UMPQUA BANK

Commercial Card Implementation Guide

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Thank you for choosing the Umpqua Commercial Card.

With Umpqua Bank's one-card solution you can streamline spending for travel and entertainment, purchasing and fleet expenses using a single program - supported by the latest industry- leading technology. Whether you're a middle-market business, a large corporation, government agency, or non-profit, the right card program can help you to tap into savings, help you better manage company spending, increase efficiency and improve bottom-line results. It's flexible enough to meet the needs of simple organizational structures, as well as large organizations that have traditionally used separate corporate, procurement and fleet card programs with separate customized processes to manage each program.

The Umpqua Commercial Card program is being used by a large mix of industry verticals, with a variety of procurement, travel, fleet, and corporate expense types. Our knowledgeable account management team will work with you at any time to further customize your program and determine the most effective mix of payment options and reporting tools to support your changing payment needs. They are happy to collaborate with you on the best approach to integrating our Commercial Card into your existing payables and expense management processes to help gain efficiencies and cost savings for your company.

Your Program Administrators (PA's) can take advantage of our online account management and expense management tools to simplify access, management, and reporting for your program.

Your Umpqua Commercial Card solution is designed to:
- Enhance reporting capabilities
- Consolidate transactions to provide a single source of spend data which can be used to improve negotiating power with suppliers
- Maintain business continuity and avoid disruption of business operations in a crisis
- Provide one point of contact to your employee cardholders for any questions
- Provide a single reconciliation process for all card transactions
- Improve fraud protection

And your employees will experience improved satisfaction with using a single card, rather than separate cards for T&E, procurement, and fleet expenses, which can be onerous. Using their Umpqua Commercial Card is faster and more secure than they've ever experienced with contactless capability and the ability to provision their card virtually into a mobile wallet.

In an ever-changing economy, mobile wallet capabilities offer a variety of advantages to business owners and operators. With a mobile wallet, you can:
- Manage Risk. Protect card information with multiple layers of security – tokens are used to enhance security by replacing sensitive payment account information with payment tokens.
- Maintain Security. Direct and govern payments by managing all controls between your card and the digital wallet simultaneously.
- Just unlock to pay, no need to open an app
- Close the card and the digital card in the wallet is closed at the same time.

There is no loss of control or security between the digital wallet or physical card. Any controls in place for the card apply to the wallet too. Lose the mobile device, the digital card can be deleted from the mobile wallet at any time but the physical card can remain open.

Organizations with Commercial Card programs report improved compliance with internal expense policies as a result.

Keys to a Successful Program

It is very important that your organization spend adequate time building your employee card program before issuing cards. Having processes and policies in place along with clear communications to cardholders are key to launching and growing a successful program. We provide in-depth materials around best practices, but nobody knows your organization like you do. Below you will find a high-level overview of the keys to a successful program.

Management Support
- Set realistic goals
- Identify and quantify savings and efficiency opportunities
- Outline the benefits and expectations from the program
- Acknowledge the challenges and unknowns and prepare options to address them
- Achieve acceptance and support from ownership or management

Dedicated Program Administrator(s)
A critical step in the process is designating individual(s) with primary responsibility for managing the card program. This person will need to dedicate time to the initial set up and ongoing oversight of the program to insure maximum benefit to the company. Frequently this person is in the accounting, finance, or purchasing department, but it may vary from company to company. Although your organization may not have the resources to dedicate someone full time to this role, it is important to commit sufficient time to the planning and implementation process to insure a smooth process.

Clear Policies and Procedures
Who will get cards? What will the limits be? Is there an agreement cardholders must sign? How are cards paid? What transactions are authorized? How will issues be handled? These are just a few of the questions that help define program policies and procedures. Creating, refining, and communicating these help the cardholders understand the program and how a card is properly used. We provide a few samples in the appendix of this guide.

Use Technology Tools
To get the most from your card program it is important to simplify your processes through technology. Review the reporting information in this guide to take full advantage of the tools we provide. Additionally, many accounting systems can directly integrate card feeds and expense processing, making reentry or complicated downloads unnecessary. Many third-party systems are available to integrate automated expense reimbursement, card reconcilement and payments together into one easy to use platform.

Our knowledgeable account management team can help you with customization of your program to determine the most effective mix of payment options and reporting tools, as well as the best approach to integrating our Commercial Card into your existing expense management process.

Program Implementation Steps

Pre-planning

Taking the time to plan will save hours of work later on.

Hierarchy: Card programs can be structured to match the company needs. This could be a mirror of the organizational structure or perhaps matching functional channels like sales, operations, administration. Sometimes branch structure or geography may also influence hierarchy. Our team can work with your organization to help define your structure needs. First, we determine what your reporting needs are and then build the hierarchy.

Card issuance: Whether initial cards are issued in one lump group or in phases, our team will help make sure the initial issuance is timed to meet your needs and cards are delivered to the correct locations.

Cards are issued upon your request and generally take 7-10 business days to be received.

Pilot, test, then implement

You may want to test your program on a smaller audience before rolling out organization wide. This allows you time to refine and modify the program for optimization. Select a few cardholders with frequent transactions and those that you know will provide vocal feedback.

Once fully tested, we will work with you to deliver an implementation approach that is most beneficial to you.

Timeline

Card program implementation can vary depending on size, integration, and reporting tools. Commercial Card programs generally take 4-12 weeks or longer. Umpqua Bank provides several relevant resource documents authored by Visa® on our [Commercial Card Resources website](#).

The primary program administrator for your organization will be the individual who manages the implementation process and overall design of the program. They will be the main contact point for the bank and will be responsible for insuring implementation tasks within your organization are completed.

The Bank's role is to provide the program administrator and team with the tools, training, and support needed to launch your program.

The Company and Program Administrator's role is to coordinate activities within the company, formulate the project plan, and execute the program launch through effective communication and training to employee cardholders.

Encourage card usage

Once the initial card program is up and fully functioning, begin to look for other opportunities to increase efficiency and expand the program. Contact our Sales team for guidance.

- Target small dollar invoices with a purchasing card
- Maximize your fleet or vehicle management through a fleet card
- Issue cards to all employees who need cards
- Seek peer analysis and best-in-class examples to benchmark your performance

Evaluate and Adapt

It's important to periodically evaluate your card program. Celebrate the success and address any short comings while continually setting new targets and objectives to make it a better experience for the cardholders and your organization. Ask yourself whether you are using it to the fullest to maximize working capital? What type of business continuity plan do you have in place? Your Commercial Card can help your business to adapt in surprisingly simple ways. From making vendor payments to employee security.

Umpqua Bank Resources

Program Administrators

Program Administrators and support staff may contact Umpqua Bank Commercial Card Support during normal banking hours for program support. Our knowledgeable staff can assist with card and program questions, reporting tools, along with other administrative support needs.

Phone: 866-472-0368 Email: cccards@umpquabank.com

Commercial Card Resources Website

Program Administrators enjoy a dedicated website with resources and web links to everything they need to support the Umpqua Bank Commercial Card program.

The Commercial Card Resources page contains the following:

Important Logins and Reference Guides

- Commercial Card Admin Portal – eZBusiness Card Management Login
  (All Umpqua Commercial Card Companies)
  An online tool for program administrators to manage a company's cardholders and their transactions, activity, and statements. Maintenance abilities include changing card limits (both temporary and permanent), closing cards, ordering new cards, temporarily suspending cards, making payments and other features.
  Note: This is a direct link to sign-in to the Portal but access to eZBusiness Card Management is available through Commercial on-line banking and eliminates the need to sign-in separately.

- Commercial Cardholder – eZCard Info Login
  A website where the individual cardholders can register their card to see transaction history, balances, card availability, and card statements. Cardholders can make payments to their card and also set up transactions, balance, and payment notifications via email and text messaging.

- Visa Online – Access to Visa Business Services – Note, this tool can be accessed directly via a link in the eZBusiness Card Management platform.
    - □ Visa Payables Automation

    Visa Payables Automation (VPA) is a platform of business-to-business (B2B) payment services that automates payment and reconciliation for invoice-based spending between buyers and suppliers.

    - □ Visa Expense Management -Spend Clarity Management (Program Administrator Expense Management & Reporting)
    (Mid - Large Sized Company)

| Expense Management

Mid – Large Size Business | • Default Coding
• Receipt Imaging (*$100 per month*)
• 1 Level Approval
• Transaction Based Workflow or Expense Report Workflow
• Rule building for receipt imaging
• Out of Pocket Expenses (*Cash Only*)
• Basic Data Extracts
• Reporting
• Mobile Receipt Imaging & Expense Reconciliation |
| --- | --- |
| Premium Expense Management

Mid – Large Size Business | • $2,000 One-Time Setup Fee
• Default Coding
• Receipt Imaging (*$100 per month*)
• 8 or more segments available
• Multi-Level Approval
• Transaction Based Workflow, Expense Report Workflow or Custom
• Rule building for receipt imaging
• Out of Pocket Expenses (*Cash and Mileage*)
• Spend Wizards available to build transaction information submission forms
• Coding Templates
• Custom Data Extracts Development (*Visa covers first $2000 towards build*)
• Reporting
• Mobile Receipt Imaging & Expense Reconciliation |

eZBusiness Card Management – Program Administrator Account Management Login

eZBusiness Card Management is a powerful Commercial Card administration tool, which allows Program Administrators to manage their cardholder accounts.

This feature allows administrative users to perform a variety of tasks, including the following:

- View corporation and company hierarchies and hierarchy sublevel information
- View a list of companies within a hierarchy
- View a list of commercial credit card accounts within a company
- Search for, view, and download information about a specific Commercial Card account
- Search for, view, and download account transaction information
- Activate Cards
- Dispute cardholder transactions
- Emulate a cardholder
- Set up payment accounts and make payments towards an account
- View financial details about a company or sublevel
- View processing details about a company or sublevel
- Manage online service requests, including:
- Add new cardholders to an account
- Change the credit limit for an account (temporary or permanent)
- Change address/phone number
- Close an account
- Request replacement cards for individual cardholders
- Temporary authorization block
- Manage messages to and from Client Services
- Search for a specific company or corporation within a hierarchy
- Search for a specific cardholder

Commercial Cardholder - eZCard Info

eZCardInfo.com offers a real-time, interactive environment for Commercial Cardholders with features and benefits that include:

Account summary
- Available credit
- Account balance
- Pending transactions
- Credit limit
- Available credit

- Minimum payment due
- Payment due date
- Last payment amount
- Last payment date
- Last activity date

Transactions since last statement
- Transaction history search – up to 18-months
- Dispute transaction
- Downloadable to financial software package
- Online bill payment

Electronic statement features
- Printable copy
- Up to 6 months of past statements

E-mail alerts
- Credit limit reached/exceeded
- New statement available
- Balance within established dollars of credit limit
- Balance exceeds established dollar limit
- Balance drops below established dollar amount
- Payment item posted to account
- Credit item posted to account
- Posted item exceeds established dollar amount
- Personal or special occasions

Visa OnLine – Access to Visa Business Services

Effective business management in today's environment requires on-demand access to information. Understanding your company's spending patterns, increasing control over spend, identifying opportunities for savings, and ensuring corporate compliance are essential. Gain and sustain competitive advantage with sophisticated spend management.

Visa Spend Clarity is a tool comprised of three core solution sets:
1) Reporting
2) Data Services
3) Program Support.

Together these fulfill the key information management needs of successful organizations. Visa Intellilink provides timely, on-demand information through dashboards, alerts, and interactive reports. Capable of tracking and reporting data on both local and international levels, the solution is both simple to learn and easy to use. This platform of offerings delivers solutions spanning the needs of small companies and global organizations, improved user experience and world-class service and support.

Visa Spend Clarity fulfills the four most important spend management needs of companies:

Access to Information
- Accessible over the internet, anytime and anywhere
- Email alerts signal key events, such as approvals, availability of reports or statements, and reaching program thresholds
- Dashboards provide quick snapshots of key information
- Self-service interactive reports accommodating multiple filters, sort options and drill-down capability answer specific questions
- Tax estimation delivers a view of tax obligations when the information is not carried through from point of sale
- Exportable reports enable further manipulation and analysis
- Sourcing tool supports analysis of your entire Accounts Payable spend, including import of non-card activity for a holistic view

Speed and Ease of Use
- Easy to learn, intuitive user interface enables immediate proficiency
- Key features are available with minimal clicks, such as one-click statements at the close of each statement period, for increased convenience
- Context-sensitive online help provides user information relevant to the specific feature in use
- Self-paced learning tools accommodate individual user needs and your company's roll-out plan
- Streamlined workflow, such as automatic routing of expenses to an employee manager, provides fast and efficient spend processing
- Scheduled reports are delivered to your homepage for enhanced ease of use and convenience

Local to Global Scope
- Users can select from up to 15 languages
- Dual- and multi-currency statements provide a consolidated view of local and cross-border spend
- Both global rollup and local reporting/expense management are available in a single solution
- Local tax support includes VAT and GST
- Tax categories are included as part of the coding process for efficient tax reporting
- Address country-specific reporting needs such as AUS FBT, UK VAT evidence, and US 1099 reporting

Customizable
- Users can select key preferences such as language and alert notifications
- Expense management can be tailored to company travel and entertainment policies, including compliance triggers, multi-tiered approval workflow, receipt imaging, additional detail on transactions exceeding compliance thresholds, mileage calculations, conversion of cash transactions to card currency for reimbursement, and per diem support

- Requisitions for travel or cash advances
- Direct integration of transaction data delivery to an ERP system, with support of customized formats, as well third-party applications such as Quicken® and QuickBooks®
- Integration with travel booking

Visa Payables Automation

Visa Payables Automation (VPA) is a platform of business-to-business (B2B) payment services that automates payment and reconciliation for invoice-based spending between buyers and suppliers.

VPA accepts either a Payment Instruction file in a specified Visa format or in an online payment request, processes card payables, sends remittance notices to suppliers, and reconciles the payment instruction with the settled transaction. Additionally, opportunities to convert existing non-card transaction spend to Visa Commercial Cards are presented to clients and executed upon their approval.

VPA allows users to:
- Create and manage suppliers
- Request and manage card accounts
- Process payments
- Process payment requisitions
- Notify suppliers about payments
- Monitor payment status
- Reconcile payments
- Manage Authorization controls
- Manage Workflow Approvals
- Generate Ad hoc Reconciliation Report
- Create Customized Reconciliation Templates
- Cancel a Payment

VPA supports multiple payment processing options:
- Pseudo Accounts – a payment processing option where each payment instruction (PI) is assigned a unique token to pay each supplier invoice via a 'pseudo' account rather than expose the actual card number. After the PI is submitted to VPA, VPA will select the token from a pool of tokens and send the token for payment to the supplier over a secure link found within the remittance notification.
- Lodged Adjustable Limit Accounts. A payment processing option where a specific token with a limit is assigned to a supplier. After the buyer submits their payment instruction, the credit limit on the account is adjusted to reflect the payment instruction amount. After the credit limit adjustment, a remittance email is sent to the supplier informing them that they can process the payment using the pseudo account that has been previously assigned to them. The available balance is then adjusted down after the supplier processes the payment or after the payment reaches the expiration date.

Making Payments

Commercial card online management & reporting

Online payments are the safe and easy way to pay your Commercial Card bill online. Your company's Program Administrator has the option to pay the company Commercial Card payments using Umpqua's eZBusiness Card Management system.

Payments submitted by 11:00 a.m. Pacific Time will be credited to the account at midnight the day the payment was applied. Payments submitted after 11:00 a.m. Pacific Time will be posted to the account the next day at midnight.

Commercial cardholder login

Employees have the option to make payments to their individual Commercial Card using Umpqua's eZCardInfo website. The same cutoff times apply as outlined above.

Commercial Online Banking

Umpqua's Commercial Online Banking system can be enabled to make Commercial Card payment transfers from your Umpqua deposit accounts. Payments submitted by 1:00 p.m. Pacific Time will be credited to the account at midnight the day the payment was applied. Payments submitted after 1:00 p.m. Pacific Time will be posted to the account the next day at midnight.

Note: Single sign-on (SSO) through Commercial Online Banking to eZBusiness Card Management is available for Program Administrators.

In store

Payments may be made at any of our stores using the payment coupon received with the monthly bill. Payments may take up to 2 business days to post.

Electronic payments

To avoid late payments and manage your payment process more efficiently you can request to setup monthly electronic payments from your business checking account. Please contact the Commercial Card Department for further information on how to establish this service.

Commercial Card Batch Payments

1) Batch payments are also available to allow businesses to use ACH, non-Edi, or EDI files to make multiple (batch) payments to cards at one time via one payment file. Please contact your Treasury Management Sales representative for further information on how to establish this service.

Integrated Payments

Umpqua Integrated Payments automates and streamlines all aspects of the Invoice-to-Pay process. Umpqua Integrated Payments supports current workflow and controls, giving significant cost savings, fraud-risk reductions, and enhanced scalability, in an affordable, integrated platform with custom controls and security guarantees.

Bill pay

Pay your Commercial Card account on a recurring or one-time basis using Bill Pay option. When creating your payee profile, enter the following information: Umpqua Bank address: LB 1181 P.O. Box 35142 Seattle, WA 98124-5142.

By mail

Check or money order along with the payment coupon can be mailed using the self-addressed envelope provided with your bill.

Customer service pay-by-phone

A payment may be applied over the phone by calling 866-777-9013. Payments submitted by 11:00 a.m. Pacific Time will be credited to the account at midnight the day the payment was applied. Payments submitted after 11:00 a.m. Pacific Time will be posted to the account the next day at midnight. A $10.00 processing fee applies.

Lost or Stolen Cards and Dispute

Lost or stolen cards

If your employee loses a card or has it stolen, they should report it immediately by calling 866-777-9013. The operator will review recent transactions and make sure there has been no unauthorized activity on the card. They will then block the card, issue a new card to the cardholder, and transfer the current transactions to the new account.

Disputes

Most frequently a transaction may show on the card that is unauthorized and from an unknown source. Other times it may be due to non-receipt of merchandise or differing transaction amounts. The process is the same for either:

- Call 866-777-9013 to begin the dispute process
- Some disputes will be handled quickly, while others may take time to work through
- Some disputes may indicate fraud on the card and result in a new card number issued to the cardholder

Administrator status tool

A temporary block / status may be placed on a card by a company administrator through the online management and reporting system.

- An employee is not currently using the card, has not yet had the card assigned, or is on extended leave
- The organization is temporary revoking the employee's charge privileges
- The employee may have lost the card, but wants to check before placing a permanent block on the card

Alerts – Text and Email

To ensure cardholders receive proper alerts for card activation, mobile wallet provisioning, fraud alerts and more, it's important that a cellphone and email address are listed on the eZcardInfo profile.

Credit Line Adjustments

Cardholder line changes

Each cardholder is assigned an individual credit limit and limits should be established considering monthly spending needs, incorporating a small cushion to allow for months with higher spending needs.

Your company's Program Administrator has the ability to change cardholder limits through the eZBusiness Card Management system.

Company increases

Generally, we suggest establishing a company credit limit that allows for program and company growth over the next 18-24 months. If you find your company line requires an increase you can request this through the Commercial Card department or directly with your relationship manager. The bank requires 2 years of financials and any available interim financial statements since the most recent year end. Additional documentation may also be required.

Statement Options

Two billing types are offered through the Commercial Card program and each has unique features that are important to understand.

Individual billing

Similar to a consumer card, each cardholder receives a monthly statement and is responsible for paying the amount due on their individual card. Some companies may pay the bill directly after the cardholder submits an expense report, while others reimburse the employee directly and the employee is responsible to ensure the card is paid. Either way, each card with a balance must have a payment applied to the individual card monthly.

- Benefits. Each cardholder maintains responsibility for their own card. A late payment will not impact other cardholders at the company. A mid-cycle payment is applied to the balance and affects available credit

- Challenges. May require more administration to ensure cards are paid timely. Unpaid balances by employees may result in company liability

Central billing

Centralized billing is where all cardholder transactions are combined onto one company bill at cycle end. Each cardholder may receive a statement showing their individual activity that can be used for review or create an expense reimbursement, but no amount is due at the individual cardholder level. The company will receive one "centralized" bill containing all cardholder transactions for the period and one amount due.

One notable challenge with central billing is that mid-month payments to the central company bill DO NOT impact individual cardholder availability. With central billing it is important to set the cardholder's monthly spend limit appropriately as it will not refresh until cycle cut, despite any payments made.

- Benefits. One payment required by the company. One statement showing all activity for the company

- Challenges. May require more administration work to ensure individual cardholders complete reimbursement processes. Mid-cycle payments do not refresh balances; therefore cardholder limits must be appropriately set.

Tips for handling and avoiding fraud

Fraud and unauthorized transactions are an unfortunate part of card transactions, but there are steps you can take to limit your exposure and reduce fraud. There are two main types of fraud; internal and external. External fraud is beyond your control and usually consists of unauthorized use of the card number or counterfeit cards. Internal fraud includes unauthorized purchases, personal expenses, and expenses beyond company policies.

Review statements and activity
Nothing can replace simply reviewing your organizations transactions. This responsibility begins with the cardholder and continues through the Program Administrator.

Require monthly expense reports from every employee
This process forces the cardholder to review and account for every transaction, then submit them for approval, regardless of whether you have individual or company billing.

Add Cardholder cellphones to all card profiles
Make sure cardholders go into eZCard info to set up their cell phone numbers and work emails to ensure fraud alerts can be sent via either SMS or email.

Review reports
Build system report templates to review transactions and look for fraudulent patterns:
- Out-of-ordinary transactions
- Merchant Category Codes (MCC) which are not standard. Utilize MCC restrictions where appropriate
- Transaction dates and times that do not align with business expenses, i.e. Saturday or late night

- Detailed travel expenses that do not meet company travel tolerances, i.e. first class
- Round dollar transactions may indicate gift card purchases
- Ensure your policies are adhered to while also helping to prevent fraud
- Status or close inactive cards or no longer needed

Avoid shared or department cards
Assign a card to each individual who needs one, even if their need is only periodic.

Report fraud
If you or a cardholder suspects that a card has been compromised contact the bank immediately. The cardholder can contact customer services at 866-777-9013 to report the suspected fraud. As a program administrator, you can contact Umpqua Bank Commercial Card Support during normal banking hours to report the suspected fraud or customer service outside of normal banking hours.

Visa® liability waiver program
In cases of employee misuse of the Commercial Card, companies can benefit from the Visa Liability Waiver Program. This program is designed to protect Visa clients in the event of card misuse by terminated employees with coverage up to $100,000 per cardholder (certain guidelines must be followed). Information on this program can be obtained by contacting the Umpqua Bank Commercial Card Department.

Visa® Commercial Card benefits

As a Commercial Cardholder, you have access to the Visa® Assistance Center. The Center is staffed 24/7 and can be called toll free 800--992-6029. The Center offers worldwide support and assistance, as well as the following Commercial Card benefits:
- Travel and Emergency Assistance Services
- Auto Rental Collision Damage Waiver
- Lost Luggage Reimbursement
- $100,000 Travel Accident Insurance

Full details of all Visa Commercial Card Benefits can be found on the
[Commercial Card Resources](#) [website](#).

Example documents - to help support the successful implementation of your card program, we have provided some example documents you may find useful. **These documents are samples only and you should customize as appropriate for your Company's needs and to align with your Company's expense reimbursement and other policies.**

Appendix A –Sample Company Cardholder Agreement

Make sure to provide all cardholders with the latest Commercial Card Cardholder agreement. The current Company Card Cardholder Agreement can be found on the Umpqua Bank Commercial Card Management Resources website and should be provided to each cardholder. Let them know that their participation in the company Commercial Card program is a convenience that carries responsibilities with it.

Example Company Cardholder Agreement

1. The company Commercial Card is provided to employees based on their need to purchase business-related goods and services. A card may be revoked at any time based on change of assignment or location. The card is not an entitlement nor reflective of title or position.

2. The card is for business-related purchases only; personal charges are not to be made to the card.

3. You are the only person entitled to use the card and are responsible for all charges made against the card.

4. Improper use of the card can be considered misappropriation of company funds which may result in disciplinary action, up to and including termination.

5. All charges are billed directly to and paid directly by the company. Any personal charges on the card could be considered misappropriation of company funds since the cardholder cannot pay the bank directly.

6. Cardholders are expected to comply with internal control procedures in order to protect company assets. This includes keeping receipts, reconciling Commercial Card monthly statements and following proper card security measures.

7. Cardholders are responsible for reconciling their Commercial Card monthly statement and resolved any discrepancies by contacting the supplier or the bank.

8. A lost or stolen card should be reported immediately by contacting Umpqua Bank Commercial Card Support at 1-866-777-9013.

9. A cardholder must surrender his or her card upon termination of employment (i.e. retirement or voluntary/involuntary termination). At this point, no further use of the account is authorized.

10. You agree to the terms of the company acceptable card usage policy.

Your signature below verifies that you understand and agree to comply with the company Commercial Card program guidelines outlined above. Your signature below also confirms and evidences your acceptance of the terms and conditions of the Umpqua Bank Commercial Cardholder Agreement, which is provided to you in conjunction with this document.

Cardholder Signature_____Approver Signature _____

Appendix B – Sample Missing Receipt Form

Having a Missing Receipt Form available to cardholders is a good practice. If you don't already have one in place, this is an example that can be used as a template for creating your own.

Example Missing Receipt Form:

In case of a missing expense receipt, provide the information below, sign and return this form with your expense claim.

Cardholder Name _____

Department _____

Type of Transaction:
- ϒ   Procurement Expense
- ϒ Travel Expense
- ϒ Fleet Expense
- ϒ Cash Advance

Reason for Missing Receipt:
- ϒ   Lost Receipt
- ϒ   Vendor Provided None
- ϒ   Other

Merchant Name _____

Merchant Location City_____State_____

Description of Expenditure_____

Business Purpose _____

Amount $_____Purchase Date _____

I certify that these expenses were actual and reasonable and incurred for official business. No portion of this claim was provided free of charge, previously reimbursed from any other source, or will be paid from any other resource in the future. Should any portion of this reimbursement be found non-compliant with company policy, I will reimburse the company within thirty (30) days of being notified.

Cardholder Signature_____Approver Signature _____

Appendix C – Sample Acceptable Use Policy

If you don't already have an Acceptable User Policy in place for your Commercial Cards, below is an example policy that can be utilized to build your own policy.

Example Policy:

This policy defines restricted items as well as approved suppliers for use of you company Commercial Card.

Restricted Items
Due to their critical nature, restricted items may only be ordered through the Purchasing Department or its designee. Company Commercial Cards may not be used to order the following items:
- Firearms
- Etc.

Approved Suppliers
    Travel related vendors with negotiated volume discounts
- Specific airlines
- Specific lodging establishments
- Specific car rental agencies

    Fleet vendors with negotiated volume discounts
- Specific gas stations (i.e. Shell, Conoco)
- Specific auto repair shops

    Procurement vendors with negotiated volume discounts
- Specific office supply stores
- Specific computer parts stores

Suggested Uses
    Travel related purchases
- Airline tickets
- Lodging expense
- Car rental

    Fleet related purchases
- Fuel
- Auto repair costs

    Procurement related purchases
- Computer Equipment, Software & Supplies
- Office Supplies
- Conferences, seminars, course fees
- Professional membership & license fees
- Subscriptions, books and journals

Exclusions
- Rental fees

- Personal purchases
- ATM & Travelers Checks
- Service & Maintenance Agreements
- Utilities
- Telecommunications

Appendix D – Sample Cardholder Reference Guide

Creating your own Cardholder Reference Guide to share with your individual cardholders is important. To follow is an example of a Cardholder Reference Guide that you can use and tailor to your Company needs.

Example Cardholder Reference Guide:

The company Commercial Card is a credit card program offered through Umpqua Bank to facilitate the payment of business- related travel services, the purchase of goods and services, and payment of fuel expense as required for conducting company business. The Commercial Card program is a corporate-liability program; all charges incurred by individual/department cardholders are paid directly by the company to Umpqua Bank.

Since the company is liable for all charges made on the card, cardholders must use discretion and good judgment when making purchases and/or incurring expenses. Cardholders are responsible for authenticating the validity of all charges incurred by signing their monthly statements or by submitting expense reports, on a regular basis, via the Expense Management System. If use of the card is found to be in non-compliance with University policies and procedures the cardholder will be required to return the item(s), incur the charge(s) as a personal expense, and/or lose privileges.

Program Overview
Company is offering to our employees a simple program for purchasing goods and services, and expensing travel and fleet costs. The Commercial Card program is a fast, flexible alternative for processing purchases from vendors that accept Visa credit cards.

The Commercial Card program is designed to delegate the authority and capability to purchase items directly to the person to whom it most matters-YOU, the cardholder. The Commercial Card enables you to purchase items directly from vendors without the issuance of a purchase order.

Upon approval from your department head, and with the completion of the Cardholder Data Collection Form, a Commercial Card will be issued in your name by our financial institution, Umpqua Bank. This card is for business purposes only and may not be used for any personal transactions.

Upon signing the cardholder agreement, the cardholder agrees to be responsible for and to be held accountable to the Company for all charges made to the Commercial Card. Should the cardholder terminate employment with the Company or transfer between departments, the department has a specific obligation to reclaim the Commercial Card and return it to the Company's Program Administrator prior to the employee's termination date.

Adherence to all Company guidelines will ensure that you retain the privileges of a cardholder. Failing to adhere to guidelines regarding allowable purchases and procurement methods may result in disciplinary action. Questions concerning allowable purchases may be directed to the Company Program Administrator

Obtaining a Company Commercial Card
To obtain a Commercial card, the cardholder must obtain the Cardholder Data Collection Form from the company's Program Administrator. Complete the form, have your department head approve it and return it to the company's Program Administrator.

The cardholder's social security number, date of birth and mother's maiden name are required by the bank for card activation and future verification of cardholder identity. Umpqua Bank will not approve a cardholder request form unless this information is provided. This information is confidential and will not be used to check the personal financial history of the applicant.

The Program Administrator will forward the information on the data collection form to Umpqua Bank for processing. Umpqua Bank will send the commercial card to the company's Program Administrator. This process normally takes about two to three weeks.

When your card is received, the Program Administrator will contact you to schedule a time to meet with you and provide you with a brief orientation on how to use the card and provide you with your copy of the Company Cardholder Agreement. It is important that you understand that you are personally responsible and accountable for this Commercial Card. Misuse could result in loss of the card privileges or other disciplinary action.

The Company's Program Administrator is:

John Doe
123 Main St
Anytown, USA 12345
(555) 555-1234
jdoe@company.com

Guidelines for Company Commercial Card use
- Each cardholder is responsible and accountable for their Commercial Card.
- Monthly spending limits are set and approved by your department head and Company administration.
- Restricted items, approved suppliers, suggested uses and excluded uses are all outlined within the Company Acceptable Card Usage Policy. Please contact the Program Administrator for a copy of that document.
- Only the approved cardholder may use the Commercial Card. Use by anyone other than the cardholder is prohibited. The card is NOT transferable between cardholders or departments.
- Commercial card transactions must not be split to divide a larger purchase, which is over the cardholder's single purchase limit.
- The cardholder shall retain a copy of the original itemized charge slip/receipt or invoice for all goods and services purchased, and any other information related to the purchase. These items need to be forwarded on to the departmental account manager as soon as possible for inclusion with their monthly report.
- It is the responsibility of the cardholder to attempt to resolve any disputes with a vendor. If

resolution is not possible, the cardholder should report the problem to the Umpqua Bank Commercial Card Department, the Company's Program Administrator, and the departmental head.

- The named cardholder must sign the Commercial Card immediately upon receipt of the card.
- The cardholder is responsible for reporting the loss/theft of the card immediately to the Umpqua Bank Commercial Card Department, the Company's Program Administrator and the departmental head.

- Items purchased for delivery should include the cardholder's name, campus address, and phone number.
- If a duplicate statement is needed, contact the company's Program Administrator.

Billing, Payment, Account Distribution and Record Keeping
The cardholder activity is downloaded on a daily basis into the company's expense management system where the departmental account manager can access it. The departmental account manager has the responsibility for allocating charges.

The cardholder is responsible for supplying the account manager with original itemized receipts of the transactions. Advance completion of a Hospitality Approval Form is required for purchases of food for conferences and entertainment (the card cannot be used for food when per diem rates apply in a travel status). For out of state travel, the Travel Justification Form is required.

During the month, the Cardholder is responsible for furnishing all original receipts/invoices and related documentation to the departmental account manager for all purchasing card transactions as soon as possible.

You will receive a monthly statement from Umpqua Bank showing your card charges for the month. This is an informational copy only. Do not pay from this statement, the Company pays the bill. You should, however, review the statement to be sure all the charges are correct.

The departmental account manager must review the charges in the expense management system and is responsible for approving the index and account code to charge for each transaction. Typically, all charges must be appropriately coded by the 25th of each month.

The departmental account manager must print the monthly report after the last download for that period, attach all back-up documentation and forward it through the regular expense claims process.

Travel Tips
The Company has mandated all airline tickets for its employees be purchased on the Commercial Card unless it can be documented that another payment method is in the company's best interest.

Return of Airline Tickets - If applicable return the unused ticket to your travel agency for proper handling.

Hotel and Lodging - All hotel and lodging can be guaranteed by your Umpqua Bank Commercial

Card. When canceling a hotel reservation, please be sure to record the cancellation number to avoid no-show charges being billed to your card.

ATM and Cash Access - Access to Cash is made available to you through a cash advance at financial institutions displaying the Visa logo. PIN numbers for ATM access will not be issued on Commercial Cards.

Managing your Account Online

You can access your card transaction history and account information by going to www.umpquabank.com, selecting "All Other Logins" from the Online Banking dropdown menu on the main page, and selecting Commercial Cardholder Login.

Contact the company's Program Administrator with questions regarding enrollment or logging in.

Error Resolution
If you have made a transaction with your Commercial Card but believe that you were charged the incorrect amount or not properly credited then you have a transaction dispute with the merchant. In the event of a transaction dispute, you should immediately attempt to resolve the dispute directly with the vendor involved.

If this does not resolve the error, or if you are unable to contact the vendor directly:
- Complete a Chargeback Dispute Form
- Fax the report to the Umpqua Bank Commercial Card Department within 60 days of the transaction date

Commercial Card transactions that were not authorized by the cardholder are possible fraudulent transactions, however, transactions are sometimes processed under a parent or associated company's name. It is suggested to call the merchant in question to attempt to resolve questions about a purchase. If the transaction is still unrecognized follow the steps below:

- Notify the Umpqua Bank Commercial Card Department immediately and request the card be canceled and reissued.

- You will be required to complete and return an affidavit certifying that the transactions in question were not authorized by you.

- Do not process the transactions in the expense management system until the bank has completed the investigation (60-90 days). At the end of the bank's investigation, the bank will issue a letter to you indicating if funds have been recovered. A credit will be issued for all recovered funds.

Missing Documentation
If an original receipt is missing for Commercial Card transactions, you should request a duplicate receipt from the vendor. In the absence of a duplicate receipt, one of the following alternative documentation methods is acceptable.

- Vendor confirmation via email or fax for the item(s) purchased
- Packing slip delivered with the item(s)
- Completed Missing Receipt form

Alternative documentation must provide sufficient details to enable proper classification of expenses and identify unallowable, allocable, and reasonable costs for sponsored projects.

Authorization for missing receipts should be an exception, not a general practice. Employees who frequently fail to submit required receipts should be advised that they are subject to loss of card privileges.

Business managers are responsible to ensure that these guidelines are followed consistently. For any specific exceptions or if additional guidance is needed, please contact the company's Program Administrator.

Reporting a Lost/Stolen Card
Notify the Umpqua Bank immediately if your Commercial Card is lost or stolen by calling 1-866-777-9013. Also notify your departmental head and the company's Program Administrator. When your telephone call is received, Umpqua Bank will immediately suspend your purchasing card and issue a new card. Note: It is imperative that you contact Umpqua Bank immediately for suspension of your card; you may be responsible for all charges made on the card until it has been canceled at Umpqua Bank.

Record Retention Requirements
Record retention for electronic-supported documents (i.e. electronic online records, data records, and images) is subject to IRS and other Federal regulations.

Receipts are not required when point-of-sale receipt (Level 3 detail) is present. Level 3 details include all pertinent information/details of the transaction.

Original documents related to company Commercial Card transactions must be retained for seven (7) years. Refer to the Archives and Records Program for record retention schedules and storage information.

Card Termination
When a cardholder terminates employment with the Company, the department has the specific obligation to reclaim the Commercial Card and return it to the Program Administrator prior to the employee termination. Failure to follow the above procedure may result in revocation of all Commercial Card privileges for all cardholders in that department.

If a cardholder terminates employment with a department and remains with the Company in another department, the first department still has the obligation to reclaim the Commercial Card and return it to the Program Administrator. This individual may again apply for another card in their new department.

The card may be terminated for failure to provide receipts for any specific purchase within the allotted time frame.

The Company will inactivate cards for any cardholder put on administrative leave unless there are recurring charges to be continued.

Non-adherence to these procedures can result in revocation of individual cardholder privileges and may result in revocation of all division or departmental Commercial Cards.

Commercial Card Contact Information

Program Administrator
866-472-368

24 Hour Lost/Stolen Reporting Hotline
866-777-9013

Commercial Card Activation Line
866-777-9013