




City Of Madison

Purchasing Card Manual

	City of Madison, WI
	TAX EXEMPT # ES-42916
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	Valid from 05/22/08 Good Thru 05/21/11
Employee Name	M/C
Agency Name	

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Purchasing Card Information

1. What is a Purchasing Card (P-Card)?

The Purchasing Card (P-Card) is a tool for agency employees to use **to make low-dollar purchases** for official agency business needs. It allows your agency head to delegate the authority to purchase low-dollar items directly to you, the designated cardholder, enabling you to purchase supplies faster and more easily than before. You will no longer have to create a purchase requisition, or Limited Purchase Order (LPO), prior to buying qualifying items. Instead, you are encouraged to purchase these low-dollar items (\$5,000 and under) with a Master-Card credit card issued in your name.

Your card will have a Single Transaction Limit and a Monthly Limit. These limits are based on your individual purchasing needs. The Single-Transaction limits the total dollar value of any one transaction. I.e. If you buy five items, the total of those five items may not be greater than your Single-Transaction Limit. The Monthly Limit identifies the maximum that you may spend in a given month. You may use your card as many times per day or month as needed. These limits are established by your agency P-Card Coordinator. If either of these limits is exceeded, the transaction being processed will be rejected.

(NOTE: The monthly (billing cycle) limit begins on the 27th of this month and ends on the 26th of the following month.)

The Master-Card Purchasing Card payment system is an individual bill/central payment system. You, the cardholder will receive a monthly account statement for reconciliation purposes. An electronic billing file is also sent to the Comptroller's Office, Accounting Services, together with a summary of all charges. Accounting Services makes one payment to Master Card on behalf of all cardholders. Expenditure transactions are processed through the City's accounting system (SXD) and posted to the various accounting code combinations.

In brief, the P-Card is:

- Authority granted by the agency head to individual City employees
- For official City use only
- Authorized for commodity and service purchases up to \$5,000 or your Single-Transaction Limit
- Authorized for use with only certain categories of merchants and commodities
- Authorized for certain travel costs, including airline tickets, lodging and car rental

The P-Card is **NOT**:

- Not A means to avoid appropriate procurement or payment procedures
- Not A card to access cash or credit
- Not A right of employment
- Not For personal use
- Not For purchase of Tax reportable (1099) services (Non-Corporations)

2. What are the benefits of a P-Card?

The P-Card enables cardholders, purchasing and accounting staff to perform more effectively and focus on the value-added aspects of your jobs by:

- Reducing time needed to purchase and receive supplies
- Reducing the number of requisitions, purchase orders, and Limited Purchase Orders (LPO)
- Reducing reimbursements from petty cash
- Reducing the number of invoices and invoicing problems
- Reducing the number of checks issued

3. Who are likely cardholders?

Because the P-Card allows the cardholder to place orders directly with the supplier, the greatest program benefits are achieved when cards are issued to end-users. Therefore, in addition to the traditional buyers (purchasing staff), other staff that should be issued cards are:

- Field staff, managers, and supervisors who may travel or who may need to purchase emergency parts or supplies
- Staff who routinely buy subscriptions, books, and office supplies
- Physical plant/maintenance staff

4. How do I obtain a P-Card?

- A. Contact your Agency Purchasing Contact/ P-Card Coordinator.
- B. Complete the P-Card Agreement and P-Card Application forms. Your agency management must approve your participation.

- C. **Attend a training session** (either group or individual session) prior to using card.
- D. A card will be issued within 7 - 10 business days after the paperwork is submitted to the card company.
- E. Individuals & authorizing agency both should keep a copy of the employee P-Card Agreement and P-Card Application. The City Purchasing Services Card Administrator keeps the original agreement and application forms.

5. Personal Liability and your Credit Rating

The use of the P-Card results in a City of Madison liability, **NOT a personal liability** for the cardholder. **Your credit rating will not be affected.**

The JP Morgan Purchasing Card Program provides liability protection to the City **once notification is made of any loss, theft or fraudulent use.** However, this same level of liability protection does not apply to cards that are made available to multiple users. Therefore, only the person whose name appears on the card should use the P-Card.

The P-Card should be handled and treated as if it were your own personal card. Cardholders are responsible for purchases made on their card. Should the card be lost or stolen, or the card number somehow used without the cardholder's knowledge, approval or authorization, the cardholder shall not be held liable for such purchases. The City is liable for these and all purchases made on all P-Cards. The City and JP Morgan will pursue unauthorized purchases.

6. Guidelines for Card Use

The P-Card is to be used to purchase low-dollar value items with the total amount of any purchase not to exceed \$5,000 (or the individual limit set by your Agency). Certain exceptions to use of the P-Card apply: Merchant Category Codes will block purchases, see table in back.

- **Examples** of items that **MAY NOT** be purchased with the card:
 - Insurance
 - Alcoholic beverages
 - Ammunition/weapons
 - Computer Equipment & Software (contact IS prior to purchase)
 - Food/Meals
 - Leases/rentals (A-Z Rental is OK. **Room/facility rental not acceptable.**)
 - Legal services

- Motor vehicles
- Room Service
- Tax reportable services (Non-Corporations, see attached for exceptions.)
- Other exclusions:
 - **Cash advances** (ATM or other)
 - **Non-business use:** (products, subscriptions and services).

7. Use with City Blanket Contracts

The P-Card should be used when purchasing goods from the Blanket Contracts.

The procedures for use on contracts are subject to change at any time. Be sure to consult the relevant contract before making any purchase with the card.

8. General Instructions for Card Use (Agency may establish other Guidelines.)

- A. If the transaction value is greater than \$5,000, or your Single Transaction Limit, use traditional purchasing procedures (LPO or PO) and follow your agency-established process.
- B. If the transaction value is \$5,000 or less: Use “**best judgment**”, determine an appropriate vendor for the materials desired. Give the vendor your P-Card number and expiration date or present the card at the point of sale. Tell the vendor, prior to the purchase, that the City is exempt from state sales taxes. (The **Tax Exempt #ES-42916** is printed on the P-Card.)
- C. If the material will be shipped or delivered, tell the vendor to enclose or mail a copy of the receipt/invoice with each shipment. Have the vendor mark it "Credit Card Order – PAID" to avoid duplicate invoices/payments. If the material is picked up, obtain the itemized receipt indicating the purchase price. All items purchased “over the counter” must be immediately available at the time of credit card use.
- D. Maintain a purchase record. See attached sample P-Card Record. (Agencies may develop their own form and procedures.)
- E. **Save the original itemized receipts/shipping invoices for monthly reconciliation.**
- F. **NOTE:** Do not ‘split’ an order onto two or more transactions to circumvent your Single Transaction Limit. You should use another purchasing process (LPO or requisition/PO).

9. Guidelines for Card Use for Travel

The P-Card may be used to pay for your business-related registration fees, lodging, and airline/travel expenses.

- Use of the P-Card does not exempt you from the City of Madison travel guidelines nor from your agency pre-approval policies and procedures for lodging and air travel.
- Lodging within the State of Wisconsin is exempt from taxes. Remember to give the hotel-motel the City tax-exempt number (it is printed on the P-Card) when checking in.
- **Meals may NOT be charged on your P-Card. They must be paid separately and reimbursed on a Trip Settlement form.**

10. Credit Card Security

Your P-Card should be treated with the same level of care you use with your personal cards.

- Do not lend your card to anyone. The only person authorized to use the P-Card is the person whose name is on the front of the card.
- Guard your P-Card account number carefully. Do not post it or write it in any location that is accessible to others.
- When sending your card number over the Internet, be sure the Internet site is secure. An **icon in the shape of a padlock** will appear, usually on the lower Tool Bar on your computer screen when you are entering data in a secure field. Numerous companies contract with other sales organizations to provide encryption protection for information such as credit card numbers being entered on the Internet. The following language was taken from the Circuit City Stores/VeriSign secure web page.
 - “This site has a VeriSign Secure Server ID. “
 - “VeriSign has verified the organizational name and that CIRCUIT CITY STORES, INC. has the proof of right to use it. “
 - “This site legitimately runs under the auspices of CIRCUIT CITY STORES, INC. “
 - “All information sent to this site, if in an SSL session, is encrypted, protecting against disclosure to third parties. “

Any web page that is secure should contain similar language and will contain “HTTS:”

11. What if the supplier does not accept credit cards?

Not all suppliers accept P-Cards. If this happens:

- Choose another supplier, or:
- Complete the transaction using traditional purchasing procedures, then:
- Ask the supplier if they are interested in accepting Master Card. If yes, refer them to the City P-Card Administrator for information about signing up as a Master Card merchant.

12. Returns, Credits and Disputed Items

You are responsible for following up with the merchant or bank on any erroneous charges, disputed items or returns as soon as possible. Disputed billings can result from failure to receive the goods charged, defective merchandise, incorrect dollar amounts, duplicate charges, credit not processed, as well as fraud and misuse.

If you have a problem with a purchased item or a billing resulting from use of the P-Card, you should first try to reach a resolution with the supplier that provided the item. In most cases problems can be resolved directly between the cardholder and the supplier.

Credits: Referring to your receipt, request from the merchant that a credit be placed on your card account. If the item was shipped, refer to the shipping form you kept with your purchase record.

Returns: A credit should be issued for any item that the supplier has approved for return. The credit will appear on a subsequent statement. Any item purchased with the Master Card P-Card that is returned **must** be returned for credit. **Do not accept a refund in cash or check format.**

Make sure you keep documentation of credits, returns and exchanges with your purchase record.

Disputed Items: If you have a disputed charge and cannot reach resolution with the supplier, complete the Cardholder Dispute Form (Travel or Non-Travel) and send it to your Agency P-Card Coordinator with a copy to Randy Whitehead, Accounting Services, CCB 406. JP Morgan must receive this written notice of dispute within 60 days of the date that JP Morgan sent the first statement or transaction file.

13. Statement Reconciliation (Each Agency may establish additional Guidelines)

- A. The 26th day of each month is the end of the billing period. Within 5 business days you will receive a statement for your account directly from JP Morgan, the P-Card Company. The statement will be mailed to the address listed on your employee P-Card Application form. A master statement, containing transaction activity for all cardholders is also sent to the City for payment processing.
- B. It is your responsibility as the cardholder to verify the correctness of the statement against your purchase record and receipts. If there are inaccuracies and/or erroneous charges, you must report them to your Agency P-Card Coordinator immediately.
- C. Weekly, your transaction data will be downloaded and imported into the SXD Purchasing Card Module. You may review your transactions and add the appropriated budget account codes and notes regarding the purchase. (See SXD Purchasing Card Manual for more information.)
- D. Sign the purchase record and submit it with the receipts and a copy of the statement to your agency-designated reviewer within 5 business days. Records are Kept for 7 Years.

(NOTE: You can find complete information on how to reconcile in the SXD Training Manual and in the Purchasing and Accounting Manual. These are available at www.cityofmadison.com/purch.html)

14. SDOL (Smart Data On-Line) Internet Reporting Software

A software package, SDOL is available to check your account on-line, anytime. SDOL offers a simple way to monitor and manage your credit card account. You may view your purchase information the day after it has posted to your account. You can request your statement-to-date or build your own transaction report. You can view information online, or request off-line file download, or email delivery right to your desktop. For more information on what SDOL can do for you, log on or check the SDOL Manual.

15. Random Audits

Your agency purchasing and accounting offices, as well as the City Purchasing Services and the City Accounting Office, will conduct random audits of P-Card use. The primary purpose of these audits is to ensure that the P-Card program procedures are being followed and that:

- Purchase volume appears reasonable;
- The card is being used for appropriate transactions; and
- Documentation is complete.

16. Consequences of Failure to Comply with Program Guidelines

Any misuse of the card or other failure to comply with these procedures will result in the following cardholder consequences:

- Revocation of card.
- Disciplinary measures, as appropriate.
- In addition, if the misuse involves personal transactions, the cardholder must repay to the City all personal amounts, including any applicable state, county or city taxes.

17. Reporting Lost or Stolen Cards

You must notify your Agency P-Card Coordinator immediately when you discover your card is lost or stolen. Additionally, you should report it to JP Morgan, (800) 316-6056.

Unlike personal credit cards where cardholders are responsible for paying only the first fifty dollars if the card is stolen or misused, the Corporate P-Card program holds **the agency responsible for paying all charges** resulting from stolen or misused cards **until JP Morgan has been notified.**

The P-Card should be handled and treated as if it were your own personal card. If the card is missing you should report it to JP Morgan, (800) 316-6056 immediately. The card will be put into an "inactive" status. The card status may be re-activated should you find it. If it does not re-appear, the card will be canceled and a new card will be issued. It will take one to two weeks to get a new card.

18. What if I leave the agency or transfer to another unit?

If you leave your agency or transfer to another unit within the agency, you must return your P-Card to your supervisor. The supervisor is responsible for contacting the Agency P-Card Coordinator, who will cancel the card. Returned P-Cards are not reissued to other employees for use. Before returning a canceled P-Card, cut the card in half.

19. Key Contacts

The following resources are available to provide assistance, answer questions, or help solve any problems that arise:

Agency P-Card Coordinator:

- To apply for a P-Card.
- For questions about policies and procedures.
- To replace damaged cards.
- For assistance with suppliers.
- For account inquiries.
- For billing information.
- If you don't receive your monthly statement.
- To report a lost or stolen card.

JP Morgan Cardholder Customer Service: 800-316-6056

- To report lost or stolen cards.
- For questions about your statement, authorization assistance.

City Purchasing Card Administrators:

Steven Klett, (608) 266-4523, City Purchasing Services

- For reconciliation process and questions.
- For assistance with City of Madison accounting policies and procedures.

Randy Whitehead, (608) 266-4026, City Purchasing Services

- To initiate an agency P-Card program.
- For assistance with City of Madison P-Card procurement policies and procedures.

Susan Rebello, (608) 266-4521, City Purchasing Services

- For assistance with Corporate Express online orders (P-card required).

MERCHANT CATEGORY CODE

A Merchant Category Code (MCC) is a four digit code that is assigned to a vendor by their bank or credit card processor at the time that they are set up to accept credit cards. The code represents the major commodity sales for that vendor. A liquor store (code 5921) also sells bags of ice and soda but because its' major sales product is liquor; you may NOT buy ice or soda or **anything** from that vendor.

The following Merchant Category Codes are EXCLUDED from use with the Purchasing Card.

<u>MCC #</u>	<u>DESCRIPTOR</u>	<u>MCC #</u>	<u>DESCRIPTOR</u>
7996	AMUSEMENT PARKS/CIRCUS	5960	INSURANCE -DIRECT MARKET
9700	AUTOMATED REFERRAL SVCS	6381	INSURANCE PREMIUMS
9223	BAIL AND BOND PAYMENTS	6300	INSURANCE SALES/UNDERWRITE
5921	BEER/WINE/LIQUOR - PKG STORES	7297	MASSAGE PARLORS
7995	BETTING/TRACK/CASINO/LOTTO	4829	MONEY ORDER - WIRE TRANSFER
7278	BUYING/SHOPPING SERVICES/CLUBS	6211	SECURITY BROKERS/DEALERS
6011	CASH - ATM FINANCIAL INST	7339	STENOGRAPHIC SERVICES
6010	CASH - MANUAL FINANCIAL INST	9311	TAX PAYMENTS
8351	CHILD DAY CARE SERVICES	7276	TAX PREPARATION SERVICE
5993	CIGAR STORES/STANDS	5966	TELEMARKETING - OUTBOUND
7321	CONSUMER CR REPORTING AGEN	5967	TELESERVICES - INBOUND
0000	CONVENIENCE CHECKS	7012	TIMESHARES
9211	COURT COSTS/ALIMONY/SUPPORT	7033	TRAILER PARKS/CAMP SITES
7273	DATING & ESCORT SERVICES	6051	TRAVELER CHECKS NON-FIN INST
5309	DUTY-FREE STORES	9751	U.K SUPERMARKETS/MERCHANDISE
7361	EMPLOYMENT/TEMP HELP AGEN	9752	U.K. PETROL STATIONS/GAS/ AUTO
9222	FINES	0742	VETERINARY SERVICES
5681	FURRIERS AND FUR SHOPS	7994	VIDEO GAMES/ARCADES ESTABLISH
6399	INSURANCE	4815	VISAPHONE

Frequently Asked Questions: Purchasing Cards

1. What can I buy?

Goods/commodities.

2. What can't I buy?

Items for personal use, cash advance, professional services requiring a 1099 tax form, capital items, alcoholic beverages, etc.

3. Where can I buy stuff?

Anywhere MasterCard credit cards are accepted. Use those vendors listed on the Contract Purchase Order Index whenever possible.

4. How much can I spend?

Your agency has established limits for each cardholder. Those limits were listed on the Employee Agreement form.

5. If my card doesn't work, what should I do?

Contact your Agency Card Coordinator.

Contact the Purchasing Services Card Administrator 266-4521.

Contact MasterCard at 1-800-316-6056.

6. I don't want to use a card; do I have to?

Your agency has determined that buying goods will facilitate your and Accounting's job performance. The use of the P-Card is a means to acquire these goods.

7. How do I activate my card?

Call the toll free 800 number on the front of your card and enter your social security number at the prompt.

8. How shall I deal with the five (5) day reconciliation due date in the Comptroller's Office if I'm on vacation?

Before leaving for vacation, give your log sheet and receipts to your supervisor or coordinator, who will submit them for you.

9. How does someone (carpenter, etc) doing work for a different department record credit card purchases so the other department will be billed for the purchase?

Record department and name of project on both log sheet and receipt. When you turn in your monthly reconciliation, the supervisor or other designated person will need to contact the other department to find out what account number should be charged, and then record that number on the log sheet. The department being charged may want a copy of the receipt for its records, in which case a copy will need to be made and sent to them.

10. Some departments centralize their purchasing so only a few people do the ordering. The \$1000 limit may not be adequate.

Try the current limit for a few months; if it turns out to be inadequate, the Agency Card Coordinator may request a higher limit by sending a memo to the Purchasing Card Administrator explaining your need.

11. Some departments may have a person who orders for inventory and the \$1000 limit per transaction will be inconvenient.

Try the current limit for a few months; if it turns out to be a problem, send a memo to Purchasing Card Administrator explaining your situation and need.

12. Can Fixed Assets be charged to the credit card?

Fixed Assets items as identified in the Budget should not be charged to blanket orders or credit cards because of the Comptroller's Office requirement for pre-approval for Fixed Assets.

13. If Purchasing has issued a Blanket Contract to a vendor, can the departments still use the procurement card?

Yes, departments should use the credit card in cases where the dollar limit of the transaction does not exceed the Single Transaction Limit. Any purchase above that amount should be processed through another purchasing process.

NOTE: When doing business with i.e., First Supply:

a. Pick-up orders go straight to the cashier and present your City credit card. Your transaction will not be invoiced because you are paying cash.

b. If you use the blanket order, proceed as you have in the past and the City will be billed.

14. Should the reconciliation Purchase Record Sheets be submitted each time a purchase is made?

No, the log sheet and attachments should be submitted once a month, within the five days of receipt of MasterCard Billing Statement.

15. Can we use the credit card for fuel purchases?

The preferred method is to use City fueling facilities. If using a City vehicle for official business, it is permissible to use the credit card out of town.

16. Does the City still receive the same discount if we use a credit card?

Yes, the City should receive the same discount that was available before the card program.

17. What is the billing cycle?

The billing cycle is monthly. The City's closing date is the 26th day of the month.

18. Can we use the P-card when ordering from a catalog?

Yes, the P-card may be used when ordering from a catalog. It might be a good idea to make copies of the catalog pages for reconciling your statement.

19. The vendor added the sales tax to my credit slip; what should I do?

When signing your credit card slip at the store, be sure to view it to make sure the charges are correct. As a courtesy, you may have to remind them beforehand that the City is tax exempt. They can do a cancellation and redo the sale without the tax if you notice it right away.

Note: Most vendors do have the capacity on their cash register machines to automatically leave off the tax.

If it is after the fact when you notice tax was charged, you will need to contact the vendor immediately to have the tax amount refunded. Please be sure to make a note of this for reconciling purposes.

20. Does the vendor get charged anything for accepting the City credit card? Some of our staff think we may have lost the discount rate because of using the card.

The vendor does pay a small fee for any credit card program they participate in, i.e. MasterCard, Visa, and Discover. The City has not lost any government discount rates because of using this card. If employees discover anything to the contrary, please notify Purchasing.

21. Some vendors do not accept credit cards; how do we purchase the needed items?

Use the LPO or requisition/PO process, or pay and do a petty cash voucher. You may want to check around for another vendor who utilizes credit cards.

Inform the vendor that the City will be using the procurement card more often and instruct them to call Purchasing and we will give them contact information at MasterCard should they wish to begin an account.

Non Travel Related Disputes

Date _____

Cardholder Information Account Number _____ - _____ - _____ Phone(____) ____ - _____
Information Name(s) _____ Fax # (____) ____ - _____
Transaction Information Merchant Name _____ Phone # (if known) (____) ____ - _____
Merchant Location (if available) _____
23 Digit Reference # _____

Transaction Date ___/___/___ Transaction Amount \$ _____ **Disputed Amount \$** _____

I am initiating this dispute on behalf of the customer

Name _____ Relationship to cardholder _____

Signature: _____

PLEASE CHECK THE APPROPRIATE DISPUTE AND COMPLETE THE CORRESPONDING INFORMATION

The charge is mine, however I need a copy

I don't recognize this sale

I never authorized this transaction

*** Cardholder Signature required (unless this form is generated from the cardholder's email address):*

I participated in only one transaction, the second one is unauthorized

*** Cardholder Signature required (unless this form is generated from the cardholder's email address):*

I paid for this transaction by other means

*** Must provide copy of the front & back of canceled check, other credit card statement showing the second charge, cash receipt, etc. as supporting documentation*

I was billed a different amount than my receipt shows

*** Must provide a copy of the receipt showing the amount that should be billed*

For the following inquires, please answer the questions below

➤ **An attempt to resolve this dispute with the merchant must be made. Please describe your attempt(s):** _____

➤ **On what date(s) did you contact the merchant to resolve this concern?** ___/___/___ - ___/___/___

I was billed for merchandise, service, or cash I haven't received

➤ Describe the item(s) not received, including dollar amount of each item _____

➤ Date merchandise/services were to be provided ___/___/___

➤ Ship To address (if different) _____

*** If the transaction was made face-to-face, proof must be supplied showing merchandise was to be shipped*

I am disputing the Quality of Merchandise /Services received

➤ List item(s) defective/not as ordered, including dollar amount of each item _____

➤ Describe why item(s) defective/ not as described, or incompatible: _____

*** Must supply proof of what was ordered versus what was received, if made over the phone, written correspondence will be sufficient*

➤ Date merchandise was returned, or attempted to return. ___/___/___ **Must attach proof of return, if applicable*

I am disputing a card-activated call

- Please describe your reason for dispute, including dollar amount you're disputing

I am being billed for a service I canceled

- On what date did you contact the merchant to cancel the transaction: ____ / ____ / ____
- If you canceled over the phone, do you recall whom you spoke to? ____ If yes, their name: _____
- ** If a recurring transaction, only the transaction(s) after the cancellation date may be disputed*

I returned the merchandise and have not received credit

- Reason for return: _____
- Date of return or credit voucher date ____/____/____
- ** Must provide proof of return or copy of credit receipt, if applicable*
- If your merchandise was accepted for return, did you receive an in-store credit slip? ____ .
- ** If in-store credit voucher was received, original must be sent via certified mail to JP Morgan*
- Does the merchant display a policy for returns? _____ If so, please describe that policy: _____
- _____
- If the merchandise was shipped/mailed back to merchant, to what address was it sent to? _____
- _____
- Is there a postal/UPS receipt? ____ *** If yes, must provide copy as supporting documentation*

Please include additional comments that are pertinent to your dispute: _____

*** Supporting documentation may be faxed to 1(888) 297-0785 / (847) 488-7985 or*

Mailed to **JP Morgan**
PO Box 2015
Elgin, IL 60121-2015
Attn: Dispute Department

JP Morgan USE ONLY **Circle applicable reason code** 32 41 53 55 56 57 60 59 (RS1 RS2 RS3 RS4 RS5)

“I certify that the facts were obtained from my discussion with the cardholder and are accurate to the best of my knowledge”

Chargeback representative

Date

Recap of representatives attempt to resolve dispute with merchant directly: _____

Check applicable regulation for appropriate timeframes and member message fields

Call Taken By/Ext. _____ / _____ Date: _____

Supervisor _____

Best Time to call _____ Number we may reach customer back at _____

You may file this claim with a Chargeback specialist by calling 1-888-297-0768

Travel Related Disputes

Date _____

Cardholder Information Account Number _____ - _____ - _____ Phone(____) ____ - _____
Name(s) _____ Fax # (____) ____ - _____
Transaction Information Merchant Name _____ Phone # (if known) (____) ____ - _____
Merchant Location (if available) _____
23 Digit Reference # _____
Transaction Date _____ Transaction Amount \$ _____ **Disputed Amount \$** _____
____/____/____

I am initiating this dispute on behalf of the customer

Name _____ Relationship to cardholder _____

Signature: _____

PLEASE CHECK THE APPROPRIATE DISPUTE AND COMPLETE THE CORRESPONDING INFORMATION

The charge is mine, however I need a copy

I don't recognize this sale

I never authorized this transaction

*** Cardholder Signature required (unless this form is generated from the cardholder's email address):*

I paid for this transaction by other means

*** Must provide copy of the front & back of canceled check, other credit card statement showing the second charge, cash receipt, etc. as supporting documentation*

I was billed a different amount than my receipt shows.

➤ If transaction involves lodging or car rental, please indicate which portion of the charge you are disputing and the reason why _____

*** Must provide a copy of the receipt showing the amount that should be billed*

For the following inquires, please answer the questions below

➤ **An attempt to resolve this dispute with the merchant must be made: Please describe your attempts:**

➤ **On what date(s) did you contact the merchant to resolve this concern?** ____/____/____ - ____/____/____

I canceled my hotel stay and have been charged a No Show fee

➤ Date of cancellation: ____/____/____

➤ Time of cancellation: _____

➤ Cancellation number provided: _____

➤ I am unable to provide a cancellation number, please provide details of call: _____

*** If unable to provide cancellation number, must supply a copy of the phone bill reflecting the call to the merchant*

➤ Person I spoke with: _____

I was billed for a No Show charge and accommodations were used.

➤ Please indicate disputed amount _____

➤ The 23 digit reference # of the valid charge is: _____

*** If another method of payment was used, a copy of the front & back of canceled check, other credit card statement showing the second charge, cash receipt, etc. as supporting documentation*

I received alternate accommodations and was billed in error.

➤ The 23 digit reference # of the valid charge is: _____

➤ Reason for alternate accommodation (e.g., room was not available and the hotel made arrangements at another hotel) _____

I was charged a No Show rate different than I was quoted. Please provide details _____

I was not advised that a No Show fee would be charged. Please provide details _____

I did not request a guaranteed reservation. Please provide details: _____

The airline went bankrupt & services were not rendered

➤ Name of airline _____ and when was the expected date of flight: ___/___/___

➤ Indicate the disposition of the tickets? _____

*** Must provide proof of return,, if they were returned*

➤ Note: *If tickets are still in your possession*, return them via **certified/registered mail to:**

**JP Morgan
PO BOX 2015
Il1 – 6225
Elgin, IL 60121-2015
Attn: Dispute Dept**

Please include additional comments that are pertinent to your dispute: _____

*** Supporting documentation may be faxed to 1(888) 297-0785 / (847) 488-7985 or*

Mailed to **JP Morgan
PO Box 2015
Elgin, IL 60121-2015
Attn: Dispute Department**

JP Morgan USE ONLY **Circle applicable reason code** 32 41 53 55 56 57 60 59 (RS1 RS2 RS3 RS4 RS5)

“I certify that the facts were obtained from my discussion with the cardholder and are accurate to the best of my knowledge”

Chargeback representative _____

_____ Date

Recap of representatives attempt to resolve dispute with merchant directly: _____

Check applicable regulation for appropriate timeframes and member message fields

Call Taken By/Ext. _____/_____ Date: _____

Supervisor _____

Best Time to call _____ Number we may reach customer back at _____

