

# Cardholder Responsibilities



# Cardholder Responsibilities

- Collect receipts to verify purchases for auditing
- Watch for unauthorized transactions on your statement and report/dispute them immediately
- Dispute any incorrect charges with the vendor directly before filing an online or paper dispute form
- Complete your reconciliation by the **due date**
- Keep the card (and card number) confidential

# Cardholder review period

Unique to your program

Review *your company's* **unique** CCER statement cycle, and Reminder and Grace Periods within the **Cardholder Summary** located at the top of the Review Open Statements and View Cycle-to-Date screens

Cardholder Summary			
Cardholder Name:		Start Date:	12/01/2017
Card Number:	xxxx-xxxx-xxxx-5545	End Date:	12/31/2017
Status:	Open	Reminder Period:	01/03/2018 through 01/04/2018
Charges:	0.00 USD	Grace Period:	01/05/2018 through 01/09/2018
Out-of-pocket:	0.00 USD		
Total Amount:	0.00 USD		

- Calendar month statement period.
- An email will be sent out to Cardholders (and Reconcilers) when the current statement cycle has ended, indicating that the statement can be submitted for approval (Statement Reviewed). If the statement end date falls on a weekend, the email will be sent the following Tuesday.
- If the Cardholder (or Reconciler) has not reviewed and submitted the statement after **2** calendar days, a reminder email will be sent out. Cardholders and Reconcilers will have an additional **5** days grace to complete the review.
- If you are on vacation or do not have online access, contact your Program Administrator.

# E-Mail notification

## Cardholder statement ready for review

Statement review for 05/31/20XX

Dear Cardholder:

Your most recent statement is ready for review by accessing the Wells Fargo Commercial Card Expense Reporting system for the following card(s):

**XXXX-XXXX-XXXX-1234**

Please complete your review in a timely manner and forward your receipts as appropriate.

This is an automated email. Please do not reply to this message.

# Cardholder home page

## Manage Statements – Review Open Statements

**WELLS FARGO** Commercial Card Expense Reporting Help Close

Role: **Cardholder** Welcome Molly Campbell

### Charges — Manage Charges

- ▼ Manage Statements
  - Review Open Statements** +
  - [View Cycle-to-Date](#)
  - [View Previous Statements](#)
  - [View Historical Images](#)
- Reports
- User Information

To filter items, select from the **Charge Type** drop-down menu. Select charges, and click one of the functions below. Click **Save** or **Statement Reviewed**.

[Statement Receipt Actions](#) | [Print](#)

\* Required Field Add Receipt

**Cardholder Summary**

Cardholder Name:	CAMPBELL, MOLLY	Start Date:	08/26/20
Card Number:	xxxx-xxxx-xxxx-4372	End Date:	09/25/20
Status:	Open	Reminder Period:	09/27/20 through 10/01/20
Charges:	9,969.48 USD	Grace Period:	10/02/20 through 10/05/20
Out-of-pocket:	2,260.00 USD		
Total Amount:	12,229.48 USD		

**Charges**

Charge Type:

Display **25** of 50 Items Per Page  
Viewing 1 of 50 Items

[Previous Page](#) [Next Page](#)

[Select All](#)

	Transaction Date	Posting Date	Personal	Merchant	G/L Code
1. <input type="checkbox"/>	09/25/20	09/25/20	<input type="checkbox"/>	Fleet Cameron, LA	741 - Travel Costs - Auto

Description: \*


Review open statements (default screen for cardholders) will become available when your company has reached the statement End Date

Finalize the statement during the review period

The **Statement Reviewed** button (which submits the expense report to the Approver) will only be available in **Review Open Statements**

# Manage Statements

## View Previous Statements – 13 month history


**Commercial Card Expense Reporting**
Help
Close

Role: **Cardholder**
Welcome **Molly Campbell**

**Closed Statements**

- ▼ Manage Statements
  - [Review Open Statements](#)
  - [View Cycle-to-Date](#)
  - [View Previous Statements](#)**
  - [View Historical Images](#)
- Reports
- User Information

Select a statement, and click **View**.

Display 10 | 25 Items Per Page  
 Viewing 1 to 10 of 12 Items
 Previous Page
Next Page
Page 1 2

	Card Number	Start Date ▼	End Date	Charges	OOP	Total	Cover Sheet Printed	Receipt Images
1.	<input checked="" type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">07/26/20</a>	08/25/20	10,346.15 USD	0.00 USD	10,346.15 USD		
2.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">06/26/20</a>	07/25/20	10,307.24 USD	0.00 USD	10,307.24 USD	07/29/2016 09:52 AM PT	
3.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">05/26/20</a>	06/25/20	9,910.17 USD	0.00 USD	9,910.17 USD		
4.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">04/26/20</a>	05/25/20	10,147.30 USD	0.00 USD	10,147.30 USD		
5.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">03/26/20</a>	04/25/20	9,989.03 USD	0.00 USD	9,989.03 USD		
6.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">02/26/20</a>	03/25/20	10,262.20 USD	0.00 USD	10,262.20 USD		
7.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">01/26/20</a>	02/25/20	0.00 USD	0.00 USD	0.00 USD		
8.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">12/26/20</a>	01/25/20	10,234.29 USD	0.00 USD	10,234.29 USD		
9.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">11/26/20</a>	12/25/20	10,103.81 USD	0.00 USD	10,103.81 USD		
10.	<input type="radio"/> xxxx-xxxx-xxxx-4372	<a href="#">10/26/20</a>	11/25/20	0.00 USD	0.00 USD	0.00 USD		

View
Print ▼

Viewing 1 to 10 of 12 Items  
 Display 10 | 25 Items Per Page
 Previous Page
Next Page
Page 1 2

# Manage Statements

## View Cycle-to-Date Transactions

**Charges — Cycle-to-Date**

▼ Manage Statements

[Review Open Statements](#)

**View Cycle-to-Date**

[View Previous Statements](#)

[View Historical Images](#)

► Reports

► User Information

To filter items, select from the **Charge Type** drop-down menu. Select charge transactions, and click a function. Click **Save** to continue.

[Statement Receipt Actions](#) | [Print](#)

★ Required Field

Card Number: **xxxx-xxxx-xxxx-5545**

Reminder Period: **02/01/2018** through **02/02/2018**

Grace Period: **02/03/2018** through **02/07/2018**

**Charges** [View Pending Charges](#)

Charge Type: All Transactions

Viewing 1 to 1 of 1 Items

Charges

[Select All](#) | [Clear All](#)

	<a href="#">Transaction Date</a>	<a href="#">Posting Date</a> ▲	<a href="#">Merchant</a>	<a href="#">G/L Code</a>	<a href="#">Unit</a>	<a href="#">Receipt Image</a>	<a href="#">Receipt Submitted</a> ‡	<a href="#">Amount / Original Currency</a>
1.	<input type="checkbox"/>	01/08/2018	01/10/2018	Polar Inc 609-259-0408,NJ	FINANCE (FINANCE)		<input type="checkbox"/>	72.00 USD
<a href="#">Description:</a> ★								
NATURAL ACCOUNT: 53201			FUND: 10		CLASS: 07			
DEPARTMENT: 3000			PROGRAM:		PROJECT:			

[Select All](#) | [Clear All](#)

[Reclassify](#) [Add Descriptions](#) [Split & Reclassify](#) [Dispute](#) [Copy Request](#)

Total Charges: 72.00 USD

- Transactions appear on your statement as they are posted through the system
- To view Real-Time Authorizations, click on the View Pending Charges link

# View Pending Charges

## Within Cycle-to-Date (only)

▼ Manage Statements

Review Open Statements

**View Cycle-to-Date**

View Previous Statements

View Historical Images

► Reports

► User Information

To filter items, select from the **Charge Type** drop-down menu. Select charge transactions, and click a function. Click **Save** to continue.

Statement Receipt Actions | Print

Required Field Add Receipt

Card Number: xxxx-xxxx-xxxx

Reminder Period: 10/26/20 through 1

Grace Period: 10/31/20 through 1

**Charges**

Charge Type: All Transactions

Viewing 1 to 3 of 3 Items

Charges Out-of-pocket Expenses

Select All | Clear All

	Transaction Date	Posting Date	
1.	<input type="checkbox"/> 10/03/20	10/04/20	
Description: *			
AU AREA: MRKT			
2.	<input type="checkbox"/> 10/03/20	10/04/20	
Description: *			
AU AREA: MRKT			
3.	<input type="checkbox"/> 10/03/20	10/04/20	
Description: *			
AU AREA: MRKT			

Select All | Clear All

Reclassify Add Descriptions S

Viewing 1 to 3 of 3 Items

Save

- Select the Receipt Submitted checkbox if you

Pending Charges

Card Number: xxxx-xxxx-xxxx-4372

As of 10/05/20XX 11:16 AM PT

5 items

Transaction	Amount /
Date / Time	Original Currency
1 10/05/20XX 11:05 AM PT	250.00 /
2 10/05/20XX 11:05 AM PT	250.00 /
3 10/05/20XX 11:05 AM PT	49.95 /
4 10/05/20XX 11:05 AM PT	23.45 /
5 10/05/20XX 11:05 AM PT	376.22 /

Total Pending Charges: 949.62 /

Close

View Pending Charges

Amount / Original Currency
22.98 USD
200.93 USD
132.80 USD
charges: 356.71 USD

se Reporting service.



Charges						
<a href="#">Select All</a>   <a href="#">Clear All</a>						
	Transaction Date ▲	Posting Date	Personal	Merchant	G/L Code	Amount / Original Currency
1.	<input type="checkbox"/> 03/02/20xx	03/03/20xx	<input type="checkbox"/>	<u>COMPUTER STORE*</u> Denver, CO	273007 - Computers	2,900.00 USD
<u>Description:</u> * Bought 1 computer server configuration for setting up database server. Ordered 4 front end machines and 2 scanners						
2.	<input type="checkbox"/> 03/04/20xx	03/04/20xx	<input type="checkbox"/>	<u>HOTEL</u> Dallas, TX	<a href="#">View Split</a>	1,000.50 USD
<u>Description:</u> * Hotel stay for 3-day conference in Dallas						
3.	<input type="checkbox"/> 03/07/20xx	03/07/20xx	<input type="checkbox"/>	<u>AIRLINE</u> Oakland, CA	<a href="#">View Split</a>	800.00 USD
<u>Description:</u> * Flight from Texas						
4.	<input type="checkbox"/> 03/05/20xx	03/05/20xx	<input type="checkbox"/>	<u>CAR RENTAL COMPANY*</u> Phoenix, AZ		100.28 USD
<u>Description:</u> * Rented a car						

If a vendor transmits additional details with the transaction, the merchant name is red and underlined

Select the merchant name to access the detail screen

Selected Charge			
Transaction Date:	mm/dd/20xx	Posting Date:	mm/dd/20xx
Merchant Name:	Computer Store	Merchant Type:	Computers
Merchant city:	DENVER	Merchant State:	CO
Merchant Zip:	80012	Debit / Credit:	Debit
Amount:	\$ 2900.00	Sales Tax Amount:	\$232.45

## Details

Commodity Code	Description	Quantity	Unit Of Measure	Line Item Total
123-OS	Item 1	210	-	\$5.00
453-CP	Item 2	75	-	\$20.00
653-P	Item 3	50	-	\$7.00




Selected Charge			
Transaction Date:	mm/dd/20xx	Posting Date:	mm/dd/20xx
Merchant Name:	AIRLINE	Merchant Type:	Airline
Merchant city:	OAKLAND	Merchant State:	CA
Merchant Zip:	94601	Debit / Credit:	Debit
Passenger Name:	JACK KLINE	Ticket Number:	CP1234GA
Amount:	\$699.55	Sales Tax Amount:	\$100.45
Travel Agency Code:	HK3452	Travel Agency Name:	AGENCY NAME
Travel Authorization Number:	PROJECT NUMBER		

## Details

Departure Travel Date	Stopover Code	Carrier Code	Service Class	Originating Airport Code	Destination Airport Code
mm/dd/20xx	D	CP	BU	OAK	DFW
mm/dd/20xx	D	SA	BU	DFW	OAK

Charges

Select All | Clear All

	Transaction Date	Posting Date ▲	Personal	Merchant	G/L Code	Unit	Receipt Image	Receipt Submitted †	Amount / Original Currency
1.	<input type="checkbox"/> 10/03/20	10/04/20	<input type="checkbox"/>	Office Supplies Cameron,LA	724 - Office Supplies	HUMAN RESOURCES (8810)		<input checked="" type="checkbox"/>	22.98 USD
Description: * Purchased replacement headset...xyz description...									
AU AREA: MRKT			PROJECT #: 4456563			ACCOUNTING CODE: 588956			
2.	<input type="checkbox"/> 10/03/20	10/04/20	<input type="checkbox"/>	Hotels Cameron,LA	<a href="#">View Split</a>	HUMAN RESOURCES (8810)		<input checked="" type="checkbox"/>	200.93 USD
Description: * Fall CA Conference...									
AU AREA: MRKT			PROJECT #: 4456563			ACCOUNTING CODE: 588956			
3.	<input type="checkbox"/> 10/03/20	10/04/20	<input type="checkbox"/>	Airlines Sfo,CA	738 - Travel Costs - Airfare	HUMAN RESOURCES (8810)		<input checked="" type="checkbox"/>	132.80 USD
Description: * Flight from home office to San Fran...Imnop description...									
AU AREA: MRKT			PROJECT #: 4456563			ACCOUNTING CODE: 588956			

Select All | Clear All

Reclassify

Add Descriptions

Split & Reclassify

Dispute

Total Charges: 356.71 USD

## Available functionality includes:

- Reclassify - allocate an entire transaction and add a description
- Add Descriptions - provide transaction details
- Split and Reclassify - divide a transaction multiple ways and add descriptions
- Dispute - dispute a transaction

# Reclassify screen

Enter the value to reclassify the general ledger code

1.	Transaction Date 01/08/2018	Posting Date 01/10/2018	Merchant Polar Inc 609-259-0408,NJ	Receipt Image	Receipt Submitted <input type="checkbox"/>	Amount / Original Currency 72.00 USD
General Ledger Code *		Description *		Unit		
<input type="text"/> - <input type="text"/>		<input type="text"/>		<input type="text" value="FINANCE(FINANCE)"/>		
NATURAL ACCOUNT <input type="text" value="53201"/>		FUND * <input type="text" value="10"/>		CLASS * <input type="text" value="07"/>		
DEPARTMENT <input type="text" value="3000"/>		PROGRAM <input type="text"/>		PROJECT <input type="text"/>		

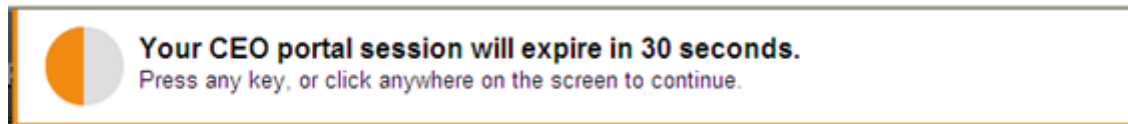
Enter a business description

**Save** Cancel

Enter the values to allocate the transaction

- Avoid special characters - < > % ; ( ) & + \ # ? { } I ^ ~ [ ] “ ‘

Please note the system will timeout after 15 minutes of inactivity. You will receive a warning message shortly before the session is set to expire.



# Add Descriptions

To multiple charges (selected on the main statement screen)

1.	Transaction Date	Posting Date	Merchant	Merchant Type	G/L Code	Receipt Image	Receipt Submitted ‡	Amount / Original Currency
	01/08/2018	01/10/2018	Polar Inc 609-259-0408,NJ	Miscellaneous and Specialty Retail Stores			No	72.00 USD
Description:		<input type="text"/>						

Save

- Add a transaction description (can be up to 200 characters)
- Click the Apply to All link to apply the same description to all selected charges
- Provide name of guests entertained (if applicable)
- Adhere to company policy
- Avoid special characters - < > % ; ( ) & + \ # ? { } I ^ ~ [ ] “ ‘

# Split and Reclassify

Itemize a charge out to multiple GL Codes (by amount or %)

Split Type: ☒ Amount ☐ Percentage [Add a Split](#)

1.	General Ledger Code *	Unit	Amount *
	<input type="text"/> - <input type="text"/>	<input type="text" value="FINANCE(FINANCE)"/>	<input type="text"/> USD
Split Description *			
<input type="text"/>			
NATURAL ACCOUNT		FUND *	CLASS *
<input type="text" value="53201"/>		<input type="text" value="10"/>	<input type="text" value="07"/>
DEPARTMENT		PROGRAM	PROJECT
<input type="text" value="3000"/>		<input type="text"/>	<input type="text"/>
2.	General Ledger Code *	Unit	Amount *
	<input type="text"/> - <input type="text"/>	<input type="text" value="FINANCE(FINANCE)"/>	<input type="text"/> USD
Split Description *			
<input type="text"/>			
NATURAL ACCOUNT		FUND *	CLASS *
<input type="text" value="53201"/>		<input type="text" value="10"/>	<input type="text" value="07"/>
DEPARTMENT		PROGRAM	PROJECT
<input type="text" value="3000"/>		<input type="text"/>	<input type="text"/>
Remaining Amount: 72.00 USD			

[Save](#) [Delete](#)

- Divide and reallocate a transaction into multiple entries
- Split by amount or by percentage
- Select add to create a new row and begin the split process

# Dispute


[< Return to Charges — Cycle-to-Date](#)

Select the **Dispute Type**, and enter the information. Enter the reason for the dispute and any steps you have taken to resolve the situation with the merchant in the **Dispute Description** box. Click **Submit**. Note: You can dispute a charge only up to 60 days after a transaction has been posted.

Cardholder Name: **CAMPBELL, MOLLY**  
Card Number: **xxxx-xxxx-xxxx-4372**

Selected Charge			
Transaction Date:	10/03/20	Posting Date:	10/04/20
Merchant:	Airlines SFO, CA	Merchant Type:	Crown Air
Merchant Reference Number:	950921473902361883	General Ledger Code:	738 - Travel Costs - Airfare
Amount / Original Currency:	132.80 USD		

**Dispute Details**

 If your card has been compromised due to fraud, or has been lost or stolen and you have not yet reported it, please contact the WellsOne® Service Center at 1-800-932-0036 immediately.

For all dispute types except Unauthorized, you must first contact the merchant and try to resolve the problem before filing a dispute with Wells Fargo.

Dispute Type:

☐ **Unauthorized Transaction**

I certify that the disputed transaction 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 me or a person authorized by me.

☐ **Duplicate Transaction**

A single transaction has posted more than once.

☐ **Cancelled Transaction**

I cancelled the transaction on

☐ **Incorrect Amount**

A transaction for  posted on my statement as above.

☐ **Unrecognized Transaction**

I do not recognize the transaction.

**Contact Information**

Please enter a phone number so that we may contact you in case we have any questions about this dispute.

Phone Number:

**Reason for Dispute**

Briefly describe the reason for this dispute, and include what steps you took to resolve this matter. If the dispute is a hotel or auto rental charge, please provide the **Merchant Cancellation Number**.

Dispute Description:

**Submit** **Cancel**

- Contact the vendor **FIRST** to try and get a refund or correction
- If unresolved after working directly with the vendor, complete the online (or paper) form
- Notify program administrator of dispute
- You have 60 days from the posting date to dispute a transaction
- Additional supporting information may be requested
- Call the service center if there are unrecognized transactions or suspected fraud

# Contact information

- WellsOne Service Center - 1-800-932-0036
  - From outside of the United States call 1-612-332-2224
  - **Call immediately if your card is lost, stolen or suspected missing**
  - For immediate decline information
  - To access the automated voice response system for the following information:
    - Current balance
    - Available credit
    - Reset PIN
- Contact a program administrator if:
  - You have questions about your card
  - Need to increase your credit limit
  - Change jobs
  - Need to order cards for other employees

Program Administrators:

Cherese Rucker  
Debra Watson

Program Sponsor:

Lloyd Ricketts

Program Auditor:

Loretta Maguire

# Thank you!

