

# COUNTY OF COLUSA



## **Credit Card Program Policies and Procedures Manual**

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## 1.0 INTRODUCTION

In the constant pursuit of improving the way the County does business and in promoting vendor acceptance and operational efficiency, Colusa County has initiated the use of a new credit card, called the CAL-Card, for an alternate method of purchasing and traveling. (The CAL-Card may also be referred to as "Credit Card" or "purchasing card" throughout this document.)

Through the use of the State of California's Master Services Agreement with U.S. Bank, Colusa County is participating in this unique credit card program, the CAL-Card system. Colusa County's Credit Card is an International Merchant Purchase Authorization Card (I.M.P.A.C.) that has been specifically designed to look different from personal credit cards. The card is embossed with the Colusa County name and the Cardholder's name. Authorization to use the card is restricted to the Cardholder only and may not be delegated. The Credit Card is to be used for Official County Use Only and may never be used for personal purchases.

The following policies and procedures have been established with the goals of good internal controls, proper financial reporting, keeping the number of Credit Cards issued to a minimum, while ensuring that permanent employees with a genuine need for an alternate method of purchasing have access to a Colusa County Credit Card.

## 2.0 GENERAL INFORMATION

The Colusa County Credit Card is essentially a Visa credit card with enhanced controls and data reporting that enables the County to streamline the traditional procurement process for small dollar purchases and most travel-related expenses. The Credit Card allows County departments and offices, under strict guidelines, to move easily and rapidly in obtaining low dollar value purchases directly and to also make travel arrangements for prior Board approved travel, subject to budget limitations.

The CAL-Card can be used for the purchase of merchandise from most vendors that accept Visa credit cards for payment. If the use of the Credit Card is not practical, or the specific purchase is prohibited on the CAL-Card, then standard purchasing procedures shall be used if appropriate.

The CAL-Card program eliminates the need for individual store credit cards, which have been in use by some County departments. Immediately upon implementation of the CAL-Card program, with the exception of the County Visa card issued to Central Services and County authorized gas station credit cards, the use of individual store credit cards for County purchases is prohibited. Further, the use of other credit cards issued to a County department or County employee on behalf of the County is prohibited.

There are no U.S. Bank administrative fees associated with the County Credit Card.

### 3.0 CONTROLS

A number of unique controls have been developed for the I.M.P.A.C. program that do not exist in a traditional credit card environment. These controls ensure that the card can be used only for specific purchases and within specific dollar limits, as determined by each Department Head and the County Auditor-Controller. These limits and controls are established uniquely for each Cardholder and can be modified by approval of the Auditor-Controller when necessary to meet the changing purchasing needs of the Cardholder and the County. When a merchant seeks authorization from the bank for a purchase, the system will check the individual Cardholder's single purchase limit, the Cardholder's thirty (30) day limit, the County's limit, and the type of merchant where the Cardholder is making a purchase before the transaction is authorized. If these established requirements are not met, the purchase will be denied.

In addition, detailed proof of all purchases is required by each Cardholder, with additional verification performed by the Cardholder's Approving Official, and audit approval by the County Auditor-Controller's Office before payment is made to the bank. All Credit Card purchases are subject to the terms, conditions, and requirements of Colusa County's Purchasing Ordinance, Travel Policy, and Credit Card Program Policies and Procedures, and must be within approved departmental budget.

Intentional use of the Credit Card for other than "Official County Use" may be considered as an attempt to commit a criminal act, which may result in immediate cancellation of a Cardholder's Credit Card, referral to the District Attorney, and disciplinary action, up to and including termination. The Cardholder will be personally liable to the County for the amount of any non-approved purchases. Payroll deductions may be used to collect funds that are due to the County, to the extent allowed by law.

### 4.0 DEFINITIONS

The following terms are commonly referred to in this manual and their definitions are provided for clarification:

#### **Approving Official**

The Approving Official shall be the Department Head, or his/her authorized designee who has authority to sign departmental claims, and is a critical checkpoint for internal control purposes. The Approving Official reviews and compares the Cardholder's monthly "Statement of Account" with the actual individual receipts and invoices to verify that all assigned Cardholder's purchases are necessary and for Official County Use Only, that detailed receipts have been submitted, and that the "Statement of Account" is accurate.

The Approving Official must have a working knowledge of various purchasing methods and be familiar with all County procurement codes, policies and procedures, as well as the County Travel Policy. The Approving Official must also have knowledge of the job responsibilities of his/her designated Cardholder and should be the Cardholder's supervisor or a higher level official. Ideally, expenditures should be reviewed by the Cardholder's direct supervisor. A subordinate shall not be an Approving Official for his/her supervisor.

### **Billing Official**

The Central Services/Purchasing Department is the Billing Official and will review all Department Credit Card activity and will be responsible for reconciling the Cardholder's "Statement of Account" and documentation received from the Approving Official with the monthly "Corporate Account Summary".

### **Cardholder**

The Cardholder is a permanent, non-probationary employee whose name appears on the Credit Card and is responsible for its security and appropriate use. The Cardholder is authorized to make purchases of commodities and travel arrangements on behalf of their department. The Cardholder must be familiar and comply with all County procurement codes, policies and procedures, and County Travel Policy.

### **Cardholder Statement**

A monthly "Statement of Account", which lists the Cardholder's transactions, is available online to each Cardholder by U.S. Bank at the end of the monthly billing cycle. A paper copy of the monthly statement is available to the Cardholder upon request. If a Cardholder did not have activity during a billing cycle, no statement will be generated for those requesting paper statements.

### **Corporate Account Summary**

U.S. Bank's official billing statement for the entire County, which will be sent to the Billing Official at the end of the monthly billing cycle, and is also available online.

### **Department Billing Contact**

A Department Billing Contact shall be identified for each department, and generally is the individual that is responsible for preparation of department claims. The Department Billing Contact shall be responsible for reconciling all of the department's Cardholder statements and documentation with the Billing Official and the Auditor-Controller's Office.

### **Fixed Asset**

A single tangible asset with a value of at least \$500 and/or has an expected useful life of three (3) years or more.

### **I.M.P.A.C.**

An acronym for International Merchant Purchase Authorization Card which is embossed on all Colusa County Credit Cards furnished by U.S. Bank.

### **Merchant Category Code (MCC)**

Merchant Category Code (MCC) is what Visa uses to identify a merchant type. The codes are defined by VISA. When a merchant sets up to accept Visa, the bank or association identifies how the merchant is categorized. Appropriate Merchant Category Codes are determined by the Department Head for each new Cardholder. The MCC Group Listing is included in the Exhibits.

### **Program Administrator**

The Auditor-Controller's Office is the Program Administrator for the County. The Program Administrator will be the focal point for coordination of applications for County Credit Cards, modifications to existing cards, and the destruction of cards. In addition, the Program Administrator establishes the County's procedures for controlling and using cards, and the training of Cardholders and related personnel. The Program Administrator has full authority to suspend or cancel cards.

### **Prohibited Goods and Services**

Prohibited goods and services are defined as those listed in Section 7.0 of this policy. The use of the County Credit Card is unauthorized and shall not be used to procure such items.

### **Restricted Goods and Services**

Restricted goods and services are defined as goods and services that, although not "prohibited", are not authorized purchases for the individual Cardholder. If the goods and services are "restricted," the County Credit Card may be authorized for use if established approvals and criteria are met through the Approving Official and Program Administrator.

### **U.S. Bank**

The contractor who maintains all I.M.P.A.C. accounts. U.S. Bank issues the Credit Cards, monthly Statement of Accounts, and reports and invoices to Cardholders, Approving Officials and Billing Official.

## **5.0 RESPONSIBILITIES**

### **5.1 Program Administrator Responsibilities**

The Program Administrator is responsible for the County's U.S. Bank CAL-Card Purchasing Card Program. The Program Administrator is the focal point for program questions, contract administration, account application coordination, card issuance, suspension, and cancellation, report management and review, and administrative training. Specific responsibilities include, but are not limited to, the following:

1. Determining spending controls in conjunction with Department Head (thirty (30) day limit, single purchase limit, etc.) and Merchant Category Code (MCC) blocking
2. Coordinating new account setups



3. Verifying appropriate County personnel involved in the billing and payment processes receive training and policy manuals
4. Coordinating account maintenance changes (addresses, spending controls, MCC blocking)
5. Canceling cards immediately upon employee termination or for violation of this policy
6. Developing program training and materials
7. Delivering training and supporting materials to Cardholders, Approving Officials, Billing Official, and other program participants
8. Developing and distributing internal procedures for the County
9. Auditing receipt retention and program compliance for the County
10. Notifying the Cardholder's Department Head of noncompliance issues and assisting with compliance enforcement
11. Authorizing temporary changes for the Cardholder's spending limits or Merchant Category Code blocking
12. Reviewing renewal information for all accounts nearing expiration to ensure cards are received prior to the end of the expiration month
13. Closing accounts not eligible for reissue

## **5.2 Billing Official Responsibilities**

The Billing Official is responsible for managing and coordinating the County's Corporation Account. Specific responsibilities include, but are not limited to, the following:

1. Receiving and reconciling the official invoice (Corporate Account Summary) at the cycle date via paper or electronically
2. Reviewing and reconciling Cardholder statements to ensure that receipts and documentation are in order
3. Preparing County claim and journal entry for timely payment and appropriate classification and distribution of departmental expenses
4. Analyzing and monitoring U.S. Bank Access Online reports on statements, payment, performance and delinquencies
5. Working with U.S. Bank Payment Services to resolve payment issues
6. Ensuring the Corporate Account Summary is in order in accordance with the State of California Master Service Agreement for payment to U.S. Bank within the forty-five (45) day payment terms
7. Ensuring prompt payment is made to U.S. Bank in order to take advantage of the State of California Prompt Payment Rebate Incentive

## **5.3 Approving Official Responsibilities**

The Approving Official is responsible to ensure purchasing card is used in accordance with the County's policies and procedures and any procurement regulations that may be applicable, and for authorizing Cardholder purchases. Specific responsibilities include, but are not limited to, the following:

1. Determining spending controls in conjunction with Program Administrator (thirty (30) day limit, single purchase limit, etc.) and Merchant Category Code (MCC) blocking
2. Ensuring Cardholders are familiar and comply with all County procurement codes, policies, and procedures, including Credit Card Policy and Procedures and County Travel Policy
3. Monitoring Cardholders to ensure consistent and timely completion of Credit Card Transaction Log
4. Reviewing all Credit Card purchases to verify they are for official County business and that Cardholders are authorized to make specific purchases
5. Ensuring that detailed receipts are provided by Cardholder for each purchase on the Cardholder Statement of Account
6. Verifying correct Funds, Departments, and Accounts are included on the Credit Card Transaction Log for financial posting purposes
7. Ensuring that Cardholders reconcile their Credit Card Transaction Log with the Cardholder Statement of Account and actual detailed invoices and submit to Approving Official within five (5) business days of online statement receipt
8. Reconciling the Credit Card Transaction Log with the Cardholder Statement of Account for Cardholders out of the office on business, vacation, or sick
9. Approving, signing, and dating each Credit Card Transaction Log and Cardholder Statement of Account upon receipt and review
10. Forwarding all Cardholder Statement of Accounts, detailed receipts, and other documentation to the Billing Official in one packet within five (5) business days of receipt from all Cardholders
11. Taking appropriate disciplinary action if Cardholder uses Credit Card for non-County use, inappropriate use, unauthorized use, or personal use
12. Notifying the Program Administrator immediately of a lost, stolen, or compromised credit card and forwarding the Cardholder's written notification within two (2) business days of the loss
13. Retrieving Credit Cards from Cardholders no longer employed by the County and forwarding to Program Administrator within two (2) business days.

#### **5.4 Cardholder Responsibilities**

The Cardholder is responsible for using their purchasing card in accordance with the County's codes, policies, and procedures and any procurement regulations that may be applicable. Specific responsibilities include, but are not limited to, the following:

1. Signing their card in the presence of Program Administrator or authorized staff
2. Using the card for official County purchases only
3. Ensuring that their card is not used by anyone other than Cardholder (i.e. can not be used by a member of their staff, family or supervisor)
4. Maintaining card security to prevent unauthorized charges against the account

5. Obtaining a detailed receipt at the point of purchase and verifying it for accuracy and required specific details
6. Posting each purchase immediately to their Credit Card Transaction Log and providing all required transaction information
7. Reconciling receipts and other purchase documentation to the online monthly Cardholder Statement of Account, using U.S. Bank electronic access system, Access Online
8. Notifying Approving Official and Billing Official of any billing discrepancies posted on their Cardholder Statement of Account that cannot be immediately resolved
9. Notifying U.S. Bank of any billing discrepancies posted on their Cardholder Statement of Account that cannot be resolved with the merchant within thirty (30) days of the statement date
10. Resolution of all outstanding billing discrepancies on Cardholder Statement of Account
11. Forwarding the reconciled Statement of Account, purchase documentation, and all associated detailed receipts and invoices to their Approving Official for approval within five (5) business days of online statement receipt
12. Calling U.S. Bank Customer Service immediately to report lost or stolen cards, and also immediately notifying their Department Head
13. Notifying the Program Administrator of any name, telephone, address or other account changes
14. Complying with all State, County, and Department acquisition regulations, policies and procedures, including Credit Card Policy and Procedures and County Travel Policy

## 6.0 PROCUREMENT PROCESS AND PROCEDURES

The Colusa County Credit Card is not intended to replace effective procurement planning. Use of the card does not relieve the Cardholder from adherence to all State, County and Department acquisition regulations, policies and procedures. The following conditions must be met when using the Credit Card:

1. The Credit Card may be used whenever possible for travel, including meals, airline tickets, hotel reservations, parking charges, and vehicle rental. The Credit Card can also be used for emergency roadside services and out-of-county towing for county-owned vehicles only. **All travel is subject to County Travel Policy Number 202. Meal rate limits are established by County Resolution and must not be exceeded when utilizing the CAL-Card. When necessary, the Credit Card may be used to pay up to the maximum allowable amount and the balance of the meal will be paid with employee personal cash. Cardholder is responsible to ensure no more than the maximum meal allowance is charged on the CAL-Card.**
2. **The Cardholder must request and receive detailed invoices, which provide an itemized listing of the goods and services received, purchase amounts, vendor name, date of purchase, and signature of Cardholder. All receipts, including meal receipts, must be itemized**

**and submitted to be eligible for payment by the County. This requirement for meal receipts may be more stringent than County Travel Policy. "Meal stubs", summarized receipts, and statements will not be acceptable for payment by the County.**

3. Each single purchase may be comprised of multiple items, but the total including freight, shipping, and tax cannot exceed the Credit Card limit.
4. If a purchase will exceed the Cardholder's limit established by the Department, other established County purchasing procedures must be followed.
5. The least expensive item that meets the department's basic needs must be sought.
6. Cardholders shall ensure that sufficient funds have been budgeted and are available prior to making any purchases. Be aware of the fact that invoices that do not include sales tax may be subject to use tax, which will increase the cost of the purchase. A Supervisor or Approving Official can assist in verifying that funds are available. Departments must maintain proper budgetary control to ensure approved appropriation levels are not exceeded.
7. Purchases must not be split to circumvent procurement regulations.
8. The Credit Card shall not be used for purchases when the Cardholder has a personal interest or knowledge, which creates an appearance of a conflict of interest (e.g. buying from a relative).

If you have any questions regarding procurement regulations, contact the Program Administrator.

## **7.0 CARD RESTRICTIONS**

CAL-Card provides customized card coding to restrict each individual card by type of commodity or service, as determined by individual County departments. Questions regarding restrictions should first be directed to your Approving Official, and then to the Program Administrator.

The CAL-Card shall **not** be used for **services**, due to contract requirements and the complexity of IRS 1099 reporting requirements. The one allowable exception to this rule is that the CAL-Card can be used for emergency roadside services and out-of-county towing for county-owned vehicles only. If the CAL-Card is used for this type of emergency service, the County Auditor-Controller must be notified immediately. Allowable emergency service shall be highlighted on the Cardholder Statement, with a statement next to the amount as to what the specific service is, and a phone number of the service provider, so that the Auditor-Controller may obtain necessary documentation and properly notify the IRS and FTB.

The use of the CAL-Card is **strictly prohibited** for the following purchases and merchants:

Cash Advances  
Financial Institution – Manual Cash  
Financial Institution – Auto Cash  
Financial Institution – Merchandise  
Non-Financial Institution Foreign Currency, Money Orders, Traveler’s Checks  
Security Brokers Dealers  
Timeshares  
Fines  
Bail and Bond Payments  
Wire Transfer  
Money Orders  
Dating and Escort Services  
Massage Parlors  
Betting, Track, Casino and Lotto  
Any Alcoholic Beverages  
Fixed Assets  
Foreign Transactions  
Personal Services and Gratuities  
Telecommunications Equipment  
Computer Equipment  
Consultants, Instructors, and Speakers  
Road Projects  
Construction, Improvements and Maintenance of Facilities; subject to Auditor-Controller approval, an exception may be made for Building and Grounds personnel when making small purchases for minor repair projects  
Purchases against Blanket Purchase Orders and Countywide Contracts  
Gasoline and Motor Oil for County-Owned Vehicles; except in cases of emergency or when gas stations accepting County approved “gas credit cards” are unavailable. (In non-emergency situations, the major gas station credit cards which are assigned to the department must be utilized for out-of-county travel.  
Gasoline and Motor Oil for Personal Vehicle. (The mileage reimbursement policy for the use of personal vehicles already covers these costs.)  
Vehicles; Except for vehicle rentals related to out-of-county travel  
Vehicle Repairs and/or Services for County-Owned Vehicles, unless an Out-of-County Emergency  
Vehicle Repairs and/or Services for Personal Vehicles  
Political Organizations  
Religious Organizations  
Court Costs, Alimony, Child Support  
Tax Payments  
Government Loan Payments  
Utility Payments of Any Type  
Personal Payments on Behalf of Private Citizens and/or Clients; subject to Auditor-Controller approval, an exception may be made for allowable expenditures

under the special client programs as authorized by Federal, State or County regulations (i.e. "Wrap" programs, etc.)

#### Non-County Related Purchases

Unauthorized merchant type costs as determined by Program Administrator and County Department Head for each individual Cardholder.

**Note: Due to possible incompatibility issues, all** software shall be reviewed with the County Director of Information Technology prior to purchase. Signed County IT "Review and Approval" form must accompany all invoices submitted for software purchases.

The County Auditor Controller has the right to impose additional prohibitions on the use of the Credit Cards. Additional department restrictions may be applied. All purchases will be audited to ensure compliance with approved Credit Card Program requirements and restrictions, all County policies and codes, and department budget restrictions. Payment may be refused by the Program Administrator, Auditor-Controller, and/or the Approving Official when a purchase does not meet the established purchase criteria. In this event, the Cardholder will be responsible for returning the item(s) to the vendor for full credit. Cash refunds are not allowed. Neither the Bank nor the merchant will bear any responsibility for inappropriate or unauthorized purchases. If you have any questions regarding the appropriate use of your Credit Card, contact the Program Administrator.

## 8.0 TELEPHONE AND MAIL ORDER PURCHASES

If you are authorized by your Approving Official to make telephone or mail orders with your Credit Card, you must log all orders on the "Credit Card Transaction Log". When placing a telephone or mail order, ask for and verify that County discounts have been applied, if applicable. Cardholders should advise vendors that full billing should not occur until the full shipment is received. This may prevent subsequent billing problems and disputes. If a partial shipment is made, billing for the portion of the shipment may be processed.

For telephone orders, maintain a copy of the order form, price list, or advertisement and attach to the "Statement of Account" in which the charge appears. If an order is placed through the mail, maintain a copy of your order form. Attach the order form, invoice and Credit Card sales receipt to the "Statement of Account" in which the charge appears.

If the product is being mailed, be sure to inform the merchant if the mailing, billing or shipping address are different, otherwise your transaction may be declined.

## 9.0 INTERNET PURCHASES

**The Credit Card may be used to order via the Internet ONLY IF THE INTERNET SITE CLEARLY INDICATES THAT IT USES SECURE SERVER SOFTWARE WHICH ENCRYPTS ALL CREDIT CARD INFORMATION.**

If an Internet site requires pre-registration with a Credit Card and password for future repeat purchases, only the Cardholder may place the orders. The Cardholder may not provide the password to anyone else to place an order or access information via the Internet.

The Cardholder must enter each transaction on the "Credit Card Transaction Log". A printout of the Internet purchase transaction must be made, and attached to the "Statement of Account" in which the charge appears.

## 10.0 PURCHASE DECLINED

Occasionally a vendor will receive a "decline" status on a CAL-Card for a variety of reasons. Cardholders should contact U.S. Bank Customer Service at 800-344-5696 or their Program Administrator for assistance regarding declined transaction. The Cardholder may be required to provide: 1) account number; 2) amount declined (total transaction amount); and 3) date the decline occurred.

## 11.0 EMERGENCY NEEDS

If an emergency arises which the Cardholder believes necessitates a use which will exceed the maximums established for his/her Credit Card or the use of an unauthorized merchant category code, he/she must contact the Approving Official prior to using the card. If the Approving Official concurs an emergency exists, he/she will contact the Program Administrator for final authorization. If approved, the Program Administrator will then arrange the necessary temporary changes with U.S. Bank. The mere fact that a Credit Card purchase will exceed established maximum limits does not constitute an emergency. Other established County purchasing procedures can be used in this situation.

## 12.0 SALES TRANSACTION PROCEDURES

***In all cases, the Cardholder shall require the vendor to itemize the receipt or invoice for each item purchased. The vendor's name, date of purchase, a description of commodities purchased, quantity purchased, price per item, and the total amount including sales tax, shipping and handling charges, if applicable, must be included on the itemized receipt. The authorization number, obtained by the merchant from U.S. Bank, must also be written on the sales receipt.***

Upon completing a Credit Card transaction the Cardholder shall immediately record the transaction on the "Credit Card Transaction Log". The report is to include the following information as a minimum, but may have additional requirements as well:

1. date of purchase;
2. fund, department and account to be charged;

3. description of purchase;
4. County use/purpose of purchase;
5. receipt or invoice number;
6. vendor's name; and
7. the total purchase amount including tax and shipping/handling.

## 13.0 STATEMENT PROCEDURES

### 13.1 Cardholder Procedures

At the close of each billing cycle (the 25<sup>th</sup> of each month), each Cardholder will have access to their individual bank statement online (referred to as "Cardholder Statement of Account") using the U.S. Bank Internet-based electronic access system, Access Online. Cardholders can view and print copies of their statement. They can also view transactions using Access Online, including details about specific transactions. A paper statement can be mailed if requested.

The statement will show all transactions the Cardholder made during the billing cycle. If a statement is not received or there are questions regarding the information on the statement, the Cardholder shall contact U.S. Bank Government Services' 24-hour Customer Service. If no activity occurred for a Cardholder during a particular cycle, no paper statement will be generated.

Upon receipt of the Cardholder statement, Cardholders must complete the following steps:

1. Review the "Cardholder Statement of Account" for accuracy;
2. Reconcile the "Statement of Account" with the "Credit Card Transaction Log". **All items on your statement must be either matched or disputed.** For accurate posting, ensure all required information has been entered on the "Credit Card Transaction Log". Number each transaction item on the "Statement of Account". Write the corresponding number on the "Credit Card Transaction Log" next to the appropriate transaction. Staple the "Statement of Account" and "Credit Card Transaction Log" together.
3. Billing discrepancies must be investigated immediately and reported to U.S. Bank upon receiving and discovering an item has been billed incorrectly on the "Statement of Account". Depending of the type of discrepancy, the Cardholder should first contact the merchant to resolve the issue. If that is unsuccessful, the Cardholder shall complete a "Cardholder Statement of Questioned Item" form providing a written explanation of the discrepancy and dispute, referencing the item on the "Statement of Account". The document may be completed online; however a copy must be printed so that the Cardholder may sign the dispute as required. Immediately fax the "Cardholder Statement of Questioned Item" and the signed complete description statement which explains the discrepancy directly to the U.S. Bank fax number listed on the bottom of the form (currently 701-461-3466).



In addition, mail the two original signed documents, and copies of any required backup to the U.S. Bank address listed on the form. Attach copies of the complete explanation and the "Cardholder Statement of Questioned Item" to the "Statement of Account". Also attach the fax confirmation as proof documentation was submitted to U.S. Bank. Retain a copy of the "Cardholder Statement of Questioned Item" in order to follow up and ensure the discrepancy is resolved on a timely basis. Resolution of the discrepancy is the responsibility of the Cardholder.

4. Attach all corresponding receipts and invoices listed in the same order as they appear on the "Statement of Account". For a disputed item, attach a copy of the "Cardholder Statement of Questioned Item". Write the corresponding number that matches with each number written on the "Statement of Account", in red in the bottom right corner of the actual receipt or invoice. Individual receipts and invoices smaller than 4 ½" x 5 ½" must be taped on an 8 ½" x 11" sheet of paper to ensure they are not lost in transit.
5. If you have lost receipts and/or invoices, and a duplicate copy cannot be obtained from the vendor, contact U.S. Bank Customer Service and request a duplicate copy of the receipt. Also write a memo of explanation for the lost original receipt or invoice and attach it to the "Credit Card Transaction Log". Duplicate receipts and invoices generally are not itemized. Therefore, **procurement of a duplicate receipt does not ensure that the Cardholder will not be financially responsible for the purchase.** Repeated loss of original receipts and/or invoices (two or more times) may cause the cancellation of employee's CAL-Card as determined by the Auditor-Controller. In order to ensure continuation of CAL-Card privileges, **MAINTAIN AND PROVIDE ORIGINAL RECEIPTS AND INVOICES.** This requirement will be strictly enforced.
6. Attach all credit vouchers for returned merchandise to the "Statement of Account". All credit vouchers must be listed on the "Credit Card Transaction Log".
7. Sign the original "Statement of Account" and "Credit Card Transaction Log". Make a copy of the signed "Credit Card Transaction Log", and forward the two logs and the "Statement of Account" to the Approving Official within five (5) business days of online statement receipt. If a Cardholder is unable to review the "Statement of Account" within the required five-day period (out of the office on business, vacation or sick), all paperwork is to be forwarded to the Approving Official to be processed. Cardholder must sign the "Statement of Account" and "Credit Card Transaction Log" upon return to the office.
8. The Cardholder shall maintain a file folder containing his/her "Credit Card Transaction Log" and all current receipts and invoices, in a location known to the Approving Official. The Cardholder must ensure that all receipts and invoices have been obtained and are entered on the "Credit Card

Transaction Log” as purchases are made. This will enable the Approving Official, or designee, to complete the reconciliation and statement process in the event the Cardholder is out of the office when the Cardholder’s reconciled “Statement of Account” is due.

9. Purchases deemed unauthorized, unnecessary or not for “Official County Use” by the Approving Official must be returned. If the Cardholder is unable to return the item for credit, then he/she is financially responsible for the purchase. Cash refunds are not allowed.

### **13.2 Approving Official Procedures**

At the close of the billing cycle, the Approving Official can access the Cardholder’s “Statement of Account” online for each Cardholder he/she is responsible for and who have used their card in the last billing period.

The Approving Official is responsible for ensuring that all Cardholders’ “Statement of Accounts” and “Credit Card Transaction Logs” have been forwarded to him or her in the required timeframe. If a Cardholder had no purchase activity during a particular billing cycle, no statement will be generated for that period. Within five (5) business days of receipt of all Cardholders’ “Statement of Account” and supporting documentation, the Approving Official will be responsible for the following:

1. Review each Cardholder’s “Statement of Account” to ensure supporting documentation has been provided for each transaction.
2. Review each Cardholder’s purchases, and the merchants from whom the purchases were made, to determine if purchases were made in accordance with Colusa County policies and procedures. The Approving Official has the responsibility to discuss questionable purchases with the Cardholder. If the Cardholder cannot justify that the purchase was necessary and for “Official County Use”, the Cardholder must return the item and provide a credit voucher substantiating such return. If the Cardholder is unable to return the item for credit, then he/she is financially responsible for the purchase. Cash refunds are not allowed. Resolution of improper use of the Credit Card will be the responsibility of each department. In addition, the Program Administrator can suspend or cancel the CAL-Card for improper use.
3. Review and process the “Statement of Account” and all associated documents of any Cardholder who is on leave, on vacation, or traveling. If there are unresolvable problems with a particular Cardholder’s “Statement of Account” and/or supporting documentation, forward all documents, along with an explanation of the problems, to the Billing Official. Continue to assist Billing Official in the resolution of the problems.

4. After reviewing each Cardholder(s)' "Statement of Account", to ensure all documentation has been completed properly and accurately, the Approving Official signs the "Credit Card Transaction Log" and forwards the entire package to the Department Billing Contact for completion and immediate submission to the Billing Official.

### **13.3 Billing Official Procedures**

The Billing Official will review the Credit Card activity for all County departments.

On a monthly basis, the Billing Official will use the U.S. Bank electronic access system, Access Online, to view and print a "Corporate Account Summary". This Summary details the cycle transaction activity and provides detailed transaction totals posted for each Cardholder. The "Corporate Account Summary" is the official invoice for the County, and is the actual invoice used for payment. It is the responsibility of the Billing Official to reconcile this statement with the Cardholders' "Statement of Account".

Within five (5) business days of receipt of all Approving Official's documentation, the Billing Official shall:

1. Review and compare all "Cardholder Statement of Account" with the "Corporate Account Summary". Ensure that transactions on individual "Cardholder Statement of Account" match with "Corporate Account Summary". Verify that all required "Credit Card Transaction Logs" and actual detailed Credit Card receipts are attached for each "Cardholder Statement of Account". Verify the Cardholders have signed both the "Cardholder Statement of Account" and the "Credit Card Transaction Logs", and that the Approving Officials have signed the "Credit Card Transaction Logs" for Cardholders under their authority.
2. Prepare a County claim form made payable to U.S. Bank for the total amount of the "Corporate Account Summary", unless an amount is disputed. If an amount is disputed include the total on the first line and show a reduction on the following line(s) for the disputed amount(s). Include the County Credit Card account number on the description line, and the statement date. Insert the original "Corporate Account Summary", all original "Cardholder Statement of Accounts", all original "Credit Card Transaction Logs" and all original detailed Credit Card receipts into a large manila envelope and attach to the claim form. Place back-up documentation in the same order as listed on the "Corporate Account Summary".
3. If a Cardholder has prepared and previously submitted a "Cardholder Statement of Questioned Item" with his/her "Cardholder Statement of Account" include a copy of this document with the payment to U.S. Bank. This form will be used as explanation when the amount paid is different than

the amount invoiced. If a "Cardholder Statement of Questioned Item" is not attached, the payment must be the same as the amount invoiced.

4. Forward the completed County claim form and all back-up documentation to the Auditor's Office for final audit and preparation of payment to U.S. Bank. The County Auditor's Office will retain all original documentation on file as required by law.
5. Prepare a journal entry to allocate the charges to the appropriate fund, department and expenditure account using the data from each Cardholder's "Credit Card Transaction Log". Copies of the "Credit Card Transaction Log" retained by the departments will serve as their backup for the journal entry.

#### **14.0 OBTAINING A CREDIT CARD**

The Department Head shall initially complete a Department Request for Employee Credit Card worksheet for all designated employees. The Cardholder's account will be associated with the Approving Official's account. The Department Head shall determine each employee's: 1) single transaction limit; 2) monthly transaction limit; and 3) authorized merchant codes. Generally the Cardholder's monthly transaction limit shall not exceed \$1,500. Once the CAL-Card program is in effect, new Credit Card requests shall be submitted on a "Cardholder Account Update" form.

Completed applications shall be forwarded to the Program Administrator for final approval. Upon approval, the Program Administrator will forward the Cardholder Set-Up Information to U.S. Bank Government Services.

Any department requesting and utilizing Credit Cards may have internal instructions and requirements supplementing these policies tailored to the individual needs and controls of the department.

#### **15.0 MERCHANT CATEGORY CODES**

U.S. Bank has been provided a list of all merchant category codes that are authorized to be used by Colusa County cardholders. The Department Head must identify allowable merchant category codes for each Credit Card request before the application can be processed.

#### **16.0 CREDIT CARD ACTIVATION**

Upon verification and approval by the Program Administrator, U.S. Bank Government Services will provide the requested Credit Card. The card is mailed directly to the Program Administrator for delivery. All Cardholders, Approving Officials, and Department Billing Contacts must attend the CAL-Card Program Training before a Credit Card will be issued to the Cardholder. Upon delivery of

the card, the new Cardholder will be required to sign a "Receipt of Credit Card and Agreement for Responsibility for Charges" form.

The reverse side of the card includes a space for the Cardholder to sign. This must be signed upon issuance in the presence of the Program Administrator to prevent unauthorized use. "See photo ID" will be written on each card to prevent unauthorized use.

The Cardholder is responsible to immediately contact U.S. Bank to activate their card once they receive it from the Program Administrator. To activate the card, call U.S. Bank Customer Service Center toll-free number located on the back of the card. U.S. Bank may cancel cards issued but not activated in a timely manner. If this happens, contact the Program Administrator to have your card reactivated.

## **17.0 CREDIT CARD MODIFICATIONS**

To modify a Credit Card account to change the single transaction limit, monthly transaction limit, merchant category codes, name, address, telephone numbers, or email address, a "Cardholder Account Update" form must be completed by the Department Head and submitted to the Program Administrator for approval and processing. Once approved, the Program Administrator shall forward the information to U.S. Bank Government Services for processing. The Cardholder can verify changes to their specific account by calling U.S. Bank Customer Service.

Before a new card is issued, the old card must be returned to the Program Administrator to be destroyed.

## **18.0 REQUEST FOR REPLACEMENT CREDIT CARD**

If a Credit Card needs to be replaced because it is worn out and defective, a "Cardholder Account Update" form must be completed by the Department Head requesting a new card, and submitted to the Program Administrator for processing. The old card must be returned to the Program Administrator before a replacement card will be provided.

## **19.0 LOST, STOLEN, OR COMPROMISED CREDIT CARD**

The Cardholder is responsible for the security of the Credit Card. If an employee loses, or has his or her Credit Card stolen, or believes the account number is compromised in any way, the employee shall, within two (2) hours of discovering the loss, comply with the following reporting requirements:

1. Notify U.S. Bank Customer Service immediately of the loss at 800-344-5696. The 800 number is answered 24-hours per day, 7 days a week;
2. Immediately contact their Approving Official to report the card as being lost, stolen, or compromised;

3. Also provide written notification to their Approving Official. The notification should include:
  - a. account number;
  - b. date/time/location card was lost or stolen, or believed compromised; and
  - c. any purchase(s) made on the day the card was lost, stolen, or compromised.

**The Approving Official will immediately notify the Program Administrator by telephone** and will forward the Cardholder's written notification within two (2) business days of the loss.

The Program Administrator will contact the bank to obtain a replacement card if appropriate. U.S. Bank will mail replacement cards to the Program Administrator once the loss or theft is reported to the bank. A new account number will be assigned to the replacement card.

A Cardholder may be personally liable for purchases made on the card if the reporting requirements for a lost or stolen card are not met.

## **20.0 CANCELLATION OF CREDIT CARD**

To cancel a Credit Card, a "Cardholder Account Update" form must be completed and submitted to the Program Administrator for processing. Cancellations can be made for any reason, and will be effective immediately. If the card cancellation is urgent, the Approving Official shall also contact the County Auditor-Controller immediately and inform him/her of the specific circumstances.

The Auditor-Controller has the authority to cancel a CAL-Card issued to a Colusa County employee for misuse, or unauthorized use of the card. The Auditor-Controller also has the authority to cancel a CAL-Card for non-compliance with any Colusa County CAL-Card policy or procedure, County purchasing code, or Travel Policy. All Colusa County CAL-Card policies and procedures will be strictly enforced.

U.S. Bank, and the Program Administrator have the authority to cancel cards issued to Colusa County employees if the County has an invoice which is not paid in full within sixty (60) days after the date of the invoice report indicating a balance for the invoice which is due (excluding valid, disputed amounts).

The issuance of a CAL-Card to a Colusa County employee is a privilege and not a right. There are no appeal processes for card cancellations.

## **21.0 FRAUDULENT USE OF COUNTY CREDIT CARD**

U.S. Bank's Fraud Prevention Unit continually monitors accounts and transaction to prevent and halt fraud activity. If fraud activity is suspected, the U.S. Bank

Fraud Prevention Unit may contact Cardholders by telephone to inform them about the use (or attempted use) of their Credit Card in a fraudulent manner.

Cardholders can help to prevent fraud by carefully reviewing the Statement of Account. If the Cardholder discovers a fraudulent transaction, the Cardholder should immediately report suspected fraud to U.S. Bank Customer Service and to their Department Head.

Intentional use of the Credit Card by the Cardholder for other than "Official County Use" may be considered as an attempt to commit a criminal act, which may result in immediate cancellation of a Cardholder's Credit Card, referral to the District Attorney, and disciplinary action, up to and including termination. The Cardholder will be personally liable to the County for the amount of any non-approved purchases. Payroll deductions may be used to collect funds that are due to the County, to the extent allowed by law.

## **22.0 UNAUTHORIZED USE OF COUNTY CREDIT CARD**

Employees of the County of Colusa hold a public trust. Employees' conduct must meet the highest ethical standards. Disciplinary procedures will be initiated for unauthorized use of County Credit Card. "Unauthorized use" means the use of the Credit Card by any person, including the Cardholder, who does not have authority for such use and from which use the County receives no benefit. Use of the County Credit Card for personal purchases, cash advances, or loans is a crime (Penal Code Sections 424 and 504). Unauthorized use of County Credit Card can constitute: (1) a criminal act; (2) willful misuse of public funds; and (3) dishonesty. Any employee who engages in the unauthorized use of the County Credit Card will be subject to disciplinary action, up to and including termination, referral to the District Attorney for appropriate action, and immediate cancellation of the Cardholder's Credit Card. In addition, any unauthorized or personal charges will be deducted from the employee's monthly paycheck to the extent allowed by law.

## **23.0 EMPLOYEE DEPARTURES AND TRANSFERS**

Credit Cards are issued to individual employees and are associated with the Approving Official's account. If an employee leaves a department, the Approving Official shall notify the Program Administrator immediately and within two (2) business days return his/her Credit Card to the Program Administrator along with a completed "Cardholder Account Update" form.

If a Cardholder is transferred to another department within the County, and the new Department Head determines that the employee is to retain the CAL-Card, the new Approving Official shall complete and submit a new "Cardholder Account Update" form to the Program Administrator. The Program Administrator will notify U.S. Bank Government Services and return the card to the Cardholder.

If an Approving Official leaves a department, the Department Head must notify the Program Administrator immediately. It is important to provide notification to avoid the possible cancellation of all Cardholder(s) account(s) under the departing Approving Official.

#### **24.0 TRAVEL OUTSIDE OF THE COUNTRY**

Although it would be considered a rare event, Cardholders shall notify U.S. Bank Customer Service if they will be traveling out of the country on County business and possibly using their County Credit Card.

#### **25.0 ANNUAL DEPARTMENT CERTIFICATIONS**

A signed annual certification of authorized Cardholders shall be submitted to the Program Administrator by participating Department Heads by January 1 of each year. The annual certification form will be provided by the Program Administrator to the Department Heads for review, revision, signature and submission. This certification shall include employee names, Credit Card account numbers, single transaction and monthly transaction credit limits and merchant category codes currently on file. It is the Department Head's responsibility to review form and make any necessary revisions. If a department's annual certification is not submitted by the required deadline the Program Administrator may suspend a department's Credit Card usage.

#### **26.0 BILLING CYCLE AND ONLINE "STATEMENT OF ACCOUNT"**

U.S. Bank offers the County electronic billing/invoicing options (and paper upon request). All invoicing is done on a predetermined billing cycle. Colusa County's Billing Cycle Ending Date is the 25<sup>th</sup> of each month.

To ensure processing requirements and timelines are met, immediately after the end of each billing cycle the Cardholder will have access to their individual "Statement of Account" using the U.S. Bank Internet-based electronic access system, Access Online. If Cardholder is unable to view statement online in any particular month, contact the Billing Official (Central Services) to obtain a copy of Cardholder's Statement of Account.

#### **27.0 LATE FEES**

Payment in full or payment with substantiating documentation must be received by U.S. Bank within forty-five (45) days from the Corporate Account Summary invoice date. If payment in full is not made by then (excluding disputed items), a late fee (interest penalty fee) at the current allowable rate must be included with the payment.



All associated interest penalties are calculated from the due date to the date the payment is received. The interest penalty fee is determined by the State of California each fiscal year and is based on the State Prompt Payment Act. The rate is based on the annualized Pooled Money Investment Account rate plus 1%. The late fee shall be calculated: Total Dollars x Rate x Days beyond 45 (including estimated transit time for the payment to be received by U.S. Bank).

Each department that is submitting a statement for payment for that billing period will be proportionally charged for any late fees incurred. Consequently, it is imperative that all Cardholder's "Credit Card Transaction Logs" are kept current on a daily basis. Further, once the statements are received they must be processed timely by the Cardholder and Approving Official, and promptly forwarded to the Billing Official, and finally to the Auditor-Controller for payment.

If it is determined by the Auditor-Controller that one department is responsible for the late payment, the calculated interest on the entire County bill may be charged to the one offending department; the specific circumstances and past performance will be considered.

Timely payment to U.S. Bank I.M.P.A.C. Government Services is a condition of participation in the Colusa County Credit Card Program. Failure to submit reconciled statements and documentation to the Auditor's Office in a timely manner will result in the loss of Colusa County Credit Card privileges.

## **28.0 ACCOUNT SUSPENSION AND CANCELLATION**

Timely payment to U.S. Bank is a condition of participation in the CAL-Card Program. Consequently, all parties must adhere to the timeline established in this Policies and Procedures manual. **Per U.S. Bank requirements, if accounts are delinquent beyond sixty (60) days the entire County CAL-Card Account will be suspended. At one hundred twenty (120) days past due the County's account will be canceled.**

## **29.0 DISPUTES - CARDHOLDER STATEMENT OF QUESTIONED ITEM (CSQI)**

In the event that a Cardholder questions an item on his/her "Statement of Account" a "Cardholder Statement of Questioned Item (CSQI) form shall be completed and submitted online. The Cardholder's signature is required for all disputes submitted for consideration; consequently, the completed online dispute document must be printed so that required Cardholder signature can be provided.

***The County requires that the signed CSQI must be faxed to U.S. Bank (707-461-3466) no later than thirty (30) days from the Statement of Account date on which the questioned charge first appeared. Retain the fax confirmation sheet as proof of the CSQI submission. In addition, a copy of all documentation must also be mailed to U.S. Bank to the address at the bottom of the form. Timely submission will preserve the Cardholder's rights***

***to dispute the transaction. If not submitted timely, the transaction may be treated as an authorized purchase and the Department or Cardholder is responsible for payment.***

Copies of the completed CSQI and the fax confirmation must be included with the Cardholder's "Statement of Account" package submitted to the Approving Official.

All disputes are to be resolved between the Cardholder and the merchant/vendor or U.S. Bank whenever possible. Central Services/Purchasing Department and the Auditor-Controller's Office are not responsible for dispute resolutions.

### **30.0 DISPUTE ACKNOWLEDGMENT AND RESOLUTION FROM U.S. BANK**

After disputing an item, the Cardholder should receive an "Acknowledgment of Dispute" letter from the bank. If a letter is not received, contact U.S. Bank at their toll-free Customer Service number to inquire about the status of the letter. Once a dispute is resolved, the Cardholder should receive a "Resolution of Dispute" letter from the bank.

Forward copies of all U.S. Bank letters with the Cardholder's "Statement of Account" to the Approving Official and the Billing Officer.

### **31.0 INFORMATION SOURCES**

**U.S. BANK**  
Customer Service  
(800) 344-5696

**Program Administrator**  
**Auditor-Controller**  
(530) 458-0400

# COUNTY CREDIT CARD FORMS

## APPENDIX

A.	Receipt of Colusa County Credit Card and Agreement Form. . . . .	28
B.	Information Technology Software Review and Approval Form . . . . .	29
C.	Cardholder Statement of Questioned Item Form . . . . .	30
D.	Credit Card Transaction Log . . . . .	34

RECEIPT OF COLUSA COUNTY CREDIT CARD  
AND AGREEMENT FORM

I have received Colusa County Credit Card Number \_\_\_\_\_.

I understand that I am limited to the dollar amount listed below when using this card for Official County of Colusa purchases:

Credit Limit: \$ \_\_\_\_\_ (30 Day Limit)

I understand that this credit card may only be used for Official County business. I will not use this card to make unauthorized or personal purchases. Any purchase that is in excess of the card dollar limit is unauthorized, as is the use for the card by anyone other than the cardholder.

I understand that unauthorized use of the credit card may result in a disciplinary action up to and including termination and repayment for unauthorized charges. I also understand that any use of the credit card for personal purchases, advances, or loans is a crime and will be referred to the District Attorney.

I understand that credit card purchases must be consistent with Colusa County Purchasing Ordinance, Travel Policy, and Credit Card Policies and Procedures. I have participated in the Credit Card training and have had an opportunity to have my questions answered.

I am responsible for the credit card's safekeeping at all times. I will immediately notify the bank and my Department Head in the event that my card is lost or stolen, or if I believe the card has been used in a fraudulent manner. I understand that failure to promptly notify the issuing bank of the theft, lost or misplacement of the credit card could make me responsible for any fraudulent use of the card.

I understand that the County has the unconditional right to cancel the card issued to me at any time. In the event that the County cancels the card issued to me, or upon my separation from Colusa County employment, I will immediately cut the card in half and return it to the Auditor.

I authorize the Auditor to deduct from my pay the cost of any unofficial and / or unauthorized charges made by me on my County credit card.

Employee Name: \_\_\_\_\_ Date: \_\_\_\_\_  
(Print)

Signature: \_\_\_\_\_ Department: \_\_\_\_\_

Distribution: Auditor Controller (Original)  
Department Head  
Employee

COUNTY OF COLUSA  
INFORMATION TECHNOLOGY

SOFTWARE REVIEW AND APPROVAL FORM

Name of Software: \_\_\_\_\_

Description of / Purpose for Software: \_\_\_\_\_

Name of Software Manufacturer: \_\_\_\_\_

Name of Vendor Selling Software: \_\_\_\_\_

Contact Name, Phone Number, and Web Address of Vendor: \_\_\_\_\_

\_\_\_\_\_

Software to be Installed on:      PC    \_\_\_\_\_                      Server    \_\_\_\_\_

Number of Software Users: \_\_\_\_\_

Special Hardware Needs: \_\_\_\_\_

Cost of Software: \_\_\_\_\_

Software Budgeted:                      No    \_\_\_\_\_                      Yes    \_\_\_\_\_

Annual Maintenance Cost:              No    \_\_\_\_\_                      Yes    \_\_\_\_\_                      Amount    \_\_\_\_\_

Employee Name	Department	Phone Number	Date
---------------	------------	--------------	------

\_\_\_\_\_

\_\_\_\_\_ Software Purchase Approved by County IT Department

\_\_\_\_\_ Software Purchase Not Approved by County IT Department

Signature	Date
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## CARDHOLDER STATEMENT OF QUESTIONED ITEM (CSQI)

*(Form is available online. Following is information for completion of the CSQI.)*

### COMMON DISPUTE REASONS

The most common reasons for dispute are described below. These reasons correlate with those found on the "Cardholder Statement of Questioned Item" form. If there are any questions regarding the appropriate dispute reason to reference, please contact **U.S. Bank Customer Service**.

1. Unauthorized Mail or Phone Order

This reason should be used for telephone, mail, or internet order transactions only. If a sales slip is signed or imprinted with the Cardholder's card, this reason does not apply.

A copy of the monthly "Statement of Account" on which the billings occur should be forwarded with the "Cardholder Statement of Questioned Item" form.

2. Duplicate Processing

This reason is used when a transaction has been multiple billed to an account. The amounts must be the same. The Cardholder should provide the transaction details or the original billing, such as dollar amounts, transaction date, etc.

A copy of the monthly "Statement of Account" on which the billings occur and a copy of the original sales slip should be forwarded with the "Cardholder Statement of Questioned Item" form.

3. Merchandise Not Received

This reason is used when the goods were not delivered or were cancelled. The Cardholder should attempt to resolve the dispute with the vendor before taking the following actions.

If the goods were not delivered, provide the expected delivery date of the merchandise and the vendor's response to attempts to resolve the issue.

In the event merchandise was canceled, full details should be provided, such as why the transaction was canceled and date of cancellation.

A copy of the monthly "Statement of Account" on which the billings occur and a copy of the original sales slip should be forwarded with the "Cardholder Statement of Questioned Item" form.

4. Merchandise Returned

In the event merchandise was returned and a credit has not yet been posted, the Cardholder should describe the reason for returning the merchandise and the date the item was returned.

A copy of the reference number on the "Statement of Account", postal, UPS or other official receipt proving the merchandise was returned should be forwarded with the "Cardholder Statement of Questioned Item" form.

5. Credit Not Received

This reason may be used when the Cardholder has received a credit voucher or written refund acknowledgment from the vendor, but the credit has not been posted to the Cardholder's account within thirty (30) days from the date on the voucher or acknowledgment. The Cardholder acknowledges participation in the transaction but the goods were returned or the service was canceled.

The Cardholder should state the amount of credit they are expecting and provide a copy of the "Statement of Account" and credit voucher or acknowledgment letter and forward these with the "Cardholder Statement of Questioned Item" form.

6. Alteration of Amount

This reason is used when the Cardholder participated in the transaction and indicates that the amount was altered without permission. The Cardholder must acknowledge the amount before alteration and a copy of the Cardholder's copy of draft **must** be provided to support this reason. The amount of the credit would be the difference between the amount **before** and **after** alteration.

The sales draft copy should be forwarded with a copy of the "Statement of Account" and the "Cardholder Statement of Questioned Item" form.

7. Inadequate Description or Unrecognized Charge

This reason is used when a Cardholder cannot recognize a transaction because of an inadequate description or unrecognized charge. Initially the Cardholder should contact the merchant/vendor to obtain a copy of the detailed sales draft or invoice to review and verify. If resolution is unsuccessful with the vendor, the Cardholder should request U.S. Bank to provide a copy of the sales draft. This request should be made only after carefully reviewing supporting documentation to ensure a vendor description or location error did not occur.

In the event the vendor's processing bank cannot provide a copy within Visa allotted time frames, the Cardholder's account will be credited until such time as a valid draft is received. If U.S. Bank provides the copy and the Cardholder determines that a valid dispute exists, a **new** "Cardholder Statement of Questioned Item" form should be sent to U.S. Bank immediately.

In either instance, the applicable "Statement of Account" should be forwarded with the "Cardholders Statement of Questioned Item" form.

8. Copy Request

This reason should be used when the Cardholder recognizes the charge, but requires a copy of the sales draft for their records. The Cardholder should be encouraged to keep all other supporting documentation, such as catalog information, magazine ad, shipping documents, etc., as evidence of their purchase.

The copy of the applicable "Statement of Account" should be forwarded with the "Cardholder Statement of Questioned Item" form.

A lost receipt is not a valid reason to withhold payment to U.S. Bank.

9. Services Not Received or Paid for by Other Means

This reason is used when the goods were paid by other means; for instance, the County Credit Card was used to secure the purchase, however final payment was made by check, cash or other personal credit card. The Cardholder should attempt to resolve the dispute directly with the vendor before taking the following action.

If the goods or services were paid by another means, a copy of the payment (copy of front and back of a check or other payment document) should be provided and a copy of the Statement of Account should be forwarded with the "Cardholder Statement of Questioned Item" form.

10. Not as Described

This reason is used when the Cardholder claims goods or services were not received as described. The written document of what was to be delivered must be different than what was actually delivered. It is important that the sales draft specifically describe what was purchased. For example, this reason could not be used when the Cardholder was expecting a Sony tape recorder, model LXX210 and when he or she got back to the office, they determined that a Sony model B640 was in the box and the sales draft simply said "tape recorder".



In a telephone order situation, the verbal description is considered the "document characterization." The Cardholder must explain in his or her letter how the verbal description was different from what was actually received.

An attempt must be made to return the goods and it must be stated in the Cardholder complaint.

If merchandise was returned, proof of such return should be forwarded with a copy of the "Statement of Account" and the "Cardholder Statement of Questioned Item" form to U.S. Bank.

11. Other Reason for Cardholder Dispute

This reason should be considered only if the dispute reason is not shown on the "Cardholder Statement of Questioned Item" form. This reason requires that the Cardholder attempt a resolution with the merchant.

For example, if items purchased with the Credit Card are found defective, the Cardholder has the responsibility to return the item(s) to the merchant for replacement or to receive credit on the purchase. If the merchant refuses to replace or correct the faulty item, then the purchase of the item will be considered to be in "Dispute" and will not be paid until resolved.

A complete description of the problem and the attempted resolution should be provided on the "Cardholder's Statement of Questioned Item" form. Reference should be made to any contact with the vendor, names, telephone numbers, etc., that would be helpful in research of the dispute. Attach a copy of the applicable "Statement of Account".

**COUNTY OF COLUSA  
 CREDIT CARD TRANSACTION LOG**

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

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

	Date of Purchase	Fund #	Dept. #	Account #	Description of Purchase	County Use / Purpose of Purchase	Receipt or Invoice #	Vendor's Name	Total Amount
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
	Total								

UNDER PENALTY OF PERJURY, I CERTIFY THAT THE CHARGES LISTED ABOVE ARE FOR OFFICIAL COUNTY BUSINESS. I FURTHER CERTIFY I AM AUTHORIZED TO MAKE ABOVE PURCHASES, AND TO THE BEST OF MY KNOWLEDGE THERE ARE SUFFICIENT FUNDS REMAINING IN THE DEPARTMENTAL BUDGET.

APPROVING OFFICIAL AUTHORIZATION:

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

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

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Date