

COLLEGE *of*
CHARLESTON

PROCUREMENT

Purchasing Card Program

Policies & Procedures

Table of Contents

TABLE OF CONTENTS	2
WELCOME.....	3
WHAT IS THE PURCHASING CARD?	3
PARTIES INVOLVED	3
PURCHASING CARD REQUIREMENTS	4
NEW CARDHOLDERS REQUIREMENTS	4
DEPARTMENT HEAD RESPONSIBILITIES.....	5
CARDHOLDER RESPONSIBILITIES.....	6
RECEIPT IMAGING	7
PURCHASING CARD LIAISON REQUIREMENTS	8
DEPARTMENTAL LIAISON RESPONSIBILITIES	8
COLLEGE’S PURCHASING CARD COORDINATOR RESPONSIBILITIES	9
CARD MAINTENANCE AND CLOSURE	9
HOW THE PURCHASING CARD WORKS	10
PURCHASING CARD/ACCOUNT NUMBER SECURITY AND STORAGE	11
CARDHOLDER LIABILITY.....	11
PURCHASING CARD DISCIPLINE GUIDELINES	11-12
LOST, MISPLACED OR STOLEN PURCHASING CARDS.....	13
MAKING PURCHASING CARD TRANSACTIONS.....	13-14
RETURNS, CREDITS, DAMAGED GOODS	15
ERRONEOUS DECLINES	16
EMERGENCY TRANSACTIONS OR OVER LIMITS PURCHASES	16
DISPUTES & BILLING ERRORS.....	16
SALES & USE TAX.....	16
VENDOR PARTICIPATION.....	17
AUDITS	17
CUSTOMER SERVICE.....	17
RESTRICTED PURCHASE TRANSACTIONS	18
BLOCKED VENDORS.....	19-24
PURCHASING CARD ORDER FORM.....	25
COMMERCIAL CARD CLAIMS - STATEMENT OF DISPUTED ITEM.....	26

Welcome

Welcome to the State of South Carolina/College of Charleston Purchasing Card Program. As an agency of the State of South Carolina, the College of Charleston (College) is participating in a program designed to help you manage low-dollar, routine supply purchases that brings many benefits to you, the College, and our vendors.

The success of the Purchasing Card Program and its continuing use depends on your participation and cooperation. Please be sure to read and follow the program guidelines as specified within this manual.

What is the Purchasing Card?

The Purchasing Card (PCard) is a VISA® credit card issued by Bank of America. It is a fast, flexible tool which offers an extremely efficient and effective method for purchasing and paying for small purchases with a total value of \$2,500 or less. The card is to be used only for official College purchases and is subject to the SC Consolidated Procurement Code, and College policies and procedures. It may not be used for personal purchases.



The VISA® Purchasing Card will enable cardholders to purchase non-restricted commodities directly from the vendors, in person or by telephone, fax, internet, or mail. It eliminates the need for issuing low dollar purchase orders, many blanket purchase orders, and the use of many direct Expenditure Authorizations (EA's).

The VISA® Purchasing Card will be issued in the approved employee's name with the College logo College of Charleston clearly imprinted on card and, the wording "Purchasing Card".

Program Benefits:

Cardholders – Cardholders are able to obtain supplies directly from vendors without using a purchase order. This streamlines the purchasing process and helps improve delivery time.

The College - The Purchasing Card program provides a cost-efficient, method for purchasing low-dollar supplies. Built-in card features make the program easy to control and manage and reduces processing costs at all levels by reducing the number of requisitions, purchase orders, invoices and checks. The Purchasing Card enables all departments to focus on higher yield, value-added activities.

Vendors - The Purchasing Card is welcomed by vendors who accept VISA®. When they accept the card for business purchases, vendors do not need to send invoices or statements to the College. They will receive payment directly from Bank of America within 48 hours.

PARTIES INVOLVED

Agency - The College of Charleston who arranges with the card issuer for the issuance of Purchasing Cards to approved College employees and agrees to accept departmental liability for the employees' use of the cards.

Cardholder - An employee of the College who is approved by his/her department head to use the Purchasing Card to execute purchase transactions on behalf of the College.

Card Issuer - Bank of America was selected by the State of South Carolina to issue VISA® Purchasing Cards to College employees, to bill the College for all purchases made on the cards, and to collect payment from the College on behalf of the vendors/suppliers.

Department Head - College official who must approve employee's request for a Purchasing Card, assign a departmental liaison, designate a default index for the card, and submit the application to the College's Purchasing Card Coordinator. The department head's approval delegates transaction authority to the cardholder.

Departmental Liaison - An employee in each department that is responsible for the proper use of the Purchasing Card. A liaison cannot be a direct subordinate of the cardholder. Each cardholder will be assigned a departmental liaison, and the liaison will be responsible for reviewing transactions of individual cardholders to verify the transactions are classified as an appropriate college expense and that a detailed receipt is provided for every purchase and/or credit.

Purchasing Card Coordinator (PCard Coordinator) - The central coordinator responsible for coordinating the program for the College and also acts as its intermediary in correspondence with the card issuer. The PCard Coordinator is located in the College's Office of Procurement.

Vendor/Supplier - The merchant from whom cardholder is making a purchase.

PURCHASING CARD REQUIREMENTS

In order to receive a College Purchasing Card, applicants must meet all of the following requirements:

- Applicant must be a College employee
- Applicant must have his/her department head approval
- Applicant must have a departmental liaison assigned
- Applicant must attend a PCard training session
- Applicant must pass the PCard Test with a score of 85%

Current Cardholder Requirements

Cardholders are required to attend a PCard training session every two (2) years after their initial training and to complete and submit a Purchasing Card Application annually.

New Cardholders Requirements

- Attend PCard Training Session.
 - PCard training sessions are conducted at least twice a month. Current training opportunities are posted on Yammer. Attendees should register at procurement.cofc.edu.
- Achieve a minimum score of 85% on the electronic test.
 - The PCard test is available in CougarEd.
 - <https://cofc.myabsorb.com>
 - Search 'Purchasing Card Assessment'
 - Then click 'Enroll'
- Forward a completed application (available online) with required approvals to the Office of Procurement.

New cardholder's can expect to receive their card 7-10 days after the completion of the above requirements. All cards are delivered to the Office of Procurement.

Completing the Purchasing Card Application

Send the completed application to the PCard Coordinator. Instructions for completing the application:

Section 1

The application is available as a DocuSign form and can be accessed online [here](#). Applicants should complete all fields and sign Section 1. They must also initial the Purchasing Card Cardholder Agreement on page 2 of the application. By initialing this agreement, the applicant indicates that they understand the intent of the program and will comply with the PCard policies and procedures.

Section 2 is completed by the department head by indicating the name of the departmental liaison that will be assigned to the cardholder. The liaison is required to sign the application acknowledging the assignment as liaison, that liaison training has been completed and the liaison test has been passed. The department head also signs this section delegating transaction authority to the cardholder and transaction reviewing to the assigned liaison.

Section 3 is completed by the fund administrator (may be the same person as Section 2). The fund administrator indicates the default index number that purchases will be charged against. They must also sign the form indicating their approval.

DEPARTMENT HEAD RESPONSIBILITIES

The individual Department Heads oversee the PCard Program in their department to ensure compliance with State and College of Charleston PCard Policy. Upon completion of the application, the Department Heads delegate transaction authority to the cardholder and transaction review to the liaison. The Department Head should stay abreast of changes to the PCard Manual and/or College purchasing procedures.

Additionally, Department Heads should:

- Review overall PCard activity in their department
 - Scan for unusual or fraudulent transactions.
 - Validate that all transactions are legitimate purchases for the department.
 - Ensures liaisons are receiving receipts.
- Review and approve cardholder application
 - Assigns liaison to cardholders on application.
 - Assigns default index for card on application.
- Request receipts from cardholders when not responding to liaison's request.
- Respond timely to all audit requests.
- Authorize charges to the default index or expense account as needed.
- Request increases in monthly spend limit for cardholders as demonstrated by need.
- Request that the PCard Coordinator cancel and/or suspend a cardholder's card.

CARDHOLDER RESPONSIBILITIES

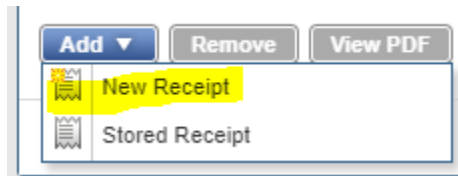
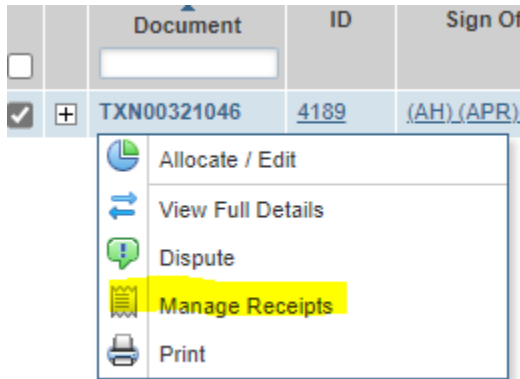
The following are several key areas that require on-going cardholder support.

- Ensure the PCard is used only for legitimate business purposes. Misuse (inappropriate, unauthorized, or fraudulent use) of the card will subject the cardholder to disciplinary action per College policy.
- Adhere to the purchase limits and restrictions of the PCard and ensure that the total transaction amount of any single transaction does not exceed \$2,500. Furthermore, the cardholder must ensure that all purchases are within all other spending and vendor guidelines as established by the College.
- Ensure that the PCard is only used by the approved cardholder. Use by anyone other than the approved cardholder is strictly prohibited. The PCard is not transferable between cardholders or departmental personnel.
- Do not share your card number or allow another person to save your card information in their eProcure profile.
- Obtain all detailed sales slips, register receipts, and/or PCard slips and provide them to the departmental liaison along with the monthly statement for reconciliation, approval and allocation of transactions no later than 5 days of receipt of the monthly statement.
- Upload receipts to transactions in Bank of America's Works application (see additional information in 'Receipt Imaging' section)
- A cardholder must also notify their liaison if the default index and/or account code should be changed on an individual transaction.
- Attempt to first resolve a dispute or billing error directly with the vendor. If a cardholder cannot resolve the dispute or error with the vendor directly, then the cardholder should fill out a dispute form and forward it to the PCard Coordinator and their departmental liaison. The cardholder must also ensure that an appropriate credit for the reported disputed item or billing error appears on a subsequent Cardholder Memo Statement. Under no circumstances should a cardholder accept cash in lieu of a credit to the account.
- Call Bank of America at 888.449.2273 immediately (24/7/365) to report a lost or stolen PCard. A cardholder must also notify the PCard Coordinator at the first opportunity during business hours.
- Return PCard to the Office of Procurement upon request to forfeit card, when terminating employment or transferring departments.

RECEIPT IMAGING

Images of receipts can be uploaded and attached to transactions within Works application. To upload a receipt image and attach to transaction, complete the following:

- Click Expenses>Transactions>Accountholder
- Click on 'All' Tab
- Click the Document of the transaction associated with receipt image
- Select Manage Receipts then click Add
- Click on Add>New Receipt then browse to locate receipt image saved to your computer



For best results, scan images in black & white with a resolution of 300 DPI or lower. Works supports files in the .pdf, .png, .jpg, .gif and .jpeg format. Uploaded files will be compressed* and compressed file must be less than 1MB.

*Note: PDF files are not compressed and must be less than 1MB natively.

* File to Add: No file chosen

Receipt Date:

Description:

PURCHASING CARD LIAISON REQUIREMENTS

In order to be a liaison for a College Purchasing Card, the assignee must meet all of the following requirements:

- Assignee must be a College employee
- Assignee must have his/her department head approval
- Assignee must attend a PCard Liaison Training session
- Assignee must pass the PCard Liaison Test with a minimum score of 85%

ONGOING LIAISON REQUIREMENTS

Liaisons are required to attend a PCard Liaison Training session every two (2) years after initial training and to sign the Purchasing Card Application annually for all assigned cardholders.

DEPARTMENTAL LIAISON RESPONSIBILITIES

The role of the liaison is critical to the integrity of the PCard program. The liaison is responsible for reviewing all transactions for appropriateness and reporting to the department head any transactions that are considered questionable.

Each department head must designate a departmental liaison(s) for his/her department. The department head will assign a departmental liaison for each PCard application approved for his/her employees. All cardholders must have a liaison assigned. If the cardholder is a one-person department, someone in another area or their supervisor must be assigned to act as their liaison. A departmental liaison may not be a liaison for his/her own card or for their supervisor. The departmental liaison must be trained before any individuals in the department may receive a PCard.

Liaison Responsibilities

- Collects all vendor sales receipts and PCard receipts from cardholders and reconciles to Bank of America billing statements.
 - Reconciliation includes verifying there is a receipt for each transaction on the statement, receipt has transaction details, purchase supports the mission of the College. Liaison should obtain or provide additional explanation and/or supporting documentation if the purpose of the purchase is not easily identifiable by a third party.
 - If cardholder does not provide receipts within 5 days of receipt of monthly statement, the liaison must escalate the request to their department head.
 - Reviews Works to verify all statements with charges have been turned in for the billing period.
 - Retains all original charge slips and receipts with the monthly statements for audit by internal and external auditors.
 - Provides a response to any audit request within 5 business days, including all required copies of receipts.
 - Approves and/or updates default index number, account number and cost-sharing information on billing distribution of individual cardholder accounts in advance of the monthly default cut-off date (10th of the month) for approvals established by the PCard Coordinator. Manages these changes internally when a desktop software program (Works™) is available.
 - Authorizing the PCard Coordinator to change the default index and/or account code for individual cards as needed and approved by the department head.
- Attempts to resolve any disputes with vendor and/or Bank of America not resolved by the cardholder.

- Notifies the PCard Coordinator within 3 to 5 days of any unresolved disputes, noting the reason for dispute and brief statement of steps taken.
- Notifies the PCard Coordinator of lost or stolen cards.
- Requests the PCard Coordinator to cancel a cardholder's card e.g. (terminated employees, loss of PCard privileges) as requested by their department head. Collects canceled cards from cardholders and forwards to the PCard Coordinator.

COLLEGE'S PURCHASING CARD COORDINATOR RESPONSIBILITIES

The Office of Procurement has an assigned coordinator who oversees the management of the PCard program.

- College liaison with Bank of America.
- Oversees training of departmental liaisons and cardholders before releasing PCards.
- Utilizes Bank of America software (Works™) and trains departmental liaisons to use the software.
- Reviews department approved applications for completeness of required information, including verification of cardholder's initials on the Cardholder Agreement.
- Submits completed applications to Bank of America and receives cards from Bank of America.
- Handles disputed charges/discrepancies not resolved by cardholder or departmental liaison
- Initiates change of PCard default index number upon request of the departmental liaison as approved by the department head.
- Secures revoked PCards and submitting information to Bank of America.
- Processes the upload of the invoice to the College's accounting system to allocate departmental charges.
- Approves payment to Bank of America and submits invoice to the Accounts Payable Department.
- Reconciles the College's accounting statements to Bank of America and charges to individual departments.
- Reviews usage of PCard for appropriateness.
- Performs random audits of department's PCard records.

CARD MAINTENANCE AND CLOSURE

All contact with Bank of America for card set up, maintenance and closure (except for reporting lost or stolen cards) will be handled by the PCard Coordinator, located in the Office of Procurement (953.5510).

The College's PCard Coordinator is required to close an account if a cardholder: (a) transfers to a different department in which a PCard is not required; (b) moves to a new position in which a PCard is not required; or (c) terminates College employment.

The College's PCard Coordinator is required to adhere to and enforce College policies and the disciplinary plan in the following circumstances:

- The card is used for personal or unauthorized purposes.
- The card is used to purchase alcoholic beverages or any restricted substance, material, equipment or service (see [restricted items](#)) which violates policy, law or regulation pertaining to the College.
- The cardholder allows the card to be used by another individual.
- The cardholder splits a purchase to circumvent the limitations of the South Carolina Consolidated Procurement Code (\$2,500 single transaction limit).
- The cardholder uses another cardholder's card to circumvent the purchase limit assigned to either cardholder or the limitations of the South Carolina Consolidated Procurement Code.
- The cardholder fails to provide the departmental liaison with required receipts within 5 days of receiving their monthly statement.
- The cardholder fails to provide, when requested, information about any specific purchase.
- The cardholder does not adhere to the PCard policies and procedures.

Request to close a cardholder's account will be submitted to Bank of America by the PCard Coordinator.

If the account being closed has an outstanding card, return it to the Office of Procurement immediately.

HOW THE PURCHASING CARD WORKS

The card works just like a personal credit card, except all charges are paid in full by the College. It is to be used for the purchase of supplies and services that do not require a contract to spell out complicated specifications. College of Charleston spending parameters for each PCard issued are set at a maximum of \$2,500 per transaction and \$10,000 per month per card. The College of Charleston may increase monthly limits as determined by demonstrated need.

The College cannot increase the single transaction limit amount.

When using the PCard there is no need to submit any other form. If an unnecessary form such as an Expenditure Authorization form is submitted for something purchased with a PCard and a duplicate shipment is received (or other problems occur) the cardholder is responsible for resolving the issue(s).

State and/or College Contracts

When a State or College contract is in place for specific commodities, a cardholder MUST purchase these goods from the contracted supplier. Contact the Office of Procurement to determine what contracts are available. State contract information is available on the [state's website](#). College contracts are available in eProcure.

The State of South Carolina requires that certain types of vendors be blocked from PCard use. Vendors providing services in the travel or entertainment industries or cash advances are just a few examples. Please refer to the [listing](#) in the back of this manual for the types of business goods and services that are blocked the point-of-sale level.

PURCHASING CARD/ACCOUNT NUMBER SECURITY AND STORAGE

Cardholders should always treat the PCard with at least the same level of care as their own personal credit cards. Treat it as if it were cash. The card must be maintained in a secure location and the account number carefully guarded. The only person entitled to use the card is the person whose name appears on the face of the card. The card or card information may not be lent to another person for any reason. **It is not a Departmental card.** However, a cardholder may use their card to make purchases for departmental faculty or staff.

Cardholders must send vendor receipts/packing slips/charge slips to their liaison to be maintained for audit. All other documentation concerning the PCard program will be maintained by the College's PCard Coordinator. This documentation includes, but is not limited to, applications, cardholder agreements, agency billing statements, reconciliation of accounting statements, software programs, and copies of transmittals and correspondence with Bank of America.

CARDHOLDER LIABILITY

The PCard is a corporate charge card. Personal credit is not checked or affected. It is the cardholder's responsibility to ensure that the card is used within the College's stated Policies and Procedures. Failure to comply with program guidelines may result in permanent revocation of the card, notification of the situation to the administration, and further disciplinary measures that may include termination. Potential offenses and possible disciplinary actions are discussed in the next section.

PURCHASING CARD DISCIPLINE GUIDELINES

General

The following guidelines are established for various types of PCard infractions or exceptions. Administrators should review these guidelines so they are aware of the range of disciplinary standards, what possible disciplinary actions may be taken against employees, and be able to communicate this information to their employees.

Guidelines

The circumstances surrounding an offense, such as the severity of the infraction, the number of times it has occurred and any previous counseling, will suggest what action should be taken. A record of this action with the employee and the supervisor's signatures will be placed in the employee's personnel file and in a "discipline" file maintained by the PCard Coordinator. The individual circumstances of the charge and the cardholder's history will be taken into account by the PCard Coordinator to determine an appropriate disciplinary action. At management's discretion, individual offenses calling for counseling and written reprimands could cumulatively result in suspension or termination of card privileges.

Disciplinary Action Process

When a PCard exception or discrepancy is discovered, the PCard Coordinator will investigate the circumstances surrounding it and make a recommendation for appropriate discipline to the Director of Procurement based on the Purchasing Card Progressive Discipline Guidelines and the Purchasing Card Program Policy. The Director will determine what action will be taken (up to suspension of card privileges).

Should stronger disciplinary action be deemed appropriate it will require approval by the Exec. Vice President of Business Affairs and shall be taken under the authority and signature of the Exec. Vice President with the PCard Coordinator initiating such action. A written notice of action taken will be sent to the Internal Auditor and the appropriate dean and department head.

PURCHASING CARD PROGRESSIVE DISCIPLINE GUIDELINES

Offense	1st Offense	2nd Offense	3rd Offense
Missing receipts*	Written warning and liable for all undocumented purchases**	Suspension of card privileges for 3 to 6 months. Liable for all undocumented purchases**	Revocation of card privileges and liable for all undocumented purchases
Not complying with established Procurement procedures for prohibited and restricted items	Written warning**	Suspension of card privileges for 3 to 6 months**	Revocation of card privileges
Unintentional splitting of purchase over \$2500	Suspension of card privileges for 6 months**	Revocation of card privileges with possible termination***	
Willfully splitting purchase	Revocation of card privileges with possible termination. Written reprimand placed in personnel file***	Termination***	
Splitting purchase with criminal intent	Termination***		
Inappropriate purchases outside scope of fund mission	Written warning and possible fund reimbursement**	Suspension of card privileges for 3 months and fund reimbursement**	Revocation of card privileges and fund reimbursement
Unauthorized purchase	Suspension of card privileges for 6 months and possible fund reimbursement**	Revocation of card privileges	
Allowing use of card by another	Suspension of card privileges for 6 months**	Revocation of card privileges	
Failure to interact with liaison	Suspension of card privileges for 6 months**	Revocation of card privileges	
Liaison failure to perform responsibilities listed in manual	Written warning and possible suspension of cards assigned**	Suspension of all cards assigned	
Intentional use of card for personal gain	Termination***		
Other non-compliant or inappropriate card use	At the discretion of the Director of Procurement with approval of Exec. VP of Business Affairs		

* In the event that a cardholder loses or misplaces a receipt it is their responsibility to obtain a duplicate receipt within a reasonable period of time or reimburse the College for the amount expended.

** Cardholder and Liaison are required to attend training within 2 months of *written* offense. Cardholder is required to attend training at end of *suspension period* in order for privileges to be restored.

*** In accordance with the College's Code of Conduct & Disciplinary Actions Policy 9.1.2.

The above-indicated actions in response to specific offenses are to be used as a guide and are not intended to be all-inclusive. At the occurrence of any of the listed offenses, or any that are not listed, the appropriate discipline shall be determined after the particular circumstances of the case have been carefully considered.

LOST, MISPLACED OR STOLEN PURCHASING CARDS

Report any lost or stolen PCard immediately to Bank of America toll-free at 877.451.4602. Representatives are always available to assist. Be sure to notify the departmental liaison and the PCard Coordinator about the lost or stolen card at the first opportunity during normal business hours.

MAKING PURCHASING CARD TRANSACTIONS

Purchases in Person

1. Follow proper internal procedures specific to the department to obtain authorization to make the purchase and to ensure adequate budgetary resources.
2. Determine that the price quoted is the best you can obtain.
3. Determine whether the PCard is the most appropriate tool to use for this purchase. Verify the purchase is not a restricted item and determine whether a State or College contract is available.
4. Be certain that the total amount (including all shipping, handling, postage, taxes, freight, etc.) will not exceed the card's single purchase limit of \$2,500.
5. Ensure that sales tax is charged for in-state vendors (see [Sales and Use Tax](#) section for further explanation).
6. Obtain a receipt at the time of purchase.
7. The billing address is always:
 - Cardholder's Name
 - Department Name
 - College of Charleston
 - 66 George Street
 - Charleston, SC 29424
8. If a purchase should be charged to an index/account other than the default accounting numbers assigned to the PCard, notify the liaison as soon as possible of alternate index/account number or cost sharing information.
9. Follow the departmental liaison's instructions for documenting the purchase and turning in receipts.

Purchases by Phone, Fax, Mail, or Internet

When placing an order by phone, fax, mail, or internet the cardholder should instruct the vendor to:

1. NOT write the credit card number on the shipping slip.
2. Note on the shipping slip that the package is a credit card purchase(PCP).
3. Note on the shipping slip that the package is to the attention of the cardholder.
4. Include the credit card slip inside the package.

Phone

A written record must be made when placing a telephone order. Store this record in the same manner as for a receipt. Remember, the cardholder is the only person authorized to place the order. When necessary, someone else may pick up the goods. The person picking up the items should only sign shipping or receiving papers, and **not the credit card slip**.

Follow the applicable instructions for making [Purchases in Person](#), including shipping/delivery. Additionally:

1. When calling, communicate that the purchase will be made with a College of Charleston VISA®PCard.
2. For in-state orders, emphasize that the College is **not** tax exempt from sales tax (see [Sales and Use Tax](#) section for additional information).

3. Record the name of the person taking the order, place the order, and give the supplier the PCard number and expiration date.
4. Give the supplier billing and delivery instructions (as indicated in previous section). Make sure to include "PCP" in address information.
5. Request that a receipt and/or packing slip be sent with the purchase. Retain this with the record of the purchase.

Fax

Follow the applicable instructions for making [Purchases in Person](#), including shipping/delivery. Additionally:

1. Retain a copy of the order form and fax confirmation (if available) as a record of the request.
2. It is strongly suggested that the original order form *not* be mailed to the supplier, to prevent a duplicate order. If the supplier requires that the original be sent, clearly mark it "*Confirmation Only - Order Placed By Fax.*"
3. Do not leave any paperwork containing the account number in fax area.

Mail

Follow the applicable instructions for making [Purchases in Person](#), including shipping/delivery. Additionally:

1. Retain a copy of the order form and the address it was mailed to. Request the receipt be mailed.

Internet

Many companies offer the option of making purchases via the internet. The PCard may be used to make these types of purchases as long as care is taken in at least these areas:

1. Make sure the company is a bona fide company (i.e. a current vendor that now has a website would be a better risk than a company "discovered" via the internet, unless that new company can be verified as a responsible supplier).
2. If supplying the card number via the internet be sure it is encrypted in an acceptable manner. If the information is not encrypted, or concerned about submitting the card number over the internet, many companies offer the option of placing the order over the internet and then giving the card number via telephone after the order has been received (preferably the cardholder would call the vendor as anyone could "receive" the order and then call the cardholder back for the number).

As with other purchases, the cardholder is ultimately responsible for purchases made with their card and is therefore responsible to determine whether the website is the most appropriate method to use to for the purchase. Also, cardholders must follow any guidelines set within their department for internet purchases (i.e. some may not allow it; others may allow it only for "approved" companies, etc.)

Shipping/Delivery

Remember to give the supplier your name, department name, phone number, and complete delivery instructions as follows. Tell the shipper to include "PCP" in the address. **Orders should never be shipped to a personal address.**

1. **Recommended method:** Have goods shipped directly to the cardholder's campus address via United Parcel Service (UPS), Federal Express (FedEx), or other method as suitable for the purchase. Be sure to use correct zip code for delivery address (29424 is the zip code for the mailroom only). If unsure of the correct zip code, please call Procurement.

2. If direct shipment is not possible, please use the following address:

College of Charleston Central Receiving
Attn: (**PCP** + *Your Campus Address & Name*)
4750 Goer Drive, Units D&E
North Charleston, SC29406

Goods may be returned to the supplier as undeliverable if this procedure is not followed.

When receiving the goods, whether via direct delivery or through Central Receiving, always retain packaging materials until certain nothing needs to be returned. The cardholder is responsible for inspecting the goods upon arrival.

RETURNS, CREDITS, DAMAGED GOODS

If goods purchased with a PCard need to be returned, the cardholder should work directly with the supplier. Here are some tips:

1. Always retain boxes, containers, special packaging, packing slips, etc. until certain the goods will be kept. Some items, such as fragile pieces, cannot be returned without the original packaging materials.
2. Read all enclosed instructions carefully. Often a phone number and other instructions are included on the packing slip and/or receipt.
3. Many suppliers require a "Return Authorization Number" before they will accept a return. If the cardholder neglects to get this number when it is required, the package may be refused and/or no credit issued to the account.
4. If something is being returned due to a supplier error or problem, the supplier should pay any fees involved in the return. In a case where something is being returned for any reason other than supplier error or product defect, obtain the departmental liaison's approval since there may be a restocking fee (usually a percentage of the purchase price). The PCard may be used to pay this fee if it does not exceed any established limits.
5. Limited assistance with packaging goods for return may be available through the Central Warehouse, 843.308.6500.
6. Either the customer or the vendor might be responsible for the cost of returning shipments depending upon the circumstances. If the customer is responsible, the mode of shipment, to some degree, is at the discretion of the customer. For example, the customer could choose to return material via the UPS, FedEx, or even via the US Postal Service. The customer should ensure the method of shipment is acceptable to the vendor (some vendors, for instance, cannot accept returns via the USPS). Remember, PO Box numbers are not sufficient addresses for any carrier except USPS.

If the customer is responsible for the cost of return, material should be shipped through the College's freight partner, OptiFreight. OptiFreight partners with FedEx. The College is billed Directly by OptiFreight. OptiFreight accounts are created by contacting the Office of Procurement. Shipping labels are Created online by the shipper.

If the vendor is responsible for the cost of shipment, they may choose to provide a "call tag," which is essentially a shipping label with billing information to charge the vendor's account with the carrier. If the customer is provided a "call tag," (usually sent to customer by mail or carrier) the carrier may be contacted directly to pick up the material or the customer can deliver it to the Bookstore to be consolidated with other outbound shipments (no IDT required since the vendor is paying for shipping). A vendor might also direct a customer to return material "freight collect" and this can also be done, for UPS through the Bookstore. Some "local" companies (e.g. Office Max, Charleston Supply) provide local delivery service and will pick up material to be returned with prior arrangements.

While this is not a comprehensive summary of all possible return scenarios, it does describe those most common. For additional assistance or answers to specific questions customers may contact the Central Warehouse directly at 843.308.6500.

7. Lastly, make sure that the charge for the returned items never appears on your monthly statement or that it is credited properly. Retain the credit slip/memo with the monthly billing statement.

If this does not happen refer to the [Disputes and Billing Errors](#) section on how to resolve the problem. The vendor should issue a credit to your card account for any item they have agreed to accept for return. This credit will appear on a subsequent statement.

Under no circumstances should a cardholder accept cash or store credit in lieu of a credit back to the PCard account.

ERRONEOUS DECLINES

There may be certain situations when a vendor receives a decline message when processing a PCard transaction. To determine the reason for the decline, contact the PCard Coordinator at 843.953.5510 for an explanation of the decline. If the purchase is being made outside of normal College business hours, the employee must submit a requisition in eProcure or terminate the purchase and contact the PCard Coordinator during normal College business hours.

EMERGENCY TRANSACTIONS OR OVER LIMITS PURCHASES

Emergency transactions over \$2,500 may not be handled with the PCard due to state procurement regulations. For any transaction that does not meet the spending controls assigned to the card, the cardholder must contact the Office of Procurement for assistance.

DISPUTES & BILLING ERRORS

The cardholder should always attempt to resolve any disputes or billing errors directly with the vendor. In most cases, the vendor will issue a credit to the card account. If an agreement cannot be reached with the vendor, the "[Dispute Form](#)" should be completed. Forward a copy to the PCard Coordinator and the departmental liaison. The PCard Coordinator will forward the form to the bank for action. The dispute process may take several months to resolve, please be patient and vigilant.

SALES & USE TAX

Purchases From Vendors Located In South Carolina - The vendor is responsible for collecting retail sales tax at the point of sale. The amount of sales tax charged should be indicated on the receipt provided by the vendor.

Purchases From Vendors Located Outside South Carolina - The College is responsible for paying use tax on tangible personal property purchased from vendors located outside the state and brought into South Carolina. This includes items purchased by telephone, mail, or internet.

VENDOR PARTICIPATION

If a vendor frequently used by College employees does not accept the VISA® card, the College will assist in recruiting the vendor to take the necessary steps to begin acceptance of the card. Cardholders should contact the PCard Coordinator when encountering vendors who do not accept the card.

AUDITS

State and Federal Audits - All records retained by the Department are subject to the review and scrutiny of State, Federal, and Independent Auditors as part of their review of College financial records. Documentation for Federal grants must be maintained for seven (7) years. All other documentation must be maintained for a minimum of three (3) years.

Internal Audit - The College's Internal Auditor will make regular periodic audits to ensure compliance with College policies and procedures.

Courtesy Audit – Procurement and Accounting personnel will visit departments on a random and scheduled basis to review PCard records retained by the departmental liaison and may make recommendations to the cardholder, liaison, and the department head to improve record keeping. Serious deficiencies in record keeping may result in PCard termination and/or disciplinary action against the cardholder.

CUSTOMER SERVICE

Bank of America Customer Service is always available at 888.449.2273 for:

- Reporting a lost or stolen card
- Disputes or billing errors
- Account information

For all other questions or issues, please contact the PCard Coordinator located in the College's Office of Procurement (843.953.5510 or procurement@cofc.edu).

RESTRICTED PURCHASE TRANSACTIONS

Restricted Items – Items you CANNOT Purchase with the PCard

Please submit a requisition in eProcure for these types of purchases, unless otherwise noted. **Please remove PCard information from these purchases in eProcure.**

- Art objects exceeding \$1,000
- Consultant services over \$1,500
- Personal computer, laptop, printer, scanner, server, networking equipment, A/V equipment; any equipment that attaches to the network
- **iPads, tablets**
- Software
- Telephone, cell phone, iPhone, smart phones, MiFi (These purchases must be approved by department head, coordinated with the College's IT Department and tagged)
- Furniture
- Travel Expenses (submit the appropriate forms to the Controller's Office) including:
 - Hotel Room Charges
 - Airline Tickets
 - Car Rentals
- Payments to foreign vendors for services provided in the U.S
- Potentially hazardous chemicals or substances; biological hazards or bio-toxins, radioactive materials

The following items are NOT allowed to be purchased using any funds, regardless of the method (i.e. PCard, Purchase Order, and Expenditure Authorization):

- Any items for personal use or consumption
- Alcohol
- Employee meals
- Items or supplies that are considered employee "Perks," including:
 - coffee supplies, coffee maker
 - gifts, flowers
 - birthday cakes/cards
 - holiday decorations/cards/party supplies
- Microwaves, refrigerators, freezers for employee use
- Any item(s) via eBay or other auction or bidding platforms
- Gift Cards

The above list is provided as a guideline and is in no way comprehensive. If there is a legitimate business purpose for making an exception to the above list, the Cardholder should call the Office of Procurement. Cardholders should call the Office of Procurement whenever they have a question concerning the appropriateness of procurement card use.

Submit a requisition via eProcure for purchases in excess of \$2,500 or items from the restricted purchase list. All purchases made with the PCard or some other method must be approved and allowable by the department head and not in violation of the SC Procurement Code.

All travel-related expenses are paid for or reimbursed by submitting the appropriate forms to the Controller's Office.

BLOCKED VENDORS

The State of South Carolina and the College requires that certain types of vendors be blocked from Purchasing Card use. Transactions will be blocked at the point-of-sale level. You may not use your card to make purchases from the following types of vendors.

MCC Code	MCC Description
0763	AGRICULTURAL COOPERATIVES
2791	TYPESETTING, PLATE MAKING & RELATED SVCS
2842	SPECIALITY CLEANING, POLISHING & SANITATION
3000-3299	AIRLINES
3351-3441	CAR RENTAL COMPANIES
3501-3822	HOTELS, LODGING
4011	RAILROADS - FREIGHT
4111	LOCAL SUBURBAN COMMUTER PASSENGER TRANSP
4112	PASSENGER RAILWAYS
4119	AMBULANCE SERVICES
4121	TAXICABS/LIMOUSINES
4131	BUS LINES, CHARTERS, TOUR BUSES
4225	PUBLIC WAREHOUSING-FARM PROD, REFRIDGERAT
4411	STEAMSHIP/CRUISE LINES
4511	AIRLINES, AIR CARRIERS
4582	AIRPORTS, FLYING FIELDS, AIRPORT TERMINA
4722	TRAVEL AGENCIES
4723	PACKAGE TOUR OPERATORS - GERMANY ONLY
4761	TRANSPORTATION/TRAVEL-RELATED ARRANGEMENTS
4784	TOLLS, ROAD AND BRIDGE FEES
4789	TRANSPORTATION SERVICES NOT ELSEWHERE CL
4812	TELECOMMUNICATION EQUIPMENT INCLUDING TE
4813	KEY-ENTERED TELECOM MERCHANT
4814	TELECOMMUNICATION SERV.INCLUD. LOCAL/LONG DISTANCE
4821	TELEGRAPH SERVICES
4829	MONEY TRANSFER-MERCHANT

4899	CABLE, SATELLITE & OTHER PAY TV/RADIO SE
4900	UTILITIES-ELEC/GAS/HEAT OIL/SANITARY/WTR
5013	MOTOR VEHICLE SUPPLIES
5021	COMMERCIAL FURNITURE
5094	PRECIOUS STONES AND METALS, WATCHES & JEWELRY
5172	PETROLEUM AND PETROLEUM PRODUCTS
5271	MOBILE HOME DEALERS
5309	DUTY FREE STORES
5511	AUTO AND TRUCK DEALERS (NEW & USED), SALES
5521	AUTOMOBILE AND TRUCK DEALERS- (USED ONLY)
5531	AUTO AND HOME SUPPLY STORES
5532	AUTOMOTIVE TIRE STORES
5533	AUTOMOTIVE PARTS, ACCESSORIES STORES
5541	SERVICE STATIONS
5542	AUTOMATED FUEL DISPENSERS
5551	BOAT DEALERS
5561	RECREATIONAL AND UTILITY TRAILER, CAMPER
5571	MOTORCYCLE DEALERS
5592	MOTOR HOMES DEALERS
5598	SNOWMOBILE DEALERS
5599	MISCELLANEOUS AUTOMOTIVE DEALERS
5611	MEN'S & BOYS' CLOTHING & ACCESSORIES
5621	WOMEN'S READY TO WEAR STORES
5631	WOMEN'S ACCESSORY & SPECIALITY SHOPS
5641	CHILDREN'S & INFANTS WEAR STORES
5651	FAMILY CLOTHING STORES
5681	FURRIERS & FUR SHOPS
5691	MEN'S & WOMEN'S CLOTHING STORES
5697	TAILORS, SEMSTRESS, MENDING, ALTERATION
5698	WIG & TOUPEE SHOPS
5699	MISCELLANEOUS APPAREL & ACCESSORY STORES
5718	FIREPLACE, FIREPLACE SCREENS, AND ACCESS
5811-5814	CATERERS, RESTAURANTS, BARS, FAST FOOD RESTAURANTS

5921	PACKAGE STORES, BEER, LIQUOR
5931	USED MERCHANDISE STORES, SECOND HAND STORES
5932	ANTIQUE SHOPS
5933	PAWN SHOPS
5948	LUGGAGE & LEATHER GOODS STORES
5949	SEWING, NEEDLEWORK, FABRIC & PIECE GOODS STORES
5960	DIRECT MARKETING INSURANCE SERVICES
5962	TELEMARKETER, TRAVEL-RELATED ARRANGEMENT SVCS
5963	DIRECT SELLING ESTABLISHMENTS, DOOR TO DOOR
5966	OUTBOUND TELEMARKETING MERCHANTS
5972	STAMP & COIN STORES – PHILATELIC & NUMISMA
5975	HEARING AID SALES, SERVICE, SUPPLY STORES
5976	ORTHOPEDIC GOODS – ARTIFICIAL LIMB STORES
5977	COSMETIC STORES
5993	CIGAR STORES & STANDS
5997	ELECTRIC RAZOR STORES – SALES & SERVICE
6010	MEMBER FINANCIAL INSTITUTION-MANUAL CASH
6011	MEMBER FINANCIAL INSTITUTION-AUTOMATED CASH DISBURSEMENTS
6012	MEMBER FINANCIAL INSTITUTION-MERCHANDISE & SERVICES
6050	QUASI CASH-MEMBER FINANCIAL INSTITUTION
6051	QUASI CASH
6211	SECURITY BROKERS/DEALERS
6300	INSURANCE-SALES & UNDERWRITING
6381	INSURANCE-PREMIUMS
6399	INSURANCE-NOT ELSEWHERE CLASSIFIED
6513	REAL ESTATE AGENTS & MANAGERS – RENTALS
6530	REMOTE STORED VALUE LOAD
6531	PAYMENT SERVICE PROVIDER-MONEY TRANSFER
6532	PAYMENT SERVICE PROVIDER-MEMBER FINANCIAL INSTITUTION
6533	PAYMENT SERVICE PROVIDER-MERCHANT
6534	MONEY TRANSFER-MEMBER FINANCIAL INSTITUTION
6535	VALUE PURCHASE-MEMBER FINANCIAL INSTITUTION

6536-6537	MONEYSEND INTRACOUNTRY
6538	MASTERCARD MONEY SEND FUNDING TRANSACTION
6611	OVERPAYMENTS
6760	SAVING BONDS
7011	LODGING, HOTELS, MOTELS, RESORTS
7012	TIMESHARES
7032	SPORTING & RECREATIONAL CAMPS
7033	TRAILER PARKS & CAMPGROUNDS
7210	LAUNDRY, CLEANING, & GARMENT SERVICES
7211	LAUNDRIES SERVICES-FAMILY & COMMERCIAL
7216	DRY CLEANERS
7217	CARPET & UPHOLSTERY CLEANING
7230	BEAUTY SHOPS & BARBER SHOPS
7251	SHOE REPAIR SHOPS, SHOE SHINE PARLORS & HAT CLEANING SHOPS
7261	FUNERAL SERVICE CREMATORIES
7273	DATING & ESCORT SERVICES
7276	TAX PREPARATION SERVICE
7277	COUNSELING SERVICE – DEBT, MARRIAGE, PERSONAL
7278	BUYING/SHOPPING SERVICES, CLUBS
7280	HOSPITAL PATIENT PERSONAL FUNDS WITHDRAW
7295	BABYSITTING SERVICES
7296	CLOTHING RENTAL – COSTUME, UNIFORMS
7297	MASSAGE PARLORS
7298	HEALTH & BEAUTY SPAS
7349	CLEANING & MAINTENANCE, JANITORIAL SERVICES
7511	TRUCK STOP TRANSACTIONS
7512	CAR RENTAL AGENCIES NOT ELSEWHERE CLASSIFIED
7519	MOTOR HOME & RECREATIONAL VEHICLE RENTALS
7523	AUTOMOBILE PARKING LOTS & GARAGES
7524	EXPRESS PAYMENT SERVICES – PARKING/GARAGE
7531	AUTOMOTIVE BODY REPAIR SHOPS
7534	TIRE RETREADING & REPAIR SHOPS

7535	AUTOMOTIVE PAINT SHOPS
7538	AUTOMOTIVE REPAIR SHOPS (NON-DEALER)
7542	CAR WASHES
7549	TOWING SERVICES
7641	REUPHOLSTERY & FURNITURE REPAIR, FUNITURE
7829	WELDING
7832	MOTION PICTURE THEATERS
7833	EXPRESS PAYMENT SERVICE – MOTION PICTURE
7911	DANCE HALLS, STUDIOS, & SCHOOLS
7922	THEATRICAL PRODUCERS (EXCEPT MOTION PICTURE)
7929	BANDS, ORCHESTRAS, ENTERTAINERS
7932	BILLIARD & POOL ESTABLISHMENTS
7933	BOWLING ALLEYS
7941	COMMERCIAL SPORTS, PROFESSIONAL SPORTS CLUBS, ATHLETIC FIELDS
7991	TOURIST ATTRACTIONS, & EXHIBITS
7992	GOLF COURSES
7993	VIDEO AMUSEMENT GAME SUPPLIES
7994	VIDEO GAME ARCADES/ESTABLISHMENTS
7995	GAMBLING TRANSACTIONS
7996	AMUSEMENT PARKS, CIRCUSES, CARNIVALS
7997	MEMBERSHIP CLUBS (SPORTS, RECREATION, ATHLETIC)
7998	AQUARIUMS, SEAQUARIUMS & DOLPHINARIUMS
7999	AMUSEMENT, RECREATION SERVICES
8011	DOCTORS, PHYSICIANS
8021	DENTISTS, ORTHODONTISTS
8031	OSTEOPATHIC PHYSICIANS
8041	CHIROPRACTORS
8042	OPTOMETRISTS, OPTHAMOLOGISTS
8043	OPTICIANS
8044	OPTICAL GOODS & EYEGASSES

8049	CHIROPODISTS, PODIATRISTS
8050	NURSING & PERSONAL CARE FACILITIES
8062	HOSPITALS
8111	LEGAL SERVICES, ATTORNEYS
8211	ELEMENTARY & SECONDARY SCHOOLS
8241	CORRESPONDENCE SCHOOLS
8351	CHILD CARE SERVICES
8651	POLITICAL ORGANIZATIONS
8661	RELIGIOUS ORGANIZATIONS
8675	AUTOMOBILE ASSOCIATIONS
8911	ENGINEERING, ARCHITECTURE & SURVEYING
8931	ACCOUNTING, AUDITING & BOOKKEEPING SERVICES
9211	COURT COSTS INCLUDING ALIMONY & CHILD SUPPORT
9222	FINES
9223	BAIL & BOND PAYMENTS
9311	TAX PAYMENTS
9411	GOVERNMENT LOAN PAYMENTS
9700	AUTOMATED REFERRAL SERVICE
9702	GCAS EMERGENCY SERVICES (VISA USE ONLY)
9751	U.K. SUPERMARKETS, ELECTRONIC HOT FILE
9752	U.K. PETRO STATIONS, ELECTRONIC HOT FILE
9754	GAMBLING-HORSE, DOG RACING- STATE LOTTERY
9950	INTRA-COMPANY PURCHASES

COLLEGE OF CHARLESTON
Purchasing Card Cardholder's Agreement

The College of Charleston ("College") is pleased to present you with a Purchasing Card ("Card"). This Card represents the College's trust in you to make certain purchases, and with this trust comes the responsibility to protect the College's assets.

I, the undersigned, hereby acknowledge receipt of a College Purchasing Card.

As an authorized cardholder I agree to comply with the terms and conditions of this Agreement and with the provisions of the College's Cardholder's Manual ("Manual"). I acknowledge receipt of this Manual and confirm that I have read and understand its terms and conditions. I also acknowledge that I have attended the required training course. I understand that the College is liable to Bank of America for all charges I make using the Card.

I accept responsibility for protection and proper use of the Card as outlined in this Agreement and in the Manual. I understand that the Card may be used only for authorized College business in accordance with College Policies and State of South Carolina laws, and that no personal expenses are to be charged to the Card. I acknowledge that acceptance of this Card makes me responsible for record keeping and providing information regarding specific purchases and transactions. I also understand that the PCard may not be used to purchase various restricted items as described in the Manual.

I further understand that improper or fraudulent use of the PCard may result in disciplinary action, up to and including termination of employment. I agree to allow the College to collect any amounts owed by me for improper purchases even if I am no longer employed by the College. Should I fail to use the PCard properly I authorize the College to take whatever legal steps are necessary to collect an amount equal to the total of the improper purchases. If the College initiates legal proceedings to recover amounts owed by me under this Agreement I agree to pay legal fees incurred by the College. These monies may be withheld or deducted from my salary.

I understand that the College may terminate my right to use the PCard at any time for any reason. I agree to surrender the PCard immediately upon request or upon termination of my employment.

I HAVE READ THE ABOVE INSTRUCTIONS; I HAVE ATTENDED THE REQUIRED TRAINING COURSE AND I UNDERSTAND THE CONDITIONS OF THIS AGREEMENT. _____(Initial)

Received by: _____
Print Cardholder Name

Cardholder Signature: _____

Date: _____

Received by: _____
College Purchasing Card Coordinator

PURCHASING CARD ORDER FORM

Use only when there is no detailed receipt available, for record and audit purposes only.
DO NOT use to replace lost/misplaced receipt(s).

Date: _____ Vendor: _____ State: _____

Item #	Quantity	Description	Unit Price	Total

Vendor Order Number: _____ Total without tax: _____

Out-of-State vendor: Yes _____ No _____

If yes, will sales tax be charged? Yes _____ No _____ If yes, sales tax rate _____%

Instructions:

1. Date: Enter date of order.
2. Vendor: Enter name of vendor.
3. State: Enter state in which vendor is located.
4. Enter: Quantity, description, unit price, and total price in spaces provided for each item.
5. Vendor Order Number: Enter order confirmation number provided by vendor.
6. Out-of-State Vendor: Check yes if vendor is located outside of SC. Check no if a SC vendor.
7. Sales Tax: Indicate if the out-of-state vendor is charging tax. If yes, notate the sales tax rate.
8. **The College is not tax exempt.** The College pays either sales or use tax to the state of South Carolina. (See [Sales & Use tax](#)). Instruct SC vendors to charge sales tax. Out-of-state vendors should not charge sales tax. The College will pay it as use tax. If an out of state vendor insists on charging tax, please be sure to note it.
9. Instruct vendor to ship merchandise to you, making sure it is addressed to you at your building with your room number and street address and ask that they mark the package "PCP" (Procurement Card Purchase).
10. When package is received, compare this form with packing list/receipt enclosed with delivery. **INSPECT YOUR MERCHANDISE. REMEMBER: BY LAW, WE HAVE ONLY 15 DAYS TO NOTIFY VENDOR OF DAMAGED GOODS.**
11. Send copy of this form and all receipts to your departmental liaison.

COMMERCIAL CARD CLAIMS - STATEMENT OF DISPUTED ITEM

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 FAX or mail with required enclosures within 60 days from the billing close date to:

Bank of America – Commercial Card Services Operations
 P. O. Box 53101
 Phoenix, AZ 85072-3101
 Phone (800) 410-6465, 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 Number)

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.