctions described in the preceding paragraph, the state reserves the right to refer instances of abuse that violate other statutes to the appropriate law enforcement agency.
- b. The state reserves the right to collect from the employee the cost of any purchases that do not further the business of the state. The collection may be accomplished through payroll deduction or any other collection process.
- c. The card vendor's Liability Waiver Program requires the State of Maryland to initiate termination proceedings as soon as documented evidence of cardholder abuse has been discovered and verified. The agency's PCPA or CPC Coordinator and/or the agency's fiscal officer or designee shall notify the card vendor to cancel the cardholder card within two (2) days of the documentation and verification of cardholder misuse.
- d. Additionally, GAD should immediately be notified of any cardholder abuse.
- e. Individuals using the Purchasing Card for University approved travel such as hotels, motels, and automobile rental must provide a copy of their approved "Travel Request Form" with their monthly transaction log.
- f. The PCPA or CPC Coordinator may waive penalties for late submission of monthly transaction logs if the statements arrive late from the bank or if

individuals responsible for approving monthly transaction logs are away from campus unexpectedly. However, this information must be conveyed to the PCPA or CPC Coordinator in writing prior to the date that the logs are due in the Procurement Card Office. Individuals who fail to adhere to these administrative procedures will be disciplined based on the process below. Offenses are accumulated over a twelve month period that runs consecutively with the fiscal year. With the beginning of each fiscal year cardholder's previous year offenses are purged.

1. Individuals that do not submit their Purchasing Card Transaction Logs on time, fail to sign their log, fail to have their supervisor sign their log, fail to provide receipts or other required documentation certifying their purchases will have their PCard privileges suspended until all of those requirements are met.
2. Individuals that display a pattern for not adhering to the Administrative requirements of the CPC program, such as late submittal of monthly transaction logs, failure to submit copies of the monthly transaction logs, failure to sign or have their supervisor sign their logs, or failure to submit required receipts may lose their PCard privileges if they receive more than four notices of violation from the PCPA or CPC Coordinator within the same fiscal year period.
3. Individuals that intentionally split orders to use the Purchasing Card or fail to obtain permission from their supervisor prior to using the card will be disciplined as follows:
 - a. First offense - written warning and use of the card may be suspended for thirty days
 - b. Second offense - Purchasing Card privileges may be revoked.
4. Section 3.6, lists the specific types of purchases that cannot be made with the Corporate Purchasing Card, however, the list is not all inclusive. Individuals that request a Vendor, US Bank, or VISA to force through a charge that is restricted or prohibited shall have their Corporate Purchasing Card privileges permanently revoked.

3.10 RETRIEVING, CLOSING & SUSPENDING CORPORATE PURCHASING CARDS

At any time the employee leaves state service or is on extended leave, the PCPA or CPC Coordinator must be notified by the University's Human Resources Department (HR). Once notified by HR, the PCPA or CPC Coordinator will be responsible for suspending in the card provider's reporting program any card where the employee is on extended leave. The PCPA or CPC Coordinator will be responsible for retrieving and destroying any card(s) and closing the account in the card provider's reporting program on any card issued to employees who are retiring, transferring to another state agency, or leaving state service. The agency's Human

Resources Department is responsible for the notification of the PCPA or CPC Coordinator in these situations.

As soon as Human Resources notifies the PCPA or CPC Coordinator that a cardholder is leaving the agency, the PCPA or DCPA will immediately close that cardholder's account. In addition the PCPA or DCPA will:

- a. Retrieve and destroy the card

If there is a situation indicating fraudulent Transaction, the PCPA or CPC Coordinator must contact the agency's representative of the Attorney General's Office for investigation and the Comptroller's Office CPC Coordinator.

3.11 ONE CARD FOR MULTIPLE ACCOUNTS

Cardholders who are responsible for more than one budget account will receive one purchasing card. Bowie State University will not issue multiple cards for multiple accounts. The cardholder's primary budget account number will be printed on the card, however, cardholders will be able to purchase against each budget account the PCPA or CPC Coordinator has assigned to the card. As individuals assume responsibility for new or additional budget accounts, they must notify the PCPA or CPC Coordinator so that each new account can be assigned to the original card. The PCPA or CPC Coordinator will maintain and share with the Controller's Office a master list of accounts assigned to each cardholder. Monthly spending limits on the card will be adjusted upward to reflect multiple account purchase requirements (not to exceed \$10,000 without authorization from the DOP). Cardholders must maintain separate transaction logs for each budget account as well as assume all administrative responsibilities for each budget account as detailed in section 5.1.

3.12 ANNUAL TRAINING CARDHOLDERS AND SUPERVISORS

Annual training of existing policies and procedures will be provided for Cardholders as well as Supervisors/Managers. Appropriate policy and procedure revisions will be shared with the cardholder's at this time.

3.13 SALES TAX EXEMPTION

The Purchasing Card states that BSU is sales tax exempt and lists the exemption number. All in state and many out state suppliers honor this exemption. Cardholders must advise vendors of our tax-exempt status prior to placing an order. Cardholders will be held personally responsible for paying taxes, which should have been waived as a result of our tax-exempt status. If required by the vendor a copy of the University's tax exempt certificate (Exhibit C) may be provided. Please contact the PCPA or CPC Coordinator at 860-4214 or the Comptroller's Office at 860-3476, if an in-state vendor refuses to honor our tax exemption or if you need additional help regarding sales taxes.

4. USING THE PURCHASING CARD

Please note that the cardholder is the only person authorized to make purchases using his/her card. Giving your card or card number to another person to make a purchase, using someone else's card, or making unauthorized purchases may result in disciplinary action (including, but not limited to, revocation of your card and/or termination of employment). The Cardholder is liable to the University and the State of Maryland for the proper use of the card.

4.1 AUTHORIZATION TO USE THE CARD

Cardholder's should request permission to use the Purchasing Card. Requests to use the Purchasing Card shall be made to the cardholder's immediate supervisor or manager. Department Heads should establish an internal procedure for documenting credit card approvals. However, by signing the Cardholder's Monthly Transaction Log, the cardholder's supervisor, manager, department head is certifying that the purchases were permitted and approved.

No transactions originally initiated by Purchase Order will be paid with the Purchasing Card.

4.2 DISPUTES

When a cardholder discovers an incorrect amount has been charged for goods and/or services received, or a questionable purchase or transaction appears on the monthly cardholder bank statement, the cardholder must immediately seek to resolve the problem with the vendor. If no resolution can be made with the vendor, a Cardholder Statement of Disputed Item Form (Exhibit D) should be completed and forwarded to the PCPA or CPC Coordinator for handling. It is important to note that the form should be forwarded to the card vendor as soon as the discrepancy occurs, but not later than sixty (60) days after the appearance of the item on the cardholder bank statement.

- a. The card vendor will issue a credit when the disputed form is received. If the resolution of the dispute results in a credit; it will be posted to the cardholder account. If the card vendor finds in favor of the merchant, the cardholder account will be charged at that time.
- b. The cardholder should post the credit to the Transaction Log and verify that the credit appears on the subsequent monthly bank statement. Cardholders must track disputes to insure they are satisfactorily resolved.

4.3 DEFECTIVE MERCHANDISE

If items are purchased and found to be defective or faulty, the cardholder can return the item(s) to the supplier who will initiate a credit to appear on the subsequent month's cardholder bank statement.

- a. If the cardholder cannot resolve the dispute with the supplier, a Cardholder Statement of Disputed Item Form (Exhibit D) should be completed and forwarded

to agency's PCPA or CPC Coordinator. It is important to note that the form should be forwarded to the PCPA or CPC Coordinator as soon as the discrepancy occurs, but not later than sixty (60) days after the appearance of the item on the cardholder's bank statement. Cardholders must reconcile their monthly cardholder statement every month.

5. RECORD KEEPING, DOCUMENTATION, & RECONCILIATION

5.1 RECORD KEEPING

- a. A receipt showing the price of the item(s) purchased is required for each transaction.
- b. Every transaction must be recorded on a Cardholder Monthly Transaction Log (Exhibit E). The log must contain the transaction date, merchant name, description of the item(s) purchased, and quantity. The log must also contain the account to be charged (if different from that assigned to Corporate Purchasing card), and the amount of the purchase. This information will be used to reconcile the monthly charges against the Corporate Purchasing Card statement.
- c. A Monthly Cardholder Statement will be sent by the card vendor to each cardholder after the cutoff on the 25th day of the month (THIS IS NOT A PURCHASING CARD BILL). The cardholder is responsible for reconciling the Monthly Cardholder Statement to the Transaction Log, attaching all receipts, signing, and returning the package to their immediate supervisor/approver.
- d. The Cardholder's immediate supervisor/manager or designee as assigned by the Department Head, who has the responsibility and experience to determine if Purchases are reasonable and necessary, must confirm that the purchases are business appropriate, and certify to the accuracy and completeness of the Transaction Log by signing and dating the log.

The signature of the immediate manager or designee affirms that the applicable receipts/invoices and bank statement are attached to the Log, and the accuracy of the monthly detail, including whether or not the transactions are appropriate. The immediate manager should then forward all of the original documents and one copy of the monthly transaction log to the Procurement Office for processing.

- e. The agency's fiscal officer or designee, who has the experience and position to determine if purchases are reasonable and necessary, will reconcile the monthly detail in R*STARS and ensure that the appropriate accounting distribution is completed within 30 days of receipt of the monthly bank statement.
- f. The agency must establish appropriate internal controls to identify and track purchases made from MBE/WBE/SBR suppliers certified by the State of Maryland. Report A30CPC11 is available each quarter on FMIS ViewDirect to

assist the agency determine MBE information. Small Business Reserve is available as A30CPC12.

- g. Distributions made to the DEFAULT PCA must be reviewed each month and, if necessary, redistributed promptly.
- h. All agencies participating in the Corporate Purchasing Card Program must follow the Department of General Services' guidelines for inventory control.

5.2 SUPERVISORY REVIEW

- A. Supervisor/Manager review and approval (signature) of subordinates Monthly Transaction Logs is a mandatory requirement of the Corporate Purchasing Card program.

A supervisor/manager signature on a subordinate's monthly transaction log means that the supervisor/manager has:

1. Reviewed the log and the attached documentation (receipts, statements, etc.)
2. Determined that the purchases were reasonable, necessary, and business appropriate
3. Determined that all of the required information has been provided on the transaction log, and that it is accurate and complete.

When a supervisor/manager signs and dates a subordinate's monthly transaction log, they are assuming the same responsibilities for the log and its contents as the cardholder.

5.3 SPAN OF CONTROL

- A. Best practices suggest that supervisors should not review and approve monthly transactions logs for more than five to seven cardholders.

BSU supervisors that are reviewing and approving monthly transaction logs will not be authorized to approve for more than seven cardholders.

- B. On an annual basis, the Corporate Purchase Card Administrator will review and document the number of cardholder's reviewed by each supervisor.

5.4 CONTROL WEAKNESSES

Departments Heads/Supervisors that review and approve monthly transaction logs for cardholders who have exhibited control weaknesses in the past, may be required to pre-approve and document all purchasing card purchases for cardholders under their purview.

If this action is taken, cardholders will be required to submit written documentation i.e. e-mail with their monthly transaction logs verifying that all purchases were pre-approved by their supervisor.

5.5 CORPORATE PURCHASING CARD DOCUMENTATION

Each agency is required to maintain any and all documentation associated with any purchasing card transaction. Additionally, documentation should be immediately accessible and easily produced upon request.

- a. The agency's fiscal officer will ensure that necessary procedures are in place for prompt posting and reconciliation of charges and credits in R*STARS. The detailed transaction report A30CPC04 available in ViewDirect will assist the fiscal officer in completing this task.
- b. The agency's fiscal officer or designee will ensure that documentation is adequate and sufficient to allow for the proper recording of expenditures in the Comptroller's Statewide Accounting and Reporting System. Documentation is required for all purchases and credits. Acceptable documentation shall be the itemized Corporate Purchasing Card Charge/Credit slip or one (1) of the following items:
 1. Itemized sales slip showing the purchase price of the item, or
 2. Itemized packing slip showing the purchase price of the item, or
 3. Itemized cash register receipt showing the purchase price of the item, or
 4. Itemized repair order showing the purchase price of the item.
 5. Itemized hotel/motel receipt showing all charges associated with the stay.
- c. A monthly statement from the card vendor will be addressed and mailed to the cardholder. The cardholder will use this to reconcile the transactions to their log.
- d. Each cardholder shall maintain a "Transaction Log" and record each purchase and/or credit made with each Corporate Purchasing Card during the month. A copy of the Transaction Log is attached to this policy as Exhibit E. The Log may be recreated electronically; however, all current wording and signatures must be retained.
- e. After receiving the statement from the bank, the cardholder must match the Log and the documentation for every purchase charge and/or credit each and every month. The cardholder signs both the log and the cardholder statement indicating the review was completed. If documentation is missing, reasonable attempts should be made to obtain a copy of the appropriate documentation from the vendor referenced on the bank statement. When the documentation is received, it should be reviewed and certified as received or reported as a Disputed Item to the card vendor.
- f. A pattern of missing documentation will result in the loss of Corporate Purchasing Card privileges.

- g. When completed, the statement, properly authorized log, and documentation for every purchase will be forwarded to the cardholder's reviewer/approver for signature and subsequently to the Procurement Office for review and retention.

All original, approved Cardholder Monthly Transaction Logs, receipts, transaction slips, packing slips, and monthly Visa statements shall be forwarded to the Procurement Office for processing no later than the 12th day of each month.

Individual Cardholder's are solely responsible for assuring that their monthly transaction logs arrive in the Procurement Office no later than the 12th day of each month. Submitting transactions logs to supervisors for approval prior to the 12th day of the month does not absolve the Cardholder from responsibility for late submission of logs.

The Procurement Office will record the actual date of receipt of the Cardholder Monthly Transaction Logs and submit the names of those Cardholders whose logs were received late to the PCPA or CPC Coordinator and the Cardholder's supervisor for appropriate disciplinary action.

Cardholders must copy all of the forms mentioned above (transaction logs, receipts, statements, etc.) and keep those records in their offices for audit purposes. If there are no purchasing transactions for a specific month cardholders will not be required to submit a monthly transaction log.

A copy of each manager approved monthly transaction log must be submitted to the Procurement Office with the original logs; it is not necessary to send copies of the USB statements or receipts. The Procurement Office will collect the copies of the monthly transaction logs on behalf of the Controller's Office.

- h. The agency's fiscal officer or designee will maintain the official file for the agency with a copy of the Logs and supporting documentation.
- i. Agency Certification

Each agency's PCPA or CPC Coordinator will provide a certification via email to the GAD CPC Program Coordinator for the entire agency. The certification will be due 45 days after the close of the cycle and will include the following language. I certify that:

1. For the Cycle date ending MM-DD-YYYY
2. A card provider's Monthly Statement and Cardholder Transaction log was received for each account in which transactions posted to in the cycle stated above.
3. All card providers' Monthly Statements were reconciled to corresponding Cardholder Transaction logs.
4. A detailed receipt/invoice is provided for each transaction listed on the

- card provider's Monthly Statement.
5. All Cardholder Transaction logs are signed by the appropriate cardholders and approvers.
 6. The card provider was sent written confirmation for all disputed transactions.
 7. The card provider's Monthly Statements for the cycle listed above, the corresponding Cardholder Transaction logs, and receipts are filed in an easily retrievable manner for future use.
 8. The agency has a process in place to ensure that the transactions are in compliance with the State of Maryland's Corporate Purchasing Card Policy and Procedure Manual.
 9. I am not aware of any fraudulent use of cards assigned to this agency.
 10. Any exceptions to this process are to be reported separately, in writing (email), to the GAD Corporate Purchasing Card Coordinator.

If a certification is not received after 5 days of the due date, an email notice will be sent to the PCPA or CPC Coordinator on file with GAD. **IF A SECOND CERTIFICATION IS MISSED, THAT AGENCY'S CPC PROGRAM WILL BE IMMEDIATELY SUSPENDED UNTIL THE CERTIFICATIONS ARE RECEIVED.** The Program will not be reinstated until the agency provides all outstanding certifications.

5.6 CORPORATE PURCHASING CARD RECORD RETENTION

- a. The BSU Procurement Office shall maintain a file containing the original monthly cardholder statement, Transaction Logs and documentation for every charge/credit. This file shall be subject to periodic review by the State Comptroller, the Office of Legislative Audits, and any other duly authorized individuals. The files should be retained for four (4) years or until audited.
- b. The original Cardholder Agreements and Cardholder Applications need to be retained by the agency's PCPA or CPC Coordinator for the period of time the cards are open.
Once the cards are closed, the Cardholder Agreements and Cardholder Applications should be retained by the agency's PCPA or CPC Coordinator for an additional four (4) years or until audited.
- c. The state agency and the Comptroller of Maryland, General Accounting Division, shall maintain a current list of cards issued.

5.7 AUDITS

The PCPA or CPC Coordinator will review on a monthly basis all original statements, transaction logs, and documentation. The representative will compile a list of all deficiencies for which appropriate action will be taken. Additional audits may be conducted by any or all of the entities that currently perform such functions on behalf of BSU, USM, State of Maryland, and

the Federal Government. The purpose of these audits is to ensure compliance with all of the guidelines' policies, and procedures governing this program. These guidelines are derived from State of Maryland, BSU, and USB requirements.

5.8 TRAVEL RELATED PROCEDURES

Individuals that travel on university business are required to use the Purchasing Card to make all hotel/motel reservations and payments. In addition the Purchasing Card is the preferred method of payment for automobile rental and registration requirements as well. Cardholders who use the Purchasing Card for travel i.e. hotels/motels, automobile rental, registration etc. are required to submit a copy of an approved Request for Travel form with the monthly transaction log to verify that travel related expenses were pre-approved.

6. SMALL BUSINESS RESERVE

Effective January 5, 2005, the State of Maryland established a Small Business Reserve (SBR) program to establish the process by which, designated procurement units award not less than 10% of the unit's total dollar value of goods, supplies, services, maintenance, construction, construction-related services, architectural services and engineering service contracts directly to small businesses.

Certain bids or proposals are reserved for participation by small businesses only. The Small Business Reserve Program in State Procurement Law mandates that at least 10% of the dollar value of procurements made by designated procurement units be from small businesses at the prime contract level. This amount is not a goal, but a mandate. Sections 14-501 – 14-505, State Finance and Procurement Article, Maryland Code [Chapter 75, Laws of 2004].

Before selecting a vendor to purchase goods and/or services from please visit the SBR Web site below to identify small businesses that may be able to accommodate your needs.

<https://www.smallbusinessreserve.maryland.gov/>

7. MINORITY BUSINESS ENTERPRISE

It is the policy of the University System of Maryland and Bowie State University to encourage, solicit, and promote participation by Minority Business Enterprises (MBE).

It is the goal of Bowie State University to achieve 29% minority business enterprise participation through direct contract awards. When appropriate, Bowie State University establishes sub-contract participation goals on competitive sealed bids.

Before selecting a vendor to purchase goods and/or services from please visit the MBE Web site below to identify minority businesses that may be able to accommodate your needs.

<http://mbe.mdot.state.md.us/cgi-bin/mbedir/mbesearch>

8. EXCEPTIONS TO POLICY AND PROCEDURES

The Director of Procurement shall be the sole authority to make exceptions to these policies and procedures. All exceptions should be made in writing.

**STATE OF MARYLAND
CORPORATE PURCHASING CARD PROGRAM
CARDHOLDER AGREEMENT**

EXHIBIT A

I, _____, hereby request a Corporate Purchasing Card. As a cardholder, I agree to comply with the following terms and conditions related to the use of the card:

1. I understand that I am being delegated the authority to purchase supplies and services on behalf of Bowie State University, using the State of Maryland Corporate Purchasing Card, provided that the amount of any single purchase does not exceed \$3,000.00, that no employee travel costs and/or capital outlay costs are authorized, and that cash advances are strictly prohibited.
2. I agree that this card will be used for approved purchases only and, further, that I will not charge any personal purchases to this card. All purchases must be made in accordance with applicable laws and regulations, including, but not limited to, the Code of Maryland Regulations (COMAR), the State of Maryland Corporate Purchasing Card Policy and Procedures, and the BSU Purchasing Card User's Guide. I understand that my failure to follow established procedures may result in disciplinary actions against me, including loss of leave time, suspension and/or termination of employment, fine, and/or criminal prosecution.
3. I agree to return the card immediately upon suspension and/or termination (including retirement) or upon reassignment to another Agency or cost center. Also, I agree to return the card immediately upon request of my supervisor and that disciplinary actions referred to in paragraph 2 would also apply for failure to do so.
4. If the card is lost or stolen, I agree to immediately notify US Bank and the Purchasing Card Program Administrator.

STATEMENT OF COMPLIANCE

I certify that I shall purchase supplies or services in accordance with applicable COMAR or USM Policies and Procedures, State laws and State of Maryland Corporate Purchasing Card policy and procedures. I certify that, to the best of my knowledge and belief, all of my statements are true, correct, complete, and made in good faith, and subject to applicable COMAR or USM Policies and Procedures, State laws, and State of Maryland Corporate Purchasing Card policies and procedures.

I further acknowledge and certify that I have received training from the Procurement Department on the University's Policy and Procedures regarding use of the Corporate Purchasing Card. In addition, I shall be personally responsible for any unauthorized Corporate Procurement Card purchase, including any erroneously charged and paid Maryland State Sales Tax. I hereby authorize the State to deduct from my payroll check and from any other payments to me the amount of such unauthorized purchases made on the Corporate Purchasing Card issued to me.

Employee Signature/Date

Bowie State University 36.02.23
Agency and Cost Center

Employee Social Security Number

14000 Jericho Park Rd. Bowie, MD.20715
Agency Address

Manager's Signature/Date

Agency Fiscal Officer Signature/Date
(Agency Fiscal Officer designee)

Procurement Card Program Administrator
Signature/Date

**COMPTROLLER OF THE TREASURY
GENERAL ACCOUNTING DIVISION**

STATE OF MARYLAND
CORPORATE PURCHASING CARD PROGRAM
NEW APPLICATION CARDHOLDER INFORMATION FORM

Regular (\$2,500 SPL) University of MD (\$5,000) e-Maryland Marketplace (\$10,000 SPL)

Agency Name (19 A/N):

Contact Name:

Cardholder Name (23 A/N):

Address (36 A/N):

City (25 A):

State (2 A):

Zip (5 N):

Zip-Ext (4 N):

Telephone Number (10 N):

SSN (9 N):

Credit Limit: \$

Daily # Transactions:

Single Purchase: \$

Cycle # Transactions:

The single purchase limit recommended by the State is \$2500. If there are any changes to this amount, please indicate it above.

	MCCG NAME	MCCG ACTION	SINGLE PURCHASE LIMIT
1			
2			
3			
4			

ACCOUNT CODE NUMBER (22 A/N):

--	--	--	--	--	--

Reporting Unit Name:

Contact Name (PCPA):

Address:

City, State:

Zip (9 N):

Employee Name: _____ Signature: _____ Date: _____

Agency Fiscal Officer: _____ Signature: _____ Date: _____

GAD Account Code Number Verification Signature: _____ Date: _____

Questions should be addressed to the agency PCPA identified in the Contact Name field.

EXHIBIT C

Bowie State University

**Notice to exempt organizations holding
Previously issued exemption certificates**

The Maryland Revenue Administration Division is re-issuing sales tax exemption certificates to all organizations which continue to qualify. Your organization's new certificate is attached and is valid effective immediately. Previously issued exemption certificates become invalid on October 1, 1997. Vendors are required to charge tax on sales made on or after October 1, 1997 to any organization, which does not present a new certificate at the time of sale.

If your organization deals regularly with certain vendors, we suggest that you contact them before October 1, 1997, so that they can verify that your organization has been issued a new certificate.

The re-issuance of these certificates does not change current procedures for claiming resale exclusions by exempt organizations engaged in purchasing tangible personal property for sale. The sales and use tax registration numbers of licensed vendors have not been changed and the validity of blanket resale certificates bearing these numbers is unaffected.

Additional copies of the exemption certificate may be obtained by organizations with more than one location or chapter, or for other demonstrated cause, by contacting the Legal Section by mail at Revenue Administration Center, Annapolis, Maryland 21411-0001.

**State of Maryland
Comptroller of the Treasury
Revenue Administration Division
301 W. Preston Street
Baltimore, Maryland 21201**

**State of Maryland Comptroller of the Treasury
Sales and Use Tax Exemption Certificate**

Account Number	Expiration Date
30002563	Governmental
Name	

Bowie State University No Expiration Date

Bowie, Maryland 20715

Please Laminate This Card To Extend Its Life

The attached card is your new exemption certificate which is valid upon receipt. Effective October 1, 1997, exemption certificates issued to governmental entities no longer have an expiration date, thus eliminating the need to renew the certificate. Please read the enclosed Tax Tip and the instructions on the back of the card for the proper use of the exemption certificate. If you have any questions regarding the use of this card, please call the Taxpayer Service Section at (410) 767-1300 in Baltimore, toll free 1-800-492-1751 from elsewhere in Maryland, or e-mail at taxhelp@comp.state.md.us.

**COMMERCIAL CARD CLAIMS
STATEMENT OF DISPUTED ITEM**

EXHIBIT D

Instructions: Your company should first make good-faith efforts to settle a claim for purchases directly with the merchant. If assistance from Bank of America is required, please complete this form, and fax or mail with required enclosures within 60 days from the billing close date to:

Bank of America – Commercial Card Services Operations
P. O. Box 53101
Phoenix, AZ 85072-3101
Phone (800) 300-3084, FAX (888) 678-6046

Company Name: _____
Account Number: _____
Cardholder Name: _____
This Charge appeared on my statement, billing close date: _____
Transaction Date: _____
Reference Number: _____
Merchant Name/Location: _____
Posted Amount: _____ Disputed Amount: _____

(Cardholder Signature) (Authorized Participant Signature) (Date) (Phone Number)

Please Check Only One

- _____ **Unauthorized Transaction:** I did not authorize, nor did I authorize anyone else to engage in this transaction. No goods or services represented by the above charge were received by me or anyone I authorized. My Bank of America card was in my possession at the time of the transaction.
- 2. _____ **Charge Amount Does Not Agree With Order Authorizing the Charge:** The amount entered on the sales slip was increased from \$ _____ to \$ _____. I have enclosed a copy of the unaltered sales slip.
- 3. _____ **Merchandise or Services Not Received:** I have not received the merchandise or services represented by the above transaction. The expected date of delivery of services was _____. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response.)
- 4. _____ **Defective or Wrong Merchandise:** I returned the merchandise on _____ because it was (check one):
_____ defective; _____ wrong size; _____ wrong color; _____ wrong quantity.
(Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them, their response and proof of the return of merchandise. Please provide a detailed description of the wrong or defective nature of the merchandise.)
- 5. _____ **Recurring Charges After Cancellation:** On _____ (date), I notified the merchant to cancel the monthly/yearly agreement. Since then my Bank of America account has been charged _____ time(s). (Please enclose a copy of the merchant's confirmation of your cancellation request.)
- 6. _____ **Recurring Charges Already Paid by Other Means:** I already paid for the goods and/or services represented by the above charge by means other than my Bank of America Commercial Card. (Please provide a copy of the front and back on the cancelled check, money order, cash receipt, credit card statement, or other documentation as proof of purchase/payment. Describe your efforts to resolve this matter directly with the merchant, the date(s) you contacted them, and their response.)
- 7. _____ **Credit Appears as a Charge:** The enclosed Credit Voucher appeared as a charge on my Bank of America Commercial Card account.
- 8. _____ **Credit From Merchant Not Received:** I did not receive credit for the enclosed Credit Voucher within 30 calendar days from the date it was issued to me by the merchant shown above. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response. Provide a detailed statement explaining your reason(s) for disputing this charge.)
- 9. _____ **Hotel Reservation Cancelled:** I made a reservation with the above hotel which I later cancelled on _____ (date) at _____ (time). I received a cancellation number which is _____. (Please describe how the reservation was cancelled, proof of cancellation and attempts to resolve this issue with the merchant.
_____ I was not given a cancellation number.
_____ I was not told at the time that I made the reservation that my account would be charged for a "No Show".
_____ I was not informed of the cancellation policy.)
- 10. _____ **Double or Multiple Charges:** My Bank of America Commercial Card Account has been double charged. The valid charge appeared on _____ (date). The duplicate charge(s) appeared on _____.
- 11. _____ **Do Not Recall the Transaction:** The statement has an inadequate description of the charge. Please supply supporting documentation.
- 12. _____ **Other; Above Descriptions Do Not Apply:** Please attach a detailed letter explaining the reason for your dispute and your attempts to resolve this issue with the merchant.

