

Dalton State College

P-Card Program Manual

9/25/2008

Table of Contents

1.	Overview	3
	1.1 P-Card Overview	
	1.2 Guide Overview	
2.	General Information and Definitions	3
3.	Issuance of Cards	3
	3.1 Authorization	3
	3.2 Distribution	
4.	Card Limits	4
	4.1 Card	4
	4.1.1 Cardholder Spending Limits	4
	4.1.2 Merchant Activity Type Limits	4
	4.2 Policy – RESTRICTED PURCHASES	4-5
5.	Cost Allocation	5
6.	Training Class	5
7.	Employee Agreement Form	5-6
8.	Cardholder Responsibilities	6
	8.1 Protection of Card	6
	8.2 Limitations on Vendors	6
	8.3 Limitations on What Can Be Purchased	6
	8.4 Maintaining Purchasing Log, Receipts, and Reconciling Statements	6
	8.5 Items that CAN be Purchased with the P-Card	6
	8.6 Special Instructions for OCIS Approval Items	7
9.	Using the P-Card; Making the Purchase	7
	9.1 Decision to Buy	7
	9.2 Making the Purchase – Over the Counter	7
	9.3 Making the Purchase – Mail, Telephone, and Web Orders	8
10.	Returning Purchases Made With P-Card	8
11.	Keeping a Activity Log and Receipts	9
12.	Reconciling P-Card Monthly Statement	9-10
13.	Resolving Disputes with Suppliers	11

Table of Contents – Cont'd

14.	Purchasing Card Violations	11
15.	Approver Responsibilities	11-12
16.	Lost or Stolen P-Cards	12
17.	Returning P-Cards	12
18.	Payment	12
19.	Purchasing Review	12
20.	Acceptance and use of the P-Card and Responsibilities	12-13

Appendix

A.	Help Desk Information	14
B.	Employee Agreement Form	15
C.	Dispute Form	16

1. Overview

1.1 P Card Overview.

The Dalton State College Purchasing Card, hereafter referred to as P-Card, is a valuable tool for quickly and efficiently purchasing and paying for goods. This tool can be advantageous to the purchaser, department, Institution and the supplier.

1.2 Guide Overview.

The purpose of this document is to provide instructions for the issuance and use of the P-Card.

2. General Information and Definitions

Billing Date – VISA's vendor contract requires account billing upon shipment of an order.

Billing Phone Number – the campus phone number of cardholder. (May be requested by vendors for phone order verification.)

Cardholder – employee who has been issued a P-Card. The only authorized user of the assigned p-card.

Card Issuer – Bank of America Corporation, the bank issuing the Dalton State College P-Card.

Cycle Cutoff – The 15th of each month.

Department Head – for purposes of these instructions refers to the VP, Dean, Director, Department Head or Supervisor with budget authority for unit.

Employee Agreement Form – the Employee Agreement for the Dalton State College and the Employee.

The Manual – refers to this instruction booklet.

P-Card Coordinator – department representative responsible for facilitating the P-Card within their department.

P-Card Program Coordinator – Institution representative responsible for the P-Card process.

P-Card Compliance Officer - Institution representative responsible for auditing p-card transactions and monitoring program compliance issues.

3. Issuance of Cards

3.1 Authorization

A P-Card Cardholder/Change Form is completed, approved and submitted via fax (1-4588) or campus mail to the P-Card Program Coordinator.

3.2 Distribution

Cards will be distributed to employees after they have participated in the training program and the Employee Agreement Form is signed.

4. Card Limits

4.1 Card

Since Dalton State College, not the individual employee, will pay for the purchases made with the P-Card, additional authorization controls have been added to these card accounts. These limits are imposed at the point of sale when the card is swiped.

4.1.1 Cardholder Spending Limits

The available limits on a card include but are not limited to:

\$ Dept suggests per cycle, VP Fiscal Affairs final approval

\$ 3,500.00 total transactions per cycle

\$ 3.000.00 per day

The institution maximum limit on P-Card purchases is \$3,500 per transaction per cycle and \$ 2999.99 per **equipment** item that also **includes** shipping and handling charges. Individual cardholder limits are set by the approving authority and are indicated on the p-card request form.

4.1.2 Merchant Activity Type Limits

The institution prohibits the use of the card for travel, entertainment, cash advances and other items listed in Section 4.2 of this Manual. If you have any problem using your card with a certain vendor, please contact the P-Card Program Coordinator (Appendix A).

4.2 Policy – **RESTRICTED PURCHASES**

In addition to the limits, which are controlled at the point of sale by the card, Dalton State College limits the use of the card through policy. The DOAS and the Board of Regents policies and procedures are also in effect and can be found on the DSC Purchasing Department website.

The following may **not** be purchased with the P-Card:

NO PERSONAL PURCHASES MAY BE MADE THROUGH THE USE OF THIS CARD!!!!!!!!!!!!!!!!!!!!

- **SALES AND USE TAX**
- **CAPITAL EQUIPMENT**, \$ 3,000.00 or more (to include any shipping and handling costs)
- **TELEPHONES, PORTABLE PHONES, WIRELESS COMMUNICATION DEVICES / CELLULAR TELEPHONE EQUIPMENT (TO INCLUDE PDA'S)**
- **HAZARDOUS MATERIALS AND CHEMICALS**
- **RADIOACTIVE MATERIALS**
- **PROFESSIONAL SERVICES**– *certified public accountancy, architecture, chiropractor, dentistry, professional engineering,*

podiatry, veterinary medicine, register professional nursing, law, psychologists, medicine and surgery, etc.

- **CONSULTANTS**
- **POSTAGE (EXCEPTION – PURCHASING DEPARTMENT)**
- **SUBSCRIPTIONS AND/OR RENEWALS**
- **CONTROLLED ASSETS:** i.e. Guns, ammunition, explosives, etc.
- **TEMPORARY PERSONNEL / STAFFING**
- **TRAVEL SERVICES** – *airlines, hotels and motels (to include reservations), car rentals, gasoline, cash advances, traveler's checks, travel insurance, currency exchanges, meals and beverages, taxi's, bus tickets, etc.*
- **PERSONAL ITEMS AND/OR GIFTS** – *items are considered personal if they are for the sole use of a State Employee – i.e., coffee pots, food/beverages, pictures, plants, radios and gifts.*
- **RESTAURANTS, CATERING OR FAST FOOD ESTABLISHMENTS** – EXCEPTION IS ALLOWABLE FUND GROUPS
- **FLOWERS/FLORIST; EXCEPTION – GROUNDS DEPT.**
- **JEWELRY**
- **ENTERTAINMENT**
- **BUILDING MATERIALS** – *paint, caulking, electrical and plumbing supplies; exception – Plant Operations & lab materials*
- **SPLIT PURCHASES** (*to circumvent credit, cycle or daily limits and State bid requirements of any orders over \$5,000.00*)
- **HOLIDAY DECORATIONS, CARDS AND GIFTS**
- **REGISTRATION FEES FOR CONFERENCES**
- **FURNITURE**
- **Computer Hardware, Software or Peripherals** (Must have OCIS Approval)

5. Cost Allocation

Each card issued will be assigned a default account as identified by the Department Head on the *P-Card Cardholder/Change Form*. The Activity log and Summary Form, maintained by the cardholder should detail all account distributions.

6. Training Class

Each cardholder must attend a training class conducted by the P-Card Program Coordinator prior to being issued a P-Card. The session will cover the guidelines for use of the card, and the reconciliation process of the statement.

7. Employee Agreement Form

The final step to issuance of a card is the signing of the *Employee Agreement Form* by the employee, their supervisor and the P-Card Program Coordinator. (See Appendix B for copy of the form.) By signature on the form, the employee attests to:

- Receiving and understanding the procedures for use and protection of the card,
- Understanding responsibilities in the reconciliation process and billing disputes,
- Understanding and accepting consequences of card violations.

8. **Cardholder Responsibilities**

When accepting the P-Card, cardholder becomes an authorized purchaser of the Institute and has certain responsibilities. These include:

8.1 **Protection of Card**

- Cardholder must protect the security of his/her P-Card and P-Card number. **NO ONE MAY USE THE CARD BUT THE ASSIGNED CARDHOLDER, DO NOT LEND YOUR CARD TO ANOTHER PERSON.**
- The card number should never be displayed on any packing slips, labels etc.
- Cardholder must notify Bank of America immediately by calling 1-800-538-8788 (24 hours) when card is lost or stolen. Cardholder should confirm notification in writing or facsimile on the Lost/Stolen Report and copy the P-Card Program Coordinator.

8.2 **Limitations on Vendors**

- Cardholder must not make P-Card purchases from friends or relatives where cardholder has a financial interest.
- Cardholder must not accept any gift or gratuity from any source when it is offered, or appears to be offered, to influence your decision-making regarding P-Card Purchases.

8.3 **Limitations on What Can Be Purchased**

Cardholder accepts responsibility to ensure that items prohibited from purchase with P-Card, as outlined in Section Four of *The Manual*, are not purchased with P-Card.

8.4 **Maintaining Purchase Log, Maintaining Receipts, and Reconciling Statement and Summary Form**

The cardholder accepts the responsibilities outlined in Sections 11 and 12 regarding maintaining a log, which documents purchases, maintaining receipts and completing the monthly reconciliation Summary Form.

8.5 **ITEMS THAT CAN BE PURCHASED WITH THE P-CARD**

All charges should use 714900 as the object code (Exception is Food Service, Bookstore and Library).

List of items: Office Supplies, Supplies, Repairs & Maintenance, Subscriptions (Job Related), Publications & Printing, Business Cards (Flash Graphics), Non-Inventory equipment up to \$2,999.99, Computer

Hardware, Software or Peripherals (Must have OCIS Approval and requires a Paper Requisition for Approval before ordering.

- 8.6 Special instructions for OCIS Approval items: Send requisition to Terry Bailey for approval. He will review, sign and return to the department if it is approved for a P-Card Purchase. Department will then order on their P-Card with the following address configuration. YOU'RE NAME, DEPARTMENT NAME
DALTON STATE COLLEGE, MEMORIAL HALL, ROOM 103
650 COLLEGE DRIVE
DALTON, GA 30720**

When the item has been received at OCIS, they will call with an installation time and will bring the packing slip and any other paperwork to the department. When the employee sends over their documentation with their statement, they will include the approved requisition signed by Terry Bailey.

9. Using the P-Card; Making the Purchase

The P-Card can only be used by the cardholder to make purchases over the counter, by mail, internet, and by telephone. The following procedures should be followed for all purchases with the P-Card:

9.1 Decision to Buy

When making the decision to buy, the cardholder should:

- Review the Limitations Section to ensure the transaction is appropriate.
- Make a concerted effort to include small/minority owned businesses when making purchases. In addition, vary the suppliers to give fair treatment to all suppliers and to assure that the price obtained is reasonable. Varying the suppliers provides small/minority entrepreneurs the opportunity for doing business with MCG.

9.2 Making the Purchase; Over the Counter

- Verify that the supplier accepts VISA. (Note: If not, and it is a supplier you will need for future purchases, notify the P-Card Program Coordinator).
- For payment, provide the P-Card.
- Make sure to tell the clerk that the purchase is exempt from state and local sales tax. The cardholder should verify that sales and use tax is not charged.
- Verify the dollar amount is correct and no sales tax has been included, then sign the sales draft.
- Retain your copy of the sales draft and receipt (see Keeping Transaction Log Section). If copy does not provide description of

item(s) being purchased, this should be written on sales draft or receipt.

9.3 Making Purchase; Mail, Telephone, or WWW Orders

- Provide the supplier with the requested card information.
- Make sure to tell the clerk over the phone or indicate on order form that the purchase is exempt from state and local sales tax. If a copy of exemption certificate is required, a copy is provided on the Purchasing Department Website.
- Give the supplier detailed shipping instructions (directly to department):

Dalton State College
Department Name – Bldg Code and Room # - Name
650 College Drive
Dalton, GA 30720

The second line of address serves to identify the department and cardholder. Since there is not a purchase order number for the vendor to reference, this line creates the Dalton State College's delivery information. In the instance that a package is misdirected by the vendor, most of the campus can direct it to the proper unit. The unit can then identify the proper person.

- Retain documentation for purchase. This may be a copy of the order form, copy of Invoice, or faxed order confirmation showing price along with packing slip (see Keeping Activity Log Section).

10. Returning Purchases Made With P-Card

Always retain boxes, containers, special packaging, packing slips, etc. until you are certain you are going to keep the goods. Fragile pieces cannot be returned without the original packaging materials. If you determine that the material is defective or incorrect, notify the supplier that the item needs to be returned and request a shipping address and a return authorization number. If the return is due to error on the part of the vendor, they should issue a call tag for pickup. If it is the fault of the cardholder then that department should pay the return shipping. Exception to this is the Office Max contract. **Ensure the supplier provides the necessary information for the return shipment. Each department is responsible for the preparation and shipment processes.**

Request that the supplier process a "credit" transaction through your P-Card. **Do not accept cash in lieu of a credit to the Purchasing Card account.**

Record on your activity log those goods have been returned for credit by placing "C" in the received column.

Ensure that the credit appears on the next monthly statement. If not, process charge as disputed item.

11. **Keeping a Activity Log and Receipts**

A monthly log of purchases (Form on Purchasing Department Website) must be kept on the Activity Log. The log will assist the cardholder in keeping track of what has been purchased, identify accounts for redistribution of charges, and facilitate monthly reconciliation. The log will identify the cardholder, statement closing date, department, date of report and the following information regarding each purchase:

- Date of Purchase
- Supplier
- Items or Basic Description
- Total Amount of Transaction
- Date Received
- Speed Code
- Account Code

The cardholder is responsible for obtaining receipts, packing slips, or other documentation. The receipts are required for permanent audit documentation of purchase. For purchases made over the counter, documentation would be the actual sales receipt. For orders placed, cardholder should use a packing slip/invoice included in the delivery package or make a copy of the computer screen information, which indicates items purchased and price, as your receipt. On the Purchasing Department Website there is a Missing Receipt Form that can be used in an emergency and with the approval of the Department Head. This is for limited use (no more than 3 times a year) and only when you are unable to obtain a copy of the Receipt or Invoice.

The transaction cutoff cycle with the card provider is the 15th of the month. Purchases made after the 15th should be included on the next month's log to facilitate the reconciliation process. Remember ...not all items purchased before the 15th will process before the statement cutoff.

12. **Reconciling P-Card Monthly Statement**

Purchasing, in accordance with Generally Accepted Accounting Principles (GAAP) and Best Business Practices, requires adequate segregation of duties with regard to the cardholder/reconciler and approver. There should be a two-tier process for each cardholder.

- 1) The **cardholder/reconciler** will maintain the activity log by recording each purchase and providing the log and receipts for the reconciling process. Process the Summary sheet for allocation of accounts and dollar amounts.
- 2) The **approver** will review the reconciliation documents and approve the allocations before the reconciler returns the statements each month. The

approver will indicate their review and approval by signing the Summary Sheet and the Activity Log.

As a cardholder/reconciler, you will maintain and provide your activity log, receipts and Summary Sheet for use by the approver to perform a monthly review and process the approval of the WORKS (Bank of America) statement. Card reports are to be turned in to the Purchasing Office within 4 days after receiving the Statement (exception to this is the Thanksgiving and Christmas Holidays which require less time). If cardholder is to be gone when the Statement arrives (such as vacation, meeting etc.) they should make arrangements to have their report to Purchasing during this time. Failure to do so would hold up the completion of the DSC process that month (and be a violation of P-Card responsibilities). Please contact the P-Card Program Coordinator for guidance on how to fulfill your responsibility of submitting the report.

Any questions concerning this request may be directed to Mary Hood, P-Card Program Coordinator, 706-272-4478.

The individual who reconciles the statement should verify that the items billed are indicated on the log as received and are billed at the correct dollar amount. A checkmark should be placed in the amount column of the activity log and one on the paper statement to the left of the transaction. The paper statement is kept with the monthly Activity logs. If items on the statement do not match with the Activity log, one of the following should be done:

- If item billed is disputed, follow instructions in Section 13. To the left of item on statement, write "D" to indicate disputed item.
- If item on statement was ordered, but not received, determine the shipping date. VISA's vendor contract requires billing upon shipment of order. If cardholder has adequate information that shipment has been made, but not received, cardholder can mark item as billed on Activity log and check item on statement. If cardholder determines that shipment has not been made, procedures for disputed item in Section 13 should be followed. To the left of item on statement, write "D" to indicate disputed item.
- **Remember that all charges and credits on the P-Card Statement have to be paid or credited that Cycle.**

If there are any open items on the Activity log or statement, a copy should be made and included in the following month's Activity log. An open item would be a disputed item, item listed on log but not billed, or items billed but not received. Including this information on the following month's log will facilitate the follow up and reconciliation process for that month.

13. **Resolving Disputes With Suppliers**

If the cardholder is charged for an item incorrectly, they should contact the supplier and attempt to resolve the problem. Any communications should be documented on the statement (or attachment) and include dates, the persons involved, and a brief description of the problem.

If the cardholder is unable to resolve the dispute with the supplier, contact the P-Card Program Coordinator for appropriate actions. The cardholder will provide all the necessary documentation to the P-Card Program Coordinator. A dispute form will be filed with the card provider to ensure that appropriate credit is received for the disputed items. Please note that in order to place transactions into “dispute” – they must be filed with the card provider no later than 60 days past the statement closing date.

The Cardholder should record that transaction as “disputed” on the paper statement by placing “D” to left of the item.

Cardholder should ensure that the next monthly statement reflects a correction (credit) and “DC” noted to the left of the item to indicate dispute cleared.

Special Note About “Sales Tax”: Should you have a dispute with a vendor because sales tax was charged: the bank will not charge the sales tax back to the vendor and credit your account. A sales tax dispute can only be resolved with the vendor by getting the Vendor to issue a credit to the cardholder’s card. **DO NOT ACCEPT CASH IN LIEU OF A CREDIT TO THE PURCHASING CARD ACCOUNT.**

14. **Purchasing-Card Violations**

Dalton State College (DSC) expects every individual cardholder to strictly adhere to the policies and procedures governing use of the DSC Purchasing Card (P-Card). We also refer to the DOAS State of Georgia Purchasing Card Policy and the Board of Regents P-Card policies (which are referenced on the DSC Purchasing Dept. Website). Failure to do so could result in disciplinary action up to and including termination of employment. Additionally such failure could result in prosecution to the fullest extent of the law, including financial restitution and criminal prosecution. Under House Bill 1113 there is no gray area and any misuse, including inadvertent use, is a violation of the law and must be reported to the Board of Regents. Your card will be suspended immediately and remain so until a ruling from the Board of Regents.

15. **Approver Responsibilities**

The Department Head, Supervisor, Division Chair, Dean, Vice President, President is responsible for review and approval of reconciled statements.

- Review Activity Log against Receipt/Invoice and Statement to verify appropriateness of items being purchased and funds being utilized.
- Identify any violations as noted in Section 14 and contact the P-Card Program Coordinator to provide additional instructions. Discussion should be documented and attached to report.
- Affix signature on the statement, Activity Log and Summary Form upon completion of review for internal and audit purposes.
- Account numbers may be changed on Summary Form and/or Activity Log.
- Maintain Activity log, Summary Form, Statement and receipts within the department.

16. Lost or Stolen P-Cards

Cardholder must immediately contact Bank of America if P-Card has been lost or stolen by calling 1-800-538-8788. Cardholder should fill out a Purchasing Card Lost/Stolen Report and copy the P-Card Program Coordinator. Contact Public Safety to file incident report.

17. Returning P-Cards

Upon termination, transfer, or retirement, card will be surrendered to P-Card Program Coordinator and return indicated on termination form.

In cases of **card expiration**, renewals are mailed directly to the cardholder. Notify the institution P-Card Program Coordinator (either via e-mail or campus mail) stating the new card has arrived, the new expiration date and return the old card to the P-Card Program Coordinator for destruction.

18. Payment

The P-Card Program Coordinator will receive one monthly statement for all Institute cardholders. Payment will be made on the due date via wire transfer by the Bank of America.

19. Purchasing Review

The P-Card Compliance Officer will review the purchases monthly to make sure selections meet policy and procedure. The purchases made by credit cards will be subject to post payment audits.

20. Acceptance and use of the P-Card and Responsibilities

Acceptance and use of the P-Card requires significant responsibility for the Cardholder. Employee's who use the P-Card are required to follow all Georgia Department of Administrative and Board of Regents purchasing rules, regulations and guidelines. Additionally, specific Dalton State College P-Card rules and guidelines are presented in this manual. Infractions, whether inadvertent or blatant have serious consequences. Be sure that you have a full understanding of all purchasing card procedures and the consequences of violation of those procedures before accepting the responsibility for use of the purchasing card.

ENSURE THE PURCHASING CARD IS USED FOR LEGITIMATE DALTON STATE COLLEGE BUSINESS PURPOSES ONLY. AVOID CONFLICT OF INTEREST AT ALL TIMES.

APPENDIX A

P-Card Help Desk

CONTACT	DEPARTMENT	PHONE
Mary Hood	P-Card Program Coordinator	706-272-4478
Penny Cordell	P-Card Compliance Officer	706-272-4498

PURCHASING DEPARTMENT WEBSITE

<http://www.daltonstate.edu/purchasing/>

APPENDIX B

EMPLOYEE AGREEMENT FOR DALTON STATE COLLEGE PURCHASING CARD PROGRAM

I _____, hereby acknowledge receipt of a Dalton State College (DSC) Purchasing Card (P-Card), which is a VISA card issued by Bank of America that will only be used by this assigned cardholder to acquire materials and supplies for the Dalton State College. I agree to comply with the following terms and conditions relating my use of the P-Card.

1. As an authorized cardholder, I agree to comply with the terms and conditions of this Agreement and with the provisions of the P-Card Manual. I have attended the P-Card training program and acknowledge that I have received a copy of the Manual and confirm that I have read and understand its terms and conditions.
2. I understand that the Dalton State College is liable to Card Issuer for all charges I make on the P-Card.
3. I agree to use the P-Card for authorized official business purchases only and agree not to charge personal purchases. I agree that I will be personally liable for costs resulting from any such unauthorized personal purchases. I authorize Dalton State College to take whatever steps are necessary to collect an amount equal to the total of the improper purchases, including, but not limited to declaring such purchases an advance of my wages. In such event, I expressly authorize Dalton State College to deduct such cost from my wages to the extent allowed by law.
4. I agree to notify Dalton State College's P-Card Program Coordinator, Mary Hood, at 706-272-4478, if my DSC address changes.
5. If the P-Card is lost or stolen, I will immediately notify Bank of America at 1-800-538-8788. I will confirm the telephone notification by filling out the PURCHASING CARD LOST/STOLEN REPORT. I will provide a copy of this notice to the DSC P-Card Program Coordinator and file a report with Public Safety.
6. I understand that improper or fraudulent use of the P-Card may result in disciplinary action, up to and including termination of my employment. I further understand that DSC may terminate my right to use the P-Card at any time for any reason. Additionally, I will follow all Dalton State College, DOAS State of Georgia and Board of Regents purchasing rules and regulations.
7. I agree to surrender the P-Card immediately upon request or upon termination of employment for any reason.

Agreed and accepted this _____ day of _____, year _____.

Employee Signature

P-Card Program Coordinator Signature

Supervisor's Signature

Printed Name: _____

Status Update: _____

Department: _____

P-Card Number: _____

COMMERCIAL CARD CLAIMS
STATEMENT OF DISPUTED ITEM – COMPLETE, SIGN & FAX TO Mary Hood – 4588

Instructions: Your company should first make good-faith efforts to settle a claim for purchases directly with the merchant. If assistance from Bank of America is required, please complete this form, and mail with required enclosures within 60 days from the billing close date to:

Bank of America – Commercial Card Services Operations
P. O. Box 53142
Phoenix, AZ 85072-3142
FAX (888) 678-6046

Company Name: _____
 Account Number: _____
 Cardholder Name: _____

This Charge appeared on my statement, billing close date: _____
 Transaction Date: _____
 Reference Number: _____
 Merchant Name/Location: _____
 Posted Amount: _____ Disputed Amount: _____

 Cardholder Signature (Authorized Participant Signature) (Date) (Phone #)

Please Check Only One

1. _____ **Unauthorized Transaction:** I did not authorize, nor did I authorize anyone else to engage in this transaction. No goods or services represented by the above charge were received by me or anyone I authorized. My Bank of America card was in my possession at the time of the transaction.
2. _____ **Charge Amount Does Not Agree With Order Authorizing the Charge:** The amount entered on the sales slip was increased from \$ _____ to \$ _____. I have enclosed a copy of the unaltered sales slip.
3. _____ **Merchandise or Services Not Received:** **I have not received the merchandise or services represented by the above transaction. The expected date of delivery of services was _____.** (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response.)
4. _____ **Defective or Wrong Merchandise:** I returned the merchandise on _____ because it was (check one): _____ defective; _____ wrong size; _____ wrong color; _____ wrong quantity.
 (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them, their response and proof of the return of merchandise. Please provide a detailed description of the wrong or defective nature of the merchandise.)
5. _____ **Recurring Charges After Cancellation:** On _____ (date), I notified the merchant to cancel the monthly/yearly agreement. Since then my Bank of America account has been charged _____ time(s). (Please enclose a copy of the merchant's confirmation of your cancellation request.)
6. _____ **Recurring Charges Already Paid by Other Means:** I already paid for the goods and/or services represented by the above charge by means other than my Bank of America Commercial Card. (Please provide a copy of the front and back on the cancelled check, money order, cash receipt, credit card statement, or other documentation as proof of purchase/payment. Describe your efforts to resolve this matter directly with the merchant, the date(s) you contacted them, and their response.)
7. _____ **Credit Appears as a Charge:** The enclosed Credit Voucher appeared as a charge on my Bank of America Commercial Card account.
8. _____ **Credit From Merchant Not Received:** I did not receive credit for the enclosed Credit Voucher within 30 calendar days from the date it was issued to me by the merchant shown above. (Please describe your efforts to resolve this matter with the merchant, the date(s) you contacted them and their response. Provide a detailed statement explaining your reason(s) for disputing this charge.)
9. _____ **Hotel Reservation Cancelled:** I made a reservation with the above hotel which I later cancelled on _____ (date) at _____ (time). I received a cancellation number which is _____. (Please describe how the reservation was cancelled, proof of cancellation and attempts to resolve this issue with the merchant.
 _____ I was not given a cancellation number.
 _____ I was not told at the time that I made the reservation that my account would be charged for a "No Show".
 _____ I was not informed of the cancellation policy.
10. _____ **Double or Multiple Charges:** My Bank of America Commercial Card Account has been double charged. The valid charge appeared on _____ (date). The duplicate charge(s) appeared on _____.
11. _____ **Do Not Recall the Transaction:** The statement has an inadequate description of the charge. Please supply supporting documentation.
12. _____ **Other; Above Descriptions Do Not Apply:** Please attach a detailed letter explaining the reason for your dispute and your attempts to resolve this issue with the merchant.