A Message to Cardholders

Your U.S. Bank® Purchase Card, under the GSA SmartPay® 2 Program, is brought to you by U.S. Bank® Government Services. Your agency/organization has elected to use the U.S. Bank Government Services Purchase Card program to better manage your agency’s/organization’s payment process. The program has been designed to save you time and reduce paperwork.

You have been selected by your agency/organization to use the purchase card to aid your procurement responsibilities. This Cardholder Guide will give you the information you need to use the card effectively.

Please keep this guide on hand and use it as a reference tool when questions arise. Your agency/organization may also supplement these instructions with procedures of its own. You are encouraged to read this information carefully and contact U.S. Bank Government Services or your Agency/Organization Program Coordinator (A/OPC) if you have questions about any part of this program.

U.S. Bank Government Services Contacts
P.O. Box 6347, Fargo ND 58125-6347
Contact us 24 hours a day, seven 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

My Agency/Organization Program Coordinator
Name: ____________________________
Phone: (_____)___________________

My Billing/Approving Official
Name: ____________________________
Phone: (_____)___________________

My Transaction Dispute Office Contact
Name: ____________________________
Phone: (_____)___________________

My Tax Exempt Number: ____________________________
Cardholder Instructions for Use of Your Purchase Card

1. Purpose
To provide you, the Cardholder, with instructions on the proper use of the U.S. Bank Government Services Purchase Card.

2. Cardholder Responsibilities
You are responsible for using your purchase card in accordance with your agency’s/organization’s policies and procedures and any procurement regulations that may be applicable. If required by your agency/organization, retain receipts, sales slips and other purchase documentation, as directed.

Specific responsibilities may include:
• Signing the 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 your 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 your Statement of Account that cannot be resolved with the merchant
• Forwarding the reconciled statement, purchase documentation, and all associated receipts/charge slips to your Billing/Approving Official for review, if required by the agency/organization
• Notifying the A/OPC of any name, telephone, address or other account changes
• Disallowing any staff or family member or supervisor to use your purchase card; you, alone, are authorized to use the card. It has been specially designed to prevent you from confusing it with your personal credit cards.
• Using the U.S. Bank electronic access system to review transactions on your Statement of Account

This purchase card is for OFFICIAL GOVERNMENT USE ONLY. It must not be used for personal purchases.

3. General Information
• This purchase card has your name embossed or printed on it.
• You may also have been authorized to use the check writing feature of the U.S. Bank Purchase Card program. Refer to the Convenience Check Guide for details on this part of the program.
• Your agency/organization may have access to the U.S. Bank electronic access system for transaction reconciliation and reporting. Contact your Billing/Approving Official or A/OPC for access information.
• Your single purchase limit and other spending parameters are designated by your A/OPC. Contact your A/OPC if you have any questions.
• For emergency purchases that exceed transaction or spending limits, you must contact your A/OPC prior to using the card and follow all procedures established by your agency/organization.
• Each time you use the purchase card, a purchase authorization process commences, allowing the merchant to receive approval for your transaction. Transaction authorization confirms that your purchase is within spending limits set by your agency/organization. Merchants may also call to obtain approval for charges you are making.
• A Statement of Account is generated on your cycle date. Each agency/organization is assigned a unique cycle date.

1. A Cardholder Statement of Account prints at the close of business on the cycle date of every month. If the cycle date falls on a weekend, the cycle will end on the previous Friday.
2. Charges posted to the account for billing from the first day of the cycle through the close of business on the last day of the cycle will be reflected on the Cardholder Statement of Account.
3. You may also review and approve your purchase card transactions online using the U.S. Bank electronic access system.
• Your monthly Cardholder Statement of Account may include messages that have been authorized by GSA or your agency/organization.
• U.S. Bank Government Services does not conduct a credit check on your personal credit history before issuing you a purchase card, unless directed by your agency/organization.
• Use of this purchase card does not relieve you from adhering to all federal and departmental acquisition regulations, policies and procedures. If you have questions about procurement regulations, please contact your servicing procurement office.
• Priority Sources of Supply. The Federal Acquisition Streamlining Act did not abolish the priorities for use of government supply sources. Your agency/organization must satisfy any requirements in accordance the Federal Acquisition Regulations.
Micro purchases are not exempt. Please refer to the GSA website (www.gsa.gov) or your servicing procurement office for information on sources that can supply required products and services. If you have questions regarding GSA’s products and services, call the National Customer Service Center (NCSC) at 800-488-3111 or DSN 465-1416.

4. Procedures

A. Card Receipt and Activation. You will be sent a U.S. Bank Purchase Card after a Cardholder Setup has been completed by your A/OPC and processed by U.S. Bank Government Services. You should immediately acknowledge receipt of the card by calling U.S. Bank Government Services to activate your account. You must be familiar with the single purchase limit assigned to you by your agency/organization in order to activate your account. When you call 888-994-6722, an Interactive Voice Response (IVR) unit, requiring the use of a touch-tone telephone, will prompt you through the account activation process. You will be asked for information such as your business telephone number, zip code and 16-digit account number. Alternatively, your agency/organization may have determined that a physical card is not required in order for you to perform your duties. In this instance, you will receive an Account Activation letter from U.S. Bank Government Services, notifying you of your account number, expiration date and Card Verification Value (known as the CVV2 or CVC2 number). You must follow the same procedures to activate your account as noted above. Reissued cards and accounts are subject to the same activation process.

B. Card Acceptance. You may use your purchase card at any merchant designated by your agency/organization that accepts purchase cards for payment. You may find that some merchants do not currently accept purchase cards. However, U.S. Bank can assist merchants in becoming enabled. For information regarding acceptance, merchants can contact U.S. Bank Merchant Payment Services at 800-432-9413 or merchant@usbank.com.

C. Purchasing Process. The typical purchasing process follows these basic steps:

1. In-person transactions. Once you have selected your purchase, present it with your card to the merchant. Advise the merchant that your 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, contact your Billing/Approving Official or A/OPC for resolution.

2. Internet, mail or telephone order purchases. When placing an Internet, mail or telephone order, you will be asked to provide your name, account number, account expiration date, CVV2/CVC2 and/or your mailing address. Advise the merchant that your purchase is tax exempt. Be sure to inform the merchant if the mailing or billing address for your U.S. Bank Government Services Purchase Card is different from the shipping address, otherwise your transaction may be declined.

3. The authorization request verifies that the account is valid and determines if the purchase is within authorized spending control limits.

4. Your receipts should be retained for verification against your statement. Remember to verify that no sales tax has been included on your purchase. Tax cannot be reversed later by U.S. Bank Government Services.

D. Transaction Referral or Decline. U.S. Bank has many safeguards in place to ensure the security of your purchase card. If a transaction triggers one of these safeguards, the transaction may be subject to a referral inquiry or it may be declined.

Referral: 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 by the 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. For example, a decline may occur when a transaction exceeds your account’s single purchase limit or goes over your total monthly spending limit. A transaction decline may also occur due to the following:

• Your purchase card account has not been activated.

• The number of transactions or dollars spent in one day exceed limits on your purchase card account.
• You have exceeded your credit limit.
• 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.
• You are 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.

Contact U.S. Bank Government Services or your A/OPC for assistance regarding a declined purchase card transaction.

5. Authorized Uses and Exclusions of the Card

Authorized uses of a purchase card vary between agencies/organizations. Please refer to your 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 usually 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
• 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 (unless permitted by agency/organization selected, value-added option)
• 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 you are authorized to make using your purchase card. Please check your internal policies and procedures for more information regarding authorized purchases.

6. Procedures After Purchase

A. Statements At the close of each billing cycle, you will receive a Cardholder Statement of Account. A sample is included in this Cardholder Guide. The Statement will itemize each transaction that was posted to your purchase card during the past billing cycle. Upon receipt of the statement, complete each of the actions listed below unless your agency/organization procedures direct you to do otherwise.

• Review the cardholder statement for accuracy.
• Provide a complete description of each item purchased on the “Description” line, if required by the agency/organization.
• Attach copies of the sales receipts to the cardholder statement.
• Review the middle portion of the cardholder statement on page one for any messages provided by U.S. Bank Government Services, GSA, the agency/organization or the A/OPC.
• Sign the Certification Statement located on the back of the cardholder statement and promptly forward it to your Billing Office/Approving Official.

If you are aware that you will not be available to promptly sign and forward your Cardholder Statement of Account because of leave or travel, you should forward all sales receipts and credit vouchers to your Billing/Approving Official before you depart. When you return, you should sign the original cardholder statement, if required, and forward it to your Billing/Approving Official.

B. Electronic Access Most agencies use the U.S. Bank electronic access system. You can process your Statement of Account by accessing your account and transaction information through the U.S. Bank electronic access system to complete the following tasks:

• Review and approve transactions
• Initiate transaction disputes
• Reallocate charges to specific accounting codes
• Enhance transaction data
• Certify cardholder statements

Please refer to the U.S. Bank Government Services Communications and Training website (www.usbank.com/gov_forourclients) to access the link to the web-based training for the U.S. Bank electronic access system. For a username and password to the site, you should contact your 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.

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

• Merchandise/service not received – Your purchase card account has been charged for a transaction(s), but the merchandise or service has not been received.
• Merchandise returned – Your purchase card account has been charged for a transaction(s), but the merchandise has been returned.
• Unauthorized purchases – A charge appears on your purchase card account that you did not participate in and did not authorize.
• Duplicate processing – A charge on your purchase card account that represents a previous charge already billed to the account. Only one charge from the merchant has been authorized.
• Unrecognized – A charge on your purchase card account that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft, invoice) 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 you encounter any of the above situations regarding your U.S. Bank Purchase Card account, you need to take immediate action.

INSTRUCTIONS FOR DISPUTING A SALES TRANSACTION

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

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

If the above actions have been taken and you still desire to dispute the transaction, you may file your dispute online using the U.S. Bank Government Services electronic access system. You may also file disputes by phone or in writing using the Cardholder Statement of Questioned Item (CSQI) form.

For the quickest and most convenient service, you 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 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; however, phoning alone does not preserve your rights. There may be circumstances where written correspondence is required. In these instances, complete the CSQI form. This form is available online or from your Approving/Billing Official or A/OPC. Pay particular attention to:

• Describing the attempted merchant resolution
• Signing the form
• Providing the cardholder 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 CSQI form and any supporting material must be returned to U.S. Bank no later than 90 days after the transaction posting date in order to preserve your rights to dispute the transaction. Retain a copy of the submitted CSQI form and supporting materials and also forward the form and materials with your certified Cardholder Statement of Account to your Approving/Billing Official, if indicated by agency/organization procedures.

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

If you have questions about disputing a transaction, call U.S. Bank Government Services at 888-994-6722 for assistance.

7. Foreign Currency
Transactions initiated in a foreign currency will post to your Cardholder Statement of Account in U.S. Dollars. U.S. Bank Government Services will provide you with the foreign dollar amount and the exchange rate applied at the time the transaction was processed. A 1% conversion fee will be charged by the Association and incorporated into the exchange rate that appears.

8. Suspension Procedures
Promptly reviewing and forwarding your Cardholder Statement of Account is essential to enabling your 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, your agency/organization is subject to Prompt Payment Act interest penalties and is also subject to account suspension and account cancellation actions. In addition, please refer to your agency policy for additional suspension procedures and required timing of account review and reconciliation.

9. Lost or Stolen Cards
Immediately notify your A/OPC and U.S. Bank Government Services in the event your purchase card is lost, stolen, or compromised in any way

Provide the following information: Your 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 you within 24 hours in the U.S. or 48 hours outside the U.S. and a new account number will be assigned.

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

10. Cancellation of Cards
If your purchase card needs to be canceled because you leave your agency/organization – or for any other reason – immediately notify your A/OPC and surrender your card. Your A/OPC will instruct you of any additional action that may need to be taken.

11. Non-receipt of Requested Cards
Allow for normal U.S. Postal Service mailing time to receive your new card or new account activation letter. If a reasonable amount of time has passed and you have not received the new card or new account activation letter, contact U.S. Bank Government Services to verify the mailing date. You may be instructed to report your card as lost in the mail. A new account number will be assigned and a new card or activation letter will be mailed to you within 24 hours. You should also notify your A/OPC immediately of the situation.

12. Replacement Card Procedures
If, for any reason, you need to replace the purchase card that was issued to you, simply contact U.S. Bank Government Services. A new card will be mailed to you within 24 hours.

13. Changes to Your Cardholder Information
Changes to your cardholder information – such as name, address, telephone number, e-mail address, organization, 30-day or Single Purchase Limit, restrictions or accounting code – must be immediately reported to U.S. Bank Government Services through your A/OPC.
Sample Cardholder Statement of Account

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 Billing/Approving Official 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.
Card Activation Procedures
Before you begin, have the following information available:
- Your 16-digit account number
- Zip code of your mailing address
- Your Single Purchase Limit (your A/OPC can provide this information)
- Your business phone number

Call 888-994-6722 or outside the U.S. call collect 701-461-2232

Enter your 16-digit Account Number

Enter the 5-digit zip code of your mailing address

Press “1” to activate your account

Enter your Single Purchase Limit in dollars only, followed by the pound (#) key

Enter your business telephone number

Congratulations!
Your account has been activated

GOVERNMENT SERVICES

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