



Wells Fargo Bank
***Wells Fargo* Commercial Card Program**
Policy and Procedures Manual

October 1, 2016

***Note that this sample contains information for
Commercial Card Expense Reporting (CCER) Users.**

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Introduction

Welcome to the *Wells Fargo* Commercial Card Program!

The purpose of the *Wells Fargo* Commercial Card Program is to streamline and simplify the requisitioning, purchasing, and payment process day-to-day expense transactions. The program is designed to shorten the approval process and reduce the paperwork of procurement procedures such as purchase orders, petty cash, check requests, and expense reimbursements. The goal of the program is to:

- Reduce the cost of processing small purchases
- Receive faster delivery of required merchandise
- Simplify the payment process
- Provide cardholders with empowerment to choose

This reference guide will provide you with the particulars of the program, including general guidelines, reconciliation and record keeping procedures, and customer service information. It is important to read the following information carefully, as you will be responsible for adhering to the company-established policy and procedures.

If you have any additional questions, please contact your Program Administrators:

- Sharon Samuels, ACF Operations Manager
- Kevin Gray, ACF CFO

General Guidelines

Card Issuance:

As a cardholder, you will be asked to complete a cardholder agreement. By signing the agreement, you have agreed to adhere to the guidelines established in this manual. Please refer to Appendix I for an example of the cardholder agreement. Most importantly, ***you are the only person entitled to use the card and the card is not to be used for personal use.*** As each Commercial Card is linked to a specific area number and individual employee, the card cannot be transferred from one employee to another. If you are moving to another area contact your Program Administrator for the necessary changes. You should be able to keep your card.

Upon receipt of your Wells Fargo Commercial Card, you will need to activate the account AND establish a PIN # (required for chip readers) by calling the toll-free number printed on the card. For verification purposes, you will be asked to provide your unique ID, the last four (4) digits of your social security number unless you are a member of the Affiliate Program (please contact the Program Administrator for your unique ID). Although the card will be issued in your name, your personal credit history will not affect your ability to obtain a card. The company is responsible for payment of all purchases.

Account Maintenance:

If there is a need to change any information regarding your account, such as mailing address or expense accounting code, please contact your Program Administrator.

Card Usage:

The *Wells Fargo* Commercial Card can be used at any merchant that accepts Visa or MasterCard, except as the company otherwise directs. It may be used for in-store purchases as well as online, phone, or mail orders.

When using the card with merchants, please emphasize that an invoice must not be sent as this may result in a duplicate payment. For online, phone, and mail orders, please instruct the merchant to send a receipt only. This receipt must be retained for your records and submitted during reconciliation.

Vendors Not Accepting Commercial Cards:

Not all of your suppliers will accept Commercial Cards. However, as card programs become more and more popular, vendors will want to accommodate their customers by accepting cards as a method of payment. If you have a vendor who does not accept cards, please contact your Program Administrator. Your administrator will work with Wells Fargo to communicate our desire, and the benefits, of accepting commercial cards. Alternatively, you may advise the vendor to contact its local bank for details of becoming a card accepting merchant. It will be to our benefit, and the success of the program, if as many suppliers as possible are card accepting merchants.

Limitations and Restrictions:

The Foundation has assigned limits to your card. There may be a single transaction limit placed on your card, which means your card will be declined if you attempt to purchase more than this set amount at one time. Do not split a purchase to avoid the single transaction limit. If you believe the single transaction limit will inhibit optimum usage of the Program, please discuss this with the Program Administrator.

In addition to the single transaction limit, every cardholder has a total monthly dollar limit assigned to his/her account. If you believe your monthly limit to be insufficient for your requirements, please discuss this with your Manager, who should contact your Program Administrator. Your limit is replenished once per month on the first.

The Wells Fargo Commercial Card Program also allows for Merchant Category blocking. If a particular Merchant Category is blocked (e.g., jewelry stores), and you attempt to use your card at such a merchant, your purchase will be declined. Management has made an effort to ensure that the vendors/suppliers used during the normal course of business are not restricted. If your card is refused at a merchant where you believe it should have been accepted, you should call Wells Fargo Business Purchasing Service Center at **1-800-932-0036** to determine the reason for refusal. Depending on the result of your inquiry, you may want to discuss the issue further with your Manager. He/she is empowered to advise the Program Administrator to modify the restrictions on your use of the Commercial Card.

Customer service assistance is available 24 hours/day, 7 days/week at **1-800-932-0036**.

Option 1: Automated options - balance, available credit, and recent transaction information

Option 2: Cardholder options

Sub-option 1: Lost or stolen card

Sub-option 2: Fraud or dispute resolution

Sub-option 3: Commercial Card Expense Reporting (CCER), including mobile

Sub-option 4: All other inquiries

IMPORTANT: All requests for changes in limitations and restrictions must be made through your Program Administrator. Wells Fargo Bank will change existing cardholder restrictions only after a written request is received from the Program Administrator.

Lost or Stolen Cards:

You are responsible for the security of your card and any purchases made on your account. If you believe you have lost your card or that it has been stolen, **IMMEDIATELY** report this information to Wells Fargo Business Purchasing Service Center (BPSC) at **1-800-932-0036**. Immediately after reporting to the BPSC, you must inform your Program Administrator. **It is extremely important to act promptly in the event of a lost or stolen card to avoid company liability for fraudulent transactions.**

As with a personal charge card, you will no longer be able to use the account number after notifying the bank. A new card should be issued *within* 48 hours of notice to Wells Fargo Bank.

Authorized Purchases

The *Wells Fargo* Commercial Card Program is intended for maintenance, repair, operating and other low value purchases needed during the course of business. These purchases may include:

- Office Supplies and Forms
- Books and Subscriptions
- Computer Supplies, i.e., software
- Planners and Calendars
- Hardware and Tools
- Uniform Rental/Cleaning
- Courier/Overnight Deliveries
- Mobile Phone Expenses
- Congratulatory or Sympathy Flowers
- Professional Membership Dues
- Catering
- Banquet or Golf Expenses
- Travel and Entertainment Expenses
- Company Vehicle Expenses

Unauthorized Purchases/Vendors

- Items for personal use
- Country club memberships
- Cash withdrawals
- Recreational vehicles (boats, RV's, motorcycles, etc.)
- Capital goods
- Antiques
- Medical Goods and Services

As with any company purchase, the card is not to be used for any product, service or with any merchant considered to be inappropriate for company funds. If you have questions or concerns about the appropriateness of a purchase, contact your Manager or a Program Administrator prior to making the purchase.

Failure to comply with the above guidelines for authorized purchases under the *Wells Fargo* Commercial Card program may result in disciplinary action, cancellation of your card privileges, and possible termination of employment.

Reconciliation and Payment

Unlike personal credit cards, the *Wells Fargo* Commercial Card Program is handled as corporate liability. Your personal credit history has not been taken into account when a card has been issued in your name. The Accounting Department is responsible for paying the Program invoice. You are not responsible for direct payment under your account.

At the end of a statement period, you will be notified via email that it is time to review your card statement. You will access the Commercial Card Expense Reporting (CCER) system via the internet (Wells Fargo CEO) to review your statement. The statement will reflect the transaction date, posting date, supplier/merchant name, and the total amount of the purchase. You have the ability to reconcile your account at any time.

Reconciliation of Purchases:

It is your responsibility, immediately upon receipt of your statement to check it to ensure all the transactions posted are legitimate transactions made by yourself, mark transactions for which receipts will be attached, and attach line item detailed point of sale receipts or delivery invoices. Other optional functions such as splitting transactions, adding descriptions, marking transactions as personal, reclassifying expenses and uploading receipts can be performed using the CCER system. All of the available functions will be part of your initial training and can be referenced in the Cardholder Quick Reference Guide. If everything is in order, you will mark the statement as reviewed. Once your statement has been marked as reviewed, an email will be sent to your Manager for his/her approval. Follow company procedures for uploading or forwarding your receipts to your manager.

It is a requirement of the Program that you keep all receipts for goods and services purchased.

For orders placed via phone, internet, or mail, you must request a receipt, detailing merchandise price, sales/use tax, freight, etc. be included with the goods mailed/shipped. It is recommended you request the receipt be emailed to you, prior to the goods being shipped, to ensure you have a receipt for submission during statement reconciliation. (*Note: A merchant should not reject this request, as it is a Visa and MasterCard policy*). It is extremely important to request and retain purchase receipts, as this is the only original documentation.

Since standard reimbursement policies require retention of receipts or other proof of purchase, record keeping is not an extraordinary requirement.

As records will be audited from time to time, it is essential to adhere to the above record keeping guidelines.

Receipt Imaging

Receipts can be faxed or emailed to an image archive. You and your approver will be able to retrieve and view receipt images within CCER. The images are stored for seven years.

When emailing receipts, be sure to submit the cover sheet and receipts as a single PDF to the email address on the cover sheet. You can also send images as individual attachments including the cover sheet each time. Acceptable formats include PDF, JPG, GIF, TIF, BMP, and PNG. If you prefer to fax, fax the cover sheet and receipts to the number on the cover sheet.

Full instructions can be found in the CCER Cardholder Quick Reference Guide.

Mobile Access

Using the CEO Mobile services, you can access your commercial card account through most mobile devices. You will be able to:

- View available credit

- View card charges
- View card declines
- Upload receipts

The application can be downloaded from iTunes for Apple devices or visit <https://ceomobile.wf.com> from your Android device.

Disputed or Fraudulent Charges:

If there is a discrepancy on your statement, it is imperative that the issue is addressed immediately! Depending on the type of discrepancy, you will need to contact either the merchant or your Program Administrator to resolve the disputed transaction.

If you believe the merchant has charged you incorrectly or there is an outstanding quality or service issue, you must first contact the merchant and try to resolve the error or problem. If you are able to resolve the matter directly with the merchant, a credit adjustment from the merchant should be requested and will appear on your next statement.

If the merchant disagrees that an adjustment is necessary, immediately contact Wells Fargo to resolve the dispute. Wells Fargo Bank will request complete details of the dispute in writing in order to research the item in question. The details of the disputed transaction should be reported through the Wells Fargo Bank Dispute Form (refer to Appendix II) or on the dispute screen available in CCER.

Wells Fargo Bank must receive any charge dispute within **60 days** of the transaction posting date. Once all required information is received, Wells Fargo Bank will credit the company's account for the amount of the disputed transaction. Although Wells Fargo Bank acts as the arbitrator in any dispute, you should never assume that a dispute will be resolved in your favor.

If the dispute is not resolved to your satisfaction, and you believe the merchant has unfairly treated you, please notify the Program Administrator with the relevant details.

Any fraudulent charge, i.e., a charge appearing which was not authorized by yourself, must be reported immediately to Wells Fargo. Prompt reporting of any such charge will help to prevent the company from being held responsible and additional charges potentially being made to the account. In most cases, a signed Affidavit will not be required to initiate a fraud claim. Instead Wells Fargo will send an email to the cardholder containing a list of the unauthorized charge(s) for the customer to review and confirm. There may be rare circumstances that will require a physically signed Affidavit from the cardholder. In these instances, Wells Fargo will instruct the cardholder accordingly. An Affidavit form has been included in this manual to facilitate notification of any such transactions if desired (Appendix III).

Sales and Use Tax

Merchants are required by tax authorities to include the applicable sales or use tax at the time of purchase. The amount of tax is dependent on a variety of factors including the state, country and city where the goods are purchased.

All merchandise not purchased for resale or not specifically exempt should include the applicable sales tax.

If your purchases are usually tax-exempt, you will be required to provide merchants with the necessary forms for non-taxable goods or services. Questions regarding this policy and any other questions concerning tax issues should be directed to your Program Administrator.

Frequently Asked Questions

- **Why did the company decide to participate in a Commercial Card Program?**

Like most companies today, we are exploring ways to streamline processes and reduce costs. Frequently the expenses incurred to process a small purchase can run as high as the price of the item itself.

With a Commercial Card, many of the typical purchasing steps should be eliminated including, generating a requisition, preparing a purchase order, matching a packing slip to a purchase order, matching invoices with purchasing requisitions, individual payments of invoices, etc.

- **What is the procedure when I pay for something with my Commercial Card?**

Essentially, the process is the same as when using your personal credit card. You must always ask for a receipt for your records, particularly for phone, and mail orders.

- **Are there any restrictions associated with the use of my Card?**

Yes, in addition to our company policy stating the type of products you can buy and our preferred vendor list, other controls and limits may be placed on your card including:

- Monthly dollar limit
- Per transaction dollar limit
- Daily dollar limit
- “Blocked” merchant categories

Please contact your Program Administrator for your specific restrictions.

- **How will I know if I have exceeded my monthly limit?**

You can access your available balance at any time using the CCER Online system. Simply log on to the system and select Personal Profile from the “User Information Section.” Both your monthly credit limit and your current available balance are displayed on a real-time basis. Alternatively, you may also call the toll-free Wells Fargo Business Purchasing Service Center at 1-800-932-0036.

- **What should I do if a supplier does not accept the Wells Fargo Bank Commercial Card?**

Please contact your Program Administrator and provide him/her with the supplier’s name, address, and phone number.

- **How will I know if the company is getting billed correctly for the purchases I have made?**

You will receive a cardholder activity statement online listing all the purchases made and credits received in the previous statement period. This statement is for your review only and allows you to reconcile your purchases. You must review the statement in a timely manner, as any disputed or fraudulent transactions must be reported to Wells Fargo Bank in a timely manner.

- **How will my monthly Commercial Card bills be paid?**

You are NOT responsible for the payment of your Commercial Card bills. The online statement you receive is for your review only. Accounts Payable will make one payment to Wells Fargo Bank covering Commercial Card expenses for all company employees using the card.

- **Who may I talk to if I have questions?**

Our current Program Administrators are: (see page 3 of this document). The Program Administrator should be contacted for any questions you have regarding limits, usage, and other issues.

Only the Program Administrator has the authority to change any existing information or restrictions to a cardholder's account.

- **What should I do if I have a problem associated with something I bought with my Commercial Card?**

Please refer to the "Disputed or Fraudulent Charges" section of this guide for complete details. It is extremely important that you address these items immediately.

- **Once I receive the card, can I begin using it immediately?**

Once you receive your card, you will be instructed to call Wells Fargo Bank's toll-free number and provide certain information (e.g., unique ID or other meaningful data) to activate the card. This procedure ensures a secure card issuance process and helps to prevent fraud.

- **What should I do if my card is lost or stolen?**

It is extremely important to call Wells Fargo Bank's Business Purchasing Service Center at 1-800-932-0036 **immediately** in the event your card is lost or stolen. You must also notify your Program Administrator.

- **Can another employee utilize my card for purchases?**

Each *Wells Fargo* Commercial Card will be embossed with the individual employee's name. The employee is responsible for the proper use of his/her card. ***At no time should another individual utilize your Commercial Card.***

- **Can the Commercial Card be used outside the United States?**

Yes, the *Wells Fargo* Commercial Card is accepted worldwide. Purchases can be made in any currency and billed in U.S. Dollars. The currency, as well as the foreign exchange rate utilized, is stated for each transaction on your statement.

- **What should I do if I need to change my monthly or single purchase limits?**

Please contact your Program Administrator.



Commercial Credit Card Agreement

ACF Staff

You are being entrusted with an Alaska Community Foundation Commercial Credit Card, issued by Wells Fargo Bank. The card is provided to you based on your need to purchase materials for the Alaska Community Foundation. It is not an entitlement nor reflective of title or position. The card may be revoked at any time without your permission. Your signature below indicates that you have read and will comply with the terms of this agreement.

1. I understand that I will be making financial commitments on behalf of the Alaska Community Foundation and will strive to obtain the best value for the Alaska Community Foundation.
2. I have read and will follow the Commercial Card Policies and Procedures. Failure to do so could be considered as misappropriation of the Alaska Community Foundation funds. Failure to comply with this Agreement may result in either revocation of my use privileges or other corrective action, up to and including termination.
3. I understand that under no circumstances will I use the Commercial Card to make personal purchases, either for myself or for others. Using the card for personal charges could be considered misappropriation of the Alaska Community Foundation funds and could result in corrective action, up to and including termination of employment.
4. I agree that should I violate the terms of this Agreement and use the Commercial Card for personal use, the Alaska Community Foundation shall have the right to deduct any amounts owed, including but not limited to charges incurred from collection agencies, internal administration costs, court costs, etc, from my paycheck or final paycheck.
5. The Commercial Card is issued in my name. I will not allow any other person to use the card. I am considered responsible for any and all charges against the card.
6. The Commercial Card is company property. As such, I understand that I may be periodically required to comply with internal control procedures designed to protect the Alaska Community Foundation assets. This may include being asked to produce the card to validate its existence and account number.
7. If the card is lost or stolen, I will immediately notify Wells Fargo Bank by telephone at 800-932-0036 and the Program Administrator at the Alaska Community Foundation.
8. I will log on to Wells Fargo CEO to view my monthly statement, which will report all purchasing activity during the statement period. Since I am responsible for all charges (but not for payment) on the card, I will reconcile the statement each month, make any coding changes to the expenses if needed, and resolve any discrepancies by either contacting the merchant or Wells Fargo Bank myself.

9: INFORMATION EXCHANGED BETWEEN THE ALASKA COMMUNITY FOUNDATION AND WELLS FARGO:

Information concerning your use of the Commercial Card, including details regarding each individual transaction, may be furnished by Wells Fargo to The Alaska Community Foundation. Information concerning reimbursement received, employment status, and location may be furnished by The Alaska Community Foundation to Wells Fargo.

10. I agree to surrender the Commercial Card immediately upon termination of employment, whether for retirement, voluntary, or involuntary reasons.

Employee Name (Print)

Purchasing Card Account Number (Last 4 digits)

Employee Signature

Date

APPENDIX II - Dispute Form



Dispute Form

Please return this completed and signed Dispute Form to the Business Purchasing Service Center by fax at 866-831-4452 or email at BPSCdispute@wellsfargo.com.

If claiming an unauthorized transaction your account must be closed and a completed Affidavit of Fraud must be submitted. Please contact the Fraud department at 800-932-0036 or BPSCdispute@wellsfargo.com to obtain an Affidavit of Fraud.

All disputes must be received within 60 days from the posting date of the charge.

Cardholder Name		Date
Phone number	Email address	
Account Number	Transaction Date	Transaction Amount
Merchant Name		

Please check the statement that best describes your dispute (select only one option). Please attach any supporting documentation such as credit receipts, copies of other payment method, or merchant correspondence.

Prior to filing with Wells Fargo Bank you must attempt to resolve your dispute with the merchant.

- Duplicate Transaction:** A single transaction has posted more than once.
- Cancelled Transaction:** I cancelled the transaction.
- Incorrect Amount**
A transaction for \$ _____ posted on my statement as \$ _____
I have enclosed my receipt which shows the correct charge amount.
- Merchandise/Service not Received:** I did not receive the service or merchandise requested.
- Paid by other means**
I have already paid this transaction by (please attach copy of other payment):
 Check Card Cash Other Credit Money order
- Credit Not Posted:** The merchant did not process a credit transaction receipt. (Please attach receipt copy).
- Returned Merchandise:** I have returned the merchandise to the merchant and I have not received a credit.
- Unrecognized Transaction:** I do not recognize the transaction.
- Copy Request:** I would like to request a copy of the transaction. I am aware this is not a formal dispute.

Cardholder Signature X	Date
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open

APPENDIX III – Affidavit of Fraud



Affidavit of Commercial Card Fraud

Please return this Affidavit to the Business Purchasing Service Center by fax at 866-831-4452 or e-mail at BPSCdispute@wellsfargo.com

Name of Claimant	
Wells Fargo Closed Card Number (Last 8 digits)	Case Reference # (if known)

- | | |
|---|---|
| <input type="checkbox"/> Unauthorized
Although my card is in my possession I did not make, authorize or allow anyone to use my card. (upon request you may be required to mail in your closed card) | <input type="checkbox"/> Card Stolen
My card was stolen on _____
I notified the Police. Police Report #: _____
The card was stolen at the time of the transactions. |
| <input type="checkbox"/> Card Missing
My card was discovered missing on: _____
The card was lost at the time of the transactions. | <input type="checkbox"/> Card Not Received
I did not receive the Commercial Card with an expiration date of ____ / ____ |

Please include the following information for each fraudulent/unauthorized transaction:

- Merchant Name – The merchant name where the transaction(s) occurred, found on your statement.
- Transaction date – The date the transaction(s) posted to your account found on your statement.
- Amount – The dollar amount for the transaction(s).
- If you have more than 10 transactions to list, please provide a separate sheet with all transactions.

Merchant Name	Transaction Date	Amount
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

Check here if you have included items on a separate sheet or attached additional information.

By signing this Affidavit, you are making the following declarations:

- I did not receive any benefit or value from the proceeds of the transaction(s) listed above.
- I have not arranged with the person(s) who fraudulently used the account listed above to be reimbursed for any portion of the proceeds of the purchase(s).
- I will cooperate in any investigation, promptly disclose any information requested by the Bank, and if necessary, prosecute the wrongdoer.
- I will testify to the truth of these statements in any case which may result from this affidavit.
- All information I have provided in this document is true.

I declare under the penalty of perjury that the above stated is true.

Signature of Cardholder X	Date
Signature of Other Authorized User X	Date
Executed At (City, County and State)	