

COUNTY OF TRINITY

CREDIT CARD PROGRAM

POLICIES AND PROCEDURES

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Prepared by the Trinity County Auditor/Controller's Office

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1.0 INTRODUCTION

Trinity County has initiated the use of a new credit card as a more efficient method of purchasing and traveling. This credit card (called the CAL-Card) will eliminate some requisitions and purchase orders associated with small dollar purchases, will facilitate one payment to a bank on a monthly basis, instead of individual payments to a large number of vendors and will reduce the overall cost of the credit card program.

Trinity County will participate in the State of California/U.S. Bank Government Services CAL-Card system. The card bears the Trinity County name and has the cardholder's name embossed on it. Authorization to use the card is restricted to the cardholder only and shall not be delegated. The card shall be used for Official Use Only and may never be used for personal purchases.

The following policies and procedures have been established with the goal of keeping the number of credit cards issued to a minimum, while ensuring that personnel with a genuine need for a more efficient method of purchasing have access to a Trinity County Credit Card.

2.0 GENERAL INFORMATION

The Trinity County Credit Card is a VISA credit card with controls and data reporting that enable the County to streamline the traditional paper and labor-intensive procurement process for small dollar purchases and travel. The Credit Card allows County departments and offices, under strict guidelines, to move easily and rapidly to obtain low dollar value purchases directly, without the necessity of preparing a purchase order for each transaction. In addition, it may be used for approved travel. Frequently, the Credit Card will serve dual purposes for the employee, allowing both purchases and travel on the same card.

3.0 CONTROLS

The Card can be used only within the limits determined by each department head, the county Auditor-Controller, and the County Administrative Officer. These limits are established 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. Unless otherwise authorized, the limit will not exceed \$1,500 per card. When a merchant seeks authorization from the bank for a purchase, the system will check the cardholder's credit limit, and, if the established limit is exceeded, the purchase will be denied.

In addition, proof of all purchases is required by each cardholder with additional verification performed by the designated approving official before payment is made to the bank. All Credit Card purchases are subject to the terms and conditions of Trinity County's Purchasing Ordinance and Travel Policy.

The cardholder shall 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.

4.0 FEES

There are no administrative fees associated with the County Credit Card

5.0 DEFINITIONS

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

Fixed Asset

The dollar amount for designating goods as a fixed asset in Trinity County is \$5,000.

Prohibited

If the goods are "prohibited," the use of the County Credit Card is not authorized and shall not be used to procure such items.

Approving Official

The Approving Official shall be the department head and is a critical checkpoint for internal control purposes. The Approving Official reviews the monthly bank statements to verify that all assigned cardholder's purchases are necessary and for Official Use Only. The Approving Official must have a working knowledge of various purchasing methods and be familiar with Trinity County procurement policies and procedures as well as current travel reimbursement policies. The Approving Official must also have knowledge of the job responsibilities of the designated cardholder and should be the cardholder's supervisor or a higher level official. A subordinate shall not be an Approving Official for their supervisor.

6.0 PROCUREMENT PROCESS

The Trinity County Credit Card is not intended to replace effective procurement planning, nor does use of the card 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 should be used whenever possible in lieu of emergency purchase orders or purchase requisitions.
2. Each single purchase may be comprised of multiple items, but the total including freight, shipping, and tax cannot exceed the card credit limit.

3. If a purchase will exceed any limit established by the Department, the normal purchasing procedures must be followed.
4. The least expensive item that meets basic needs must be sought.
5. Cardholders shall ensure that sufficient funds have been budgeted and are available prior to making any purchases. A Supervisor or Approving Official can assist in verifying that funds are available.
6. Purchases shall not be split to circumvent procurement regulations.
7. The 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).

7.0 CARD RESTRICTIONS

The Trinity County Credit Card is intended to be used for small dollar purchases and travel. However, the card is not to be used for services, due to the complexity of IRS 1099 reporting requirements. In addition, the county Credit Card shall not be used for any of the following:

1. Fixed assets;
2. Cash advances;
3. Personal services and gratuities;
4. Construction, improvements and maintenance of facilities;
5. Telecommunications equipment;
6. Printing jobs done within the County;
7. Road projects;
8. Safety equipment;
9. Purchase of vehicles;
10. Consultants, instructors, and speakers
11. Alcohol
12. Unauthorized merchant type costs.

The County Administrative Officer and the Auditor-Controller have the right to impose additional prohibitions on the use of Credit Cards. Additional department restrictions may be applied. Questions regarding the appropriate use of a Credit Card should be referred to the Approving Official. All purchases are subject to audit. The Approving Official or the Auditor-Controller may refuse payment 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 credit. Neither the Bank nor the merchant bears any responsibility for unauthorized purchases. If a purchase was made by the cardholder, the merchant will be paid and the department budget charged unless the cardholder returns the merchandise and the merchant agrees to take it back and issues a credit. Cash refunds are not allowed.

8.0 TELEPHONE/MAIL ORDER

When placing a telephone or mail order, ask for and verify that County discounts have been applied, if applicable. Cardholders should advise their vendors that full billing would not occur until full shipment is made. This may prevent subsequent billing problems and disputes. Of course, if a partial shipment is made, billing for the portion of the shipment may be processed.

If an order is placed through the mail, retain a copy of the order form. Attach the order form and sales receipt (if applicable) to the statement in which the charge appears.

9.0 UNAUTHORIZED USE OF COUNTY CREDIT CARD

Employees of the County of Trinity hold a public trust. Employees' conduct must meet the highest ethical standards. Disciplinary procedures will be initiated for unauthorized use of a county Credit Card(s). "Unauthorized use" means the use of the Credit Card by any person, including the cardholder, who does not have actual, implied or

apparent authority of such use and from which 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). Any employee who engages in the unauthorized use of the county credit card will be subject to disciplinary action, up to and including, termination, and any illegal use of a County card will be referred to the District Attorney.

10.0 PROCEDURES FOR OBTAINING A CREDIT CARD

The Department Head shall forward a written request to the Auditor-Controller for each employee designated to have a Credit Card. The cardholder's account will be associated with the Approving Official's account. The written request shall include a recommendation for the employee's monthly transaction limit (normally not to exceed \$1,500).

A Billing contact shall be identified for each department. The Billing contact shall be responsible for reconciling all of the department's cardholder statements and documentation with the Auditor-Controller's Office. U.S. Bank Government Services will provide the Approving Official with a monthly summary of the accounts of all cardholder's who are associated with the Approving Official's account.

After approval of the written request, the Auditor will forward the Cardholder Account Set-up Information to U.S. Bank Government Services. Any department or agency requesting and utilizing Credit Cards may have internal instructions supplementing these policies, tailored to the individual needs and controls of the department or agency.

11.0 CREDIT CARD ACTIVATION

Upon verification and approval by the Auditor, U.S. Bank Government Services will provide the requested Credit Card. The card is mailed to the Auditor's Office for delivery to the cardholder. Upon delivery of the card, the new cardholder shall sign a "Receipt of Credit Card and Agreement Form" (Appendix A).

The reverse side of the card includes a space for the cardholder to sign. The auditor will write "See photo ID", to prevent unauthorized use. The toll-free number to contact a bank card customer service representative is on the back of the card.

11.1 CREDIT CARD MODIFICATIONS

To modify a Credit Card account to change the credit limit, or the name and address, a written request from the Department Head or Approving Authority shall be submitted to the Auditor. The Auditor shall forward the information to U.S. Bank Government Services.

12.0 CANCELLATION OF CREDIT CARD

The Auditor-Controller has the authority to cancel cards issued to Trinity County employees if a card is misused in any manner.

13.0 REQUESTS FOR REPLACEMENT CARDS

Cardholders shall apply to the Auditor to replace worn out or defective cards.

14.0 LOST/STOLEN CREDIT CARDS

The cardholder is responsible for the security of the Credit Card. If an employee loses or has his or her Credit Card stolen, the employee shall, within two hours of discovering the loss, notify U.S. Bank Government Services customer service at 1-800-344-5696, and contact their Approving Official. The Approving Official will immediately notify the Auditor by telephone and follow-up with a written notification within two (2) business days of loss. The notification should include: 1) account number; 2) date, time, and location the card was lost or stolen; and 3) any purchases made on the day the card was lost or stolen. The Auditor will contact the bank to obtain a replacement card. U.S. Bank Government Services will mail replacement cards to the Auditor. A new account number will be assigned to the replacement card.

A cardholder may be personally liable if the reporting requirements for a lost or stolen card are not met.

15.0 EMPLOYEE DEPARTURES/TRANSFERS

CAL-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 Auditor immediately and promptly return the employee's Credit Card with a memorandum of explanation. 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 notify the Auditor of such. The Auditor will notify U.S. Bank Government Services and return the card to the cardholder.

16.0 SALES TRANSACTION PROCEDURES

The cardholder shall require the vendor to itemize and provide a receipt or invoice for each item purchased. A description of commodities

purchased, quantity purchased, price per item, and the total amount including sales tax and shipping charges, if applicable, must be included on the itemized receipt. The authorization number, obtained by the merchant, should also be written on the sales receipt. If the receipt or invoice is not itemized, the cardholder shall write in the items and have the sales person sign it.

17.0 STATEMENT PROCEDURES

17.1 Cardholder Procedures

At the close of each billing cycle, each cardholder will receive an individual bank statement referred to as "Statement of Account"

The statement will show all transactions the cardholder made during the billing cycle. If the cardholder has 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 statement will be generated.

Upon receipt of the statement, complete the following steps:

- 1) Review the statement for accuracy.
- 2) Reconcile the bank statement with the itemized receipts.
- 3) If an item is billed incorrectly, the cardholder shall provide a complete explanation with the monthly statement.
- 4) Attach all corresponding receipts and invoices listed in the same order as they appear on the bank statement. Individual receipts and invoices smaller than 4 1/2" x 5 1/2" must be taped on an 8 1/2 x 11" sheet of paper to ensure they are not lost in transit. If receipts or invoices are lost, and a duplicate copy cannot be obtained from the vendor, attach a memo of explanation.

5) Attach all credit vouchers for returned merchandise and sign the statement verifying its' accuracy.

6) The department's Billing Contact person will prepare an unnumbered journal entry to allocate the charges to the appropriate expenditure account, attach the statement and all documentation, and forward it to the Approving Official within three (3) working days of receipt. Include with the journal entry an explanation of the County business for which each charge was made. **If the cardholder is unable to review the statement within the required 3-day period, all paperwork shall be forwarded to the Approving Official for processing.**

17.2 Approving Official Procedures

The Approving Official is responsible for ensuring that all cardholders' Statements of Account are forwarded to her or him in the required time frame. Within three (3) working days of receipt of all cardholders' Statements of Account and supporting documentation, the Approving Official will be responsible for the following:

- 1) Review each cardholder's Statement of Account and supporting documentation,
- 2) Review each cardholder's purchases and determine if the items are allowed in accordance with County policies and procedures. Discuss any questionable purchase with the cardholder. If the cardholder cannot justify that the purchase was necessary and "For Official Use," then the cardholder must return the item and provide a credit voucher substantiating such return. Resolution of improper use of the Credit Card will be the responsibility of each department.
- 3) Be sure there is a written explanation for items where the amount on the journal entry differs from the amount on the statement.

4) After reviewing each cardholder's claim for completeness and accuracy, sign the cardholder's statement and forward the entire package to the Auditor's Office.

5) The Approving Official is responsible for any cardholder on leave or travel and shall ensure that their statement is reviewed and all appropriate reports and receipts are attached. If a particular cardholder's statement certifications are delayed due to unusual or unforeseen circumstances, the remaining statements should be delivered to the Auditor with an explanation regarding any missing statements.

18.0 STATEMENT RECEIVED LATE

If statements are received late from the bank, cardholders shall include in their month-end statement package, a written memorandum to the Auditor indicating the date statement received and attach the postmarked envelope from the bank with the submittal to the Approving Official.

19.0 LATE FEES

Each department will be charged back for any late fees incurred.

Timely payment to U.S. Bank Government Services is a condition of participation in the Trinity County Credit Card Program. Failure to submit reconciled statements and documentation to the Auditor-Controller in a timely manner will result in the loss of Trinity County Credit Card privileges.

20.0 DISPUTES

The Cardholder must attempt to resolve problems directly with the vendor. The vendor must issue a credit for billing errors, sales tax, defective supplies or unacceptable services, returned supplies or

canceled orders. This credit should appear on the Cardholder's statement within 60 days. Do not permit the vendor to issue cash to settle a disputed amount. Under no circumstances can the employee accept cash.

If the Cardholder is unable to resolve the issue with the vendor, or Cardholder's credit does not appear on the monthly statement within 60 days, Cardholder (with assistance from the Approving Official) should complete a Cardholder Statement of Questioned Item (CSQI) (Appendix II) and FAX the statement to (701) 461-3466 to resolve the matter. The Cardholder should keep a copy of the statement and attach the original to the cardholder statement.

When an account is in a dispute status, the disputed amount is still included in calculating the available money for authorizations (monthly limit). However, disputed items are removed from all finance charges, late charges, over-limit fees, past due amounts and calculations. Finance charges, which accrue from posting until the item is placed in dispute, must be handled according to County policy. Any Cardholder statements generated while the account is in dispute will display the following message:

YOUR ACCOUNT IS IN DISPUTE FOR \$xxx.xx.
THIS AMOUNT HAS NOT BEEN INCLUDED IN
THE FINANCE CHARGE OR PAYMENT
CALCULATIONS.

After the item has been entered as a dispute, the Bank must determine who is responsible by researching the transaction including requesting a copy of the sales draft when necessary.

If the problem is resolved between the merchant and the Cardholder while the item is in dispute, the Cardholder should write the solution agreed upon on the bottom of the copy of the CSQI that was previously FAXed to the Bank, and FAX that copy to the Bank as soon as possible.

If it is ultimately determined that the Cardholder is actually responsible for the transaction, then the questioned amount will be added to the next monthly statement. If the Cardholder is not responsible for the transaction, the dispute is settled for the Cardholder and the Bank will initiate the charge-back process against the merchant.

If there continues to be problems with a particular merchant, the Cardholder should notify the County Auditor of the problems.

21.0 COMMON DISPUTE REASONS

The most common reasons for dispute are described below.

A. Unauthorized Mail/Phone Order

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

B. Duplicate Processing

This reason is used when a transaction has been billed more than once to an account. The amounts must be the same. The cardholder shall provide the transaction details on the original billing, such as dollar amounts, transaction date, etc.

C. Merchandise Not Received

This reason is used when the charge for goods was paid by other means. The cardholder shall attempt to resolve the dispute with the vendor. The cardholder shall detail this attempt and provide the date of expected delivery of service or merchandise. 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) shall be provided and forwarded with the Cardholder's Statement.

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

D. Merchandise Returned

In the event merchandise was returned and a credit has not yet been posted, the cardholder shall describe the reason for returning the merchandise and the date the item was returned. A copy of the reference number on the monthly statement, postal, UPS or other official receipt proving the merchandise was returned shall be forwarded with the Cardholder's Statement.

E. 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 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 shall state the amount of credit they are expecting and provide a copy of a credit voucher or acknowledgment letter and forward these with the Cardholder's Statement.

F. 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 shall acknowledge the amount before alteration and a copy of the cardholder's copy of the sales 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 the Cardholder's Statement.

G. Inadequate Description or Unrecognized Charge

In the event the cardholder does not recognize the transaction description, they should request that U.S. Bank Government Services supply a copy of the sales draft due to inadequate description or unrecognized charge. This shall be requested only after reviewing their supporting documentation and ensuring a merchant (vendor) description or location error has not occurred.

In the event the vendor's processing bank cannot provide a copy within VISA's allotted time frames, the cardholder's account will be credited, until such time as a valid draft is received. If U.S. Bank Government Services provides the copy and the cardholder determines that a valid dispute still exists, notify the Auditor immediately.

H. 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 shall keep all other supporting documentation, such as catalog information, magazine ad, shipping documents, etc., as evidence of their purchase.

I. 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 L) CX210 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 shall 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 the Cardholder's Statement.

J. Cardholder Dispute

This reason should be considered only after reviewing other specific dispute reasons. This reason requires that the cardholder attempt a resolution with the merchant. A complete description of the problem and the attempted resolution should be provided with the Cardholder's Statement. In addition, a copy of the sales slip and a copy of the Cardholder's Statement of Account on which the transaction appears should be forwarded.

**ACKNOWLEDGEMENT OF RECEIPT OF VISA CARD
AND
AGREEMENT FOR RESPONSIBILITY FOR CHARGES**

You received Visa Card (CAL Card), Account number _____

The following terms and limits apply:

Cal Cards may be used for official Trinity County purchases, other than capital in nature, and travel related expenses including, but not limited to:

- 1) Subsistence – consisting of meals and lodging.
- 2) Instructional Resources purchased at seminars.
- 3) Other travel related expenses such as:
 - a) Parking
 - b) Gasoline purchases for **County Vehicles Only**
(vehicle license number must be written on receipt)
 - c) Airline, train, and bus tickets
 - d) Car rental

_____ Initial

CAL CARDS MAY NOT BE USED TO PAY PERSONAL EXPENSES THAT YOU SUBSEQUENTLY REIMBURSE BACK TO THE COUNTY.

Personal expenses include, but are not limited to:

- a) **Liquor or Cigarettes**
- b) **Gasoline for personal vehicles**
- c) **Video Rentals**
- d) **Meals/registration for guest or spouse.**

_____ Initial

CAL CARDS MAY NOT BE LOANED TO OTHER EMPLOYEES. However, Cal Cards may be used to pay another employee's expenses when two or more employees are travelling together.

_____ Initial

RECEIPTS MUST BE OBTAINED FOR EACH PURCHASE. Receipts for individual meals must indicate the detail of your meal - summary receipts are not acceptable. All receipts must be submitted to the departmental Cal Card coordinator within 5 working days of returning to normal duties.

_____ Initial

Employees with purchasing officer authority must also comply with the requirements and limitations as stated in Section 3.08 of the Trinity County Code.

_____ Initial

* * *

I have read, understand and agree to the above-mentioned terms and limits. I understand that improper use of the card may result in loss of Cal Card privileges and disciplinary action against me.

Employee Name

Employee Signature

Department

Date

APPENDIX 2
I.M.P.A.C. GOVERNMENT SERVICES
CARDHOLDER STATEMENT OF QUESTIONED ITEM
(Please print or type in black ink.)

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 to 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
 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 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 contact, and the expected date to receive merchandise.)
 My account has been charged for the above listed transaction. I have contacted this merchant on _____ (date) and canceled the order. I will refuse delivery should the merchandise still be received.
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 UPS 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 for 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 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 in 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 & 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.)

FAX to: (701) 461-3466