

CITIBANK, N.A.
BRANDSOURCE CREDIT CARD PROGRAM OPERATING REGULATIONS
(Rev. 12/2011)

Capitalized terms used in these Operating Regulations and not otherwise defined will have the meanings given to them in the Merchant Services Agreement between Bank and Dealer as amended from time to time.

1001 Dealer Service Calls

Bank, directly or through its servicer, will staff a customer service department to handle all new Accounts, Authorizations, and Cardholder inquiries.

1002 Altered and Counterfeit Cards

In instances where a Card is not present, the Dealer will obtain and electronically confirm that primary identification matching information in the Bank's records of the owner or an authorized user of the Account, have been validated. Dealer's employees and representatives should be familiar with the appearance of a valid Card and the validity of Account numbers as issued by Bank and must check each Card and Account number presented for signs of counterfeiting or alterations. Dealer's employees and representatives should exercise reasonable care in checking each Card and Account number. Bank may issue a Chargeback if Dealer's employees or representatives process a Card Sale when proper identification was not obtained. [Chargeback Codes: 17 and 21]

1003 Preparation of Sales Slip and Credit Slip – In Store

For in-store purchases, Dealer's employees and representatives must provide the Cardholder with a completed copy of the Sales Slip or Credit Slip at the time of each completed Card transaction. Sales Slips or Credit Slips must contain the following information:

1. The last four digits of the Cardholder's Account number.
2. Dealer's name and store location (city/state).
3. The description of goods or services purchased.
4. The total amount of the transaction (including sales tax).
5. The transaction date.
6. Authorization code.
7. For credits, original sales date and reason for refund.
8. Dealer's store number.
9. Unique system generated invoice number.

1004 Purchases not made In Store---Phone, Fax, Internet, Mail Order, Etc.

Dealer is not obligated to accept an Account or Card for purchases made via phone, fax, Dealer's Internet website, Dealer's catalog or other means where the customer is not then physically present. (The prior sentence shall control over anything inconsistent in the Merchant Services Agreement.) If Dealer accepts an Account or Card for purchases made via phone, fax, Dealer's Internet website, Dealer's catalog or other means where the customer is not then physically present, Dealer's employee or representative must provide the Cardholder with a completed copy of the Sales Slip or Credit Slip with the goods. Sales Slips or Credit Slips must contain the following information:

1. The last four digits of the Cardholder's Account number.
2. Dealer's name and store location (city/state).
3. The description of goods or services purchased.
4. The total amount of the transaction (including sales tax).
5. The transaction date.
6. Authorization code.
7. For credits, original sales date and reason for refund.

8. Dealer's store number.
9. Unique system generated invoice number.

For these purchases, the Cardholder is not required to physically appear at the store, to present identification or to sign a Sales Slip. If the Cardholder alleges the purchase was not authorized by the Cardholder or otherwise denies the validity of one of these purchases, Bank will make a reasonable investigation. If, after investigation, Bank cannot determine whether the purchase was authorized and valid, Bank will remove the amount of the purchase from the Cardholder's Account and charge that amount back to Dealer. [Chargeback Code: 33]

1005 Authorization Requirements

Bank, directly or through its servicer, will provide Authorization services to Dealer's locations located within the United States on all Business Days. Dealer's employees and representatives will obtain an electronic Authorization using a point-of-sale terminal certified by Bank or its servicer. In the event Authorizations cannot be obtained electronically, the Authorization Center will provide telephone Authorizations. Bank will advise Dealer of the Authorization Center's business hours. Dealer's employees and representatives must enter the following information into the Electronic Terminal for electronic Authorization:

1. The Cardholder's Account number.
2. The total amount of the transaction (including sales tax).

If Dealer's employees and representatives cannot obtain an electronic Authorization, Dealer's employees and representatives must obtain Authorization by telephone from the Authorization Center, and must provide the following information to the Authorization Center:

1. The Cardholder's Account number.
2. The Cardholder's billing zip code.
3. The total amount of the transaction (including sales tax).

Dealer's employees or representatives must enter the above information into the terminal and include the Authorization code provided by the Authorization Center.

An Authorization expires one hundred twenty (120) days from the date Bank issues it. Bank may terminate an Authorization prior to its normal expiration date if Bank has reasonable grounds to do so or as otherwise permitted by the Merchant Services Agreement.

1006 Request for New Account at Point-of-Sale

For Applications taken at Dealer's retail locations the applicant must complete the Application in its entirety, and sign the Application. Both applicants must sign the Application if it is a request for a joint Account. Dealer's employee or representative must detach at the perforation(s) and keep the portion of the Application signed by the applicant(s).

Dealer's employee or representative must then provide the rest of the document to the applicant(s) to keep. As of the date of these Operating Regulations, this would include the Customer Copy portion of the Application, the Credit Card Disclosures, the Bank's Card Agreement (the "Card Agreement") and any privacy notice or other notice or disclosure in the document. If Dealer's employee or representative fails to provide a copy of the Card Agreement at the point-of-sale, Bank may issue a Chargeback if: (i) the applicant challenges or disputes the terms of the Card Agreement and alleges that he/she did not receive the Card Agreement, and (ii) Bank is unable to enforce collection because Dealer's employee or representative allegedly failed to provide the Cardholder with a copy of the Card Agreement. [Chargeback Code: 19]

Dealer's employees or representatives must ask the applicant (both applicants if a Joint Account) for one (1) government-issued identification to verify the applicant's identity. The government-issued identification must be a valid (as hereinafter defined) driver's license, state-issued I.D., military I.D., United States passport, resident alien card or voter registration card. For purposes of this paragraph, the term "valid" means (i) that the applicant must be a resident of the state for which the identification was issued, if applicable; (ii) the identification must not have expired; and (iii) in the case of a voter registration card, it must have the applicant's photograph. If Dealer's employee or representative fails to obtain, record and verify the appropriate

identification, Bank may issue a Chargeback if Bank is unable to enforce collection due to Dealer's employee's or representative's alleged failure in obtaining and verifying the appropriate identification. [Chargeback Code 20]

Then, the following procedure will be utilized:

1. Bank's new Accounts associate will request verification of signature and I.D. information. If the Application is processed through Verifone PAYware Connect, Dealer's employees or representatives must verify signature and I.D. information.
2. Dealer's employee or representative will be prompted to provide the required information contained in the Application, and the total amount of the sale including applicable sales tax and any service, shipping, warranties, and handling costs.
3. If approved, Bank's new Accounts associate will provide the Account number and credit limit to Dealer's employee or representative. In order to obtain Authorization for the Card Sale, Dealer's employee or representative must enter the Account number and total amount of the Card Sale into the point-of-sale terminal.
4. If Bank declines an Application or is unable to render an immediate decision, Bank will provide Dealer's employee or representative with an Application reference number that Dealer's employee or representative must place in the designated area on the Application. Dealer's employee or representative must then advise the applicant that Bank will notify the applicant of the final decision by mail.

If the total amount of the Card Sale exceeds the line of credit offered to the applicant, Bank's associate will communicate the Bank's counteroffer for a lower line of credit to Dealer's employee or representative, who must communicate it to the applicant. Bank will provide Dealer's employee or representative with an Application pending number to place in the designated area on the Application. Dealer's employee or representative must then notify Bank's associate of the applicant's decision to accept or decline the counteroffer for a lower line of credit within twenty-four (24) hours of the initial credit offer. If the applicant declines the counteroffer, Dealer's employee or representative must treat the Application as if Bank declined the Application.

5. Each of Dealer's locations must send the appropriate portion (i.e., the portion signed by the applicant(s)) of all approved, declined or pending Applications to the designated card operations center on a weekly basis and include the appropriate portion of all Applications in the same envelope. If Bank does not receive the appropriate portion of Applications on a weekly basis, Bank may issue a Chargeback for these Accounts. [Chargeback Code: 13]

1007 Request for New Account Made other than at Point-of-Sale

Dealer must not take Applications or information for Applications via the Internet, fax, telephone or other means not permitted by Bank. Dealer must not post the Application or Card Agreement on Dealer's website or on any other website. If an applicant submits an Application to Dealer via means not permitted by Bank, Dealer must notify Bank.

If Dealer is approved by Bank to include a hyperlink on Dealer's website to Bank's website for Applications via the Internet via Bank's website, Bank will consider an Application for an Account made by an applicant directly to Bank via such means as long as Bank chooses to make it available. In that case, the Card Agreement will be provided to the consumer by Bank through Bank's website. If approved, Accounts opened via this Internet Application process are available for Card Sales using the same procedures for Card Sales with existing Accounts that are opened via an Application submitted at Dealer's retail location. Bank may suspend or terminate any availability of Applications via this process at its discretion.

1008 Special Credit Plans (Outside Normal Disclosure)

Dealer's employees or representatives must provide Cardholders who make a purchase under a special Credit Plan with the appropriate point-of-sale disclosure that Bank provides to Dealer prior to the time Dealer's

employee or representative completes the Card Sale. If Dealer's employee or representative fails to provide a Cardholder with the point-of-sale disclosure prior to the time the Card Sale is completed, Bank may issue a Chargeback if: (i) the Cardholder challenges or disputes the purchase made under the Special Credit Plan and alleges that he/she did not receive the point-of-sale disclosure, and (ii) Bank is unable to enforce collection because Dealer's employee or representative did not give the Cardholder the point-of-sale disclosure. [Chargeback Code: 16]

1009 Add-On Sale Authorization Outside of Core Program & Agreed Upon Disclosures

Dealer's employees or representatives must complete a Sales Slip and obtain a Bank issued Authorization for every sale made on the Card prior to concluding the transaction. If Dealer's employees or representatives receive a "call center" message on the point-of-sale terminal, or a Dealer's employee or representative cannot obtain an electronic Authorization, Dealer's employees or representatives must obtain Authorization via the "800" Authorization system. If Dealer's employees or representatives fail to follow this procedure Bank may issue a Chargeback if: (i) the Cardholder challenges or disputes the purchase and no Bank issued authorization was issued or (ii) Bank has attempted to collect for 60 days and is unable to collect the Card Sale because Dealer's employees or representatives did not obtain or has exceeded the Bank issued Authorization. [Chargeback Codes: 1 and 2]

1010 Add-On Sales

1. For purchases made at Dealer's retail locations where Dealer has not transmitted the Cardholder's Application to Bank on the same day:
 - (i) Whether or not a Cardholder wishing to make a purchase has his/her Card, to proceed with the transaction, Dealer's employee or representative must: (A) obtain valid government-issued identification (as set forth in paragraph 1006 above) from the Cardholder; (B) verify and record on Dealer's copy of the Sales Slip the type of such identification reviewed, the issuer, the expiration date of the identification, and the identification number; and (C) compare the signature on the identification to the signature obtained from the purchaser on Dealer's copy of the Sales Slip and verify that the signatures are similar in appearance. Do not record the Cardholder's name on the Sales Slip.
 - (ii) If applicable Law in the jurisdiction where Dealer operates a retail location or locations prohibits Dealer from recording any of the information listed in section (i) above, Dealer shall notify Bank in writing of such Law and Dealer shall cease recording that information on the Sales Slip to the extent prohibited by applicable Law.
 - (iii) If Dealer becomes aware of any proposed or actual Law that may affect Dealer's gathering and/or recording of primary identification information on Sales Slips for these sales, Dealer shall use commercially reasonable efforts to inform Bank of such proposed Law in order to facilitate the development of a mutually acceptable alternative for identifying the Cardholders in such situations.
2. For telephone, Internet, fax, Internet, mail order and any other purchases where the Cardholder is not physically present at Dealer's location:

Dealer's employees or representatives must obtain the following additional information from the Cardholder and reflect such information on the Customer Agreement/Order Form:

- (i) The Cardholder's full address;
 - (ii) The Cardholder's telephone number; and
 - (iii) The Cardholder's CVV2 value (for Cards that have CVV2 values).
3. If Dealer's employees or representatives fail to follow these procedures, Bank may issue a Chargeback if the Cardholder disputes the transaction. [Chargeback Code: 22]

1011 Request for Cancellation of Authorization

If a Dealer employee or representative, or a Cardholder cancels a Card Sale before Dealer's employee or

representative completes the Card Sale and Dealer's employee or representative previously obtained an Authorization for the Card Sale, Dealer's employee or representative must call the Authorization Center and cancel the previous Authorization. Dealer can only cancel an Authorization on the same day it is made.

1012 Credit Issued for Returned Goods and Adjustments

Bank will honor Dealer's return policy as long as the policy complies with the Merchant Services Agreement and all Laws and Dealer clearly posts or otherwise notifies the Cardholder of the policy at the time of the Card Sale. Dealer must not give cash refunds to any Cardholder in connection with a Card Sale. If a Cardholder returns goods or services purchased with a Card at Dealer's retail establishments in accordance with Dealer's policy, Dealer's employees or representatives must give a Credit to the Cardholder's Account by completing a Credit Slip, as described in Section 1004. If a Cardholder receives goods or services that are defective or not as agreed upon at the time of the Card Sale and Cardholder requests a Credit, Dealer must proceed with the dispute process. If a Cardholder receives goods or services that are defective or which are provided not as agreed upon at the time of the Card Sale and Cardholder requests a Credit, Dealer will issue a Credit to the Cardholder's Account unless Dealer, by following its dispute policy for defective goods (including services performed not as agreed), has determined that the goods were not defective or that the services provided were, in fact, provided as agreed. Dealer must send Bank Sales Data for each Credit within seven (7) days after Dealer's employees or representatives issue the Credit to the Cardholder. [Chargeback Codes: 5 and 8]

1013 Payments

Dealer may only process a Cardholder's payment if permitted in the Merchant Services Agreement.

1014 Disputes

Dealer has twenty (20) days to review and respond in writing to any Cardholder billing dispute. Bank may issue a Chargeback if the inquiry or dispute is not resolved or if the Dealer fails to notify the Card Operations Center that it has resolved the dispute by the end of the twentieth (20th) day. [Chargeback Code: 15]

1015 Forms

Except to the extent Bank instructs Dealer otherwise, Dealer must use the Card Program forms provided by Bank as soon as Bank provides the forms to Dealer. Dealer must destroy all Card Program forms that Bank replaces. If Dealer fails, Bank may process a Chargeback for the amounts uncollectible by Bank because Dealer failed to use current Card Program forms. [Chargeback Code: 23]

1016 Chargebacks

Under certain circumstances Bank may return a Card Sale to Dealer unpaid, or Bank may return a previously paid Card Sale to Dealer for repayment to Bank. These returned charges are called "Chargebacks". If a billing error is asserted by a Cardholder with respect to a Card Sale, or if a Cardholder complains to Bank about the quality of goods or services obtained with the Card at Dealer's establishment, Dealer agrees to act in good faith to attempt to resolve the problem with the Cardholder. If, following a determination by Dealer that goods and/or services were not defective or were provided as agreed, the Cardholder refuses to pay Bank for goods or services due to a quality dispute, Bank will review Dealer's dispute investigation data. Following this review, if Bank determines the dispute is valid, Bank will process a Chargeback for the charge or disputed portion of it. If Bank is involved in a lawsuit with a Cardholder relating to a Card Sale made at Dealer's establishment, Dealer agrees to cooperate with Bank and to provide any assistance to Bank. If Dealer does not follow all the terms of the Merchant Services Agreement and these Operating Regulations when making a transaction with a Card, or if a Card Sale which is the subject of a billing dispute or quality dispute is subject to Chargeback as specified in these Operating Regulations or the Merchant Services Agreement, Bank may refuse to pay Dealer for the Card Sale or the disputed portion of it. If Bank has already paid Dealer, Dealer must immediately pay the amount it owes Bank on demand, or Bank may deduct the amount in question from Dealer's Settlement Account or from future payments that are otherwise owed to Dealer. Bank will notify Dealer of Card Sales that are subject to Chargeback as they arise, but in some instances Bank may process Chargebacks prior to notification as specified in these Operating Regulations. If Dealer and a Cardholder resolve a billing inquiry or dispute on a Card Sale for which Bank issued a Chargeback, and Bank is permitted by Law to rebill the Cardholder for all or a portion of the disputed amount, Bank will reimburse Dealer for the portion of the Chargeback which Bank can rebill to the Cardholder, provided Dealer requests the reimbursement within

twenty (20) days from the date of Chargeback. If, due to federal or state Laws, or both, Bank is not permitted to rebill a Cardholder for all or a portion of a disputed transaction, Bank will not be required to reimburse Dealer for the Chargeback, even if Dealer has complied with the terms of the Merchant Services Agreement and the procedures as outlined in the Operating Regulations. Attached as Exhibit A is a chart summarizing Chargeback Codes, Definitions, Explanations and Required Documentation to support or refute Chargebacks.

1017 Reversals of Chargebacks

If within twenty (20) days from the date of the Chargeback, Dealer has been able to resolve the dispute with the Cardholder, Dealer may request a Chargeback reversal from Bank in writing. Bank will review all relevant facts and circumstances pertaining to Dealer and the Cardholder and determine if Bank should reverse the Chargeback. If Bank determines that it should reverse the Chargeback, Bank will issue a separate credit to the Dealer and debit the Cardholder. Dealer must not submit a new Card Sale transaction for the amount of the Chargeback in order to recover from a Cardholder for a transaction for which Bank has issued a Chargeback. Dealer may request a reversal of a Chargeback by submitting to Bank a copy of the original Sales Slip and documentation to support the request for reversal of the Chargeback as set forth in Exhibit A. Bank will advise Dealer where it should send Chargeback reversal requests. Bank, exercising its reasonable judgment, will decide whether it will reverse any Chargeback.

1018 Telephone Monitoring

Dealer will notify its employees and representatives that Bank or its processor may monitor and tape record telephone calls between Dealer's employees and representatives and Bank's or its processor's associates for training purposes.

1019 Dealer Employee Fraud

Bank and Dealer will work together to minimize possible fraud by Dealer employees and representatives. If Dealer suspects that one of its employees or representatives is involved with or may be involved with fraud relating to the Card Plan, Dealer must notify Bank within forty-eight (48) hours of its discovery of the possible fraud and provide Bank with the employee or representative's name and address, the reasons why Dealer suspects the employee or representative and any documentation Dealer has relating to the possible fraud. [Chargeback Code: 24]

1020 Signature Acknowledging Receipt; When to Submit Sales Data; Claim by Cardholder of Non-Receipt of Purchase

Except for purchases where the Cardholder takes all of the goods purchased from the location where the purchase is made or unless the Merchant Services Agreement permits otherwise, Dealer must obtain a signature acknowledging delivery or performance of all goods and services provided to the Cardholder that are the subject of a Card Sale. This signature may be on a delivery invoice or similar document and need not be the Cardholder's signature.

Unless the Merchant Services Agreement permits otherwise, Dealer must not submit the Sales Data to Bank for a Card Sale until after both delivery or performance of the goods or services that are the subject of that Card Sale and (if applicable) obtaining the Cardholder's signature as provided above in this paragraph 1020.

If a Cardholder advises Bank that he or she did not receive all or any part of any goods or services that are the subject of a Card Sale, Bank will make a reasonable investigation. If, after investigation, Bank cannot determine that the Cardholder actually received all or any part of the goods or services, Bank will remove the amount of the purchase from the Cardholder's Account and charge that amount back to Dealer. [Chargeback Code: 11]

1021 Deposits with the Account are Prohibited

Unless the Merchant Services Agreement permits otherwise, Dealer may not permit an Account to be used to pay for a deposit or down payment for a purchase. All deposits and down payments charged to an Account are subject to a Chargeback. [Chargeback Code: 11]

1022 Purchases with an Account by Dealer Principals are Prohibited

An Account may not be used by a director, officer or principal of Dealer or a relative of a director, officer or principal of Dealer. [Chargeback Code: 34]

**Exhibit A to
BrandSource Credit Card Program Operating Regulations
Guide for Chargeback Codes, Definitions, Explanations and
Required Documentation to support or refute Chargebacks.**

Reason Code	Definition	Explanation	Documentation to Support Chargeback	Documentation to Reverse a Chargeback
01	Transaction without Required Authorization	An Authorization, as required by the Merchant Services Agreement, was not obtained.	Authorization Report for Sales Data; Cardholder Statement.	None
02	Declined Authorization	The transaction was completed after Dealer received a decline.	Authorization Report showing Decline; Cardholder Statement.	Sales Ticket
03	Invalid Cardholder Account Number	Transaction was submitted using an account number for which no valid account exists or can be located.	Non-Post Report	None
04	Late Presentation of Transaction	The time from date of delivery to the date Sales Data for the Card Sale was submitted Bank exceeds the 60-day limit allowed by Bank[, and the customer disputes the sale].	Sales Ticket or delivery ticket[; Cardholder Statement].	None
05	Cardholder Disputes Goods/ Services	The Cardholder disputes the quality of goods purchased or service rendered or any portion thereof, and Dealer has not responded to such dispute in accordance with the Merchant Services Agreement.	Explanation of Cardholder dispute	Resolution of dispute by Dealer within time frame set forth in Merchant Services Agreement evidenced by a signed agreement. Partial/Full Credit posted to Account.
06	Alteration of Amount	The Cardholder claims that the purchase amount for which the Cardholder signed was altered after the Cardholder signed the Sales Slip and without the Cardholder's consent or direction. Only the difference will be charged back to the Dealer.	Cardholder's Receipt does not match copy of Sales Ticket received from Dealer or the Bank's Transaction Report.	POS Transaction Log proving Cardholder altered the amount.
07	Duplicate Processing	Cardholder claims they have been charged twice for a transaction.	Cardholder statement(s).	Production of two Sales Slips with different authorization codes. POS Transaction Log
08	Non-Receipt of Credit	Cardholder claims that a Credit issued by the Dealer has never been posted to the Cardholder's Account. The Chargeback is limited to the Credit amount.	Cardholder's Credit Slip and Credit was not posted to Cardholder's Account.	None
09	Unauthorized Purchase	The Cardholder claims that neither the Cardholder nor any party authorized by the Cardholder participated in the transaction and that the Cardholder has no knowledge of the transaction.	Explanation of Cardholder dispute and copy of Sales Slip from Dealer. Bank compares signature on the Cardholder letter with signature on Sales Slip. Completed fraud investigation may also be necessary.	None
10	Missing Signature	The Sales Slip is missing the Cardholder signature as required by the Merchant Services Agreement and the Cardholder does not recognize the Card Sale.	Unsigned Sales Slip/ Unsigned Application.	None
11	Non-Receipt of Goods or Services	Dealer submitted a Card Sale in which the goods or services were not yet delivered or otherwise provided to the Cardholder or the Cardholder claims they have not received the goods or services for which they have been charged.	Explanation of Cardholder dispute. Completed fraud investigation may also be necessary.	Shipping Invoice; Signed Delivery Ticket.

Reason Code	Definition	Explanation	Documentation to Support Chargeback	Documentation to Reverse a Chargeback
12	Split Sale (where applicable)	A purchase for a single item cannot be split between the Card and another credit card or financing vehicle. However, the purchase can be split between the Card and cash or check or the Card and an unsecured general purpose bank card such as Visa, MasterCard or a NOVUS brand card.	Sales Slip; Explanation of Cardholder dispute	None
13	No Application	Any transaction made by a Cardholder for whom a written Application has not been submitted (when required by the Merchant Services Agreement) and the Cardholder claims they did not open an Account.	Explanation of Cardholder dispute Completed fraud investigation may also be necessary.	Copy of the Application
14	Mismatched or Incomplete Application	One or more of the following items on the Application provided by the Dealer employee or representative at the point-of-sale for telephone approvals or REAP approvals does not match the written application information provided by the applicant. 1. Type of residence. 2. Length of time at Residence 3. Employment information 4. Banking relationship 5. Applicant's and Joint Applicant's identification. 6. Absence of Primary and/or Joint Applicant's signature. 7. Income 8. Address supplied by customer on application	Application copy; new Accounts record.	None
15	Non-Receipt of Requested Document	Signed Sales Slip or Credit Slip has not been provided within the amount of time specified in the Merchant Services Agreement.	Request made to Dealer and Sales Slip or Credit Slip is not received within specified time.	None
16	Non-Receipt of Special Credit Plan Disclosure	Cardholder claims they have not received a point-of-sale disclosure describing the terms of the Special Credit Plan. This Chargeback only applies to the non-receipt of required disclosures that are the responsibility of Dealer	Explanation of Cardholder dispute	Set procedure in place and written documentation regarding point-of-sale disclosures.
17	Altered or Counterfeit Cards	Card Sale made with invalid Cards and/or Card Account number, and Authorization was not granted by Bank.	Invalid Card	Copy of sales slip or other documentation showing valid authorization number.
18	Improper Card Use	Card use for: (i) cash advances or payment of cash to a Cardholder; (ii) purchases other than Authorized Goods; or (iii) purposes which are other than personal, family or household purposes.	Name on application is a business name.	None
19	Failure to Give Card Agreement to Cardholder	The Cardholder claims that they did not receive a Card Agreement or required disclosure at the point-of-sale for a new Account.	Explanation of Cardholder dispute	Well-documented procedure in place and training regarding handing out card agreements and forms.
20	No Proper Identification For New Account Application	Dealer submitted an application that did not contain evidence that Dealer's employees or representatives obtained and verified the appropriate identification for a new Account application and customer disputes the sale.	Application Copy; NAPS record of verification of identification. Completed fraud investigation may also be necessary.	None
21	No Proper Identification For an Add-On-Sale	Dealer's employee or representative failed to note on the Sales Slip (electronic journal or signature slip), the identification number and the type of identification used.	Sales Slip	Sales Slip with identification notation

Reason Code	Definition	Explanation	Documentation to Support Chargeback	Documentation to Reverse a Chargeback
22	No Proper Identification For Catalog, Phone, Fax, or Internet Purchase	Dealer's employee or representative failed to note on the sales slip the Cardholder's full address and telephone number for a catalog, phone or fax purchase.	Sales Slip.	None
23	Expired Cardholder Forms	Dealer's employees or representatives used Card Program forms that have expired or have been otherwise replaced by new forms by Bank. Only the portion of the transaction affected by the expired forms will be charged back to Dealer.	Copy of application-Form number indicates date on Form; Explanation of Cardholder dispute	None
24	Employee Fraud	Dealer's employee or representative involved in fraud relating to the Card Plan.	Copy of Cardholder forms indicating Employee or Former-employee involvement.	None
27	Non Receipt of Goods	The customer makes a special purchase order in the store and does not receive the goods.	Explanation of Cardholder Dispute	Shipping Invoice Signed Delivery Ticket as may be required by this Agreement.
29	Finance Charges are charged back at Dealer Request	Adjustment to remove finance charges from customer's account erroneously charged because of error by store. Also includes finance charge adjustment credit from Dealer as a resolution to a dispute or goodwill gesture.	Copy of Dealer Notification or proof of correction of error that generated additional finance charges to customer's account.	None
30	The balance or a portion of the balance is charged back as a resolution to a dispute or as a goodwill gesture to the cardmember at Dealer's request	Notification from Dealer to credit the balance or a portion of the balance to the account as a resolution to a dispute or goodwill gesture.	Copy of Dealer Notification	None
31	Tax Removal per Customer is Tax Exempt	Customer calls and disputes tax on their invoice. They are tax exempt and send in proof that they are tax exempt. We can now use this adjustment to remove tax from the invoice.	Proof of tax exemption and copy of invoice.	Credit from store or proof that customer is not tax exempt.
32	Dealer Release Settlement with Cardholder	Cardholder refuses to pay balance related to the goods and/or services for which they received a settlement/release from Dealer during a legal proceeding pertaining to such goods and/or services	Settlement and/or release agreement that does not address the Card balance and/or the Cardholders obligation to pay Bank	Settlement and/or release agreement that does address the Card balance and/or the Cardholders obligation to pay Bank
33	Cardholder Alleges Card Sale not made In-Store is not Authorized or Valid	Card Sale was not made in-store and Cardholder alleges the Card Sale was not authorized or valid.	Explanation of Cardholder dispute. Completed fraud investigation may also be necessary.	None
34	Account used by a Principal of Dealer or their Relative	Account was used by a principal of Dealer or a relative.	Copy of Sales Slip or other documentation showing purchase.	None