

29.0 – PURCHASING CARD (P-CARD) POLICIES AND PROCEDURES

29.1 – Purpose – The purpose of this Personnel Rule and Regulation is to establish the policy and procedures for the purchase of goods/services with a City of Coral Gables Purchasing Card.

29.2 – Policy – A City of Coral Gables Purchasing Card, hereafter referred to as “P-Card,” is designed to improve efficiency and deliver savings to the City by authorizing City employees to make purchases of approved commodities, and to acquire services from approved City vendors. Exceptions to this policy can only be made at the discretion of the City Manager.

29.3 – Procedures –

29.3.1 – Official City Business – City of Coral Gables P-Cards are to be used only for official City business in strict conformance with these regulations.

29.3.2 – Responsibilities – The P-Card program will be administered, monitored and utilized by several levels of personnel to not only ensure full compliance with the P-Card policy and procedures, but to make sure that abuses and misuses do not occur and, if found, are handled in the appropriate manner. The failure of any personnel to comply with the requirements herein shall subject such personnel to disciplinary action up to and including termination of employment.

(a) Department Director:

Each Department Director will determine which employees within his/her respective Department will be authorized a P-Card. The City Manager approves the issuance of P-Cards to Directors.

(b) Designated Approver:

Directors appoint Designated Approvers who must be at least at the Assistant Director or Division Director level (unless the cardholder is the Director, who can then also be the Designated Approver) and have direct knowledge of the use of the purchased goods/services. Each Department will have a Designated Approver (Department Director, Assistant Director or Division Director) to oversee his/her Departments’ P-Card purchases. The Designated Approver collects and reviews all receipts and backup from the cardholders to ensure that the documentation clearly identifies all purchased goods/services and to ensure all purchases are for legitimate City business purposes. In addition, the Designated Approver’s review is to ensure P-Card purchases are cost-efficient, are not splitting transactions and adhere to the P-Card spending limits as defined in **Section 29.3.5**.

(c) Cardholder:

The cardholder is responsible and accountable for all transactions that occur on his/her card. The Cardholder understands that under no circumstances will he/she use the card to make personal purchases, either for self or for others and that personal use of the P-Card may result in disciplinary action up to and including termination of employment. The P-Card must be secured at all times and cannot be

loaned to or used by anyone else. The cardholder may make official City business purchases for other employees within his/her own Department.

The individual's name is embossed on the P-Card and the City of Coral Gables is clearly indicated on the card as the Governmental buyer of goods/services. Upon receipt of the P-Card one of the following is to be written on the back of the card in indelible ink: Employee's signature, SEE PHOTO ID, SEE CITY ID, or SEE DRIVER'S LICENSE.

(d) Chief Procurement Officer/Assistant Chief Procurement Officer:

The Chief Procurement Officer will appoint the P-Card Administrator (within the Finance Department) to manage the City's P-Cards. The Chief Procurement Officer or the Assistant Chief Procurement Officer, shall be the final approvers of monthly P-Card transactions. The Chief Procurement Officer is responsible for monitoring the P-Card program and informing the City Manager of any discovered abuse of policies and/or procedures.

(e) P-Card Administrator:

The P-Card Administrator is responsible for the overall administration of the P-Card program. The P-Card Administrator will issue P-Cards (with proper authorization – See **Section 29.3.3** below), establish and change cardholder profiles and maintain a file of all cardholder agreements and information. In addition, the P-Card Administrator will review monthly statements and all backup to ensure purchases have valid supporting documentation, are for legitimate City business purposes and are in compliance with the P-Card policies and procedures. The P-Card Administrator must report any discrepancies to the Chief Procurement Officer. The P-Card Administrator is also responsible for coordinating P-Card training and for making sure that any year-end rebates are obtained.

29.3.3 – Assignment of a P-Card and P-Card Forms

- (a)** All requests for P-Cards must be made by the employee's Department head and must be approved by the Chief Procurement Officer, Finance Director and the City Manager's Office. Requests shall be made to the P-Card Administrator by submitting a completed *Purchasing Card (P-Card) Request Form (P-Card-001)*.
- (b)** When the P-Card is issued, the P-Card Administrator gives the City's P-Card Policies and Procedures to the applicant and the Designated Approver. At that time, the card applicant and Designated Approver are required to sign *Purchasing Card (P-Card) Agreement Cardholder forms (P-Card-002 and P-Card-003, respectively)*.

1. *Purchasing Card Request Form (P-Card-001):*
Requests for new P-Cards shall be made by submitting a completed *Purchasing Card (P-Card) Request Form (P-Card-001)* to the P-Card Administrator.
2. *Purchasing Card Agreement Cardholder form (P-Card-002):*
The new cardholder will be required to complete and sign a *Purchasing Card (P-Card) Agreement Cardholder form (P-Card-002)*.
3. *Purchasing Card Agreement Designated Approver form (P-Card-003):*
Designated Departmental Approvers, who are responsible for the overview of the P-Card program within his/her Department, will receive P-Card Policies and Procedures instructions from the P-Card Administrator and will be required to complete and sign a *Purchasing Card (P-Card) Agreement Designated Approver form (P-Card-003)*.
4. *Purchasing Card Missing Receipt Documentation Cardholder form (P-Card-004):*
In cases where no receipt is available or is lost, the cardholder must indicate the goods/services bought on the *Purchasing Card (P-Card) Missing Receipt Documentation Cardholder form (P-Card-004)* which the cardholder, Designated Approver and the Director will sign to authenticate the information. This will serve as a substitute for the sales slip. The P-Card holder understands that an incident(s) of missing documentation may result in disciplinary action up to and including termination of employment.
5. *SunTrust Customer Statement of Disputed Charge form:*
In cases where the cardholder disputes a charge, the cardholder follows the steps as stated below in **Section 29.3.11 (b)**. This form is available on the Transaction Summary page in the SunTrust Enterprise Spend Platform, ESP.

29.3.4 – P-Card Purchase to Posting Process – The P-Card Purchase to Posting Process is summarized as follows:

1. The cardholder makes a purchase with a City issued P-Card. When an over-the-counter purchase is made, the cardholder must obtain the customer's copy of the receipt. All receipts are to clearly state the vendor's name, goods/services purchased, amount paid, last four digits of the P-Card account number, and the date of purchase. If the face of the receipt doesn't state the items/services purchased the cardholder will write a description of the goods/services purchased on the back of the merchant receipt and will upon returning to the cardholder's place of work,

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immediately obtain the Designated Approver's signature on the receipt. In cases where no receipt is available or is lost, the cardholder must indicate the goods/services bought on the *Purchasing Card Missing Receipt Documentation Cardholder* form (*P-Card-004*) which the cardholder will sign to authenticate the information. This will serve as a substitute for the sales slip. An incident(s) of missing documentation may result in disciplinary action up to and including termination of employment. Documentation received which is evidence of the transaction (e.g. sales receipt, charge slip, receiving slip, packing slip, etc.) is to be retained.

2. SunTrust Bank will send an email notification to the P-Card holder each time a purchase is made. The cardholder must access the SunTrust Enterprise Spend Platform (ESP) to review the transaction, enter the General Ledger Account Code and the description of the purchase in the notes field, by the 28th of each month.
3. SunTrust Bank mails the individual cardholder's monthly billing statements and a consolidated statement to the City. The cardholder must review the statement and note any errors or disputes. (Refer to **Section 29.3.11**, for the procedure for handling disputes.)
4. Cardholders attach the Purchasing Card Monthly Account Statement, receipts and back-up supporting documentation to the individual billing statements and submit said documents to their assigned Designated Approver.
5. The cardholder's Designated Approver will review the monthly P-Card submittal to verify the information is correct and complete, and that all purchases are for legitimate and reasonable use by the Department.
6. SunTrust Monthly Statement is to be signed, name printed and dated by cardholders and the Designated Approver acknowledging sufficient backup is attached and that they have reviewed and approved the transactions. The Department shall maintain copies of the statements/receipts for each cardholder for audit purposes for no less than three (3) years after the statement date.
7. SunTrust P-Card Monthly Statement (printout of online statement is acceptable) with original supporting documentation and signatures must be submitted to the P-Card Administrator no later than 10 working days after the 27th of each month, which is the closing date of the P-Card Statement. If all documentation is not properly submitted, the entire package may be returned to the P-Card holder and P-Card may be suspended and acknowledged as so until received properly by the Procurement Division.

8. The Finance Department verifies the Monthly Billing Statement and other documentation from the P-Card Administrator and posts to the General Ledger through EDEN.

29.3.5 – P-Card Spending Limits –

- (a) The maximum single purchase limit is \$1,000 for the total transaction including shipping, handling and any other charges related to the transaction.
- (b) The maximum per month purchase limit is \$15,000.
- (c) Individual purchases over \$1,000 must be made under the normal City Purchasing procedures. The P-Card may be used as a payment method for purchases over \$1,000 if authorized by the Chief Procurement Officer and proper purchasing procedures have been followed.
- (d) All P-Card purchases must be for expenditures authorized within the annual departmental budget.
- (e) The Chief Procurement Officer may authorize additional spending limits to cardholders for specific circumstances or emergency purposes only. Such authorization must be obtained in advance of the purchase.
- (f) Charges for purchases shall not be split within the single purchase limit. Splitting charges will be considered abuse of the P-Card and may result in disciplinary action up to and including termination of employment. Split transactions also include transaction partially paid with the P-Card and partially paid with other payment methods.

29.3.6 – Prohibited Uses of P-Card – Use of the P-Card for a prohibited transaction may result in revocation of P-Card holder’s privileges, reimbursement to the City of charges related to the misuse, and in disciplinary action up to and including termination of employment. This disciplinary action may extend to any Designated Approver who approved the misuse of a P-Card. Modifications to the prohibited uses list may be authorized by the City Manager, Finance Director or Chief Procurement Officer for specific circumstances or emergency purposes.

- (a) Unless the transaction is expressly exempted from the City’s Procurement Code and the P-Card is being used for payment purposes only, the following transactions are considered prohibited uses of the P-Card:
 - Any items(s) for personal or non-City use
 - Florida Sales tax (Refer to **Section 29.3.8**)
 - Alcoholic Beverages
 - Ammunition/Weapons

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- Purchases over \$1,000 (unless proper procurement method used)
 - Cash advances of any kind
 - Cash Refunds – any refund must be in the form of a credit to the P-Card account
 - Computers & Computer Printers (Refer to **Section 29.3.7** for exception.)
 - Construction Projects
 - Consulting Services (i.e., architecture, engineering, etc.)
 - Eating Establishments/Restaurants (permitted with prior written approval of the City Manager)
 - Entertainment/Performers
 - Fines and Late Fee Penalties
 - Gasoline, Fuel, or Oil
 - Gifts and Donations (excludes official gifts)
 - Goods/Services specifically restricted by the Procurement Division of the Finance Department, the City Manager, or the City of Coral Gables Code of Ordinances
 - Certain High Risk Industries – Fur Shops, Antique/Pawn Shops, Antique Reproductions, Jewelry Stores, Dating & Escorting Services, Massage Parlors, Betting/Track/Casino, Lotto, etc.
 - Independent Contractor Services (i.e., construction, plumbing, electrical, etc)
 - Insurance
 - Interest and Finance Charges
 - Legal Services
 - Lobbying
 - Maintenance Contracts
 - Medical Services
 - Certain Medium Risk Industries – Precious Stones & Metals, Stamp & Coin Stores, Health & Beauty Spas, etc.
 - Certain Miscellaneous Services – Tailors, Laundry/Dry Cleaning, Barber/Beauty Shops, etc.
 - Postage stamps
 - Certain Specialty Retail Stores – Duty-Free Stores, , Religious Good Stores, Hearing Aides, Orthopedic Goods, Cigar Stores, etc.
 - Vehicle repairs (with the exception of those repairs ordered by the Automotive Division of the Public Works Department)
 - Any additional goods/services, specifically restricted by the Chief Procurement Officer, as notified from time to time.
- (b) When a cardholder is unsure of the legitimacy of a P-Card purchase they are to contact the P-Card Administrator or Chief Procurement Officer for clarification of use prior to the purchase.
- (c) All items purchased on-line or over-the-counter must be immediately available. Back-ordering is only allowed as long as goods are received in the same billing cycle as the actual purchase.

- (d) City will not be liable for prohibited purchases made by employees. Prohibited purchases will be reimbursed immediately to the City.
- (e) If a department head revokes P-Card privileges, the P-Card Administrator is to be notified immediately for cancellation of the P-Card.

29.3.7 – Allowable Interdepartmental P-Card Purchases –

- (a) The Procurement Division of the Finance Department may purchase items on behalf of City employees that do not have a P-Card or other Departments in the event that their Departmental P-Card cannot be used. Such request, which has been approved by the City Official or the Departmental Director, shall be sent via email to the Chief Procurement Officer explaining the need for the purchase, and the GL account code to be charged.
- (b) The Information Technology Department makes all purchases of computer equipment and related supplies on behalf of other Departments. Minor purchases such as flash drives, compact discs, cables, etc., may be purchased with the departmental P-Card.
- (c) The Automotive Division of the Public Works Department may purchase automotive related equipment and supplies on behalf of other Departments.

29.3.8 – Sales and Use Taxes – The City of Coral Gables is exempt from paying any State of Florida Sales and Use Tax. The cardholder is to make this clear to the vendor at the time of the purchase, whether it is an over-the-counter purchase or other orders. If the vendor charges sales tax, the cardholder must contact the vendor and obtain a credit equal to the amount of the sales tax. The City Sales Tax exemption number is printed on the face of the P-Card. Note: Purchases made outside the State of Florida are subject to the laws of the state where the purchase is made and may not be exempt from sales tax.

29.3.9 – Telephone and On-Line Orders – When placing a telephone order, the cardholder must confirm the exact amount that the vendor will charge the P-Card before the shipment is made. The cardholder must receive a delivery slip or receipt with the order to retain for matching with the monthly statement.

Purchases may be made on the Internet. You may use the screen print receipt and any other documentation from the vendor that shows the description of the item and price, to match with your statement as documentation. All items purchased by telephone or the Internet must be delivered by the vendor within the 30 day billing cycle and delivered in single shipments.

29.3.10 – Declined Purchases – Restrictions have been placed on vendors that sell good/services that are prohibited, (Refer to **Section 29.3.6**), based on their Merchant Category Codes. Merchant Category Codes are classification codes

assigned to vendors by the credit card company to identify the line of business in which a given vendor operates. Purchases attempted with a vendor who has a restricted Merchant Category Code will be declined. Should an allowable purchase be restricted due to the Merchant Category Code, the cardholder should contact the P-Card Administrator to determine if the restriction should be lifted. Restrictions on Merchant Category Codes may be lifted if authorized by the Finance Director or the Chief Procurement Officer.

29.3.11 – Disputes – A dispute occurs when a cardholder questions a transaction that has been charged to his/her P-Card. If this occurs, the following steps must be taken immediately to ensure proper attention:

- (a) The cardholder must contact the merchant and supply the necessary information to begin the resolution process. The P-Card Administrator should be notified of any dispute. If an agreement is reached that requires a credit, the cardholder will receive proof of the credit and forward to the designated approver and include it with monthly supporting documentation submission.
- (b) If an agreement cannot be reached, the following steps will be taken:
 1. The cardholder completes the *SunTrust Customer Statement of Disputed Charge* form and faxes it to SunTrust Bank. This form is available on the Transaction Summary page in the SunTrust Enterprise Spend Platform, ESP. The P-Card Administrator is to receive from the cardholder a copy of the form with the monthly statement backup.
 2. SunTrust Bank must determine who is responsible by researching the transaction, which may necessitate requesting a copy of the sales receipt.
 3. SunTrust Bank will advise the cardholder of the final disposition and the cardholder will act in accordance with the instructions of the Card Company.
 4. Should the cardholders have questions or want to check the status of their dispute at any time, they should call the SunTrust Bank Claims Department at 1-800-836-8562.
 5. If there continues to be a problem with a particular merchant, the P-Card Administrator should be advised of the problem by the cardholder.
 6. If a vendor charges State of Florida Sales or Use Tax on a purchase and the cardholder cannot get a credit for the amount of the tax the cardholder must contact the P-Card Administrator for further direction.

29.3.12 – Lost or Stolen P-Cards – If a P-Card is lost, stolen, or misplaced during normal working hours, Monday-Friday 8:00 A.M. to 5:00 P.M., the cardholder is to immediately notify the P-Card issuing company (SunTrust Bank) and the P-Card Administrator. If the P-Card is lost, stolen or misplaced during any other hour or day, the P-Card issuing company (SunTrust Bank) must immediately be notified at 1-800-836-8562 and notification given to the P-Card Administrator the next workday.

29.3.13 – Termination or Transfer of Cardholder –

- (a) When a P-Card holder terminates employment with the City, it is the responsibility of the P-Card holder to cut the P-Card in half and give it to the Designated Approver, who will promptly provide it to the P-Card Administrator. The Designated Approver must also immediately send an email to the P-Card Administrator to cancel the P-Card. A memorandum is to follow, stating the last date of employment. A copy of this memorandum is to be submitted to the Human Resources Department.

- (b) When a P-Card holder moves to another job within the same Department/Division or transfers to another Department/Division, it is the responsibility of the P-Card holder to cut the P-Card in half and give it to the Designated Approver, who will promptly provide it to the P-Card Administrator. The Designated Approver must also immediately contact the P-Card Administrator to cancel the P-Card. The Department Director will decide if the new position or transferred employee needs a P-Card. If yes, the Department Director will notify the P-Card Administrator to start the process of issuing a new card.

**City of Coral Gables
Purchasing Card Agreement
Card Holder**

I certify that I have received a City of Coral Gables Purchasing Card to be utilized in the performance of my duties for the City. I agree to the following:

1. While making financial commitments on behalf of the City of Coral Gables, I will strive to obtain fair and reasonable value on each purchase.
2. I acknowledge that I am the only person entitled to use the card and I am accountable for all charges made against the card.
3. I agree to use the Purchasing Card solely for allowable purchases directly related to the performance of my duties and I understand that I cannot use the Purchasing Card for personal use or for non-City business purposes. Should I use the Card for non-City business purposes, or in violation of established policies, I agree to reimburse the City for any costs associated with such misuses.
4. I acknowledge, agree, and authorize that should I fail to timely reimburse the City for any personal use or non-City business purpose purchase or charges on the City Purchasing Card, the City may deduct the amounts necessary to recover the costs of said purchases or charges from my salary or wages or accrued leave balances. I understand that such deductions shall continue from paycheck to paycheck until all amounts due are recovered by the City. If my employment with the City terminates before the aforementioned is repaid, any balance still owing may be taken out of my final paycheck. I further acknowledge and agree that this authorization is pursuant to and consistent with the provisions of Section 112.171, Florida Statutes.
5. I acknowledge that I have received the established Policies and Procedures for the Use of the Purchasing Card and will follow the policies and procedures. Failure to follow these policies and procedures may result in revocation of my privilege to use the Card and/or disciplinary action up to and including termination of employment.
6. I acknowledge that I am responsible for reconciling the monthly Statement of Account and resolving any discrepancies by contacting the vendor and notifying the P-Card Administrator.
7. I agree to return the Card immediately upon request or upon termination of employment or transfer to another position, division or department.
8. If the Purchasing Card is lost or stolen, I agree to notify the Purchasing Card Administrator and the Purchasing Card Company immediately.

I certify that I have received the City Purchasing Card identified below and a copy of the City of Coral Gables policies and procedures related to said Card; and I understand and agree to the terms set forth therein. I acknowledge that I have received the Purchasing Card training that allows me to use the Card. I agree that I will relinquish my Purchasing Card to the City of Coral Gables when requested to do so. I also understand that failure to use the Purchasing Card in accordance with all rules and regulations may require relinquishing the Card, reimbursement to the City, deduction from my salary, wages or leave accrual balances and/or disciplinary action up to and including termination of employment. I further understand that the City has zero tolerance for any purchases of a personal nature.

Note: Purchasing Card may only be assigned to full time employees.

Employee's Signature

Date

Employee's Name (Print)

Card Number (last four digits)

Original: Procurement Division
Copy: Employee

(P-Card-002)

**City of Coral Gables
Purchasing Card Agreement
Designated Approver**

I certify that I have been designated as an approver for the City of Coral Gables Purchasing Card, which is utilized by members of my department as they carry out their responsibilities for the City. I have been provided an overview of the program and have received a copy of the policies and procedures.

I am the designated approver for the following individual cardholders:

I agree to do the following:

1. Approve transactions on behalf of the City of Coral Gables and assure that all purchases are for reasonable use in my department.
2. Review all documents for sales tax compliance. Assure that the receipts contain an appropriate description of all purchases so that anyone unfamiliar with the details of the function can determine what was purchased.
3. Acknowledge that I have received policies and procedures for the use of the purchasing card and will only approve transactions for purchases following the policies and procedures which include zero tolerance for personal purchases. Approval of payments that failed to follow these policies and procedures may result in revocation of any authorization to approve purchases and/or disciplinary action up to and including termination of employment.

I certify that I understand my responsibilities when approving the payment of bills from the City of Coral Gables Purchasing Card, and I am subject to disciplinary action for improper payment authorization.

Note: Designated Approvers are limited to Department Directors, Assistant Directors or equivalent position.

Designated Approver's Signature

Date

Designated Approver's Name (Print)

Department / Division

Requesting Department Director's Signature

Date

Original: Procurement Division
Copy: Employee

(P-Card-003)

**City of Coral Gables
Purchasing Card Missing Receipt Documentation Form**

Cardholder Name: _____

Vendor: _____

Amount: _____

Reference Number: _____

Billing Cycle Close Date: _____

Description of Purchase:

I hereby certify that the receipt for the above item(s) is missing and that the purchase was made for legitimate business reasons using the policies and procedures outlined within the City's ordinances.

Cardholder's Signature

Date

Director's Signature

Date

(P-Card – 004)



Customer Statement Of Disputed Charge

- Keep a copy for your records before sending the dispute form.
- Send this form to SunTrust Banks, Inc., Attention: Commercial Card, P.O. Box 4910, Orlando, FL, 32802-4910 or fax to (407) 762-5405.
- For Dispute Inquiries, call (800) 836-8562.

Name		Signature (Required)		Date
Account Number		Best Contact Number	Home Telephone Number	
Transaction Date	Posting Date	Business Telephone Number	Cell Number	
Merchant Name		Dollar Amount		

Choose only one dispute reason.

- The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- I have not received the merchandise that was to be shipped to me by the expected delivery date of __/__/__, (MM/DD/YY). I have asked the merchant to credit my account.
- I was issued a credit slip that has not shown on my statement. A copy of the credit slip is enclosed. The merchant has up to 30 days to credit the account.
- Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on __/__/__ (MM/DD/YY) and asked the merchant to credit my account. Enclosed is a letter describing how the merchandise was damaged and/or defective and a copy of my return receipt. (REQUIRED)
- Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on __/__/__ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of proof of return. Also, if you are unable to return the merchandise, explain.
- The services that were to be provided on __/__/__ (MM/DD/YY) were not received or were unsatisfactory. I contacted the merchant by phone or e-mail on __/__/__ (MM/DD/YY) for credit. Attach a letter describing the services you expected, the merchant's response to your attempts to resolve the dispute and enclose a copy of your sales contract/agreement.
- I certify that the charge in question was a single transaction, but was billed _____ times for the same charge by this merchant. I did not authorize _____ transactions. Enclosed is a copy of my sales slip.
- I received the merchandise or services; however, the merchant was paid by another method, (cash, check(s), or another credit card)
(PROOF OF PAYMENT REQUIRED)
- I notified the merchant on __/__/__ (MM/DD/YY) to cancel the pre-authorized order. I am requesting a credit. Send copy of cancellation letter or note person spoke with at time of cancellation. Give cancellation number _____ and reason for cancellation _____.
- I notified the merchant and cancelled the hotel, motel or lodging reservation(s) on __/__/__ (MM/DD/YY). The cancellation number or code is _____.
- Cash received by ATM was less than requested. Amount requested \$_____. Amount received \$_____. Provide copy of ATM receipt
- I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. Attempt to contact the merchant for information.
- I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- My credit card was
 Stolen Lost Never Received
 Never Out of My Possession, But Still Misused
on or about __/__/__.
- If your dispute is for a different reason, contact us at the above telephone number. For prompt service, have the account number available for the charge in question.
- If needed, add another sheet for additional comments and/or disputed charges.

Sale Number 1	Reference Number 1
Sale Number 2	Reference Number 2

- I am no longer disputing this previously disputed transaction.