

Travel Card Policy and Procedure Manual

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1. Introduction

The Pace University Travel Card Program provides a convenient and efficient method of paying for travel related expenses on behalf of Pace University. The Purchasing and Contracts Department is responsible for managing the program and each Academic and Administrative department is responsible for managing its Cardholder accounts.

The Pace University Travel Card is an actual U.S. Bank Visa Credit Card used for university related travel purposes and billed directly to Pace University for payment. Travel Cards are issued to responsible employees who make the everyday transactions associated with their job and those they may support. Compliance with policies and procedures is both an expectation and requirement of having and using a card. Cardholders are committing University funds each time the Travel Card is used and are responsible for all purchases made with the Travel Card.

The Purchasing and Contracts staff is available to assist with all aspects of Travel Card ownership and look forward to providing a high level of customer service to all of those involved.

2. Reason for Policies and Procedures

The policy establishes the general guidelines for the use of the travel card this program provides a convenient means of charging travel-related expenses incurred while conducting official University business. The Travel Card is separate from the University Purchasing Card.

3. Who Needs To Know the Policies and Procedures

All **full time faculty and staff** who incur expenses using the Travel Card in conduct of University business should be familiar with the policies and procedures. Also, any employee who is involved with the administration of Travel Card use should be familiar with the policies and procedure. This includes the Cardholder, Business Representatives and members of Purchasing and Contracts Department who review, approve, or process Travel Card applications. Accounts Payable will be responsible for receiving and auditing all statements, receipts and transactions.

4. Definitions

- **Travel Card:** A VISA credit card issued to a permanent employee of Pace University for the purpose of conducting authorized travel business on the University's behalf. The University will issue payment for the charges made with the Travel Card.
- **Cardholder:** t University Employee whose name appears on the Purchasing Card and is accountable for all charges made with that card.
- **Business Representative:** University employee(s) within each department/division responsible for verifying online that all charges against the Cardholder's account are backed up by support documentation and that the documentation is retained within the department. The Business Representative is also responsible for receiving and disseminating Travel Card information within their department(s) and for relaying Purchasing Card information from within their department(s) to the Program Manager.
- **Program Administrator:** Purchasing and Contracts employee responsible for managing and administrating the Purchasing Card Program for the University and acting as the main contact between the University and the bank.

- **Card Issuer:** The card issuer, U.S. Bank, issues Purchasing Cards to approved Pace University Employees, provides electronic transaction authorization, and bills Pace University for all purchases made on U.S. Bank Visa Purchasing Cards.
- **Supplier:** The vendor from whom a Cardholder is making a purchase. The Purchasing Card will be accepted by all business' accepting the U.S. Bank Visa Purchasing Card. When accepting the card for business purchases, suppliers need not send invoices since they will receive payment directly from U.S. Bank.
- **Transaction/Charge Limit:** A dollar limitation of purchasing authority assigned to the Cardholder for total of all charges made with the Purchasing Card.
- **Monthly Spending Limit:** A dollar limitation of purchasing authority assigned to the Cardholder for the total of all charges made during each monthly billing cycle.
- **Statement of Account:** A listing of all transactions charged to the Cardholder's card account up to the end of the monthly billing cycle. This statement is generated by the bank.
- **Support Documentation:** A merchant produced or non-University document that records the relevant details for each item purchased including quantities, amounts, and a description of what was purchased, the total charge amount and the merchant's name and address (e.g. Original invoice, credit receipt, airline receipt, etc.).

5. Contact Information

Email: purchasing@pace.edu

Phone: (914) 923-2642

Program Administrator: Alice R. Seifert, aseifert@pace.edu, 914-923-2642

U.S. Bank Customer Service and to report lost/stolen cards: 1-800-344-5696

6. Cardholder Eligibility

Who Can Get a Travel Card (Cardholder Eligibility)

Pace University employees who have been identified and approved by their Business Representative as needing to spend Pace University funds for items allowed on the card can acquire a Travel Card. Students are not eligible for the travel card. The Business Representative should consider individuals who are responsible and organized and who are also:

- Permanent employee of Pace University
- Pace University support personnel who actually acquire the merchandise or service
- Currently spending Pace University funds on a regular basis via other methods
- Submitting travel and expense reimbursement requests on a regular basis for business spending

7. Cardholder Liability

The Pace University Travel Card Program carries corporate, not individual liability. As a result, a central invoice is processed and the Cardholder is not required to pay the amount shown on their monthly statement using their personal funds. This is a corporate charge card which **will not** affect the Cardholder's personal credit. However, it is the Cardholder's responsibility to ensure that the card is used

within the stated guidelines of Travel Card Policies and Procedures manual. No personal credit is checked since the bill is paid directly by Pace University every month.

8. Application Process

How to Apply

Travel cards are issued to employees who are approved for a card.

1. Complete Cardholder Account Setup Demographics Form on U.S. Bank Access Online.
2. A complete Cardholder Agreement Form must be submitted for each prospective Cardholder. This form must be signed by the Cardholder applicant and Business Representative and then forwarded to the Program Administrator.

Cardholder Agreement

A Cardholder Agreement is required from each cardholder applicant. As part of the application process, an applicant will be expected to read it in full. By submitting the Cardholder Agreement the Cardholder Applicant and Business Representative agree to the terms and conditions of the Agreement. Make a copy of the **Cardholder Agreement** for your records.

Online Training

All prospective Cardholders must complete online training to be eligible to receive a Travel Card. The online training webpage for training instructions and documentation can be found by clicking on the link below.

- [Business Card website](#)

9. Travel Card Security/Storage of the Card

The Travel Card has all the functionality of a Visa credit card. The Cardholder must maintain the Travel Card in a secure location at all times, preferably in their possession. The card should not be stored in a filing cabinet or desk. If the card is ever lost or stolen, it must be reported to U.S. Bank immediately, even on weekends or nights. Call 1-800-344-5696 to report a lost or stolen card 24 hours a day 7 days a week.

10. Travel Card Guidelines

The Cardholder is responsible for making purchases that are in compliance with all Pace University Policies and Procedures in place at the time of purchase.

1. Cards have a default limit per monthly cycle which has been established based on the type of Cardholder usage. The monthly credit limits will be \$5000 for both the Travel and Purchasing cards with the exception of the university recruiters and executive cardholders. A written request to the business card administrator for an alternate credit limit will be required for consideration and approval. In signing this authorization you are authorizing the standard credit limit and agreeing to responsibility for ensuring your

transactional activity does not exceed your organizations fiscal year budget availability. The Cardholder can check with their Business Representative for allowable dollar expenses.

2. The Travel Card is to be used only for a purchase which is in accordance with policy and procedure. The Program Administrator will adjust monthly limits as determined and approved by the Cardholder's Business Representative, who has the proper authority, adheres to the current fiscal year budget and in accordance with Travel Card Policies and Procedures.
3. The Travel Card **must never** be used to purchase items for personal use or for non-university purposes even if the Cardholder intends to reimburse the University.
4. A Cardholder who makes an unauthorized purchase with the Travel Card or uses the Travel Card in an inappropriate manner will be subject to disciplinary action including possible card cancellation, termination of employment at Pace University and criminal prosecution.

11. Supplier Blocking/Merchant Category Codes

Merchants operate under a four digit code (Merchant Category Code or MCC) which identifies them as a particular type of supplier. The Travel Card automatically blocks certain merchants this way. Therefore some vendors will be blocked on the card such as cash, jewelry, gambling and other high-risk areas of purchase.

Transactions will be blocked at the point-of-sale for unauthorized suppliers. Changes to the blocking list can be made as demonstrated by a business need. A Cardholder should contact their Business Representative who will need to approve the request before asking the Program Manager to change the blocking list associated with the Cardholder's profile at U.S. Bank.

If you experience a card denial, please call the bank at 1-800-344-5696 or Procurement Services at 914-923-2642.

12. Usage and Restrictions

The U.S. Bank Travel Card can be used for domestic travel as well as international travel. The following list provides examples of travel-related business transactions proper for the Travel Card:

Air, rail, bus, train, taxi and shuttle transportation
Parking
Car rentals and gasoline for the rental vehicles
Meals
Hotel including phone calls, parking and internet services

Do not use the travel card to purchase the following items

Examples include and are not limited to:

Capital items (fixed asset such as equipment, building and land with a cost value equal to or greater than \$2000)
Personal Transactions
Gifts, Gift Certificates, Gift Cards
Cash Advances
Jewelry
Gambling

Membership dues
Subscriptions
Computer related supplies and hardware
Books
Office Supplies
Repairs
Utilities
Lab Supplies

Cardholders must use their Travel card according to the policies and procedures. Cardholders who do not comply with the policies and procedures will affect their cardholder privileges. Cardholders who misuse their Travel Card will receive a warning memo from the Program Administrator which identifies the misuse. Additional misuse of the Travel Card will result in termination of the Travel Card and may result in disciplinary action up to and including termination of employment.

Personal expenses are expressly prohibited. The Pace University tax exempt status **is not** to be used for any personal purchases. Personal expenses must be segregated and paid on a personal card. The Travel Card **must never** be used **to purchase items for personal use or for non-university purposes even if the Cardholder intends to reimburse the University**. Violations of this policy require an immediate repayment of the full amount in question. If a personal transaction is made on the travel card the following must be completed:

Identify the charges and fill out a Travel Card personal transaction form. The form, card statement, receipt and check payable to 'Pace University' must be forwarded to the Accounts Payable Manager. Contact the Accounts Payable Manager for the required form.

13. Responsibilities/Managing Transactions

Program Administrator

The Travel Card Program Administrator serves as the main contact for Pace University. The Program Administrator acts as the intermediary for coordinating all cardholder maintenance (ex. add, make changes and closures) with U.S. Bank. The Program Administrator also coordinates and monitors overall performance of the program.

Responsibilities include:

1. Acting as a liaison with U.S. Bank.
2. Utilizing Software from U.S. Bank.
3. Utilizing U.S. Bank electronic reports to administer the Travel Card Program.
4. Reviewing approved Cardholder applications for completeness of required information.
5. Approving Cardholder applicants, change requests, and closure to U.S. Bank.
6. Providing training to Cardholders before releasing Travel Card.
7. Having Cardholder sign Travel Card Agreement, signifying agreement with the terms of the Travel Card Program.
8. Retaining Travel Cards Agreements in a secure location.
9. Ensuring that lost or stolen cards have been blocked by U.S. Bank.
10. Assisting Cardholders with erroneous declines, unresolved supplier disputes, lost stolen cards and fraudulent charges.

11. Reviewing usage of Travel Card data for appropriateness.

The Travel Card Program Administrator is required to close an account if the Cardholder: (a) transfers to a University department within a different Budget Center, (b) moves to a new job in which the Travel Card is not required, (c) terminates University employment or (d) for any of the following reasons which will also subject Cardholder to disciplinary action in accordance with University Policies and Procedures relating to disciplinary action and termination for cause

Cardholder

The Cardholder is required to obtain original detailed receipts and / or supporting documentation for each transaction as proof of the expense. Credit card receipts must be the detailed original receipts. At the end of each billing cycle, the Cardholder will receive a monthly statement to review each transaction for accuracy. Copies of hotel statements or restaurant pull tabs receipts are not acceptable forms of documentation. Detailed restaurant receipts (as opposed to stub receipts) should include the date, name of the establishment, and itemization of the purchase. Please remember with all meals expenses note the name, company, title of each individual. All pertinent information for each receipt can be added to the reconciliation form. If the receipts are in foreign currency, convert all expenses to US dollars prior and check your statement for accuracy before submitting receipts. Indicate the rates used to convert foreign currency to US dollars. The rates should be those used at the time of the transaction, not the rates in effect at the time you are completing your statement for review. In addition to reconciling and obtaining approval for statements, the cardholder is required to reconcile and approve purchases through the U.S. Bank Access Online Transaction Approval Process. Its functionality streamlines the reconciliation process and reduces posting errors. The Cardholder transactions are posted to U.S. Bank Access Online throughout the month and can be reviewed and approved at any time.

When statement is received:

1. Review for accuracy
2. Attach all receipts retained during billing cycle to the back of the transaction detail summary report in order that they appear on the statement
3. Send the reconciled transaction detail summary report, receipts, any additional documentation and reconciliation form to the business representative for approval 5 business days after the cycle close date of the 25th of every month

The Cardholder must:

1. Ensure the Travel Card is used for legitimate business purposes only.
2. Maintain the Travel Card in a secure location at all times.
3. **Do not allow** other individuals to use their Travel Card.
4. Adhere to the travel card limits and ensure expenses do not exceed the department/school spending parameters.
5. Obtain a receipt or invoice for **ALL** transactions.
6. Reconcile the statement to the receipts each month.
7. Approve transactions on U.S. Bank Access Online and submit reconciled transaction detail summary report with attached receipts, additional documentation and reconciliation form to your Business Representative.
8. Ensure that an appropriate credit for reported disputed items or billing errors appear on a subsequent Cardholder statement.
9. Do not accept cash in lieu of a credit to the Travel Card account.
10. Immediately report a lost or stolen card to U.S. Bank at 1-800-344-5696 (24 hours a day, 365 days a year).

11. Immediately notify the Program Administrator and your Business Representative of a lost or stolen Travel Card at the first opportunity during normal business hours.
12. Return the Travel Card to your Business Representative or designee upon terminating employment with Pace University or transferring to other departments.
13. Report erroneous declines or fraudulent charges to your Business Representative and Program Administrator during normal business hours.

Business Representative

The Business Representative is required to manage/review the reconciliation and approval process through the U.S. Bank Access Online Transaction Approval Process. Business representatives will have the ability to reallocate transactions to one or multiple accounting codes-including the option of splitting individual transactions by specific dollar or percent of transaction amounts.

The Business Representative will:

1. Approve Cardholder Applicants
2. Oversee appropriate use of the card.
3. Ensure the Travel Card is used for legitimate business purposes only.
4. Ensure sufficient budget for purchases.
5. Ensure timely Travel card statement reconciliation and approval for all cardholders in their area.
6. Receive and review cardholder transaction detail summary report, receipts and reconciliation form.
7. After reviewing the cardholder transaction detail summary report and receipts the Business Representative will send the cardholder transaction detail summary report, receipts, additional documentation and reconciliation to the Accounts Payable Manager.
8. Review and update account information in U.S. Bank Access Online before charges are reconciled into Banner. This includes changing default account codes if necessary.
9. Provide approval on U.S. Bank Access Online every month. The approval certifies that the purchases meet the University guidelines. The Business Representative will receive a system generated email message of available transactions to be approved.
10. Notify Program Administrator when there are changes in roles within the department.
11. Inform Program Administrator if Cardholder transfers to a different location.
12. Inform Program Administrator if Cardholder terminates employment.
13. Know to whom cards are distributed within the department.
14. Retrieve cards when a cardholder leaves the University, transfers to another department, or when card use is no longer a need
15. Ensure cardholder responsibilities are managed well.
16. Inform Program Administrator if Cardholder violates policies and procedures as documented in this manual which will also subject Cardholder to disciplinary action.
17. Destroy Travel Cards for Cardholders who have been transferred, no longer need the card, or have left the department.

Controller's Office

The Controller's office will have overall cash management responsibility to ensure that the Pace University main operating account is auto-debited for the proper amount. Therefore, the Controller's office will be regularly reconciling the amount of the Travel Card charges against the auto-debit payment and will notify the Pace University Travel Card support staff of any variations.

Accounts Payable

The Accounts Payable office will be responsible for the review/audit of all travel card transactions every month for all individuals who possess a card. This is to ensure all transactions are appropriate and are supported by adequate documentation and the policy and procedures are being adhered to. If a Cardholder is not adhering to the policy and procedures of the Travel Card Accounts Payable will inform the Program Administrator for immediate action to be taken. The Accounts Payable Office will maintain all statements, receipts and supporting documentation for audit purposes.

14. Lost, Stolen or Damaged Cards

Pace University has liability for a lost or stolen card up until the time it is reported to the bank. Therefore the Cardholder has the responsibility and is required to report the card lost or stolen the moment they realize their card is gone or that the number has been compromised. This action must take place even if it is a weekend, night or holiday. Call 1-800-344-5696 24 hours a day/7 days a week/365 days a year to report. When normal business hours resume, the Cardholder should also report the action taken to their Business Representative and Purchasing and Contracts staff.

15. Fraudulent Use

If someone makes fraudulent purchases with a card it is the cardholder's responsibility to report the activity by calling US Bank Customer Service at 1-800-344-5696 immediately. The Business Representative and Program Manager should be notified to report the activity, and follow up with a written, detailed explanation. The Program Administrator will contact U.S. Bank to get a replacement card for the cardholder.

16. Erroneous Declines

If the Cardholder feels that the Travel Card has been erroneously declined by a supplier, The Program Administrator should be contacted for assistance. The Program Administrator will contact U.S. Bank to determine the reason for the decline and will make appropriate changes to the Cardholders profile if required.

If a purchase is being made outside of normal Pace University business hours, the employee must find an alternate payment method or terminate the purchase and contact the Program Administrator during normal business hours.

17. Credits

Suppliers should issue all credits for returned merchandise or services to the individual Travel Card account for any item they have agreed to accept for return. **UNDER NO CIRCUMSTANCES SHOULD A CARDHOLDER ACCEPT CASH IN LIEU OF A CREDIT TO THE TRAVEL CARD ACCOUNT.**

18. Unresolved Disputes and Billing Errors

The Cardholder is responsible for contacting the supplier to resolve any disputed charges or billing errors within 30 days of receiving a statement. If the matter is not resolved with the supplier, the Cardholder should:

1. Use Access Online to dispute the transaction; click here for steps showing how to dispute a transaction(s) or contact U.S. Bank Customer Service at 800-344-5696.
2. All remaining charges must be approved and allocated including the disputed charge during the billing cycle.
3. Include a copy of the disputed transaction form with your completed reconciliation package.
4. If the dispute is resolved in the Cardholder's favor, a credit in the amount of the disputed transaction will appear on a subsequent Cardholder statement.
5. Contact the Program Administrator for assistance if an acceptable resolution is not obtained.

19. Missing Receipts

When a receipt is not available, the Cardholder must prepare and sign a Missing Receipt Form, the Cardholder and Business Representative must sign. **Excessive use of the Missing Receipt Form constitutes as a violation against the Cardholder and is deemed as potential misuse/abuse and the card will be suspended pending a full investigation.**

20. Compliance Policy

In order to ensure compliance with the policies and procedures of the U.S. Bank Travel Card, the following actions will be taken by Purchasing and Contracts when infractions are discovered during review/audits by Accounts Payable. Infractions are classified as Non-Compliance in Error, Minor Non-Compliance, Major Non-Compliance and Criminal Activity. General Descriptions and discipline measures are listed below:

Non-Compliance in Error

- Personal purchase made in error

Minor Non-Compliance:

- Late reconciliation and approval
- Missing/inadequate receipt
- Other infractions deemed minor by Program Administrator

1st Violation: Card is suspended when error is discovered and remains suspended until correction is received by Program Administrator

2nd Violation: Card remains suspended for 30 days from time correction is made.

3rd Violation: Cardholder's privilege is revoked. Business representative must justify in writing reinstatement of card and a description of actions taken to prevent future infractions from occurring. Card remains suspended until justification is approved by Program Administrator.

Major Non-Compliance:

- Late reconciliation and approval-30 days or more
- Inappropriate purchase
- Other infractions deemed as major by Program Administrator

1st Violation: Card will remain suspended until mistake is resolved and documentation and repayment is received by Program Administrator.

2nd Violation: Business Representative must justify in writing how departmental function would be impaired if said Cardholder's privilege is permanently suspended. Business representative must justify in writing reinstatement of card and a description of actions taken to prevent future infractions from occurring. Card remains suspended until justification is approved by Program Administrator.

3rd Violation: Card is revoked. Cardholder is not eligible for future Travel Card use.

Criminal Activity:

- Personal purchase-Intentionally made

If a personal purchase is intentionally made the card will be immediately revoked and appropriate disciplinary action will be taken.

21. Card Security

The Pace University U.S. Bank Travel Card is company property. Cardholders should always treat their Travel Card with at least the same level of care as their own personal credit cards. The card should be maintained in a secure location, and the card account number should be carefully guarded. Please keep it safe. The only person entitled to use the card is the person whose name appears on the face of the card. If the card is lost or stolen, contact U.S. Bank Customer Service immediately at 1-800-344-5696 and notify the program administrator.

After the call the account will be blocked. By acting, promptly, you can reduce Pace University's liability for fraudulent charges. The cardholder may also want to make this call if their statement is lost or stolen.

22. Cardholder Separation from University

When a cardholder leaves Pace University employment for any reason, they must turn their Travel Card in to their supervisor or designee. The supervisor or designee should then immediately notify the Purchasing and Contracts staff and shred the card. This action should also be taken if a cardholder is put on leave for any disciplinary action.

23. Card Cancellation

Cards can also be closed at the request of a Business Representative. Destroy the card onsite by cutting it into small pieces or shredding. It is recommended that if a cardholder goes on leave, the Program Administrator should be notified so that the card can be temporarily suspended, then reactivated upon notification of their return.

The Program Administrator is required to close an account if a Cardholder: (a) transfers to a different location, (b) moves to a new job in which a Travel card is not required; (c) terminates employment or (d) or for any of the following reasons:

1. The Travel Card is used for personal or unauthorized purposes.
2. The Travel Card is used to purchase alcoholic beverages or any substance, material, or service which violates Pace University policy, law or regulation pertaining to Pace University.
3. The Cardholder allows the card to be used by another individual.
4. The Cardholder uses another Cardholder's card.
5. The Cardholder fails to provide receipts for all transactions.
6. The Cardholder fails to provide, when requested, information about any specific purchase.
7. The Cardholder accepts a cash refund in lieu of credit to the Travel Card account.
8. The Cardholder does not adhere to the Pace University Policies and Procedure Manual.

24. U.S. Bank Access Online

U.S. Bank provides access to their web page <https://access.usbank.com>. This web page is called **U.S. Bank Access Online** and will allow Cardholders and Business Representatives to review online purchases that have been made prior to receiving the monthly statement from the bank. The functionality streamlines the reconciliation process and reduces posting errors. This will allow Cardholders to check for bank errors, reconcile their statements as they review their monthly statements. The Cardholders can call U.S. Bank Customer Service at 1-800-344-5696 where they can dispute any erroneous charges.