

University Travel Card

Purpose and Overview

The university travel charge card otherwise referred to as the Aggie T-Card or T-Card, issued through Bank of America, is a university-liability VISA card providing travelers with an easy method to pay for expenses associated with official university business travel. It also eliminates the need for submitting travel requests to the University Travel Office for prepayments and cash advances while reducing the financial burden on the traveler. The travel card expenses are paid directly by the university to Bank of America. Each charge to a travel card must have the related receipts and/or all required documents attached, be properly allocated by fund-org-acct-prog, supported by a documented business purpose, approved, and submitted via the expense reporting process. Additionally, the reconciliation of charges to the bank statements and adherence to the University travel policy is essential for success of the program.

The program will allow individual cards to be issued to university employees. Use of the travel card will be mandated for university business travel. This mandate will significantly reduce the current prepayment processing requirements (including time constraints) for university travelers. Additionally, the travel card program will allow employees/departments to easily manage their individual/group needs. More obviously, the program will eliminate the need for the traveler to initially pay for their travel expenses and provide financial readiness to all employees.

Chip and pin technology with magnetic stripe will be utilized with the travel card. (Chip and PIN cards contain a microprocessor that requires cardholder authentication via a 4-digit Personal Identification Number (PIN) input at point-of-sale. The stripe will be available for those vendors incapable of processing chip and pin technology.)

Proper Travel Card Use

Cardholders may only use the travel card/t-card for authorized university travel-related business transactions in accordance with this guide and university travel policies. Cardholders allocating expenses to a grant/gift fund must be in compliance with their respective sponsoring agency's policies. Cardholders/travelers and administrators are responsible for ensuring that all charges comply with travel and procurement policies and are properly itemized (FOAP) with related receipts and/or all required documents attached, supported by a business purpose, approved, and submitted via the travel authorization and expense reporting process utilizing Bank of America *WORKS*®. Proper records must be obtained and managed according to applicable university policies.

The travel card may not be used for personal expenses, except for expenses that cannot easily be separated from a business charge. In this situation, the cardholder is personally responsible for repaying the university within 10 days of the charge for any travel card charges deemed not allowable. Receipts for repayment must be attached to the travel expense transaction in *WORKS*®. A TVL-2 is not needed if all travel expenses are paid on the t-card. The TVL-1 must always be attached in every cycle charges appear relating to the specific trip authorized on the form.

Cardholders who do not comply with university policies and procedures may have their travel card privileges revoked. Misuse of the travel card may result in disciplinary action, up to and including termination of employment. A department will lose the use of t-card privileges if proper records are not obtained and managed (i.e.: promissory notes, receipts, travel authorizations, etc.).

Travel Card Types

There are two types of travel cards/t-cards:

Individual Travel Cards issued to individuals (faculty, staff) who travel on university business. Individual travel cards may also be issued to department designees as a means to pay for travel-related purchases for occasional travelers, students, or non-employees with appropriate approvals. A travel authorization (TVL-1), with the signed promissory note must be attached to T-card expense transactions paid for any employee whose name does not appear on the card. Cardholders must comply with university policies and ensure expenses are for the benefit of the university. (Do not use for scholarship travel awards or independent contractor expenses. Exceptions must be approved by the travel office in writing prior to executing t-card transactions.)

Custom Loaded Program Travel Cards are issued to participants of university programs allowing travel related expenses for a specific predetermined dollar amount for a specified period of time.

Eligibility and Application

A travel card may be issued to an individual traveler or departmental designee (person responsible for charging expenses, validating transactions and originating expense reports). The travel card (t-card) is available to active, permanent university employees. Contract, temporary, student workers and other non-employees are not eligible to receive an individual travel credit card. Eligibility is based on a departmentally-determined business need, and is contingent upon:

- Traveler's completed application specifying a valid default fund number and any other funds approved for projected travel for the individual travel card. (A grant fund may not be designated as a default fund.)
- Approvals from the prospective grant/gift fund accountant and commitment from the cardholder's supervisor ensuring card compliance of the approved account.
- Execution of cardholder agreement and promissory note. (A promissory note is signed by each cardholder.)
- Successful completion of required training for applicable persons (cardholder, proxy).

Card Application Process

Guarantee/Default Fund

A travel card (t-card) application and agreement must be initiated by the prospective cardholder or designated requester and approved by the cardholder's supervisor. A guarantee/default fund is specified in the application. The guarantee/default fund is the Banner fund to which travel card charges are debited until transactions have been reallocated to the appropriate Banner funds and accounts. In cases where a travel card charge is not allocated in *WORKS*[®], the expense charged will remain against the guarantee/default fund. Each applicant will provide a listing of all banner funds authorized for their travel card use.

Individual card holders must sign a promissory note before the card is issued.

Cardholder and supervisor signatures indicate travel card terms and conditions have been read and are agreed to.

Assigned Transaction Validator / Expense Report Preparer /Proxy

Each travel card (t-card) issued must have a designated person (cardholder and/or proxy) assigned with responsibility for attaching all required documents, validating, reallocating, reconciling and signing off on transactions in a timely manner. The assigned validator/preparer/proxy may be the cardholder or other department staff.

Required Training

Cardholders must successfully complete required training in order to receive a travel card/t-card. Each traveler and transaction validator/expense report preparer/proxy must have read and understand the travel policy, travel card guide and applicable published procurement policies and procedures.

Card Delivery

Once the application is approved and required training is completed, the cardholder may be issued a t-card. The cardholder will be notified when the card is available for pick-up in the University Travel Office. Photo ID is required.

Charges Allowed on card

A t-card shall be used for travel expenses (including prepayments) which include: registration, commercial transportation, lodging, shuttle fees, road tolls, parking, baggage, rental cars and fuel to refill a rental car. Passport and visa processing fees are also allowed. Be aware expenses associated with priority processing and transportation to obtain a passport are not allowed.

Charges Not Allowed on card

Expenses associated with priority processing and transportation to obtain a passport are not allowed. Expenses determined as outside of business travel expenses (including scholarship awards, independent contractor expenses) cannot be charged to a t-card. Travel insurance (unless prior approval of required international travel), expenses incurred from personal preferences, cash advances, meals, upgrades or GPS systems are not allowed. Mileage should not be claimed for reimbursement if the t-card was used to purchase fuel for a personal vehicle.

Accounting Cycle

The t-card monthly cycle will begin the 25th of the month and ends the 24th of the month. Reconciliations, attachments (including justifications and preapproved exceptions), reallocations and approvals must be completed by 12:00 noon on the 25th of each month.

Credit Limits

Standard monthly credit limits on t-cards are \$5000 and are limited by budget availability. The maximum daily transaction limit is \$2500.

Cardholder Processing

University funds may be charged for employee travel expenses only after a travel authorization (including promissory note whenever a cardholder charges expenses for another employee) has been completed, signed and approved. When a t-card purchase is made, the cardholder will ensure the scanned image of the transaction receipt and/or applicable document (including travel authorization, justifications, special permissions, etc.) relating to the purchase is uploaded into the BOA *WORKS*® environment. Additionally, the university business purpose for the transaction and any needed reallocation of Banner funds applicable to the transaction are entered into the BOA *WORKS*® environment. An approved travel authorization (TVL-1) form is required for all travel on behalf of the university and should be imaged in *WORKS*® when prepayments or any charges occur. A related TVL-1 form must be attached to the first transaction relating to the approved travel in each card cycle whenever charges appear in subsequent cycles related to the specific travel authorization.

Processing in a timely manner is important to ensure expenditures are correctly reported. Expense reports (TVL-2) should be completed and submitted immediately upon completion of travel only for transactions not covered by a travel card (mileage, meals, cash advances). **Cardholders** and **approvers** are responsible for understanding and assigning the correct allowable expense accounts, ensuring all

required documents are attached and appropriate signoffs and approvals are associated with each travel expenditure. If transactions are not properly reported and substantiated (including TVL-2 transactions) within 30 days of completion of travel, they may be tax reportable to the traveler. (Read University Travel Policy.) <http://www.ncat.edu/divisions/business-and-finance/comptroller/acct-off/trvl-pol.html>

Travel expense reports (TVL-2) must be transmitted after travel is complete (no later than 30 days after travel end date) if a reimbursement is being requested (mileage and/or meals) or cash advanced through the Accounting Office. If all required documents and approvals relating to travel are stored (attached to the transactions) in *WORKS*®, the travel expense report (TVL-2) must be retained in the cardholder department files. The electronic expense report (TVL-2) may supplement the BOA *WORKS*® records.

Disputing Travel Card Charges

Cardholders and/or assigned validator/preparer/proxy are responsible for promptly disputing any charge suspected to be erroneous or fraudulent in the BOA *WORKS*® system and then working with the merchant and Bank of America to resolve the disputed charge. Before disputing, the cardholder should check expenditure records carefully and/or work with the traveler to make certain that the charge is indeed an error.

When a dispute is warranted, the best practice is to contact the merchant first and try to resolve the dispute, as most erroneous charges are for the wrong amount or for duplicate charges with a merchant. However, it is important to subsequently dispute the transaction with Bank of America immediately after discovery. Refer to “Disputing a Transaction” in the supplemental instructions section of this document.

Cardholder Responsibility

- Complete mandatory training administered by the travel office prior to the issuance of a travel card (t-card). The travel office will contact new cardholders to arrange a training session.
- Immediately upon receipt of a travel card, the cardholder must sign the back of the card.
- Activate the card
- The travel card must be stored in a secure place and protected from unauthorized users.
- Purchase travel arrangements and related incidentals in accordance with the University Travel Policy & Travel Card Guide. Spending should always be consistent with each employee’s responsibility for stewardship and safeguarding of university assets. Do not charge meals or goods and services that are not allowed.
- Retain all original itemized receipts substantiating card charges in accordance with the Travel & Business Expense Policy and attach them to the relevant transactions in the expense management system (BOA *WORKS*®) for approval;
- Contact the Travel Card Program Manager in writing to advise and update information on record (i.e., name, address, phone number, e-mail, and/or approver changes)
- Notify Travel Office (in writing) whenever a project fund tied to the card has ended.

Reporting Lost or Stolen T-Cards

If the cardholder believes their card has been misplaced, contact the Travel Card Program Manager to have the card suspended for a **48 hour period**. However if the card is lost or stolen, it is imperative that the cardholder contact **Bank of America** as soon as possible. **Bank of America** can be contacted by calling **1-888-449-2273**. **Bank of America** will deactivate the t-card and issue another card. In addition, the cardholder must immediately notify the Travel Card Program Manager (Travel Office) of the situation. A card that is subsequently found by the cardholder after being reported lost or stolen must be cut in half and forwarded to the travel card program manager.

Reporting Fraudulent Charges

If the cardholder believes their monthly statement has a fraudulent transactions(s) the cardholder must contact **Bank of America** immediately by calling **1-888-449-2273**. **Bank of America** will deactivate the card and issue another card. In addition, the cardholder must immediately notify the Travel Card Program Manager of the situation. All cases of suspected misuse or abuse involving the travel card must be documented (upon discovery) by the department and confidentially forwarded to the Travel Card Program Manager.

Cancellation of Travel Card



A cardholder who wants to cancel their travel card/t-card should email the travel card program manager, or call the University Travel Office. The travel card should be cut into pieces (by employee) and turned into the supervisor upon cancellation with a follow up email to the t-card program manager.

The travel card is valid only while the cardholder is on active payroll status and while the cardholder is using the travel card in accordance with university policies. The travel card will be cancelled and deactivated by the university on the date the employee separates from the university or upon misuse. The travel card/pieces should be forwarded to the card program manager (by department) upon cancellation.

Card Suspension

A travel card/t-card will be suspended by the university due to the reasons below:

- Cardholder is on extended leave (> four weeks);
- Cardholder is under investigation for misuse of t-card.

Supervisors and/or cardholders should notify the travel card program manager (so the card can be suspended) of cardholders on extended university leave, such as sabbatical, family leave and University employee suspension. It is important that all travel card expenses be properly recorded, documented and allocated before the employee goes on extended leave or leaves the current department. The supervisor is responsible for proper documents, reallocations and approvals if the employee fails to do so prior to going on leave.

Audit and Misuse Investigation

University employees must report known or suspected misappropriations, regardless of magnitude, to their immediate supervisor, manager, department chair or dean. Supervisors, managers, department chairs or deans must then inform the travel card program manager or contact the University Accounting Office.

Securing Travel Cards

Cardholders are expected to keep their travel cards/t-cards in a secure location at all times. The only person authorized to use the t- card is the person to whom the t-card is issued, whether it is used for departmental expenditures or for a specific individual. Lending or sharing of individual travel cards is prohibited. A cardholder's t-card used to pay an expense on behalf of another employee must be charged and signed by the cardholder.

Supervisor Responsibilities

Supervisors have the following responsibilities with respect to direct reports assigned a travel card:

- Approve or reject travel card applications
- Review expense transactions to confirm business purpose and reasonableness
- Assure cardholder adheres to travel policy and utilizes BOA *WORKS*® as documented in T-Card program.
- Approve transactions of cardholder in BOA *WORKS*®
- Report a cardholder's departure from the department or the university as well as extended leave status to travel card program manager.
- Retrieve cancelled travel cards from the cardholder.
- Alert the travel office of any suspected fraud/misuse and assist with any travel card audits or investigations.

Department Head, Chair/Dean, Financial Approver Responsibilities

Senior staff has the following responsibilities with respect to departmental staff members who have been issued a travel card:

- Establish and monitor department-level procedures to ensure that expenses and amounts charged to departmental accounts are in compliance with departmental procedures, spending limits and budgets, and with university policy
- Approve or reject travel card applications
- Approve spending limit changes subsequent to the application process
- Report a cardholder's departure or extended leave from the department or the university to travel card program manager
- Retrieve cancelled travel cards from the cardholder
- Report any suspicion of fraud or misuse to the travel office and assist with travel card audits or investigations

Credits

It is the responsibility of the cardholder to ensure the merchant issues a credit back to the t-card account whenever a credit is due. Cash or a store credit must never be accepted.

Credit receipts/memos should be attached to the transaction and reallocated to the appropriated FOAP in BOA *WORKS*®. Cardholders should disclose when the original charge was made in the comments section of the listed transaction especially if the credit invoice is not available.

Rebate Policy

“No state employee may use their public position or office to obtain financial gain or anything of substantial value for the private benefit of themselves or their immediate family, or for an organization with which they are associated. Violating this policy can lead to disciplinary action, up to and including discharge.” <http://www.ncat.edu/divisions/business-and-finance/purchasing/policies/index.html>

Rebates (Rewards, Frequent Flyer Points, etc.)

Rebate is defined as a return of all or part of an amount given in payment for a product/services, whether in the form of money, “free” merchandise, or future benefits based on purchases made. Examples of rebates include but are not limited to cash, credit toward future purchases, free goods (including food and beverages) and coupons.

For the purpose of this policy, rebates associated with university purchases in the form of money or property are considered items of value that individuals may not personally acquire as a result of their position.

If a cardholder qualifies for a rebate, the instructions on the rebate form must be followed including any legal requirements.

Process for Reimbursing Rebates

1. The cardholder is responsible for contacting the vendor to inquire about issuing the rebate onto the t-card. If the rebate cannot be issued onto the t-card, the cardholder needs to request the rebate payment to the university.
2. Rebate checks should be made payable to the University. If the check is made payable to an individual, it must either be signed over to the University or the individual must reimburse the University the amount of the rebate check with cash, money order, cashier check or debit card. Rebate checks or reimbursements should be deposited back into the foap from which the original purchase was made.
3. Rebates in the form of certificates, property or gift cards must be returned to the department for future use. Department heads are responsible for assuring that a procedure is in place to account for rebates in this form.
4. Rebate documentation must be kept with the originating purchase documents showing the disposition of rebates back to the University.

When making purchases, departments may not solicit rebates from vendors. Rebates are incentives offered by a vendor to provide additional consideration or compensation to encourage the purchase of goods and/or services from that vendor.

Cardholder Travel Card Procedures

Before any expenses are incurred or paid, complete a travel authorization (TVL-1) and secure all appropriate approvals. Cardholders processing prepayments for other travelers must secure the traveler’s approved travel authorization (TVL-1) complete with the signed promissory note section. The travel authorization (TVL-1) must be attached to the first expense appearing in the *WORKS*® environment (<https://payment2.works.com/works/>) relating to the traveler’s applicable trip. Memos, justifications, special approvals for transactions, agendas, currency conversions, and all relevant documents must be attached to the related *WORKS*® transaction.

Use the travel card to pay allowable card expenses only. The cardholder will be notified (emailed) when each card transaction has posted to BOA *WORKS*[®] and is ready for cardholder tasks to be completed. Every card transaction must have proper receipts and appropriate documents (attached in *WORKS*[®]) as prescribed in the travel policy. Never allow another person to place charges on your card or sign the vendor copy of a charge receipt. In the event of missing receipts/supporting documentation, cardholders must contact the merchant for a duplicate receipt or invoice. Without documentation or a clear business purpose for the charge, reimbursement by the cardholder/traveler will be required. Cardholders should scan receipts in *WORKS*[®] within 48 hours to avoid misplacing documents. Do not allow vendors to charge expenses to the card that are not allowed. Traveler must use a personal credit card or cash to pay for expenses not allowed on the travel card. Understandably, incidental personal charges on hotel bills may be paid using the Travel Card. These amounts due the University must be deposited with the University's Treasurer into the appropriate Banner FOAP and the deposit receipts must be attached to the expense in *WORKS*[®]. Only these charges are excluded from the personal use prohibition.

If a planned event/meeting is cancelled or you cannot attend the event, the traveler is responsible for pursuing refunds (credited back to the card) of prepaid charges and preventing any potential charges. All prepaid items/charges should be reconciled within 30 days.

Each transaction must be charged to the correct Banner Fund-Org-Acct-Prog, (FOAP) with sufficient funding to cover the charge. Original receipts scanned into *WORKS*[®] should be managed in the procuring department for review and in accordance with the University's record retention policy.

Every transaction must have required documents attached, detail a business purpose, be reconciled, approved and signed off in the *WORKS*[®] environment each month before the 25th day of the month.

Note: Once the final review and approval before the 25th has passed, the only method the cardholder/reconciler can edit a fund and account in Banner will be to process a journal entry. Timely and accurate approval is essential to avoid non-value work added after the cycle close date.

Travelers are responsible for either processing their own expense reports (TVL-2) or for coordinating such processing with a designee/proxy.

Even when an employee has a travel card, the traveler may occasionally use personal funds to incur business expenses. Out of pocket expenses not paid on the Travel Card are to be included in the expense report (TVL-2) for reimbursement. **These items must be itemized (not combined for a net amount) detailing the amount due to or from the University.** Any anticipated reimbursements must have substantiating receipts attached to the expense report (TVL-2).

Transactions remaining not reconciled and not reallocated to appropriate FOAPs will be charged to the department's default fund and account. The total transaction dollars appearing without being properly signed off on (by the end of the card cycle), will reduce the amount of available funds for the future month.

Contact Information

To report a lost or stolen card, billing question(s) or any customer service question(s) in general contact Bank of America any time 24 hours per day at 1-888-449-2273.

The university provides support and assistance to cardholders and departments. The University Travel Office is responsible for processing all changes to travel cardholder information, training travel cardholders and updating information relating to travel cards. For assistance please contact:

Travel Card Program Manager	Yolanda Hopkins	(336) 285-2997	yhopkins@ncat.edu
Disbursement Manager	Lottayne Widemon	(336) 285-3007	demonl@ncat.edu
University Travel Office		(336) 334-7684	

Procurement Services administers the procurement function for the university and the corporate purchasing card program at North Carolina A&T. The university travel card program operates under the corporate purchasing card program.

Supplemental Instructions

Approvers: Signing Off on a Transaction

Expenses>Transactions>Approver

Pending Sign off tab

Transactions - Approver												
Expenses > Transactions > Approver												
Back to Basics Business (parent group)												
Transactions - Approver												
<input type="checkbox"/> Pending Sign Off <input type="checkbox"/> Signed Off <input type="checkbox"/> Flagged <input type="checkbox"/> All												
	Primary Accountholder	Comp/Val/Auth	Document	Uploaded Receipt	In Expense Report	Receipt	Sign Off	Allocation	Flagged	Vendor	Date Posted	Purchase Amount
<input type="checkbox"/>	Reed, Rachel	✓ ✓ ✓	TXN00001262-B	No	Test Training	Unknown	△	0100-61000-0300-0400		VIA ROUTE RENT-A-CAR CO.	04/14/2016	79.35
<input type="checkbox"/>	Reed, Rachel	✓ ✓ ✓	TXN00001263	No	Test Training	Unknown	△	0100-61000-0300-0400		AIR PANAMA INTERNATIONAL CO.	06/03/2016	317.40

2. Select the check box for each desired **Document**.
3. Click **Sign Off**.
4. Enter **Comments**.
5. Click **OK**. A confirmation message displays

Disputing a Transaction

The cardholder should first make good faith efforts to settle a claim or dispute for purchases directly with the merchant. A transaction can be disputed with Bank of America Merrill Lynch within 60 days of the billing close date, the date of the billing statement in which the transaction first appears.

The process to dispute a transaction online in Works is available only if your organization is licensed to use this feature. If your organization is not licensed to use the dispute feature, you must contact Bank of America Merrill Lynch to notify us about the dispute. Any further communication about the disputed transaction must be handled with the bank. If you wish to dispute a transaction manually outside of the Works application, and it is within 60 days from the billing statement date in which the transaction first posted, contact Commercial Card Services at 800.673.1044.

For your convenience, if your organization is licensed to use the online dispute feature in Works, you can initiate the dispute online in Works within the first 60 days from the post date.

To dispute a transaction online, complete the following:

1. Click **Expenses > Transactions > Accountholder**. The Transactions screen with Pending Sign Off transactions displays.
2. Click the **Flagged** tab (queue) if the desired transaction has been flagged.

Notes:

- *Dispute only from the Pending Sign Off or Flagged queues.*
 - **Advanced Filter searches are limited to a maximum of any 24 months (2 years) for Expenses, including Purchase Requests, Transactions, Reimbursements, and Expense Report searches.**
 - *The default view displays the last 100 days, including today's date.*
3. Click **Document** on the desired transaction. The single-action menu displays.
 4. Select **Dispute**. The Dispute Transaction form displays.
 5. Edit the following fields, if desired:
 - **Phone**
 - **Dispute Amount**
 6. Select an option from the **Reason for Dispute** drop-down menu. Additional fields may display and require information or comments.
 7. Complete additional information, if requested.
 8. Enter comments in the Comments text box, if desired.
 9. Select the check box to confirm the dispute statement.
 10. Click OK. A confirmation message displays.

- *Contacting the Financial Institution*
- *Commercial Card Services - 800.673.1044.*