

CORPORATE PAYMENT SYSTEMS

CAL-Card

The State of California's Purchasing Card



Program Administrator Guide

Table of Contents

Introduction	3
Implementation.....	3
Account Setup Options.....	4
Account Setup and Maintenance Process	5
For More Information.....	6
U.S. Bank Program Support	7
Agency/Organization Program Administrator Responsibilities.....	8
Billing Official Responsibilities	9
Cardholder Responsibilities.....	10
Purchasing Card Benefits	10
Merchant Acceptance	11
The Purchasing Card Process	11
Authorized Uses and Exclusions of the Card	12
Procedures After Purchase.....	12
Dispute Case Processing.....	14
Billing Account Statements & Invoices.....	16
Account Suspension & Cancellation	16
Sample Cardholder Statement of Account.....	17
Cardholder Statement of Account Explanation	18
Cardholder Statement Back	19
Sample Corporate Account Summary	20
Corporate Account Summary Back	22
Cardholder Statement of Questioned Item.....	24

Introduction

Welcome to the U.S. Bank® and the State of California's CAL-Card Purchasing Card program. U.S. Bank is the world's largest and most experienced issuer of purchasing cards and is committed to helping Program Administrators achieve program success. Program Administrators are encouraged to read this guide thoroughly and retain it as a reference tool.

This guide provides:

- Valuable information regarding program participation, implementation, setup and maintenance
- Descriptions of the latest tools to help agencies and organizations effectively streamline their procure-to-pay process.

Implementation

Request to Participate

A state agency, university, local government agency or other entity empowered to spend public funds may apply request to participate in the CAL-Card purchasing card program.

A standard implementation takes 30-60 days. The number of days may vary depending on an agency's needs or responsiveness to US Bank requirements. All forms and subscription agreements can be found on the CAL-Card website <http://www.dgs.ca.gov/pd/Programs/CALCard.aspx>

U.S. Bank provides a comprehensive and exclusive customer management approach that enables agencies/organizations to enjoy a successful purchasing card program implementation and continued program improvement with U.S. Bank.

During the implementation meeting, the following tasks are generally accomplished:

- Discuss program roles and responsibilities
- Review tasks and timeline
- Confirm program cycle date selection
- Determine agency/organization policy review
- Set basic program parameters (electronic access requirements, payment methods, etc.)
- Review training opportunities

Account Setup

Throughout the account setup process, the agency's/organization's program structure will be defined. The following decisions will be made:

- Set-up structure, e.g. agency/organization groupings and Merchant Category Code (MCC) blocking
- Cycle date and billing and payment methods.
- Account code structure (including hierarchy, billing level and cost allocation requirements)
- Participant identification and spending guidelines
- Card account setup electronic access
- Data/information/reporting needs

Program Structure

Program structure takes into consideration the agency's/organization's configuration and how it wants to administer its program. Consideration is given to the agency's/organizations' billing and payment requirements and reporting needs.

Points of Contact

During the account setup activities, various agency/organization contacts are identified for agency/organization. The Program Administrator is responsible for initially providing primary contacts to US Bank and providing updates as they occur.

Corporate Account Summary Delivery

An invoice, called the Corporate Account Summary, is available for each billing account established. The preferred method of delivery is via Access Online. Examples of both the Cardholder and Corporate Account Summary are included in the back of this guide.

Cardholder Identification

In addition to primary contacts, Cardholders may be designated during the initial account setup meeting or established following implementation, using Access Online. If an agency/organization is transitioning Cardholder information from another provider, the best method for providing this information is by utilizing the agency's/organization's current member list or account listing. The information can then be imported into a Microsoft®Excel enrollment worksheet provided by U.S. Bank for account set-up transfer.

Spending Guidelines

U.S. Bank offers flexible spending limits to allow agencies/organizations to control CAL-Card purchasing card expenditures in a variety of ways. However, best practices indicate that less restrictive controls actually facilitate a more successful program. The Program Administrator should work with the U.S. Bank Relationship Manager to determine which spending limits should be applied.

Available spending control parameters:

- **Cardholder Single Purchase Limit:** maximum dollar amount that will be authorized for any one transaction or purchase for a specific account or Cardholder (Required)
- **Cardholder 30-Day Limit:** maximum dollar amount that can be spent per month or cycle for a specific account or Cardholder (Required)
- **Cardholder Dollar Limit Per Quarter:** maximum dollar amount that can be spent per quarter for a specific account or Cardholder (Optional)
- **Cardholder Dollar Amount Per Year:** maximum dollar amount that can be spent per year for a specific account or cardholder (Optional)
- **Cardholder Transactions Per Day:** maximum number of purchases that can be made per day for a specific account or Cardholder (Optional)
- **Cardholder Transactions Per Month/Cycle:** maximum number of purchases that can be made per month or cycle for a specific account or Cardholder (Optional)
- **Merchant Category Code (MCC):** purchasing card expenditures can be limited by MCC through U.S. Bank purchasing card spending controls

Account Setup Options

U.S. Bank offers agencies/organizations two options for account setup:

Traditional U.S. Bank CAL-Card Purchasing Card Plastic

A plastic account is a 16-digit account number with the expiration date printed on a plastic purchasing card. The card may only be used by the designated Cardholder and must be used for official use only. The U.S. Bank CAL-Card Purchasing Card must not be used for personal purchases or any purchases other than those made for official government business in accordance with the agency's/organization's policies. The card design is specified by the State of California CAL-Card master contract. The information embossed on the card includes:

- Cardholder name
- Account number
- Expiration date
- 20-Character alpha/numeric field for an agency/organization identifier (optional)

The name U.S. Bank and the U.S. Bank logo are printed on the reverse side of the card to identify the plastic as issued by U.S. Bank. The reverse side of the card also includes a space for the Cardholder signature and the U.S. Bank Customer Services 24-hour toll free phone number and the Cardholder Verification Value (known as the CVV2 number or security code). Cardholders should sign their card immediately upon receipt and also call the toll free number printed on the card activation sticker to activate their account prior to using their purchasing card. Cardholders must specify certain information about their account during the activation process including a value for Social Security Number. US Bank does not require the authentic cardholder Social Security Numbers for purchasing cards however a value is populated in this field and should be communicated to the cardholder.

U.S. Bank Purchasing Cardless Account

A cardless account is a 16-digit purchasing card account number with an expiration date, but no plastic. Cardless accounts are established by an agency/organization when a physical card is not needed for a Cardholder to perform their duties. In this instance, the Cardholder will receive an account activation letter from U.S. Bank notifying them of their account number, expiration date and card verification value (CVV2 security code). Cardholders must follow the same procedures to activate their account as Cardholders with "plastic" purchasing cards.

Note: Reissued cards and cardless accounts are subject to the same activation process.

Account Setup and Maintenance Process

The Program Administrator for each agency/organization is issued an Access Online user id and password. Through Access Online, new accounts are set up and maintained.

Access Online

The account set-up functions can be performed electronically using the U.S. Bank electronic access system, Access Online. For details and training, please refer to the U.S. Bank CAL-Card website and click on Training. <http://www.dgs.ca.gov/pd/Programs/CALCard.aspx>

Mass Account Set ups

If a Program Administrator needs to establish fifty or more new accounts at once, the cardholder information can be submitted to the U.S. Bank Account Coordinator via email on the enrollment file spreadsheet. To request the spreadsheet, email calcard@usbank.com.

Reporting Tools

Program Administrators can access the U.S. Bank electronic access system to effectively manage their purchasing card programs online. A collection of standard reports empowers the Program Administrator to administer and manage all aspects of their purchasing card program.

Policies and Procedures

Once account setup activities are identified, the agency's/organization's purchasing card policies and procedures are defined. Areas of discussion include purchasing card strategies and policies, merchant acceptance and agency/organization internal program policies and procedures.

Communication and Training

U.S. Bank and Department of General Services provide CAL-Card Program Review training. The training is posted on the CAL-Card website and requires registration. All training classes are free of charge. U.S. Bank offers training on the electronic access system Access Online. The training schedule is posted on the CAL-Card website <http://www.dgs.ca.gov/pd/Programs/CALCard.aspx> and is free of charge.

Program Management and Reporting

Comprehensive reporting is vital to effective purchasing card program management. The U.S. Bank electronic access system provides agencies/organizations with online-access to their purchasing card transaction data. An extensive set of reports is also available to assist agencies/organizations in the areas of overall purchasing card program management, financial management, supplier management, and compliance management:

- **Program Management Reports:** Enable agencies/organizations to support general program management activities and monitor policy compliance. Using program management reports, agencies/ organizations can track important card program activity trends which they can then use to evaluate their program effectiveness, to identify any suspected program misuse, and to proactively mitigate potential risk.
- **Financial Management Reports:** Provide agencies/organizations access transaction management activity information. These reports can be used to determine if Cardholders are properly managing their accounts and ensure that expenses are being allocated to the correct lines of accounting.
- **Supplier Management Reports:** Help agencies/organizations manage supplier relationships, support negotiations, and manage spending by category. Supplier management reports can also be used to analyze the overall effectiveness of an agency's/organization's supplier strategies and identify performance issues and opportunities.
- **Tax and Compliance Reports:** Assist agencies/organizations with monitoring expenditures, tracking variances and managing account allocations. Tax and compliance reports can also be used to ensure an agency's/organization's program is operating in accordance with U.S. Federal Government standards and requirements. To learn more about reporting options and to review report samples, consult the U.S. Bank Communications and Training Website (www.usbank.com/gov_forourclients). Login to access the link to the web-based training for the U.S. Bank electronic access system.

For More Information

To obtain more information regarding the CAL-Card program please visit
<http://www.dgs.ca.gov/pd/Programs/CALCard.aspx>

U.S Bank Program Support

U.S. Bank has a highly specialized service team to help Program Administrators manage their purchasing card program and to provide superior ongoing service.

Relationship Manager

The U.S. Bank Corporate Payment Systems Relationship Manager is responsible for the overall management of the purchasing card program for an agency/organization, working primarily with the Program Administrator, Financial and Procurement Officers. The relationship manager's main responsibilities include:

- Facilitating U.S. Bank Purchasing Card program implementation with the agency/organization
- Training agency/organization Program Administrators on the U.S. Bank Purchasing Card program specifics and tools
- Identifying agency/organization program needs
- Consulting on agency/organization policy development and product application
- Monitoring mutual account performance goals and objectives
- Developing new customer relationships within each agency/organization
- Assisting with marketing the purchasing card program to other divisions or sites
- Coordinating with other U.S. Bank departments to provide best-in-class service
- Introducing value-added products, services and program enhancements

Account Coordinators (a.k.a. CAL-Card Team or Service Point)

The U.S. Bank CAL-Card Team of Account Coordinators provides daily support to the agency/organization and works primarily with the Program Administrator. The account coordinator's primary responsibilities include:

- Preparing and coordinating internal processes to support the program
- Answering daily program management questions
- Consulting with each agency/organization on their reporting needs and analysis
- Managing ongoing daily customer relationships

Technical Integration Manager

The US Bank Technical Integration Manager works directly with each agency's/organization's staff on activities related to electronic commerce, data exchange and other technical requirements related to the implementation of the purchasing card program. The Technical Integration Managers responsibilities include:

- Facilitating electronic systems implementation and integration to support the agency's/organization's purchasing card program
- Working with the agency/organization to develop technical interfaces and processes
- Performing general ledger mapping and flat file construction
- Working with the agency's/organization's technical staff to receive and transmit data electronically

Customer Service

The U.S. Bank Customer Service team provides account information primarily to Cardholders Billing Officials and Program Administrators. The customer support team's primary responsibilities include:

- Activating accounts
- Answering account inquiries (balances, spending limits, transaction status, closure)

- Responding to account statement and payment inquiries (duplication statement requests, payment status)
- Responding to lost/stolen card notifications, card inquiries, non-receipt notifications and card replacement requests
- Replying to declined authorization inquiries
- Completing account maintenance (name and address changes) requests
- Responding to dispute initiation and status inquiries

Payment Services

The U.S. Bank Payment Services team processes all payments received for the U.S. Bank Purchasing Card program and ensures that payments are posted to the Managing Account indicated and posted in a timely manner.

Disputes

The Disputes team can answer questions or concerns regarding transaction dispute initiation and can also provide information regarding the progress or resolution of a disputed item. Disputes may be filed by phone or in writing. Many agencies may also submit disputes online using the U.S. Bank electronic access system.

U.S. Bank Program Management System

Access Online®: A web-based electronic access tool designed to be the single source for purchasing card program management and related data. Access Online enhances program management capabilities and streamlines the billing and payment processes.

Access Online Web Training: A comprehensive training and communication website for learning Access Online. Visit <https://wbt.access.usbank.com>. The site is password protected. To obtain the latest password, contact Technical Support 877-452-8083 and identify yourself as a State of California Program Administrator.

Access Online Technical Support Help Desk: Technical Help Desk staff are available via phone or email 7 days-a-week, from 6:30 a.m. to 8:00 p.m. Central Time. They assist Program Administrators, Billing Officials and Cardholders with questions about web-based program management tools. After hours, calls are routed to Customer Service representatives who can assist with password resets.

Agency/Organization Program Administrator Responsibilities

The Program Administrator is responsible for their agency's/organization'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 and cancellation, report management and review, and administrative training. The Program Administrator plays an important role in encouraging purchasing card use and program expansion to streamline the agency/organization procure-to-pay process and reduce costs. The Program Administrator must understand the program benefits for Cardholders, the agency/organization and merchants accepting the cards. Specific responsibilities may include:

Account Setup

- Identifying the necessity and purpose for each account issued
- Determining spending controls (e.g. 30 day limit, single purchase limit) and Merchant Category Code (MCC) blocking
- Coordinating new account setups
- Verifying contact information
- Establishing reporting hierarchies, billing levels and accounting codes

- Creating point of contact records for their agency/organization and submitting them to U.S. Bank for processing
- Determining who at the agency/organization receives access to US Bank's Access Online system.
- Verifying appropriate agency/organization personnel involved in the billing and payment processes receive training and policy manuals

Account Maintenance/Cancellation

- Coordinating account maintenance changes (e.g. addresses, spending controls, MCC blocking) in Access Online
- Canceling cards immediately upon employee termination in Access Online

General Program Management

- Ongoing purchasing card program communication within the agency/organization and with U.S. Bank
- Developing program training approach and materials
- Delivering training and supporting materials to Cardholders, Billing Officials and other program participants
- Developing and distributing internal procedures for the agency/organization
- Establishing and maintaining the agency's/organization's internal program communications
- Serving as primary contact for Cardholders and Billing Officials and liaison between Cardholders, Billing Officials and U.S. Bank Corporate Payment Systems
- Auditing receipt retention and program compliance for the agency/organization
- Notifying the Cardholder's manager of noncompliance issues and assisting with compliance enforcement
- Participating in annual training conferences and disseminating applicable information to the agency/organization

Exception Authorizations

Authorizing temporary changes for the Cardholder(s) spending limits or Merchant Category Code (MCC) blocking

Card Issuance Authorizations

- Reviewing renewal information for all accounts nearing expiration to ensure cards are received prior to the end of the expiration month
- Close accounts not eligible for reissue in Access Online

Billing Official Responsibilities

Depending upon an agency's/organization's structure, the Billing Official has responsibility for managing the billing, payment and approval processes of the purchasing card program. Specific responsibilities may include:

- Receiving and reconciling the official invoice (Corporate Account Summary) at the cycle date via paper or electronically via Access Online
- Reviewing and reconciling Cardholder statements to ensure that receipts and documentation are in order
- Analyzing and monitoring U.S. Bank Access Online reports on statements, payment, performance, and delinquencies
- Working with U.S. Bank Payment Services to resolve payment issues

- Ensuring the Corporate Account Summary is in order in accordance with the State of California CAL-Card Agreement for payment to U.S. Bank within the 45 day payment terms
- Ensuring prompt payment is made to U.S. Bank in order to take advantage of the State of California Prompt Payment Rebate Incentive

Cardholder Responsibilities

Cardholders are individuals employed by or affiliated with the agency/organization who are issued U.S. Bank CAL-Card Purchasing Cards. Cardholders are responsible for using their purchasing card in accordance with their agency's/organization's policies and procedures and any procurement regulations that may be applicable. Specific responsibilities include:

- Signing their card in the signature panel
- Maintaining card security to prevent unauthorized charges against the account
- Obtaining a receipt at the point of purchase and verifying it for accuracy
- Reconciling receipts and other purchase documentation to the Cardholder Statement of Account, if required by their agency/organization
- Calling U.S. Bank Customer Service immediately to report lost or stolen cards
- Notifying U.S. Bank of any billing discrepancies posted on their Cardholder Statement of Account that cannot be resolved with the merchant within 60 days of the statement date
- If required by their agency/organization, forwarding the reconciled statement, purchase documentation, and all associated receipts/charge slips to their designated manager or office
- Notifying the Program Administrator, of any name, telephone, address or other account changes
- Using the card for official agency/organization purchases only
- Using Access Online — if required by the agency/organization — to review and approve transactions, and/or reallocate transactions according to the agency's/organization's procedures

Purchasing Card Benefits

CAL-Card Purchasing cards streamline procurement processes and reduce costs significantly for Cardholders agencies/organizations and merchants. To ensure ongoing acceptance and overall program performance, it is important for the Program Administrator to understand and communicate purchasing card benefits to program participants.

Cardholder Benefits

- Purchasing cards save time, reduce paperwork and are widely accepted
- No waiting for signatures on requisitions, check requests or invoices
- No waiting for a purchase order to be issued
- Goods and services are procured at the Cardholder's convenience
- No cumbersome, paper intensive expense reimbursement process

Agency/Organization Benefits

- Reduces number of requisitions, purchase orders, invoices, checks and costly/paper-based processing. One invoice is generated for all activity during a billing period
- Automates the procurement process while still maintaining control
- Allows Program Administrators to establish pre-determined user authorization through spending controls including cycle, single purchase or merchant category

- Provides access to robust purchasing data that can be used to manage procurement processes and facilitate merchant negotiations
- Provides 24-hour program management assistance with authorizations, issues, and inquiries
- Enables the agency's/organization's procurement officials to focus on strategic purchasing and sourcing activities

Merchant Benefits

- Improves cash flow for merchants; Purchasing card transactions are paid within 48 hours of purchase
- Simplifies processes and reduces costs for merchants
- Eliminates need to generate and mail invoices, manage and collect receivables or post and process checks for each customer payment
- Increases sales and customer retention by providing convenient payment options for customers

Merchant Acceptance

Merchant acceptance is key to ensuring purchasing card program success. Any Visa accepting merchant can accept CAL-Card. Best practice is to ask "Do you accept Visa?", is it not best practice to ask "Do you accept CAL-Card?"

U.S. Bank can assist merchants with card acceptance. For information regarding acceptance, Program Administrators should refer merchants to contact U.S. Bank Merchant Payment Services at 800-432-9413 or merchant@usbank.com.

The Purchasing Card Process

Cardholders may use their purchasing card at any merchant (designated by their agency/organization), that accepts Visa cards for payment. The typical purchasing process follows these basic steps:

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

Transaction Referral or Decline: U.S. Bank has many safeguards in place to ensure the security of an agency's/organization's purchasing card program. If a transaction triggers one of these safeguards, the transaction may result in a referral inquiry or decline, verses being immediately approved.

Referral Inquiry: If a purchasing card exceeds normal transaction activity or authorization parameters or if a particular transaction is identified as high risk, the merchant may be asked to verify additional information or secure additional identification before transaction authorization can be given. This is called a referral inquiry. In referral inquiry situations, the merchant should follow the instructions provided to them by their processing bank, in accordance with Visa Association regulations. The merchant may call U.S. Bank Customer Service requesting authorization to proceed.

Decline: Purchasing card transactions may also be declined for various reasons. For example, a decline may occur when a transaction exceeds the account's single purchase limit or goes over the total monthly spending limit. A transaction decline may also occur due to the following:

- The purchasing card account has not been activated
- There are too many transactions conducted or dollars spent in one day on the purchasing card account
- The credit limit has been exceeded
- An incorrect account expiration or CVV2 security code value is presented to the merchant on an Internet, telephone or mail order transaction.
- An incomplete or incorrect mailing address is given for an Internet, telephone or mail order transaction.
- The Cardholder is attempting to make a purchase at an unauthorized type of merchant
- Situations where it is impractical for a merchant to respond to a referral inquiry, such as an unattended terminal.

Cardholders should contact U.S. Bank Customer Services or their Program Administrator for assistance regarding a declined transaction.

Authorized Uses and Exclusions of the Card

Authorized Uses: Authorized uses of a purchasing card vary between agencies/organizations. Program Administrators should refer to their agency's/organization's policies and procedures for specific guidelines and authorized purchase information.

Prohibited Uses: The following merchant category codes are excluded from all State of California CAL-Card Programs. The excluded merchant categories were identified by State of California Department of General Services

MCC	Description
6010	Financial Institution – Manual Cash
6011	Financial Institution – Auto Cash
6012	Financial Institution – Merchandise
6051	Non-Financial Institution Foreign Currency, Money Orders, Traveler's Checks
6211	Security Brokers Dealers
7012	Timeshares
9222	Fines
9223	Bail & Bond Payments
4829	Wire Transfer – Money Orders
7273	Dating and Escort Services
7297	Massage Parlors
7995	Betting/Track/Casino/Lotto

Additional merchant category codes may be excluded at the discretion of your agency/organization. To set up additional exclusions, contact your Account Coordinator.

Procedures After Purchase

The following are suggested ways of handling post purchase activities. The Program Administrator should refer to their specific agency's/organization's policies to ensure compliance.

Statements

At the close of each billing cycle, Cardholders may receive a paper "Cardholder Statement of Account". A sample is included in this Program Administrator's Guide. The Cardholder statement will itemize each transaction that was posted to the CAL-Card purchasing card during the past billing cycle. Upon receipt of the Cardholder statement, Cardholders should complete each of the actions listed below, unless their internal agency/organization procedures direct them to do otherwise:

- Review the Cardholder statement for accuracy
- Attach copies of the sales receipts to the Cardholder statement

Electronic Access

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

- Review and approve transactions
- Initiate transaction disputes
- Reallocate charges to specific accounting codes
- Enhance transaction data

Foreign Transactions

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

Suspension Procedures

It is essential that Cardholders promptly review and forward their Cardholder statement to enable their agency/organization to make prompt payment to U.S. Bank Corporate Payment Systems. In the event prompt payment is not made to U.S. Bank, an agency/organization is subject to account suspension and account cancellation actions.

Lost or Stolen Cards

Cardholders should immediately notify their Program Administrator and U.S. Bank Customer Services if their CAL-Card purchasing card is lost, stolen or compromised in any way. Cardholders should provide the following information: Complete name and card number, the date U.S. Bank was notified, and any purchase(s) made on the day the card was lost or stolen. A new replacement card will be mailed to the Cardholder and a new account number will be assigned.

Cancellation of Cards

If a purchasing card needs to be canceled because the Cardholder leaves the agency/organization — or for any other reason — the Cardholder should immediately notify their Program Administrator and surrender their card. The Program Administrator should close the account in Access Online.

Fraud/Misuse

U.S. Bank's Fraud Prevention Unit continually monitors accounts and transaction to prevent and halt fraud activity. If fraud activity is suspected, the U.S. Bank Fraud Prevention Unit may contact Cardholders by telephone to inform them about the use (or attempted use) of their purchase card in a fraudulent manner.

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

Non-receipt of Requested Cards

Cardholders should allow for normal U.S. Postal Service mailing time after a new account is set up for receipt of their card or account activation letter. If a Cardholder has reason to believe that their card or confirmation letter should have been received — and they have not yet received it — they should contact U.S. Bank Customer Service to verify the mailing date. They may be instructed to report their card as lost in the mail. A new account number will be assigned and a new card or confirmation will be mailed to the Cardholder. Cardholders should also notify the Program Administrator of the situation immediately.

Changes to Cardholder Information

Changes to Cardholder information — such as name, address, telephone number, e-mail address, organization, 30-day or Single Purchase Limit, restrictions or accounting code — must be updated by the Program Administrator in Access Online

Card Renewal Reissue

Renewal cards will automatically be mailed to Cardholders on file three years from the initial card issue date and every three years thereafter for the term of the contract.

Dispute Case Processing

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

- Merchandise or service not received: The card has been charged for a transaction(s), but the merchandise or service has not been received
- Merchandise returned: The card has been charged for a transaction(s), but the merchandise has been returned and there has been no credit given by the merchant.
- Duplicate processing: The card has been charged for a transaction twice, when only one charge was authorized.
- Unrecognized: The card has been charged for a transaction that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft) will be sent to the cardholder for review

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

Instructions for disputing a sales transaction

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

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

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

Initiating a dispute case

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

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

Dispute Department

Fax: 866-229-9625

PO Box 6335 Attn: Dispute Department

Fargo ND 58125-6335

Important information to include when initiating a billing dispute case

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

- The account number information and details on the transaction in question (date and dollar amount)
- Your contact information including a daytime phone number, including area code

- An explanation of why you believe there is an error or why you need additional information
- Any supporting documentation such as credit vouchers, return shipping documents, copies of receipts or contracts, or communications you've had with the merchant
- The date you contacted the merchant to attempt to resolve the issue, the name of the person you interacted with and the merchant's response
- Always keep a copy of all documentation for your records.

Time frames for dispute cases

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

What will happen after the case is started?

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

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

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

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

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

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

What if I have questions?

Initiating a dispute case:

- Contact Customer Service at 800-344-5696.

Existing dispute case:

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

Billing Account Statements & Invoices

U.S. Bank offers agencies/organizations both paper and electronic billing/invoicing options. All invoicing is done on billing cycle predetermined by the agency/organization. Billing cycle dates vary between agencies/organizations and are established at program rollout.

Paper Statement

A paper-based Corporate Account Summary is available for each billing account established by the agency/organization. A sample is included in this guide. The Corporate Account Summary is the official invoice for the agency/organization.

Electronic Access to Billing Information

As an alternative to a paper Corporate Account Summary, an agency/organization has access to billing information using Access Online. An exact replica of the Corporate Account Summary is available the day after cycle.

Payments

U.S. Bank accepts payments via electronic funds transfer (ACH/EDI), wire transfer or by check. For more detailed information refer to the Billing Official Guide.

Account Suspension & Cancellation

In the event prompt payment is not made to U.S. Bank, the agency/organization is subject to account suspension and account cancellation actions. It is not the desire of, nor is it advantageous for U.S. Bank to suspend accounts of any agency/organization. However, if a billing account for the agency/organization becomes delinquent in its payment obligations beyond 60 days U.S. Bank will suspend the accounts at the corporate level until payment is received.

Please review the following carefully:

- **45 Days** - An account is considered past due if payment for undisputed principal amounts has not been received 46 calendar days from the billing date.
- **91 Days** - If payment has not been received at 91 calendar days from the billing date, U.S. Bank will suspend the account until payment is received.
- **180 Days** - At 180 calendar days past due, the account will be cancelled and in collection status.

Account Suspension Prevention

It is the objective of U.S. Bank to assist the agency/organization with payment concerns when they arise and to also assist in their prevention. The following are recommendations on how to avoid account suspension situations:

- Be familiar with the agency's/organization's general billing and payment procedures
- Educate the agency/organization regarding the U.S. Bank CAL-Card Purchasing Card program and associated billing and payment procedures
- Clearly communicate the Cardholder, Billing Official and Program Administrator responsibilities regarding the billing and payment processes
- Engage and secure cooperation from the payment office to expedite your payments to US Bank
- Ensure Prompt review, reconciliation and approval of the Corporate Account Summary for the agency/organization, enabling prompt payment to U.S. Bank
- Track dispute initiation and resolution; approve and/or certify payment, upon dispute resolution
- Proactively monitor delinquencies through Access Online reporting
- Contact U.S. Bank immediately if it appears that an error has been made

Sample Cardholder Statement of Account

 <p>U.S. BANCORP SERVICE CENTER P.O. BOX 6343 Fargo, ND 58125-6343</p>		<p>ABC ORGANIZATION MEMO STATEMENT ACCOUNT NUMBER 4246-0000-0000-0000 STATEMENT DATE 01-31-07 TOTAL ACTIVITY \$758.85 AMOUNT DUE \$0.00</p> <p>DO NOT REMIT</p>																																																																								
<p>A </p> <p>TOM SMITH ABC ORGANIZATION 450 LAKE ST 144099 LOS ANGELES CA 00000-0000</p> <p>4246000000000000 0000000000</p> <hr/> <p>B MESSAGES:</p> <table border="1" data-bbox="252 823 1166 1203"> <thead> <tr> <th colspan="2">C</th> <th colspan="2">D</th> <th colspan="4">NEW ACCOUNT ACTIVITY</th> </tr> <tr> <th>POST DATE</th> <th>TRAN DATE</th> <th>E</th> <th>TRANSACTION DESCRIPTION</th> <th>F</th> <th>REFERENCE NUMBER</th> <th>G</th> <th>H</th> </tr> <tr> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>MCC</th> <th>AMOUNT</th> </tr> </thead> <tbody> <tr> <td>11-19</td> <td>15-15</td> <td>JOE'S KEY & LOCK LLC</td> <td>415-000-0000 MN PUR ID: 32671 TAX: 2.98</td> <td>24492796146118000100027</td> <td>7399</td> <td></td> <td>243.08</td> </tr> <tr> <td>12-02</td> <td>12-01</td> <td>CFIRST *LAUNDRY SVCS</td> <td>978-000-0000 IA PUR ID: LOC3800INV177646 TAX: 0.00</td> <td>24692166152000130168329</td> <td>5969</td> <td></td> <td>54.66</td> </tr> <tr> <td>12-02</td> <td>12-01</td> <td>CFIRST *LAUNDRY SVCS</td> <td>978-000-0000 IA PUR ID: LOC3800INV177647 TAX: 0.00</td> <td>24692166152000130168337</td> <td>5969</td> <td></td> <td>64.19</td> </tr> <tr> <td>12-02</td> <td>12-01</td> <td>CFIRST *LAUNDRY SVCS</td> <td>978-000-0000 IA PUR ID: LOC3800INV177648 TAX: 0.00</td> <td>24692166152000130168345</td> <td>5969</td> <td></td> <td>55.88</td> </tr> <tr> <td>12-02</td> <td>12-01</td> <td>CFIRST *LAUNDRY SVCS</td> <td>978-000-0000 IA PUR ID: LOC3800INV177649 TAX: 0.00</td> <td>24692166152000130168352</td> <td>5969</td> <td></td> <td>29.40</td> </tr> <tr> <td>12-07</td> <td>12-05</td> <td>ABC REGRIG SPEC101 OF 01</td> <td>510-000-0000 IL PUR ID: 1005-4284 TAX: 0.00</td> <td>24499376157900010300162</td> <td>7623</td> <td></td> <td>311.64</td> </tr> </tbody> </table>			C		D		NEW ACCOUNT ACTIVITY				POST DATE	TRAN DATE	E	TRANSACTION DESCRIPTION	F	REFERENCE NUMBER	G	H							MCC	AMOUNT	11-19	15-15	JOE'S KEY & LOCK LLC	415-000-0000 MN PUR ID: 32671 TAX: 2.98	24492796146118000100027	7399		243.08	12-02	12-01	CFIRST *LAUNDRY SVCS	978-000-0000 IA PUR ID: LOC3800INV177646 TAX: 0.00	24692166152000130168329	5969		54.66	12-02	12-01	CFIRST *LAUNDRY SVCS	978-000-0000 IA PUR ID: LOC3800INV177647 TAX: 0.00	24692166152000130168337	5969		64.19	12-02	12-01	CFIRST *LAUNDRY SVCS	978-000-0000 IA PUR ID: LOC3800INV177648 TAX: 0.00	24692166152000130168345	5969		55.88	12-02	12-01	CFIRST *LAUNDRY SVCS	978-000-0000 IA PUR ID: LOC3800INV177649 TAX: 0.00	24692166152000130168352	5969		29.40	12-07	12-05	ABC REGRIG SPEC101 OF 01	510-000-0000 IL PUR ID: 1005-4284 TAX: 0.00	24499376157900010300162	7623		311.64
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Cardholder Statement of Account Explanation

Section/Explanation:

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

Cardholder Statement Back

A. IMPORTANT INFORMATION REGARDING;

- Customer service
- Billing Inquiries
- Payments

B. INSTRUCTIONS FOR DISPUTING A TRANSACTION

Please remember to:

- Enclose your check or money order, payable in U.S. dollars, with this payment coupon, but do not staple or tape them together.
- Write your account number on the front of your check or money order
- Make checks payable to: Corporate Payment Systems
P.O Box 790428
St. Louis, MO 63179-0428

Please enter new address or telephone number here:

Name _____
Address _____
City _____
State _____ Zip _____
() Home Phone () Business Phone

CUSTOMER SERVICE 1-800-344-5696

Our Customer Service Representatives are available 24 hours a day, 365 days a year. If you have questions about your commercial account, please call Corporate Payment Systems at 1-800-344-5696 or write to us a Corporate Payment Systems, P.O. Box 6343, Fargo, ND 58125-6343.

MAKING PAYMENTS

The amount shown as Amount Due is payable in full upon delivery of this billing statement.

If an employer is making payment for individual employee cardholders, the employer must provide a single check, or other payment acceptable to Corporate Payment Systems, covering all Amounts Due, as well as a list of account numbers and the dollar amount to be credited to each account.

If individual employee cardholders are responsible for payment, a check, or other payment acceptable to Corporate Payment Systems, for the Amount Due together with the top portion of this billing statement must be mailed by the individual employee to Corporate Payment Systems, P.O. Box 790428, St. Louis, MO 63179-0428.

A payment of less than the Amount Due, but intended to settle an account in full, must be mailed to Corporate Payment Systems, P.O. Box 790428, St. Louis, MO 63179-0428. Accepting a partial payment will not change any agreement between either the individual employee cardholder or the employer and Corporate Payment Systems in any way.

Use the enclosed envelope to mail your payment to Corporate Payment Systems P.O. Box 790428, St. Louis, MO 63179-0428. All payments by check or money order and accompanied by a payment coupon will be credited to your account on the day of receipt if received at this address by 1:00 p.m. on any banking day. Banking days are all calendar days except Saturday, Sunday and federal holidays. Other payments will be credited to your account within five days of receipt by Corporate Payment Systems.

LOST OR STOLEN CARDS

If a Card is lost or stolen, the individual employee cardholder must call Corporate Payment Systems immediately at 1-800-344-5696 and notify the employer in accordance with the employer's policies and/or instructions.

BILLING INQUIRIES

Before disputing or questioning a charge on your statement, take the following actions:

- Determine if other employees of the corporation / institution may have participated in the transaction.
- Review your receipts for the amount in question as it may have posted to your statement with a different merchant name.
- Attempt to contact the merchant to resolve the issue.

To dispute the transaction, phone Corporate Payment Systems Customer Service at the phone number on the front of this statement and have the following information available:

- The date and dollar amount of the transaction you are questioning.
- An explanation of why you believe there is an error along with any documentation you may have to support your claim.
- The date you contacted the merchant to attempt to resolve this issue and the merchant's response.

Many inquiries can be corrected over the phone, but phoning alone does not preserve your rights. To preserve your rights we must receive your written communication no later than 60 days after we sent you the first bill on which the error or problem appeared. Please send a letter with your name, account number and the above information to: CORPORATE PAYMENT SYSTEMS, P.O BOX 6344, FARGO ND 58125-6344. You do not have to pay the amount of the charge that is in dispute while we are investigating; however, you are obligated to pay any charges that are not in question. While we investigate your dispute, we cannot report you as delinquent or take any action to collect the amount you question.

Sample Corporate Account Summary

Page 1

 <p>PURCHASING CARD DIVISION P.O. BOX 6343 FARGO ND 58125-6343</p>		ACCOUNT NUMBER 4246 0000 0000 0000 STATEMENT DATE 00-00-0000 AMOUNT DUE \$99,714.97 NEW BALANCE \$99,714.97 PAYMENT DUE ON RECEIPT							
ABC ORGANIZATION ACCTS PAYABLE DEPT 0-000 123 ANY STREET PO BOX 1000 ANY CITY ST 00000-0000		AMOUNT ENCLOSED \$ <small>Please make check payable to "U.S. Bank"</small>							
		U.S. BANK CORPORATE PAYMENT SYSTEMS P.O.BOX 790428 ST. LOUIS, MO 63179-0428							
4246000000000000 0000000000 0000000000									
<small>Please tear payment coupon at perforation.</small>									
CORPORATE ACCOUNT SUMMARY									
ABC Organization 4246 0000 0000 0000		Previous Balance Company Total	Purchases And Other + Charges	Cash + Advances	Cash Advance + Fees	Late Payment + Charges	- Credits	- Payments	New Balance
		\$77,138.88	\$102,169.75	\$0.00	\$0.00	\$0.00	\$2,454.78	\$77,138.88	\$99,714.97
MARKETING MESSAGES									
Our check processing payment center address has changed. Your statement and enclosed remittance envelope reflect the new address.									
The new overnight address is: U.S. Bank Internal Payments, 830 N 11th Street, Dept. 790428, St. Louis, MO 63101									
CORPORATE ACCOUNT ACTIVITY									
ABC ORGANIZATION 4246 0000 0000 0000		TOTAL CORPORATE ACTIVITY \$77,138.88 CR							
Post Date	Tran Date	Reference Number	Transaction Description					Amount	
00-00	00-00	74790000000000000000000000000000	PAYMENT - THANK YOU 00000 C					77,138.88 PY	
CUSTOMER SERVICE CALL 1-800-344-5696		ACCOUNT NUMBER 4246-0000-0000-0000			ACCOUNT SUMMARY				
		STATEMENT DATE 00/00/00	DISPUTED AMOUNT .00	PREVIOUS BALANCE 77,138.88 PURCHASES & OTHER CHARGES 102,169.75 CASH ADVANCES .00 CASH ADVANCE FEES .00 LATE PAYMENT CHARGES .00 CREDITS 2,454.78 PAYMENTS 77,138.88 ACCOUNT BALANCE 99,714.97					
SEND BILLING INQUIRIES TO: U.S. Bank National Association ND C/O U.S. Bankcorp Corporate Card Program P.O. Box 6343 Fargo, ND 58125-6343		AMOUNT DUE 99,714.97							

Page 1 of 18

Sample Corporate Account Summary
Page 2

NEW ACTIVITY					
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
Post Date	Tran Date	Reference Number	Transaction Description		
00-00	00-00	24610432016010179000000	THE HOME DEPOT 4156 N VERSAILLES PA		6.20
00-00	00-00	2444574202040159600000	OFFICE DEPOT #152 MONROEVILLE PA		297.57
00-00	00-00	2444574202040159600000	OFFICE DEPOT #152 MONROEVILLE PA		201.05
00-00	00-00	2444574202340275400000	OFFICE DEPOT #152 MONROEVILLE PA		112.25
00-00	00-00				
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4246-0000-0000-0000		\$0.00	\$143.61	\$0.00	\$143.61
Post Date	Tran Date	Reference Number	Transaction Description		
00-00	00-00	24692162010000010000000	MCMASTER-CARR SUPPLY		36.89
00-00	00-00	2471705201169011000000	GRAINGER #000-000-000000 PA		35.92
00-00	00-00	2443565202400382000000	GEORGE L WILSON CO INC		70.80
00-00	00-00				
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4246-0000-0000-0000		\$0.00	\$130.14	\$0.00	\$130.14
Post Date	Tran Date	Reference Number	Transaction Description		
00-00	00-00	2461044201407200000000	ARVEY PAPER & OFFICE PROD PITTSBURG PA		35.19
00-00	00-00	2469216202200040000000	NFPA NATL FIRE PROTECT 000-000-0000 MA		94.95
00-00	00-00				
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4246-0000-0000-0000		\$0.00	\$731.79	\$0.00	\$731.79
Post Date	Tran Date	Reference Number	Transaction Description		
00-00	00-00	2439900202229550000000	BEST BUY 00000000 PITTSBURGH PA		155.11
00-00	00-00	2444572202340275000000	CIRCUIT CITY SS #0000 PITTSBURGH PA		560.64
00-00	00-00	2449804202325374000000	VERIZON WRLS 00000000 PITTSBURGH PA		16.04
00-00	00-00				
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4246-0000-0000-0000		\$0.00	\$226.14	\$0.00	\$226.14
Post Date	Tran Date	Reference Number	Transaction Description		
00-00	00-00	2469216200800930000000	ALLIED ELECTRONICS INC 000-000-0000 TX		29.13
00-00	00-00	24610432024004050000000	STAPLES #941 000-000-0000 PA		93.95
00-00	00-00	24610432024004063000000	STAPLES #0000 PITTSBURGH PA		103.06
00-00	00-00				

Sample Corporate Account Summary

Page 3

NEW ACTIVITY					
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	24072022008698911000000	REPLACEMENT COMM PRTSWRH MACEDONIA OH	57.10	
00-00	00-00	24270762008128647100000	CONTEMPORARY PRODUCTS TX 000-000-0000 TX	1,267.00	
00-00	00-00	24270762009128647300000	CONTEMPORARY PRODUCTS TX 000-000-0000 TX	1,457.00	
00-00	00-00	2439900201018805500000	OFFICE MAX 00000000 CRANBERRY PA	525.64	
00-00	00-00	2439900201018805500000	OFFICE MAX 00000000 CRANBERRY PA	635.98	
00-00	00-00	2439900201018805500000	OFFICE MAX 00000000 CRANBERRY PA	953.97	
00-00	00-00	2443565201500397500000	GUTTMAN OIL CO 000-000-0000 PA	180.43	
00-00	00-00	2471705201464014300000	VINCENT METAL GOODS - CLE CLEVELAND OH	321.00	
00-00	00-00	24717052014640144100000	TEN DAIRE INDUSTRIES INC 000-0000000 SD	922.05	
00-00	00-00	24108382015207897300000	POWER ALT LLC BEDFORD TX	558.83	
00-00	00-00	24403692015900201500000	C & L TOOL SUPPLY CORAOPOLIS PA	292.29	
00-00	00-00	24435652016003070300000	WEST ELIZABETH LUMBER 000-000-0000 PA	204.00	
00-00	00-00	24492152015200783600000	MOBILE TOOL INTERNAT'L 000-000-0000 CO	559.02	
00-00	00-00	24435652017003521000000	WOJANIS SUPPLY CO 000-000-0000 PA	128.08	
00-00	00-00	24262032018035446800000	PARTS ASSOCIATES INC 000-000-00000 OH	100.01	
00-00	00-00	24270762018162000110000	NORSTAR PRODUCT INT. DULUTH MN	429.20	
00-00	00-00	24403692023900202300000	C & L TOOL SUPPLY CORAOPOLIS PA	164.89	
00-00	00-00	24262032025035434000000	PARTS ASSOCIATES INC 000-0000000 OH	228.77	
00-00	00-00	24610432024010178800000	THE HOME DEPOT 0000 GREENSBURG PA	1,300.00	
00-00	00-00	24610432024010178800000	THE HOME DEPOT 0000 GREENSBURG PA	50.00	
00-00	00-00	24270762025162000100000	NORSTAR PRODUCT INT. DULUTH MN	12.88	
00-00	00-00	24270762029128647000000	CONTEMPORARY PRODUCTS TX 000-000-0000 TX	299.00	
00-00	00-00	24435652030286373000000	AUTOMOTIVE PARTS WHSE PITTSBURGH PA	9.00	
00-00	00-00	24323002031254525000000	KNICKERBOCKER RUSSELL 000-000-0000 PA	334.11	
00-00	00-00	24073142032900000000000	WOODCHUCK CHIPPER CORP 000-0000000 NC	348.70	
00-00	00-00	24130842034035000000000	GALETON GLOVES 000-0000000 MA	793.30	
00-00	00-00	24435652032236000000000	GENERAL ENGINES MICKLETON NJ	198.11	
00-00	00-00	24492152035206783000000	MOBILE TOOL INTERNAT'L 000-000-0000 CO	549.37	
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4246-0000-0000-0000		\$94.50	\$962.02	\$0.00	\$867.52
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	24226382008326000000000	WAL MART WEST MIFFLIN PA	60.16	
00-00	00-00	24412952010010000000000	GRAYBAR ELECTRIC CO 00000000000 PA	253.52	
00-00	00-00	24478220320000000000000	PAYPAL 000-000-0000 CA	465.00	
00-00	00-00	24326842035083164000000	MOUSER ELECTRONIC DISTRI 000-000-0000 TX	163.63	
00-00	00-00	24717052035640352000000	ARROW ELECTRONICS 000-0000000 CA	19.71	
00-00	00-00	00000000000000000000000000000000	CREDIT	94.50cr	

Page 3 of 18

Department: 00000 Total: \$99,714.97
Division: 00000 Total: \$99,714.97

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Page 18 of 18

Corporate Account Summary Back

Please remember to:

- Enclose your check or money order, payable in U.S. dollars, with this payment coupon, but do not staple or tape them together.
- Write your account number on the front of your check or money order
- Make checks payable to: Corporate Payment Systems
P.O Box 790428
St. Louis, MO 63179-0426

Please enter new address or telephone number here:

Name _____
Address _____
City _____
State _____ Zip _____
() Home Phone () Business Phone

CUSTOMER SERVICE 1-800-344-5696

Our Customer Service Representatives are available 24 hours a day, 365 days a year. If you have questions about your commercial account, please call Corporate Payment Systems at 1-800-344-5696 or write to us a Corporate Payment Systems, P.O. Box 6343, Fargo, ND 58125-6343

MAKING PAYMENTS

The amount shown as Amount Due is payable in full upon delivery of this billing statement.

If an employer is making payment for individual employee cardholders, the employer must provide a single check, or other payment acceptable to Corporate Payment Systems, covering all Amounts Due, as well as a list of account numbers and the dollar amount to be credited to each account.

If individual employee cardholders are responsible for payment, a check, or other payment acceptable to Corporate Payment Systems, for the Amount Due together with the top portion of this billing statement must be mailed by the individual employee to Corporate Payment Systems, P.O. Box 790428, St. Louis, MO 63179-0428.

A payment of less than the Amount Due, but intended to settle an account in full, must be mailed to Corporate Payment Systems, P.O. Box 790428, St. Louis, MO 63179-0428. Accepting a partial payment will not change any agreement between either the individual employee cardholder or the employer and Corporate Payment Systems in any way.

Use the enclosed envelope to mail your payment to Corporate Payment Systems P.O. Box 790428, St. Louis, MO 63179-0428. All payments by check or money order and accompanied by a payment coupon will be credited to your account on the day of receipt if received at this address by 1:00 p.m. on any banking day. Banking days are all calendar days except Saturday, Sunday and federal holidays. Other payments will be credited to your account within five days of receipt by Corporate Payment Systems.

LOST OR STOLEN CARDS

If a Card is lost or stolen, the individual employee cardholder must call Corporate Payment Systems immediately at 1-800-344-5696 and notify the employer in accordance with the employer's policies and/or instructions.

BILLING INQUIRIES

Before disputing or questioning a charge on your statement, take the following actions:

- Determine if other employees of the corporation / institution may have participated in the transaction.
- Review your receipts for the amount in question as it may have posted to your statement with a different merchant name.
- Attempt to contact the merchant to resolve the issue.

To dispute the transaction, phone Corporate Payment Systems Customer Service at the phone number on the front of this statement and have the following information available:

- The date and dollar amount of the transaction you are questioning.
- An explanation of why you believe there is an error along with any documentation you may have to support your claim.
- The date you contacted the merchant to attempt to resolve this issue and the merchant's response.

Many inquiries can be corrected over the phone, but phoning alone does not preserve your rights. To preserve your rights we must receive your written communication no later than 60 days after we sent you the first bill on which the error or problem appeared. Please send a letter with your name, account number and the above information to: CORPORATE PAYMENT SYSTEMS, P.O BOX 6344, FARGO, ND 58125-6344. You do not have to pay the amount of the charge that is in dispute while we are investigating; however, you are obligated to pay any charges that are not in question. While we investigate your dispute, we cannot report you as delinquent or take any action to collect the amount you question.

Cardholder Statement of Questioned Item

Cardholder Statement of Questioned Item

CARDHOLDER STATEMENT OF QUESTIONED ITEM

Purchasing

CARDHOLDER NAME (please print or type)

ACCOUNT NUMBER

CARDHOLDER SIGNATURE

DATE (AREA CODE) TELEPHONE NUMBER

The transaction in question as shown on statement of Account:

Transaction Date	Reference Number	Merchant	Amount	Statement Date

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

1. UNAUTHORIZED MAIL OR PHONE ORDER OR PHONE ORDER

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

2. DUPLICATE PROCESSING-THE DATE OF THE FIRST TRANSACTION WAS _____.

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

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

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

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

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

Enclosed is a copy of my postal or express mail receipt

5. CREDIT NOT RECEIVED

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

6. ALTERATION OF AMOUNT

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

7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE

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

8. COPY REQUEST

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

9. SERVICES NOT RECEIVED

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

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

10. NOT AS DESCRIBED

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

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

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

Send To:

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

Fax: 1-866-229-9625

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