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Introduction

Welcome to the Westminster College Visa Card Program!

The purpose of the Visa Card program is to streamline and simplify the purchasing and payment process for Westminster College transactions.

This policy 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 college-established policy and procedures.

Information concerning your use of the Visa Card, including details regarding each individual transaction, will be furnished by the Visa Card Banking Institution to Westminster College. Information concerning employment and location will be furnished by Westminster College to Visa Card Banking Institution.

If you have any additional questions, please contact one of the Visa Card Administrators:

- Twila Wycoff 832-2132
- Dixie Egan 832-2140
- Jennifer Medrano 832-2126
General Guidelines

Card Issuance

As a Visa Card holder, 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 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 Visa Card is linked to a specific unit or department GL number and individual employee, the card cannot be transferred from one employee to another. If you are moving to another department contact one of the Visa Card Administrators for the necessary changes. You should be able to keep your card.

Upon receipt of your Visa 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 your unique Westminster employee ID. Although the card will be issued in your name, your personal credit history will not affect your ability to obtain a card. Westminster College is responsible for payment of all purchases.

Account Maintenance

If there’s a need to change any information regarding your account, such as your email address or expense accounting code, please forward the information to a Visa Card Administrator.

Card Usage

The Visa Card can be used at any merchant that accepts Visa credit cards, except as Westminster College otherwise directs. It may be used for in-store purchases as well as phone, fax or mail orders.

When using the Visa Card with merchants, please emphasize that an invoice not be sent to Accounts Payable as this may result in a duplicate payment. Instead have the vendor reflect the credit card payment on your invoice and ask that it be sent directly to you. Make sure you receive a receipt for all purchases. You will be required to turn in your receipts.

Limitations and Restrictions

Limits to your card have been set. 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 your Manager and one of the Visa Card Administrators.

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 and one of the Visa Card Administrators. Your limit is replenished once per month on the first day of the month.

The Visa Card Program also allows for Merchant Category blocking. If a particular Merchant Category is blocked (e.g., ATM), and you attempt to use your card at such a merchant, your purchase will be declined. The college 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 one of the Visa Card Administrators 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 Manager. He/she is empowered to advise the Visa Card Administrator to modify the restrictions on your use of the Visa Card.

**IMPORTANT:** All requests for changes in limitations and restrictions must be made through your supervisor who will then contact the Visa Card Administrator. The Visa Card Banking Institution will change existing cardholder restrictions only after a written request is received from the Visa Card 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 Visa Card 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**

During the 2009 calendar year the new purchasing card will be the preferred method for making all work related purchases, but will not be required. We hope to learn of and correct any problems with the new purchasing card and policy during the 2009 calendar year. Beginning with the 2010 calendar year the purchasing card will be the required method for work related purchases. This will include all college directed and funded
travel. College directed travel means all travel that is fully funded by the college and is part of basic job expectations including conferences for staff members, MBA trips, admissions related travel, advancement related travel, sports related travel, etc. Examples of travel where use of the Visa Card will be preferred rather than required may include may term trips and faculty professional development.

The Visa 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
- Miscellaneous items, e.g., videotapes

**Unauthorized Purchases**

- Items for personal use
- Cash withdrawals
- Recreational vehicles (boats, RV’s, motorcycles, etc.)
- Direct marketing
- Furniture
- Equipment
- Large purchases of equipment and supplies should be coordinated through the director of purchasing in the purchasing office.

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 Westminster College funds. If you have questions or concerns about the appropriateness of a purchase, contact your supervisor or a Visa Card Administrator prior to making the purchase. Failure to comply with the above guidelines for authorized/unauthorized purchases under the Visa 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 Visa 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. Your use of this card will not affect your own personal credit.
The Accounting Department is responsible for paying the Program invoice each month. You are not responsible for direct payment under your account.

Access to information about your Visa Card and purchases made with it is available 24/7 online using the Commercial Card Expense Reporting system.

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 to your Visa Card Approver. Receipts should be scanned and sent electronically to the accounting office and to your Visa Card Approver. Your Approver will electronically review your statement, review your receipts and then approve your purchase.

You will have 7 days near the beginning of each month to review, make any necessary coding changes, and ‘sign off’ on your statement from the previous month. After this time expires your statement is forwarded to your Visa Card approver. Your Visa Card approver has a predetermined amount of time to review and approve it. After that time has expired, your statement will be automatically sent to the Visa Card Administrator.

**Receipt Retention**

It is a requirement of the Program that you obtain all receipts for goods and services purchased. For orders placed via phone, fax 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 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.*

Receipts should be scanned and saved as PDF documents. Those scanned receipts should then be forwarded to the accounting department and your Visa Card Approver for review. While not required, maintaining an electronic file of your scanned receipts is strongly recommended.

Failure to forward receipts to the accounting department may result in a revocation of Visa Card privileges.

**Disputed or Fraudulent Charges**

If there is a discrepancy on your statement, it is imperative that the issue be 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 and will appear on your next statement.

If the merchant disagrees that an adjustment is necessary, immediately contact your Program Administrator who will work with Our Banking Institution to resolve the dispute. Our Banking Institution 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 IV) 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 Westminster College’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 Visa Card Administrator with the relevant details.

Any fraudulent charge, i.e., a charge appearing which was not authorized by yourself, must be reported immediately to your Visa Card Administrator. Prompt reporting of any such charge will help to prevent the college 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 V).

**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.

Westminster College is tax exempt for purchases in Utah over $1000. Therefore do not separate tax for out of state purchases unless these purchases were made online. Do not include excise tax, franchise fees, lodging tax, airline taxes, etc. as sales tax.

Questions regarding this policy and any other questions concerning tax issues should be addressed to Accounts Payable office.
Common Questions and Concerns

- Why did Westminster College decide to participate in a new Visa 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 Visa 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 Visa 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 Westminster College’s 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:
  - A monthly dollar limit
  - A “per transaction” dollar limit
  - “Blocked” merchant categories

  Please contact your Visa Card 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 your "Personal Profile" tab. Both your monthly credit limit and your current available balance are displayed on a real-time basis. Alternatively, you many also call the toll-free Wells Fargo Bank Customer Service number on the back of your card.

- How will I know if Westminster College 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 Visa Card bills be paid?**

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

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

  Our current Visa Card Administrators are:
  - Twila Wycoff 832-2132
  - Dixie Egan 832-2140
  - Jennifer Medrano 832-2126

  The Visa Card Administrator should be contacted for any questions you have regarding limits, usage and other issues.

  Only the Visa Card 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 Visa 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 your Westminster College employee ID number 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 Visa Card Administrator.
• Can another employee utilize my card for purchases?

Each Visa 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 Visa Card.*

• Can the Visa Card be used outside the United States?

Yes, the Wells Fargo Bank Visa 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 supervisor who will then contact the Visa Card Administrator.
Westminster College Visa Card
Cardholder User Agreement

You are being entrusted with a Westminster College Visa credit card, issued by Wells Fargo Bank. The card is provided to you based on your need to purchase materials for Westminster College. 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 Westminster College and will strive to obtain the best value for Westminster College.

2. I have read and will follow the Visa Card Policies and Procedures. Failure to do so could be considered as misappropriation of Westminster College 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 of employment.

3. I understand that under no circumstances will I use the Visa Card to make personal purchases, either for myself or for others. Using the card for personal charges could be considered misappropriation of Westminster College 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 Visa Card for personal use, Westminster College 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 Visa 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 Visa Card is company property. As such, I understand that I may be periodically required to comply with internal control procedures designed to protect Westminster College 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.

8. I will receive a monthly statement, which will report all Visa 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, provide receipts to accounting, and resolve any discrepancies by either contacting the merchant or Wells Fargo Bank myself.

9: INFORMATION EXCHANGED BETWEEN WESTMINSTER COLLEGE AND WELLS FARGO:
Information concerning your use of the Commercial Card, including details regarding each individual transaction, may be furnished by Wells Fargo to Westminster College. Information concerning reimbursement received, employment status, and location may be furnished by Westminster College to Wells Fargo.

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

_______________________________________________________
Employee Name (Print)                                          Visa Card Account Number (Last 8 digits)

_______________________________________________________
Employee Signature                                             Date

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APPENDIX II

Visa Card Account Maintenance Form

TYPE OF REQUEST (Circle One)
A. New Account
B. Address Change
C. Account Closure
D Name Change
E. Staff Relocation - New GL : __________________________
F. Temporary Credit Limit Increase: __________________________
   Reason for Increase/Date: __________________________

G. Single Transaction Limit Increase: __________________________
   Amount
H. Other

TO ADD A NEW ACCOUNT (Request "A")
1. Circle "New Account under Type of Request Above
2. Complete the section under "Card Information"

TO CHANGE INFORMATION ON AN EXISITING ACCOUNT (all other requests)
1. Indicate Type of Request Above
2. Fill in last 8 digits of account number
3. Fill in current name on card
4. Complete only the Fields to be changed in Card Information Section

CARD INFORMATION

Name - - 24 characters (Embossed on Card) Last 5 digits of cardholder's Social Security Number

Address - -36 characters (Maximum) Job Title

City - - 25 characters (Maximum) Dept/GL Information

State - 2 characters Zip - 5 Zip Expansion - 4

AUTHORIZATION

Employee Signature Date

Approving Manager Signature Date

Program Administrator Signature Date

SPECIAL INSTRUCTIONS
APPENDIX III

Wells Fargo Bank Visa 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 1-866-831-4452.
APPENDIX IV

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 pcard.dispute@wellsfargo.com.

Name of Claimant: ___________________________ Wells Fargo Account Number (Last 8 digits): ___________________________ Date: ___________________________

☐ Unauthorized

Although my card is in my possession I did not make, authorize, or allow anyone to use my card.

☐ Card Stolen

My card was stolen on 00/00 at ___________. I notified the Police. Police Report #: ___________________________

☐ Card Not Received

I did not receive the Commercial Card with an expiration date of 00/00.

☐ Card Missing

My card was discovered missing on ___________.

☐ Other

Additional information provided on a separate sheet.

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.

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<thead>
<tr>
<th>Merchant Name</th>
<th>Transaction Date</th>
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</table>

☐ 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 Card Holder ___________________________ Date ___________________________

Signature of Other Authorized User ___________________________ Date ___________________________

Executed at (City, County, and State) ___________________________