



**Wells Fargo Bank WellsOne  
Commercial Card Program**



**Policy and Procedures Manual  
June 2009**

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## Introduction

*Welcome to the CALIFORNIA LUTHERAN UNIVERSITY and WellsOne Commercial Card Program!*

The purpose of the WellsOne Commercial Card Program is to streamline and simplify the purchasing and payment process for CALIFORNIA LUTHERAN UNIVERSITY (“CLU”) transactions. The goal of the Program is to:

- Simplify the reimbursement process
- Eliminate the time consuming bank record process
- Reduce/eliminate out of pocket expenses
- Provide cardholders with empowerment to choose

This reference manual 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.

**IMPORTANT:** The WellsOne Visa Commercial Card was issued to you at our request. Please read this document thoroughly, since it governs use of the Commercial Card.

## Program Overview

**Purpose:** CLU’S Commercial Card Program is a fast, flexible purchasing tool, which offers an alternative to regular university purchasing processes and provides an efficient and effective method to purchase supplies, and to pay for travel-related expenses, conference registrations, etc.

**Benefits:** Departments save time and effort by tracking their spending through the WellsOne online system. Using a commercial card program is also more cost effective for the University than issuing a paper check and it uses less resources.

## 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 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 WellsOne Commercial Card, you will need to activate the account by calling the toll-free number printed on the card. For verification purposes, you will be asked to provide the last five digits of your Social Security Number. Although the card will be issued in your name, your personal credit history will not affect your ability to obtain a card. CLU’s Accounts Payable department is responsible for payment of all purchases.

**Account Maintenance:**

If there is a need to change any information regarding your account, such as your email address or expense accounting code, please complete the Account Maintenance Form (Appendix II) and forward to your Program Administrator.

**Card Usage:**

The WellsOne Commercial Card can be used at any merchant that accepts Visa credit cards, except as CLU otherwise directs. It may be used for in-store purchases as well as phone, fax or mail orders. There is no special terminal or equipment needed by the merchant to process a commercial card transaction.

When using the WellsOne Commercial Card with merchants, please emphasize that an invoice should not be sent to Accounts Payable as this may result in a duplicate payment. For phone, fax and mail orders, please instruct the merchant to send a receipt/packing list only. The receipt/packing list should indicate paid by credit card, have your name listed in any “ship to” fields and then send the receipt/packing list to the Department Head/Approver with your receipts in the receipt envelope provided.

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

**Limitations and Restrictions:**

Your Program Manager has assigned a credit limit to your card. There may also 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 monthly or single transaction limit will inhibit optimum usage of the Program, please discuss this with your Program Manager.

In addition to the single transaction limit, every cardholder has a total monthly dollar limit assigned to his/her account. Your card balance is replenished once per month.

As limitations vary by cardholder, please discuss the limit with your Department Head. If you believe your monthly or single transaction limit to be insufficient for your requirements, please ask your Department Head to discuss this with the Program Administrator.

The WellsOne 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 Bank Purchasing Card Customer Service at 1-800-932-0036 to determine the reason for refusal.

Automated customer service assistance is available 24 hours/day, 7 days/week: **1-800-932-0036**,

option #1. This menu prompts you with options that will provide the following information:

- #1 Current Balance
- #2 Report Lost/Stolen Card
- #3 Speak with a Customer Service Representative

Depending on the result of your inquiry, you may want to discuss the issue further with your Department Head. He/she is empowered to advise the Program Administrator to modify the restrictions on your use of the card.

**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 Bank Customer Service at 1-800-932-0036.** Immediately after reporting to Customer Service, 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.

### **General Policies and Procedures**

- Commercial cards may be issued to individuals, but not to departments.
- Cardholders must be staff or faculty employees of the University. Students are ineligible.
- Cards are not transferable between individuals or University departments.
- A default University GL account number must be assigned to each card.
- In approving card issuance, department heads/financial managers delegate transaction authority to cardholders
- Wells Fargo Bank is paid by the University once a month, following the receipt by the Business Office of a consolidated monthly statement.
- In reviewing each charge, individual cardholders are responsible for making certain that the transaction is a valid University expenditure, the dollar amount is correct, and the proper GL account number is charged.
- It is the responsibility of the cardholder to make sure that the proper sales tax is paid on all purchases.
- Department Heads/Approvers are responsible for reviewing charges at the end of each month in advance of their posting to Datatel, for overriding default account numbers when appropriate, and for identifying transactions that may be subject to use tax. Approvers must provide copies of invoices subject to use tax to the Business Office.
- By approving a cardholder's transactions at month end, Department Heads/Approvers are authorizing that the charges have a *bona fide* purpose directly related to University business.

## **Authorized Purchases**

The WellsOne 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, e.g., software and diskettes
- Professional membership dues
- Travel and entertainment

## **Unauthorized Purchases/Vendors**

- Items for personal use
- Any single transaction exceeding \$1,000.
- Country club memberships
- Cash withdrawals
- Recreational vehicles (boats, RV's, motorcycles, etc.)
- Direct marketing

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 CLU funds. Failure to comply with the above guidelines for authorized purchases under the Wells Fargo Bank WellsOne 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 WellsOne 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 Accounts Payable Department is responsible for paying the Program invoice each month. You are not responsible for direct payment under your account.

It is your responsibility, immediately upon receipt of your email from the Commercial Card Expense Reporting (CCER) system, to sign on and reconcile your statement online. Place a check mark in each "Receipt Attached" box indicating you are submitting a receipt for each purchase and verify that all expense coding is correct. When you have ensured that everything is in order, select the 'Review Complete' button at the bottom of the screen. Then, present your receipts in the receipts envelope to your Approver. Your Approver will electronically review your statement, review your receipts and then forward to the Service Center for final review and filing.

You will have an allotted number of days to review, make any necessary coding changes, and 'sign off' on your statement. After this time expires your statement is forwarded to your Approver. Your Approver receives a copy of your statement electronically as well, and has a predetermined amount of time to review and approve it. After that time has expired, your statement will be automatically sent to the Program Administrator for downloading of expenses

and reimbursements for any 'Out of Pocket' expenses.

**Out of Pocket Expenses**

If you need to purchase an item with your personal cash, enter this information in the 'Out of Pocket' expense section of the card statement.

You are responsible for the following:

- Obtaining all sales slips, register receipts, or other proof-of purchase documentation, and providing them to the Department Head/Approver for review and reconciliation, and to file as backup for internal and external audits.
- Put a business purpose in the description box on the statement.
- Ensuring all transactions posted are legitimate purchases made by you on behalf of CLU.

**Remember! Use one receipt envelope per cardholder. Please do not mix cardholder receipts.**

**Receipt Retention:**

It is a requirement of the program that you keep all receipts for goods and services purchased. For orders placed via phone, fax or mail, you must request a receipt, detailing merchandise price, tax, freight, etc. be included with the goods mailed/shipped. It is recommended you request the receipt be faxed to you, prior to the goods being shipped, to ensure you have a receipt for statement reconciliation. (*Note:* a merchant should not reject this request, as it is a Visa policy). It is extremely important to request and retain purchase receipts, as this is the only original documentation.

**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, and the error involved an overcharge, a credit adjustment from the merchant should be requested that will appear on your next statement.

If the merchant disagrees that an adjustment is necessary, immediately contact your Program Administrator who will work with Wells Fargo Bank 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 on CLU letterhead or on the Wells Fargo Bank Dispute Form (refer to Appendix V) or on the dispute screen available in CCER.

Wells Fargo Bank must receive any charge dispute within 60 days of the transaction date. While pending resolution, Wells Fargo Bank will credit CLU'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. If the merchant is one of our preferred vendors, we may take further action.

Any fraudulent charge ( i.e. a charge appearing which was not authorized by you) must be reported immediately to your Program Administrator. Prompt reporting of any such charge will help to prevent the company from being held responsible. A Declaration of Forgery or Unauthorized Use form has been included with this package to facilitate notification of any such transactions (Appendix VI).

### **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.

### **Responsibilities of Program Participants**

**Cardholder:** The cardholder may use the card only for legitimate university business purposes, and may not use it to charge purchases anywhere on campus, including the campus bookstore. Misuse of the card will subject the cardholder to disciplinary action and possible termination for cause, in accordance with University Policies and Procedures.

#### **The cardholder will:**

- Maintain the card in a secure location at all times.
- Not allow other individuals (including CLU staff or students) to use the card.
- Adhere to the purchase limits and restrictions of the card, and ensure that the total amount of any single transaction does not exceed the maximum per transaction spending amount established for the cardholder.
- Obtain all sales slips, register receipts, or other proof-of-purchase documentation, and reconcile them with the charges on the monthly statement.
- Provide receipts to the Department Head to file as backup for internal and external audits.
- Attempt to resolve disputes and/or billing errors directly with the vendor, and notify the Bank if the dispute or billing error is not satisfactorily resolved.
- Ensure that an appropriate credit for the reported disputed item(s) or billing error appears on a subsequent monthly billing statement.
- Verify charges on monthly WellsOne statement, and forward it to liaison.
- Refuse cash from a vendor in lieu of a credit being applied to the card.
- Notify Wells Fargo Bank immediately if the card is lost or stolen. (See section on Lost or Stolen Cards).
- Return the card to the Department Head/Approver (or directly to the Business Office) upon terminating employment or transferring to another job. First, see that all outstanding charges are reviewed and reconciled with the transaction receipts.

**Department Head/Approver:** The Department Head/Approver must approve the employee's application to obtain a purchase card for departmental purchases.

#### **Department Heads/Approvers will:**

- Electronically review and approve cardholder expense reports every month.

- Approve of and see that necessary GL account number changes are made to individual charges prior to the monthly feed into Datatel.
- Retain all purchase documentation for audit by internal and external auditors and retain for seven (7) years. (May be stored in the department's archives after two years.)
- Attempt to resolve any disputes with a vendor and/or Wells Fargo Bank not resolved by the cardholder and notify Program Administrator within 5 days of the dispute.
- Confirm that the cardholder has notified Wells Fargo Bank and the Business Office in the case of a lost or stolen card. Follow up as necessary.
- See that the Program Administrator is notified when a cardholder is no longer employed or is no longer authorized to have a card.
- See that the cardholder is notified of any dollar limit increases or decreases to their card.

**Program Administrator:** The Business Office is responsible for coordinating the Commercial Card Program and will act as liaison between the University and Wells Fargo Bank.

**The Business Office Program Administrators will:**

- Review Department Head/Financial Manager approved commercial card applications for completeness and accuracy, submit completed applications to the Bank, receive new cards, and distribute them to authorized individuals.
- Provide all necessary training prior to releasing cards to cardholders.
- Have cardholders sign the Cardholder User Agreement.
- Handle disputed charges/discrepancies not resolved by the cardholder or Department Head/Approver.
- Upon request of the Department Head/Approver, and as authorized by Department head/Financial Manager, change the card default GL account number.
- Secure cancelled cards from cardholder or Department Heads/Financial Managers and submit necessary information to the Bank.
- Advise Department Head/Financial Manager of cutoff dates for reviews and approvals.
- Process system upload of monthly bill through the interdepartmental charge system to Datatel.
- Review University usage of commercial cards for program compliance, including the performance of periodic internal audits of cardholder transactions within a chosen department, at least once per year.

**Commercial Card Termination**

The Program Administrator is required to close a cardholder's account if the cardholder:

- moves to a new job/department in which a commercial card is not required.
- terminates University employment.
- is found to be in gross violation of the Commercial Card Program Policies and Procedures, which may also subject the cardholder to disciplinary action or termination of employment for cause.

Termination for cause may occur if:

- the card is used for purchases deemed personal in nature with no direct CLU business

purpose. Charges include, but are not limited to, off camps departmental staff parties, unauthorized gifts purchased for staff, faculty or student employees not reported in advance to the Business Office, meal purchases when not traveling on University business, and unauthorized flower or alcohol purchases. (See CLU Travel and Business Expense Policy for more information regarding unauthorized purchases and possible tax consequences per IRS regulations.)

- the card is used to purchase any substance, material or service deemed to be in violation of any local, state or federal laws.
- the cardholder allows his or her University commercial card to be used by another individual.
- the cardholder splits a single purchase into two or more purchases to circumvent the card's dollar charge limit.
- the cardholder uses another cardholder's card to circumvent the dollar purchase limit assigned to either cardholder.
- the cardholder repeatedly fails to provide the Department Head/Approver with receipts and/or other supporting documentation.
- the cardholder fails to provide, after repeated requests, the details about a specific charge to the card.

## Common Questions and Concerns

- **Why did CLU 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 dollar 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 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, fax and mail orders.

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

Yes, in addition to CLU's policy stating the type of products you can buy, other controls and limits may be placed on your card including:

- A monthly dollar limit
- A "per transaction" 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 may consider maintaining a log of your purchases to keep a running total of your expenditures. Once you have reached your limit within a given month, your card will not be accepted for additional purchases. To determine your outstanding balance at any given time, you may call the toll-free Wells Fargo Bank Customer Service number on the back of your card.

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

Please contact your Program Administrator and provide him/her with the supplier's name, address and phone number. If the item(s) you are purchasing cannot be purchased elsewhere with your card, purchase the item using your personal cash out of pocket and submit for reimbursement on your next statement.

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

You will receive a monthly cardholder activity statement online listing all the purchases made and credits received in the previous month. 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 bills be paid?**

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

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

Our current Program Administrators are Tom Marsh and Noelle Hankison. 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 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., social security number 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 Customer Service toll-free number (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 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 card.*

- **Can the card be used outside the United States?**

Yes, the Wells Fargo Bank 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.

# APPENDIX I

## CALIFORNIA LUTHERAN UNIVERSITY Purchasing Card Program Cardholder User Agreement

Participation in the WellsOne Commercial Card Program is a convenience that also carries cardholder responsibilities. Although the card is issued in your name, it is considered University property and should only be used for University business. As a recipient of a California Lutheran University Commercial Card, I agree to the following terms and conditions:

1. A Commercial Card is provided to a CLU employee upon authorization by the department head/financial manager, and is based on the need to purchase goods and services on behalf of the department. I understand that my card may be revoked at any time based on a change of assignment, transfer to another department or upon termination of employment. The card is not an entitlement, nor is it reflective of title or position within the University.
2. I understand that the card is to be used for business-related purposes only and that personal charges to the card are **not** allowed under any circumstances.
3. I understand that I am the only person entitled to use the card issued in my name, and that I am responsible for all charges that I put on the card.
4. I understand that improper use of the card can be considered a misappropriation of University funds, which may result in disciplinary action, up to and including termination.
5. I understand that I am responsible for complying with the **Commercial Card Program Policies and Procedures** (see separate document). Compliance includes maintaining proper receipts and supporting documentation within my department, and reconciling the monthly cardholder statements. I further agree that this documentation will be *readily available* for audit purposes.
6. I agree to review my card transactions in the Commercial Card Expense Reporting (CCER) system and see that the activity is posted to the appropriate fund account code prior to the month end billing cycle cutoff. I am further responsible for resolving any discrepancies found during the reconciliation process through contact with the WellsOne, or the Program Administrator.
7. I am responsible for following proper credit card security measures to help ensure that my card and my card number are protected from theft or loss. I will immediately notify Wells Fargo Bank and the Program Administrator of any loss or improper use of my card or card number.
8. I will surrender the Commercial Card to the University's Program Administrator or department head upon demand, or upon termination of employment with the University.

\_\_\_\_\_  
Cardholder Signature

\_\_\_\_\_  
Cardholder Printed Name

\_\_\_\_\_  
Date

*I certify that I will monitor and review the purchases made by this cardholder in accordance with the Commercial Card Program Policies and Procedures. I understand it is my responsibility to revoke the cardholder's use of the card if circumstances warrant.*

\_\_\_\_\_  
Department Head Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date



### APPENDIX III

#### *Wells Fargo Bank Purchasing Card Dispute Form*

Wells Fargo must receive transaction dispute within 60 days of posting to your account.

Attn: Dispute & Loss Specialist

Date: \_\_\_\_\_

Company Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Transaction Date: \_\_\_\_\_ Amount: \_\_\_\_\_

Merchant Description: \_\_\_\_\_

**Please take a moment and check the appropriate statement that validates your dispute. Please attach any supporting documentation that validates your dispute, such as: credit memos, letter to merchants, sales slips or proof of payments.**

\_\_\_ I certify that the transaction disputed was not made by me or the person authorized by me to use the card, nor were the goods or services represented by this transaction received by myself or a person authorized by me.

\_\_\_ Although I did engage in the above transaction, I am disputing the entire charge, or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant and requested a credit to my account for the reason explained in the attached letter.

\_\_\_ The enclosed sales slip for \$ \_\_\_\_\_ appeared on my statement as \$ \_\_\_\_\_.

\_\_\_ The enclosed credit memo: \_\_\_ has not posted to my account OR was listed as a purchase on my statement/activity report.

\_\_\_ I did not receive the service and/or merchandise. I have contacted the merchant and they have not resolved my dispute. I expected to receive the merchandise/services on \_\_\_/\_\_\_/\_\_\_.

\_\_\_ I have already paid for the transactions shown above by: \_\_\_ check \_\_\_ cash \_\_\_ money order \_\_\_ other credit card.

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Phone Number

**Please return this form immediately. We appreciate your cooperation and urge you to contact us at 800-932-0036, if you have any questions. Fax completed form to 415-975-6635.**

**APPENDIX IV**

***Declaration of Forgery or Unauthorized Use***

Re: Wells Fargo Commercial Card

Account Number: \_\_\_\_\_

I, \_\_\_\_\_, have reported that my above numbered card or account. (Please check and complete applicable section)

\_\_\_ With an expiration date of \_\_\_\_\_ was not received by me.

\_\_\_ Was discovered missing on \_\_\_\_\_.

\_\_\_ Was stolen on \_\_\_\_\_, at \_\_\_\_\_.

I have notified the \_\_\_\_\_ police, who took report # \_\_\_\_\_.

\_\_\_ May have been used without my authorization, though valid card was in my possession at all times.

\_\_\_ Additional information enclosed on separate sheet.

I last used the said card on \_\_\_\_\_, 20\_\_\_ in the city of \_\_\_\_\_.

Any duplicate of such card has been destroyed.

The transaction(s) listed below or on the attached sheet and/or transaction made after the date of the last usage were not made by me or by a person acting with my authorization. I received no benefit whatsoever from such use. I further authorize you to accept my telephone verification of any subsequent transaction(s).

<b>TRANSACTION DESCRIPTION</b>	<b>TRANSACTION DATE</b>	<b>AMOUNT</b>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

I declare under penalty of perjury that the foregoing is true and correct, and I will testify, declare, depose or certify to the truth hereof before any competent tribunal, officer or person in any case now or hereafter pending in connection with the matters contained within this declaration

Executed at (City/County and State) \_\_\_\_\_

\_\_\_\_\_ Date

Signature of Cardholder \_\_\_\_\_