



SmartPay[®] 2
Agency/Organization Program Coordinator Guide
Purchase

 GOVERNMENT SERVICES

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 **GOVERNMENT SERVICES**

Introduction

Your GSA SmartPay® 2 Purchase Card program is brought to you by U.S. Bank® Government Services. We thank you for selecting U.S. Bank to be your card provider.

This Agency/Organization Program Coordinator (A/OPC) Guide provides valuable information regarding program participation, implementation, setup and maintenance, and tools to help agencies/organizations effectively streamline their procure-to-pay process.

A/OPCs are encouraged to keep this guide on hand and use it as a reference when you have questions about your procurement responsibilities. You are encouraged to read this information carefully and contact U.S. Bank Government Services if you have questions about any part of this program.

U.S. Bank Government Services has a highly specialized service team to help A/OPCs manage their purchase card program and to provide superior ongoing service.

U.S. Bank Government Services Contacts

P.O. Box 6347, Fargo ND 58125-6347

Contact us 24 hours a day, 7 days a week

Toll Free:	888-994-6722
Outside the U.S. call collect:	701-461-2232
Fax:	866-457-7506
Outside the U.S., fax:	701-461-3466

The U.S. Bank Team

U.S. Bank Government Services Relationship Manager

The U.S. Bank Government Services Relationship Manager is responsible for the overall management of the purchase card program for an agency/organization, working primarily with the program manager. The relationship manager's main responsibilities include:

- Facilitating U.S. Bank Purchase Card program implementation with the agency/organization
- Training A/OPCs and Financial Managers on the U.S. Bank Purchase 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 purchase card program to other divisions or sites
- Coordinating with other U.S. Bank Government Services areas to provide best-in-class service
- Introducing value-added products, services and program enhancements

 **GOVERNMENT SERVICES**

U.S. Bank Government Services
1025 Connecticut Avenue NW, Suite 510
Washington, DC 20036
Phone: 202-872-0850
Fax: 202-261-0800
Hours: 8:00 a.m. to 5:00 p.m. ET

My U.S. Bank Government Services Relationship Manager

Name: _____

Phone: (_____) _____

E-mail: _____

U.S. Bank Government Services Account Manager

The U.S. Bank Government Services Account Manager provides daily support to the Program Management Level A/OPC and at lower hierarchy levels and in smaller organizations. The account manager's primary responsibilities include:

- Training A/OPCs and Financial Managers on the U.S. Bank Purchase Card program specifics and tools
- Identifying agency/organization program needs
- Coordinating with other U.S. Bank Government Services areas to provide best-in-class service
- 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

My U.S. Bank Government Services Account Manager

Name: _____

Phone: (_____) _____

E-mail: _____

U.S. Bank Government Services Account Coordinator

The U.S. Bank Government Services Account Coordinator provides daily support to the agency/organization and works primarily with the lower level A/OPC. The account coordinator's primary responsibilities include:

- Preparing and coordinating internal processes to support the program, (coordination of mass maintenance requests and updating splash page messages)
- Answering daily program management questions
- Consulting with each agency/organization on their reporting needs and analysis
- Managing ongoing daily customer relationships including fraud alerts and convenience check rejection issues
- Supporting and coordinating exception processes and procedures (statement suppression)

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U.S. Bank Government Services
U.S. Bank Plaza
200 South 6th Street
Minneapolis, MN 55402
Phone: 800-254-9885
Fax: 866-977-1475
E-mail: gov.service@usbank.com
Hours: 7:00 a.m. to 6:00 p.m. CT

My U.S. Bank Government Services Account Coordinator

Name: _____

Phone: (_____) _____

E-mail: _____

U.S. Bank Government Services Technical Integration Manager/Solutions Consultant

The U.S. Bank Technical Services Team works directly with each agency's/organization's staff on issues related to electronic commerce, data exchange and other technical issues related to the implementation of the purchase card program. The Technical Integration Manager/Solutions Consultant's primary responsibilities include:

- Facilitating electronic systems implementation and integration to support the agency's/organization's purchase card program
- Working with the agency/organization to develop technical interface, processes and platforms
- Mapping interfaces between systems and formatting data files for upload
- Working with the agency's/organization's technical staff to receive and transmit data electronically

U.S. Bank Government Services Technical Integration Manager/Solutions Consultant

Name: _____

Phone: (_____) _____

E-mail: _____

U.S. Bank Government Services Customer Support

The U.S. Bank Government Services Customer Support team provides account information primarily to cardholders and Approving/Billing Officials (A/BOs). 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)



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- 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 change) requests
- Responding to dispute initiation and status inquiries that cannot be completed electronically by using U.S. Bank's Access Online system
- Managing convenience check reorders if unavailable through Access Online

Payments

The Payment Services team processes all payments received for the U.S. Bank Purchase Card program and ensures that payments are posted to the appropriate invoice.

Reconciliation

The Reconciliation team assists with questions regarding outstanding Billing Statements. When calling, ask to be connected to an Invoice Services Representative.

Collections

The Collections team offers support in collecting balances on past due accounts and works with the A/OPC and the A/BO to resolve past due situations and prevent escalation to account suspension.

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, electronically or in writing.

U.S. Bank Government Services P.O. Box 6347, Fargo ND 58125-6347

Contact us 24 hours a day, 7 days a week

Toll Free:	888-994-6722
Outside the U.S., call collect:	701-461-2232
Fax:	866-457-7506
Outside the U.S., fax to	701-461-3466

Additional U.S. Bank Resources

U.S. Bank Electronic Access System

This web-based electronic access tool is designed to be the single source for purchase card program management and related data. U.S. Bank [Access@ Online](#) enhances program management capabilities and streamlines the billing and payment processes.

U.S. Bank Access Online link: <https://access.usbank.com>

Access Online Program Support

24 hours a day, 7 days a week

Phone: 800-254-9885

E-mail: accessonlinesupport@usbank.com

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U.S Bank Web-Based Training

Web-Based Training (WBT) is an electronic tool designed to create a unique training experience. WBT provides self-paced Access Online training any time, any day. Our WBT is very comprehensive and includes user guides, sample statements, simulations, instruction manuals, quick reference guides, recorded classes and an optional certification process that includes quizzes to ensure all of your agency/organization participants are trained. Program participants may take this training as often as they need.

WBT training link: <https://wbt.access.usbank.com>

Passwords are updated every 60 days and are sent to agencies/organizations for distribution.

U.S. Bank Government Services website

The U.S. Bank Government Services website is an exclusive training and communication website tailored to support U.S. Bank Government Services Purchase Card customers. Visit usbank.com/gov_forourclients to access communication updates, training resources, and reference materials to successfully implement and manage the purchase card program. This website contains information specific to each agency/organization including presentation materials, forms, guides and links to other resources. No password is necessary to access this site.

U.S. Bank Government Services Technical Help Desk

U.S. Bank Government Services Technical Help Desk is available 24 hours a day, 7 days-a-week. They can assist A/OPCs and Financial Managers with questions about web-based program management tools.

Agency/Organization Contacts

Program Manager

The Program Manager for an agency/organization is the senior contact person who is responsible for contract and task order negotiations and task order design related to the purchase card program.

Specific responsibilities may include:

- Specifying products and services required in the initial task order
- Issuing modifications to the task order, as required
- Sponsoring and requesting purchase card program enhancements
- Negotiating pricing for all program products and services

Program Manager

Name: _____

Phone: (_____) _____

E-mail: _____



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Approving/Billing Official

Depending upon an agency’s/organization’s structure, the Approving/Billing Official (A/BO) has responsibility for managing the billing, payment and approval processes of the purchase card program.

Specific responsibilities may include:

- Receiving and reconciling the official invoice (the Billing Statement) at the cycle date
- Ensuring that cards issued under their area of responsibility are properly utilized
- Verifying cardholder purchases made are for official government use only
- Ensuring that purchases are necessary for accomplishing the mission of the agency/organization
- Reviewing and reconciling cardholder statements to ensure that receipts and documentation are in order
- Ensuring reconciled statements, transaction logs and associated charge slips/receipts are received for each purchasing account, or certified/approved electronically via Access Online, in accordance with agency/organization procedures
- Receiving information from each cardholder, including backup documentation for each transaction, and matching the information to the Billing Statement
- Identifying and communicating billing discrepancies to the Transaction Dispute Contact when the cardholder is unavailable
- Approving and/or certifying that the Billing or Managing Account Statement is in order to make payment to U.S. Bank Government Services in accordance with the Prompt Payment Act
- Being aware of all incentives in place under the task order to compensate for payment made earlier than mandated by the Prompt Payment Act
- Working with U.S. Bank Government Services to resolve payment issues
- Notifying the A/OPC when there is a A/BO change or when a new A/BO is assigned
- Verifying appropriate agency/organization personnel involved in the billing and payment processes receive training and policy manuals

Approving/Billing Official

Name: _____

Phone: (_____) _____

Email: _____

Transaction Dispute Contact

The Transaction Dispute Contact for an agency/organization may be designated to assist in tracking and resolving disputed purchases and transactions. If applicable, the transaction dispute contact may serve as the liaison between the cardholder, A/BO and the A/OPC.

Specific responsibilities may include:

- Ensuring cardholders properly dispute transactions with U.S. Bank Government Services within required timeframes
- Initiating transaction disputes when the cardholder is unavailable or there is no cardholder



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- Tracking dispute transaction initiation and resolution
- Analyzing and monitoring U.S. Bank Government Services dispute reports for the agency/organization
- Notifying their A/BO and the A/OPC of a transaction dispute contact change

Transaction Dispute Contact

Name: _____

Phone: (_____) _____

E-mail: _____

Cardholders

Cardholders are individuals employed by or affiliated with the agency/organization who are issued U.S. Bank Government Services Purchase Cards. Cardholders are responsible for using their purchase card in accordance with their agency’s/organization’s policies and procedures and any procurement regulations that may be applicable.

Specific responsibilities may 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 Government Services immediately to report lost or stolen cards
- Notifying U.S. Bank Government Services of any billing discrepancies posted on their Cardholder Statement of Account that cannot be resolved with the merchant
- Forwarding the reconciled statement, purchase documentation, and all associated receipts/charge slips to their A/BO for review, if required by the agency/organization
- Notifying the A/OPC, of any name, telephone, address or other account changes
- Disallowing any member of their staff, family or supervisor to use their purchase card; the cardholder, alone, is authorized to use the card
- Using the card for official government purchases only
- Using Access Online — if required by the agency/organization — to review and approve transactions, log transactions, reconcile transactions and/or reallocate transactions according to the agency’s/organization’s procedures
- Entering and updating data in the Access Online ‘My Personal Information’ area

Other Contacts

Name: _____

Role: _____

Phone: (_____) _____

E-mail: _____



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Name: _____

Role: _____

Phone: (_____) _____

E-mail: _____

Program Coordinator

The A/OPC is responsible for their agency's/organization's U.S. Bank Government Services Purchase Card program. The A/OPC is the focal point for program questions, contract administration, account application coordination, card issuance and cancellation, report management and review, and administrative training. The A/OPC plays an important role in encouraging purchase card use and program expansion to streamline the agency's/organization's procure-to-pay process and reduce costs. The A/OPC 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 processing and reporting hierarchies, billing levels and accounting codes
- Maintaining a site log of all applications and account numbers
- Creating point of contact records for their agency/organization and submitting them to U.S. Bank Government Services for processing and electronic access system setup (if applicable)

Account Maintenance/Cancellation

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

General Program Management

- Ongoing purchase card program communication within the agency/organization and with U.S. Bank Government Services
- Ensuring cardholder confidentiality
- Developing program training approach and materials
- Delivering training and supporting materials to cardholders, A/BOs 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 A/BOs and liaison between cardholders, A/BOs and U.S. Bank Government Services
- Auditing receipt retention and program compliance for the agency/organization
- Notifying the A/BO of noncompliance issues and assisting with compliance enforcement
- Identifying and driving future program application and enhancements for the agency/organization

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- Participating in annual training conferences and disseminating applicable information to the agency/organization
- Providing feedback to GSA on the performance of U.S. Bank Government Services

Exception Authorizations

- Authorizing temporary changes for the A/BO or cardholder(s) spending limits or Merchant Category Code (MCC) blocking

Card Issuance Authorizations

- Reviewing renewal information for all accounts nearing expiration and authorizing account renewal
- Advising U.S. Bank Government Services, in writing, of those accounts not eligible for reissue

Purchase Card Benefits

Purchase cards streamline procurement processes and reduce costs significantly for both cardholders and merchants. It is important for the A/OPC to understand and communicate purchase card benefits to program participants to ensure ongoing acceptance and overall program performance. U.S. Bank is committed to helping make the agency/organization procure-to-pay processes cost effective and efficient.

Cardholder Benefits

- Purchase 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 A/OPCs 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
- Allows the agency's/organization's officials to effectively monitor their program to identify waste and abuse.
- 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
- Ensures program optimization and helps the agency/organization achieve cost savings and improved efficiencies.

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Merchant Benefits

- Improves cash flow for merchants; purchase 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 purchase card program success. U.S. Bank can assist merchants in becoming enabled. For information regarding acceptance, contact U.S. Bank Merchant Payment Services at 800-432-9413 or merchant@usbank.com.

The Purchase Card Process

Cardholders may use their purchase card at any merchant (designated by their agency/organization), that accepts purchase 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. Cardholders must **advise the merchant that the purchase is tax-exempt** (notice of tax exemption also appears on the purchase card). If a merchant questions the tax-exempt status or requires a tax identification number, the cardholder should contact their A/OPC for resolution

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/CVC2 (the 3-digit code on the back of the card) and/or their mailing address. Cardholders must advise the merchant that their purchase is tax exempt. Cardholders must also inform the merchant if the mailing or billing address for their U.S. Bank Government Services Purchase Card and shipping address are different, otherwise their transaction may be declined.
2. After calculating the total due for the purchase, the merchant processes the card information through an electronic terminal to obtain authorization.
3. The authorization request verifies that the account is valid and determines if the purchase is within authorized spending control limits.
4. Cardholders retain their receipt for verification against their cardholder statement.

Remember, cardholders must verify that no sales tax has been included in their purchase.

U.S. Bank Government Services cannot reverse sales tax after the sale.

Sales tax is not a disputable item.

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Transaction Referral or Decline

U.S. Bank has many safeguards in place to ensure the security of the agency's/organization's purchase card program. If a transaction triggers one of these safeguards, the transaction may trigger a referral inquiry or decline.

Referral Inquiry: If a purchase card exceeds normal transaction activity or authorization parameters, or 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 Association regulations. The merchant may call U.S. Bank Government Services requesting authorization to proceed.

Decline: Purchase card transactions may also be declined for various reasons including the following:

- The purchase card account has not been activated
- There are too many transactions conducted or dollars spent in one day on the purchase card account
- The credit limit has been exceeded
- An incorrect account expiration or CVV2/CVC2 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
- 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 Government Services or the A/OPC for assistance regarding a declined purchase card transaction. Cardholders can also review the latest declined authorizations by viewing their Account Profile in Access Online

Authorized Uses and Exclusions of the Card

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

The purchase card program is designed to replace a variety of processes including petty cash, expensed purchases and certain purchase orders.

Examples of purchases where the card may be used include:

- Books, subscriptions
- Catering or dining services
- Cellular phones/pagers
- Computer hardware, software, maintenance expenses
- Copier leasing, maintenance and repair
- Electrical supplies
- Equipment leasing
- Film and film processing
- Fire extinguisher maintenance
- First aid/nurse supplies
- Florists
- Government commissaries

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- Hardware supplies
- Industrial supplies
- Inventory items
- Laundry of uniforms, lab coats, etc.
- Miscellaneous maintenance requirements
- Office supplies and medical supplies
- Photo shoots
- Postage, express mail services
- Project cards
- Safety supplies
- Seminars/classes
- Stationary
- Temporary help
- Tool crib supplies
- Trade shows
- Variety store items
- Video tapes
- Window washing

The following list includes some example situations where purchase card use is prohibited:

- Security brokerage services
- Betting, casino gaming chips, off-track betting
- Political organizations
- Court costs, alimony, child support
- Fines
- Bail and bond payments
- Tax payments
- Automated referral service
- Cash advances
- Long-term rental or lease of land or buildings
- Travel or travel-related expenses (excluding conference rooms, meeting spaces, and local transportation services, e.g., metro fare cards, subway tokens, etc.)

Agencies/organizations may further restrict the type of purchases cardholders are authorized to make using their purchase card. A/OPCs may contact their U.S. Bank Account Coordinator for assistance. Cardholders should refer to their internal policies and procedures for more information regarding authorized purchases.

Procedures After Purchase

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

Statements

At the close of each billing cycle, cardholders may review their "Cardholder Statement of Account" through Access Online. If cardholders do not have Internet access, a paper statement will be mailed to their attention to the address on file. The cardholder statement will itemize each transaction that was posted to the purchase card during the past billing cycle. A sample statement is included in this A/OPC Guide. Cardholders should review the statement for accuracy, read any statement messages and complete each of the actions listed below, unless their internal agency/organization procedures direct them to do otherwise:

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Online Statements:

- Create an order form for each transaction in Access Online and match that order to the transaction for approval
- Approve the overall cardholder statement after all transactions are approved
- Maintain copies of the sales receipts

Paper Statements:

- Provide a complete description of each item purchased on the “Description” line in a purchase log, if required by the agency/organization
- Attach copies of the sales receipts to the cardholder statement
- Sign the Certification Statement located on the back of the cardholder statement and promptly forward it to their A/BO

If a cardholder is aware that they will not be available to promptly sign and forward their “Cardholder Statement of Account” because of leave or travel, they should forward all sales receipts and credit vouchers to their A/BO before they depart. For paper statements, cardholders should also sign the original cardholder statement when they return, if required, and forward it to their A/BO.

Foreign Currency

Transactions initiated in a foreign currency will post to a cardholder statement in U.S. Dollars. In addition, U.S. Bank Government Services will provide the foreign dollar amount and the exchange rate applied at the time the transaction was processed. A 1% conversion fee will be charged by Visa or Mastercard and incorporated into the exchange rate that appears.

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

For a username and password to the site, cardholders should contact their A/OPC. The web-based training provides valuable information about the U.S. Bank electronic access system capabilities — including an explanation of access screens, as well as necessary key sequences and functions for reviewing purchases and disputing a transaction electronically.

Disputed Items

A dispute is a questionable purchase card transaction posted to a cardholder statement of account. There are several reasons why a dispute might occur. Some examples include:

- **Merchandise/service not received:** purchase card account has been charged for a transaction(s), but the merchandise or service has not been received
- **Merchandise returned:** purchase card account has been charged for a transaction(s), but the merchandise has been returned
- **Unauthorized purchases:** a charge on the purchase card account that the cardholder did not participate in and did not authorize
- **Duplicate processing:** a charge on the purchase card account that represents a multiple billing to the account. Only one charge from the merchant has been authorized
- **Unrecognized:** a charge on the purchase card account that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft) will be sent to the account holder for review

Items that cannot be disputed include:

- Convenience checks
- Items not charged directly to the purchase card account

If a cardholder encounters any of the above situations regarding their U.S. Bank Purchase Card account, they need to take action immediately.

Instructions For Disputing A Sales Transaction

Before disputing or questioning a charge on the cardholder statement, the cardholder should validate that they have taken the following actions:

- Reviewed receipts for the amount in question as it may have posted to their cardholder statement with a different merchant name
- Attempted to contact the merchant in an attempt to resolve the issue

If the above actions have been taken and the cardholder still desires to dispute the transaction, disputes may be filed by phone, through Access Online or in writing using the Cardholder Statement of Questioned Item form (CSQI).

For the quickest and most convenient service, cardholders should phone U.S. Bank Government Services and have the following information available:

- The date and dollar amount of the transaction in question
- An explanation of why the cardholder believes there is an error or why they need additional information, along with any documentation to support their claim
- The date the cardholder contacted the merchant to attempt to resolve the issue and the merchant's response

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Many inquiries can be corrected over the phone; however, phoning alone does not preserve the cardholder's rights. There may be circumstances where written correspondence is required. In these instances, complete the CSQI form. This form is available online or from the cardholder's A/BO or A/OPC. The cardholder should pay particular attention to:

- Describing the attempted merchant resolution
- Signing the form
- Providing the contact name and corresponding daytime telephone number including area code
- Attaching any supporting documentation such as credit vouchers, and return shipping documents such as postal receipt or UPS receipts, etc.

Return the original form to:

U.S. Bank Government Services
 P.O. Box 6335
 Fargo, ND 58125-6335
 Fax: 866-229-9625
 Outside the U.S. fax: 701-461-3463

The CSQI form must be returned to U.S. Bank no later than 90 days after the transaction posting date, in order to preserve the cardholder's rights to dispute the transaction. Cardholders should be sure to retain a copy for their files and forward a copy with their certified Cardholder Statement of Account to their A/BO, if indicated by your agency's/organization's procedures.

U.S. Bank Government Services must either correct the error or explain why the charge was correct. If there is a correction, it will be reflected on the cardholder's next statement.

If a cardholder has questions concerning disputing a transaction, the cardholder is encouraged to call U.S. Bank Government Services at 888-994-6722 for assistance.

Billing Account Statements and Invoices

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 Government Services. In the event prompt payment is not made to U.S. Bank Government Services, an agency/organization is subject to Prompt Payment Act interest penalties and is also subject to account suspension and account cancellation actions.

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

- **Electronic Billing Statements** — The primary method for accessing Billing Statements is through Access Online. Using the Account Administration functionality, A/BOs and A/OPCs can view and print an image of the actual Billing Statement. Using the transaction/order management functionality, cardholders and A/BOs can review, approve and/or certify transactions and Billing Statements. Enhanced data such as purchase identifier and quantity is available for use in approval and/or certification when provided by the merchant.
- **Paper Billing Statement** — A paper-based Billing Statement is available for agencies/organizations that do not have Internet access. A sample is included in this guide. The Billing Statement is the official invoice for the agency/organization; both paper and electronic statements look identical in format.

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Payments

U.S. Bank Government Services accepts payments via electronic funds transfer (ACH/EDI), wire transfer or by check. The payment method of choice should be communicated to the U.S. Bank Government Services team prior to the first remittance. For more detailed information or payment options, refer to the A/BO Guide or contact the U.S. Bank Government Services Relationship Manager.

Suspension Procedures

In the event prompt payment is not made to U.S. Bank Government Services, the agency/organization is subject to Prompt Payment Act interest penalties and is also subject to account suspension and account cancellation actions. It is important for the A/OPC to work with the A/BO on delinquencies to help prevent these actions.

It is not the desire of, nor is it advantageous for U.S. Bank Government Services to suspend accounts of any agency/organization. However, if a billing account for the agency/organization becomes delinquent in its payment obligations, and all efforts have been exhausted, U.S. Bank Government Services will use suspension procedures authorized in the GSA master contract or those agreed to with the agency/organization. Once an A/BO account has been suspended it may prevent all existing cardholder accounts from being able to charge.

Account Suspension & Cancellation

The following outlines the most aggressive suspension and cancellation procedures that are allowed by the GSA master contract.

45 Days

For suspension purposes, an account is considered past due if payment for undisputed principal amounts has not been received 45 calendar days from the billing date.

If the account has not been suspended in the last 12 months, or if it has only been suspended once, the first Late Payment Notice will be sent. This Late Payment Notice notifies the A/BO that the account is past due and requests full payment of undisputed principal amount.

If the account has been suspended twice within the last 12 months, the account will be automatically suspended again. A Late Payment Notice will be sent notifying that the A/BO that the account is past due again and that it will be canceled if no payment is received within five calendar days.

55 Days

If payment has not been received at 55 calendar days from the billing date, U.S. Bank Government Services will send a second Late Payment Notice. The second Late Payment Notice notifies the A/BO that the account will be suspended within five calendar days if no payment is received.

61 Days

If payment has not been received at 61 calendar days from the billing date, U.S. Bank Government Services will suspend the account.

120 Days

If payment has not been received at 120 calendar days from the billing date, a third Late Payment Notice is sent. This Late Payment Notice informs the A/BO that the account is now 120 days past due and the account will be canceled if payment is not received within five calendar days.

 **GOVERNMENT SERVICES**

Misuse of a Government Card

If a centrally billed account has been used by an authorized account/cardholder to make an unauthorized purchase, U.S. Bank agrees that the authorized account/cardholder is liable for the charge. In addition to making a reasonable effort to promptly notify U.S. Bank when it becomes evident that there is unauthorized use of the card, the Government may be required to assist U.S. Bank in investigations regarding the misuse of a Government card.

Lost or Stolen Cards

Cardholders should immediately notify their A/OPC and U.S. Bank Government Services if their purchase 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 Government Services 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.

In the case of a lost or stolen card, it is important that cardholders immediately notify their A/OPC and U.S. Bank Government Services at 888-994-6722. Outside the U.S., call collect: 701-461-2232.

Cancellation of Cards

If a purchase card needs to be canceled because the cardholder leaves the agency/organization — or for any other reason — the cardholder should immediately notify their A/OPC and surrender their card. The A/OPC should instruct U.S. Bank Government Services of any additional action that may need to be taken including terminating the cardholder's User ID if he or she had access to U.S. Bank Access Online.

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 Government Services 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 within 24 hours. Cardholders should also notify the A/OPC of the situation immediately.

Card Replacement

If a cardholder needs to replace the purchase card that was issued to them, he or she should contact U.S. Bank Government Services. A new card will be mailed to the cardholder.

Changes to Cardholder Information

Changes to cardholder information — such as address, telephone number, e-mail address, organization, 30-day or Single Purchase Limit, restrictions or accounting code — must be immediately updated in Access Online by the cardholder's A/OPC. Cardholder name changes are not allowed unless they are legal name changes. It is the A/OPC's responsibility to call Customer Service to initiate a legal name change on behalf of the cardholder.

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, unless otherwise requested by the agency/organization.

Account Suspension Prevention

It is the objective of U.S. Bank Government Services to assist the agency/organization with payment concerns when they arise and to also assist in their prevention. The following are recommendations regarding 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 Government Services Purchase Card program and associated billing and payment procedures
- Clearly communicate the cardholder, A/BO and A/OPC responsibilities regarding the billing and payment processes
- Engage and secure cooperation from the payment office or National Finance Center
- Promptly review, reconcile and approve and/or certify Billing Statements for the agency/organization, enabling prompt payment to U.S. Bank Government Services
- Keep track of dispute initiation and resolution
- Take immediate action when a Late Payment Notice is received
- Contact U.S. Bank Government Services immediately if it appears that an error has been made

A/OPCs should refer to their agency's/organization's A/BO Guide for further details regarding the billing and payment processes for their purchase card program.

Account Setup

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

- Setup 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 input method (e.g., paper or electronic)
- 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/organization's billing and payment requirements and reporting needs.

The U.S. Bank Government Service Purchase Card program is designed to accommodate varying agency/organization requirements using a multi-level approach. Since terminology may vary by agency/organization, each program's structure is defined by level numbers and can be applied to each specific configuration.

Because the number of levels utilized by an agency/organization varies, the points of contact, billing and reporting will be set up at levels appropriate for each agency/organization. The U.S. Bank Government Services relationship team, in partnership with the agency's/organization's designated implementation team, will guide designated program managers through the implementation process.

 GOVERNMENT SERVICES

Points of Contact

During the account setup activities, various agency/organization contacts are identified for associated levels in the program structure. These are the individuals who are authorized to interact with customer service or technical support teams. Agency/organization points of contacts will need to know their level number hierarchy for authentication. The A/OPC is generally responsible for initially providing information to U.S. Bank and for ongoing maintenance. Typically, the A/OPC approves all new program structure level requests and forwards those to U.S. Bank Government Services for each new level desired. It is extremely critical that updates are communicated to U.S. Bank in a timely manner.

Billing Statement Delivery

An invoice, called the Billing Statement, is available for each billing account established. The preferred method of delivery is through Access Online. Examples of both the cardholder and Billing Account statements 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 setup worksheet provided by U.S. Bank for account setup transfer.

Spending Guidelines

U.S. Bank Government Services offers flexible spending limits to allow agencies/organizations to control purchase card expenditures in a variety of ways. The A/OPC should work with the U.S. Bank Relationship Management Team and the agency/organization program 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
- **Cardholder 30-Day Limit:** maximum dollar amount that can be spent per month or cycle for a specific account or cardholder
- **Cardholder Dollar Limit Per Quarter:** maximum dollar amount that can be spent per quarter for a specific account or cardholder
- **Cardholder Dollar Amount Per Year:** maximum dollar amount that can be spent per year for a specific account or cardholder
- **Cardholder Transactions Per Day:** maximum number of purchases that can be made per day for a specific account or cardholder
- **Cardholder Transactions Per Month/Cycle:** maximum number of purchases that can be made per month or cycle for a specific account or cardholder
- **Billing Office Dollar Limit Per Month:** maximum dollar amount that can be spent by all accounts/cardholders rolling up to a given Billing/Approving Official for a specific month. This control can also be set to “refer” transactions for authorization after the limit is reached

GOVERNMENT SERVICES

- **Billing Office Dollar Limit Per Quarter:** maximum dollar amount that can be spent by all accounts/cardholders rolling up to a given Billing/Approving Official for a specific quarter. This control can also be set to “refer” transactions for authorization after the limit is reached
- **Billing Office Dollar Limit Per Year:** maximum dollar amount that can be spent by all accounts/cardholders rolling up to a given Billing/Approving Official for a specific year. This control can also be set to “refer” transactions for authorization after the limit is reached
- **Billing Office Transaction Limit:** maximum number of purchases that can be made by all account/cardholders rolling up to a given Billing/Approving Official for a specific period (e.g., monthly, quarterly, annually)
- **Dollar Amount Per Convenience Check:** maximum dollar amount that will be printed on the U.S. Bank Government Services Convenience Checks — indicates the maximum purchasing limit allowed per check
- **Merchant Category Code (MCC):** purchase card expenditures can be limited or block by MCC through U.S. Bank Government Services Purchase Card spending controls. Agencies/organizations can request universal MCC blocking for uniformity across all cards, or set multiple unique limits at the cardholder level.
- **Effective Dating:** agencies/organizations can predetermine expiration dates on cards for specific projects. Additionally, A/OPCs may cancel cards at any time by using Access Online.

Account Setup Options

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

Traditional U.S. Bank Government Services Purchase Card Plastic

A plastic account is a 16-digit account number with the expiration date printed on a plastic purchase card. The card may only be used by the designated cardholder and must be used for official government use only. The U.S. Bank Government Services Purchase 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.



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The card design is specified by the GSA Master Contract and includes these phrases printed on the card:

- For Official US Government Purchases Only
- U.S. Government Tax Exempt
- If misuse suspected, call 866-397-5292

The information embossed on the card includes:

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

The reverse side of the card also includes the U.S. Bank logo, a space for the cardholder signature, the U.S. Bank Government Services 24 hour toll free phone number and the 3-digit Cardholder Verification Value (known as the CVV2 or CVC2 number).

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 purchase card. Cardholders must specify certain information about their account during the activation process including acknowledging their assigned single purchase limit and or A/BO name listed for their account. Once a cardholder acknowledges receipt of the card, the account will be activated immediately.

U.S. Bank Government Services Purchase Plasticless Account

A plasticless account is a 16-digit purchase card account number with an expiration date, but no plastic. Plasticless 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 Government Services notifying them of their account number, expiration date and 3-digit card verification value (CVV2 or CVC2). Cardholders must follow the same procedures to activate their account as cardholders with “plastic” purchase cards.

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

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Sample Letters for Plasticless Account

Dear {CH Name},

A Visa® account has been established in your name by the organization for which you work. The account number, expiration date and Card Verification Value (CVV2) is shown below. The CVV2 value is a fraud prevention tool provided by Visa that offers an added security feature to your account and may be required for card-not-present transactions. Your CVV2 value is unique to your individual account and U.S. Bank® does not keep a copy so please safeguard and retain this valuable information for future reference. As requested in your account setup, a card plastic will not be created or mailed to you.

Account Number: {Acct Number}
Expiration Date: {Exp Date}
CVV2 Value: {CVV2 Value}

Your account must be activated before it can be used. Please call 888-994-6722 and follow the automated instructions for account activation.

You may review your accountholder responsibilities and organization guidelines or procedures regarding use of your account at http://www.usbank.com/gov_guides

If you have any questions regarding your new Visa account please contact Customer Service at 888-994-6722.

Sincerely,

U.S. Bank Government Services



Dear {CH Name},

Congratulations, your organization has chosen to provide you with an U.S. Bank MasterCard® account.

The U.S. Bank MasterCard program is a powerful tool that enables accountholders to work more effectively and efficiently. Per your organization's request, a plastic card will not be issued for this account. The account number, expiration date and Card Validation Code (CVC2) are shown below.

The CVC2 is a fraud prevention tool provided by MasterCard that offers an added security feature to your card and may be required for card-not-present transactions. Your CVC2 is unique to your individual account and U.S. Bank® does not keep a copy so please safeguard and retain this valuable information for future reference.

Important note: This is the only document that contains this account's CVC2

Account Number: {Account Number}
Expiration Date: {Exp Date}
CVC2: {CVC2}

Your account must be activated before it can be used. Please call 888-994-6722 and follow the automated instructions for account activation

You may review your accountholder responsibilities and any organization guidelines or procedures regarding use of your account at http://www.usbank.com/gov_guides

Questions regarding this MasterCard account should be directed to the U.S. Bank Government Services at 888-994-6722.

Sincerely,

U.S. Bank Government Services

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U.S. Bank Government Services Quasi-Generic and Generic Purchase Cards

Quasi-Generic and generic purchase cards may be used by an agency/organization for security reasons (e.g., purchasing abroad, undercover operations, etc.). A/OPCs should refer to their internal agency/organization policy and procedures regarding generic purchase cards. The U.S. Bank Relationship Manager can provide details regarding program requirements, structure and implementation.

U.S. Bank Government Services Convenience Checks

Agencies/organizations may be authorized to use the check writing feature of the U.S. Bank Government Services Purchase Card program, called convenience checks. Convenience checks provide agencies/organizations flexible access to available funds in their U.S. Bank Government Services Purchase Card account. Checks are issued as a supplement to the purchase card program to pay for official business expenses with those merchants who are not capable of accepting a purchase card. Convenience check accounts can be established at initial account setup or added to an existing cardholder account, in accordance with the agency's/organization's policy.

Foreign Drafts

Agencies/organizations may be authorized to use foreign drafts for overseas purchases where purchase cards and convenience checks are not accepted.

Account Setup and Maintenance Process

Prior to purchase card issuance, the A/OPC must submit a setup request to U.S. Bank Government Services for each cardholder. A setup request must also be submitted for each A/BO designated to review cardholder statements and to receive Billing Statements for the agency/organization. The preferred method for ongoing program account maintenance is electronically through Access Online.

U.S. Bank Electronic Access System

The account setup functions listed above can be performed electronically using Access Online and is the preferred setup method. For details and training, please refer to the U.S. Bank Government Services Communications and Training website (usbank.com/gov_forourclients) and login to access the link to the web-based training for the U.S. Bank electronic access system. User IDs and passwords for WBT are provided every 60 days to level 3 A/OPCs for distribution.

Forms

Setup and maintenance forms should only be used if an agency/organization is unable to manage its program electronically, using Access Online. Current forms and instructions can be found in the Communications and Training website at usbank.com/gov_forourclients.

Reporting Tools

A/OPCs can login to Access Online to effectively manage their purchase card programs electronically. A collection of standard and custom reports empowers the A/OPC to administer and manage all aspects of their purchase card program. Reports can be saved and scheduled to run at regular intervals.

Policies and Procedures

Once account setup activities are identified, the agency's/organization's purchase card policies and procedures are defined. Areas of discussion include purchase card strategies and policies, GSA

GOVERNMENT SERVICES

SmartPay® task order review (if applicable), merchant acceptance and agency/organization internal program policies and procedures.

Communication and Training

U.S. Bank Government Services works with the agency/organization to identify the best format and method for training purchase card program participants, including cardholders, A/BOs and A/OPCs. Topics include strategies for communicating with cardholders, A/BOs and A/OPCs, along with general program and electronic access system training tools.

System and Technical Requirements

Technology discussions are an important phase of the implementation process. U.S. Bank Government Services understands that technology requirements may vary by agency/organization and even within individual units of an agency/organization. The goal of this portion of the implementation process is to provide the necessary technology and flexible reporting to meet the agency's/organization's needs. The agency's/organization's infrastructure requirements, financial system integration, technical support roles, data delivery formats, as well as access and utilization of the U.S. Bank electronic access system are all considered and discussed.

Program Management and Reporting

Comprehensive reporting is vital to effective purchase card program management. The U.S. Bank electronic access system provides agencies/organizations with online-access to their purchase card transaction data. An extensive set of reports is also available to assist agencies/organizations in the areas of overall purchase 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.
- **Report Scheduler** — Allows users to set the format of a report and schedule it for delivery at regular intervals.
- **Flex Data Reporting** — Allows users to select key fields from all available fields concerning a specific topic.

To learn more about reporting options and to review report samples, consult the U.S. Bank Government Services Communications and Training website (usbank.com/gov_fourclients), or login to the web-based training for the U.S. Bank electronic access system.

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**Sample Cardholder Statement of Account
Page 2**

JOHN DOE
DIR OF LOGISTICS
AF24-OLMWP MS 1BL
BOX 339500
FORT LEWIS WA 98433-9500

STATEMENT DATE: XX/XX/XX

L TRAN DATE	M MONTHLY ACTIVITY	N MOO CODE	O REFERENCE NUMBER	P POSTING DATE	Q AUTH CODE	R AMOUNT
03-27	CLARKIFT OF WA, AK 206-80-7447 WA	1712	027029	03-31	030372	2,390.00
S <i>Description:</i>						
03-28	SWIFT TOOL INC RENT WA	1281	027002	03-31	027002	840.50
<i>Description:</i>						
03-28	PUGET SOUND INSTRUMENTS TACOMA WA	1720	000001	04-01	0001204	345.30
<i>Description:</i>						
04-17	UNIFIRST CORPORATION 328-458-8988 WA	0888	000000	04-21	000500	1,502.70
T	TOTAL					5,456.63

Reviewed By: _____ Date: _____

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Sample Cardholder Statement of Account

Back

Cardholder (as Accountable Official)

"I certify that, except as may be noted herein or on supporting documents, the purchases and amounts listed on this statement:

- (1) Are correct and fulfill requirements of my organization.
- (2) Do not exceed approved spending limits.
- (3) Are not for my personal use or the personal use of the receiving individual.
- (4) Have not been split into smaller segments to avoid dollar limitations."

Authorized Cardholder Signature

INSTRUCTIONS FOR DISPUTING A SALES TRANSACTION

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

- Reviewed your receipts for the amount in question as it may have posted to your statement with a different merchant name.
- Attempted to contact the merchant in an attempt to resolve the issue.

If the above actions have been taken and you still desire to dispute the transaction, disputes may be filed by phone or in writing using the Cardholder Statement of Questioned Item form (CSQI). Dispute filing may also be available by electronic submission for authorized users of the U.S. Bank Government Services Electronic Access System (EAS).

For the quickest and most convenient service, please phone U.S. Bank Government Services at: 888-994-6722 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 or why you need additional information, along with any documentation to support your claim
- The date you contacted the merchant to attempt to resolve the issue and the merchant's response

Many inquiries can be corrected over the phone, but phoning alone does not preserve your rights. There may be circumstances where written correspondence is required. In these instances, complete the Cardholder Statement of Questioned Item form (CSQI). This form is available from your Approving Official or Agency/Organization Program Coordinator. Pay particular attention to:

- Describing the attempted merchant resolution
- Signing the form
- Providing the contact name and corresponding daytime telephone number including area code
- Attaching any supporting documentation such as credit vouchers and return shipping documents such as postal receipts, etc.

Return the original form to:

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

The Cardholder Statement of Questioned Item form must be returned to U.S. Bank no later than 90 days after the transaction posts to your account, in order to preserve your rights to dispute the transaction. Be sure to retain a copy for your files and forward a copy with your certified Statement of Account to your Approving Official as indicated by your agency's/organization's procedures.

If you have questions about disputing a transaction, you are encouraged to call U.S. Bank Government Services at 888-994-6722 so we may assist you.


GOVERNMENT SERVICES
Back Side of Cardholder Statement of Account
SIGNATURE/DATES:

If required by your agency/organization, you must sign and date your cardholder statement. Any items not on this month's cardholder Statement of Account may appear on the next statement. The A/BO may also review, sign and date your cardholder statement.

Cardholder Statement of Account
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, GSA or U.S. Bank Government Services may provide important program information here.

C. ACCOUNTING CODE:

The Default Accounting Code assigned to your purchasing card, if applicable. All purchases will be automatically associated with this code.

D. CARDHOLDER NUMBER:

The 16-digit account number on your card or account.

E. STATEMENT DATE:

The date your Cardholder Statement of Account is issued and sent to you.

F. BILLING OFFICE ACCOUNT NUMBER

The account number assigned to your Billing Office.

G. BILLING OFFICE CONTACT AND ADDRESS

The name and address of your Billing Office.

H. ACCOUNT SUMMARY

Summary of account activity by charge category.

I. STATEMENT TOTAL:

Total balance of purchases and other charges, check activity, fees and credits since last statement date.

J. TOTAL BALANCE IN DISPUTE:

The net total dollar amount of transactions in dispute.

K. 30-DAY CREDIT LIMIT:

This is the maximum amount available for purchases in one 30-day period.

L. TRAN DATE:

The date of your purchase. This date should match the date on the sales receipt provided by the merchant.

M. MONTHLY ACTIVITY:

The merchant's name, city and state.

N. 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.

O. REFERENCE NUMBER:

A six-digit number used internally by U.S. Bank Government Services to record the transaction posted to the account.

P. POSTING DATE:

The date U.S. Bank Government Services received, processed and posted the transaction to the account.

Q. AUTH CODE:

The authorization code is a reference number that is provided to the merchant through the third party processor's authorization network at the point-of-sale to confirm that the purchase is approved. This code appears on your copy of the sales draft.

R. AMOUNT:

The amount of each purchase as shown on your copy of the sales draft.

S. DESCRIPTION:

If required by your agency/organization, complete this area by writing in the number and description of item(s) purchased. Stock or invoice numbers are not required. Example: (4) lbs. nails; (1) each screwdriver or hammer.

T. TOTAL:

The net total dollar amount of current month activity

GOVERNMENT SERVICES

Sample 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 888-994-6722. 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, cancelled 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 Government Services, P.O. Box 6335, Fargo, ND 58125-6335
 Fax: 866-229-0625 or 701-461-3463


CSQICPPUR (5-98)



GOVERNMENT SERVICES



Sample Billing Account Statement

Page 1



P.O. BOX 6347
FARGO ND 58125-6347

ACCOUNT NUMBER	4716 0000 0000 0000
STATEMENT DATE	00-00-0000
AMOUNT DUE	\$99,714.97
NEW BALANCE	\$99,714.97
PAYMENT DUE ON RECEIPT	

 <p>ABC ACCTS PAYABLE DEPT 0-000 123 ANY STREET PO BOX 1000 ANY CITY ST 00000-0000</p>	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> AMOUNT ENCLOSED \$ </div> <p><small>Please make check payable to "U.S. Bank"</small></p> 
---	---

4000000000000000 000000000 000000000

Please tear payment coupon at perforation.

BILLING ACCOUNT SUMMARY								
ABC AGENCY 4716 0000 0000 0000	Previous Balance	Purchases And Other + Charges	Self Assessed Interest + Penalty	Checks	Check + Fee	- Credits	- Payments	New = Balance
Company Total	\$77,138.88	\$102,169.75	\$0.00	\$0.00	\$0.00	\$2,454.78	\$77,138.88	\$99,714.97

BILLING ACCOUNT ACTIVITY											
ABC AGENCY 4716 0000 0000 0000	TOTAL CORPORATE ACTIVITY \$77,138.88 CR										
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Post Date</th> <th style="width: 10%;">Tran Date</th> <th style="width: 30%;">Reference Number</th> <th style="width: 40%;">Transaction Description</th> <th style="width: 10%;">Amount</th> </tr> </thead> <tbody> <tr> <td>00-00</td> <td>00-00</td> <td>74790000000000000000000000000000</td> <td>PAYMENT - THANK YOU 00000 C</td> <td style="text-align: right;">77,138.88 PY</td> </tr> </tbody> </table>	Post Date	Tran Date	Reference Number	Transaction Description	Amount	00-00	00-00	74790000000000000000000000000000	PAYMENT - THANK YOU 00000 C	77,138.88 PY	
Post Date	Tran Date	Reference Number	Transaction Description	Amount							
00-00	00-00	74790000000000000000000000000000	PAYMENT - THANK YOU 00000 C	77,138.88 PY							

<p>CUSTOMER SERVICE CALL 888-994-6722</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">ACCOUNT NUMBER 4716-0000-0000-0000</td> </tr> <tr> <td style="width: 50%;">STATEMENT DATE 00/00/00</td> <td style="width: 50%;">DISPUTED AMOUNT .00</td> </tr> </table>	ACCOUNT NUMBER 4716-0000-0000-0000		STATEMENT DATE 00/00/00	DISPUTED AMOUNT .00	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">ACCOUNT SUMMARY</th> </tr> </thead> <tbody> <tr> <td style="width: 80%;">PREVIOUS BALANCE</td> <td style="text-align: right;">77,138.88</td> </tr> <tr> <td>PURCHASES & OTHER CHARGES</td> <td style="text-align: right;">102,169.75</td> </tr> <tr> <td>CASH ADVANCES</td> <td style="text-align: right;">.00</td> </tr> <tr> <td>CASH ADVANCE FEES</td> <td style="text-align: right;">.00</td> </tr> <tr> <td>LATE PAYMENT CHARGES</td> <td style="text-align: right;">.00</td> </tr> <tr> <td>CREDITS</td> <td style="text-align: right;">2,454.78</td> </tr> <tr> <td>PAYMENTS</td> <td style="text-align: right;">77,138.88</td> </tr> <tr> <td>ACCOUNT BALANCE</td> <td style="text-align: right;">99,714.97</td> </tr> </tbody> </table>	ACCOUNT SUMMARY		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
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CREDITS	2,454.78																							
PAYMENTS	77,138.88																							
ACCOUNT BALANCE	99,714.97																							
<p>SEND BILLING INQUIRIES TO: U.S. Bank Government Services P.O. Box 6335 Fargo, ND 58125-6335</p>	<p>AMOUNT DUE 99,714.97</p>																							

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GOVERNMENT SERVICES

Sample Billing Account Statement

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NEW ACTIVITY					
CARDHOLDER 01 NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4716-0000-0000-0000		\$0.00	\$632.07	\$0.00	\$632.07
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	24610432016010179000000	THE HOME DEPOT 4156 N VERSAILLES PA	6.20	
00-00	00-00	24445742020401599000000	OFFICE DEPOT #152 MONROEVILLE PA	297.57	
00-00	00-00	24445742020401599000000	OFFICE DEPOT #152 MONROEVILLE PA	201.05	
00-00	00-00	24445742023402754000000	OFFICE DEPOT #152 MONROEVILLE PA	112.25	
00-00	00-00				
CARDHOLDER 02 NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4716-0000-0000-0000		\$0.00	\$143.61	\$0.00	\$143.61
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	24692162010000010000000	MCMASTER-CARR SUPPLY	36.89	
00-00	00-00	24717052011690110000000	GRAINGER #000-000-0000000 PA	35.92	
00-00	00-00	24435652024003820000000	GEORGE L WILSON CO INC	70.80	
CARDHOLDER 03 NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4716-0000-0000-0000		\$0.00	\$130.14	\$0.00	\$130.14
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	24610442014072000000000	ARVEY PAPER & OFFICE PROD PITTSBURGH PA	35.19	
00-00	00-00	24692162022000400000000	NFPA NATL FIRE PROTECT 000-000-0000 MA	94.95	
CARDHOLDER 04 NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4716-0000-0000-0000		\$0.00	\$731.79	\$0.00	\$731.79
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	24399002022295500000000	BEST BUY 00000000 PITTSBURGH PA	155.11	
00-00	00-00	24445722023402750000000	CIRCUIT CITY SS #0000 PITTSBURGH PA	560.64	
00-00	00-00	24498042023253740000000	VERIZON WRLS 00000000 PITTSBURGH PA	16.04	
CARDHOLDER 05 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	Amount	
00-00	00-00	24692162008000930000000	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	



GOVERNMENT SERVICES

Sample Billing Account Statement

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NEW ACTIVITY					
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4716-0000-0000-0000		\$0.00	\$12,879.73	\$0.00	\$12,879.73
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	24072022008698911000000	REPLACEMENT COMM PRTRSWRH MACEDONIA OH	57.10	
00-00	00-00	242707620081286471000000	CONTEMPORARY PRODUCTS TX 000-000-0000 TX	1,267.00	
00-00	00-00	242707620091286473000000	CONTEMPORARY PRODUCTS TX 000-000-0000 TX	1,457.00	
00-00	00-00	24399002010188055000000	OFFICE MAX 00000000 CRANBERRY PA	525.64	
00-00	00-00	24399002010188055000000	OFFICE MAX 00000000 CRANBERRY PA	635.98	
00-00	00-00	24399002010188055000000	OFFICE MAX 00000000 CRANBERRY PA	953.97	
00-00	00-00	24435652015003975000000	GUTTMAN OIL CO 000-000-0000 PA	180.43	
00-00	00-00	24717052014640143000000	VINCENT METAL GOODS - CLE CLEVELAND OH	321.00	
00-00	00-00	247170520146401441000000	TEN DAIRE INDUSTRIES INC 000-0000000 SD	922.05	
00-00	00-00	241083820152078973000000	POWER ALT LLC BEDFORD TX	558.83	
00-00	00-00	244038920159002015000000	C & L TOOL SUPPLY CORAOPOLIS PA	292.29	
00-00	00-00	244356520160030703000000	WEST ELIZABETH LUMBER 000-000-0000 PA	204.00	
00-00	00-00	244621520152007838000000	MOBILE TOOL INTERNATL 000-000-0000 CO	559.02	
00-00	00-00	244356520170035210000000	WOJANIS SUPPLY CO 000-000-0000 PA	128.08	
00-00	00-00	242620320180354458000000	PARTS ASSOCIATES INC 000-000-0000 OH	100.01	
00-00	00-00	2427076201816200011000000	NORSTAR PRODUCT INT. DULUTH MN	429.20	
00-00	00-00	244038920239002023000000	C & L TOOL SUPPLY CORAOPOLIS PA	164.89	
00-00	00-00	242620320250354340000000	PARTS ASSOCIATES INC 000-0000000 OH	228.77	
00-00	00-00	246104320240101788000000	THE HOME DEPOT 0000 GREENSBURG PA	1,300.00	
00-00	00-00	246104320240101788000000	THE HOME DEPOT 0000 GREENSBURG PA	50.00	
00-00	00-00	2427076202516200010000000	NORSTAR PRODUCT INT. DULUTH MN	12.88	
00-00	00-00	242707620291286470000000	CONTEMPORARY PRODUCTS TX 000-000-0000 TX	299.00	
00-00	00-00	244356520302863730000000	AUTOMOTIVE PARTS WHSE PITTSBURGH PA	9.00	
00-00	00-00	243230020312545250000000	KNICKERBOCKER RUSSELL 000-000-0000 PA	334.11	
00-00	00-00	2407314203290000000000000	WOODCHUCK CHIPPER CORP 000-0000000 NC	348.70	
00-00	00-00	2413084203403500000000000	GALETON GLOVES 000-0000000 MA	793.30	
00-00	00-00	2443565203223000000000000	GENERAL ENGINES MICKLETON NJ	198.11	
00-00	00-00	2446215203520678300000000	MOBILE TOOL INTERNATL 000-000-0000 CO	549.37	
CARDHOLDER NAME		CREDITS	PURCHASES	CASH ADV	TOTAL ACTIVITY
4716-0000-0000-0000		\$94.50	\$962.02	\$0.00	\$967.52
Post Date	Tran Date	Reference Number	Transaction Description	Amount	
00-00	00-00	2422036200832000000000000	WAL MART WEST MIFFLIN PA	60.16	
00-00	00-00	24412952010010000000000000	GRAYBAR ELECTRIC CO 0000000000 PA	253.52	
00-00	00-00	24478222032000000000000000	PAYPAL 000-000-0000 CA	485.00	
00-00	00-00	24326842035083164000000000	MOUSER ELECTRONIC DISTR 000-000-0000 TX	163.63	
00-00	00-00	24717052035640352000000000	ARROW ELECTRONICS 000-0000000 CA	19.71	
00-00	00-00	00000000000000000000000000	CREDIT	94.50cr	

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

This sample is not completely indicative of an actual U.S. Bank statement. Most Purchasing Card statements are several pages in length. The purpose of this sample is to demonstrate content, format and type of information displayed on a U.S. Bank statement.

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 **GOVERNMENT SERVICES**

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