



Corporate Card Services

TRAVEL CARD CARDHOLDER USER'S GUIDE

Corporate Card Services

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OVERVIEW

PURPOSE

The University of Miami Travel Card is a U.S. Bank Master Card used for business related travel. University of Miami Travel Card expenses are paid directly by the University to U.S. Bank. All charges to a Travel Card must be properly itemized, supported by a business purpose, approved, and submitted in Workday.

The Travel Card User's Guide provides the cardholder with information on the appropriate use of the card. It is expected that employees who travel and incur University business expenses will apply for and use the Travel Card as the payment method for those expenses where MasterCard is accepted as a payment method. Under the current corporate-liability agreement, cardholders now need to contact the Director of Corporate Card Services for instructions on processing unapproved charges instead of making a direct payment to U.S. Bank.

CONTACT INFORMATION

The following resources are available to help you with use of your new U.S. Bank Travel Card, answer questions you may have, or help solve any problems that may arise:

- To report a lost or stolen card, or to activate a new card please call U.S. Bank Customer Service (24/7) at (800) 344- 5696 or outside the U.S. at (701) 461- 2042.
- To dispute charges, call (877) 877-9260.
- Contact U.S. Bank Customer Service prior to traveling, interstates or overseas to have them add a travel note. This may avoid fraud alert.
- Also report the loss to your department Manager and to the Corporate Card Services Office. To request specific assistance with the user of your Travel Card, or for questions regarding the Travel Card Policies and Procedures, please contact:

Visit the [Travel Card](#) website.

Email us with your questions or concerns at travelcard.ap@miami.edu

For general Travel Card information, contact our staff.

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ELIGIBILITY AND APPLICATION

ELIGIBILITY

The Travel Card is intended for Full-time University of Miami staff and faculty and may not be extended to non- employees. Travel Card eligibility is based on a department's business need, and is contingent upon:

- Completed online application.
- Approvals from both the prospective cardholder's manager or and Cost Center Manager (CCM).
- Assignment of person responsible for verifying transactions and originating expense reports
- Completion of required training.

APPLICATION PROCESS:

1. Complete the [Travel Card Use Agreement Form](#) which must be signed by the applicant , Supervisor, Cost Center Manager (CCM), Academy Sr. Business Manager (SBM) or UHealth/MSOM Sr. Administrative Officer (SAO) and return to travelcard.ap@miami.edu.
*Approval of card will be based on justification of business need outlined under the Reasons Field on the Travel Card User Agreement Form
2. In [Ulearn](#), complete the *University Travel Card Program (U.S. Bank)* online training. Applicants must receive a score of 100%.
3. Corporate Card Services (CCS) will request that U.S. Bank send the online application and instructions to the applicant.
 - a. Use your home address as the mailing address and use your work email as on Workday profile.
 - b. For the Email Address field, type the UM issued email ending only in "@miami.edu"
 - c. *Social Security Number* field - Type 5 zeros, followed by the last 4 digits of your Workday employee ID number (E.g., 000-00-1234)
 - d. *Optional 2* field - Type your Workday employee ID number (E.g., 5XXXXXXX). To find your employee ID number, log into Workday. Click *Personal Information*. In the section labeled *View*, click *About Me*. Then click *Overview*. The number will appear on the *Job Details* tab.)
4. A Travel Card will only be issued after all requirements have been met. Once approved, the applicant can expect to receive a card in the mail after 7-10 business days from the processed

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date.

5. Card Activation - Upon receipt of the Travel Card, if a Travel Card is received with an error, email the [Corporate Card Office](#) or call the U.S. Bank customer service number on the back of the card. Cardholders must contact U.S. Bank by calling the telephone number provided on the sticker on the face of the card to activate the Travel Card.
6. Card Validity Period - Travel Cards are valid for four (4) years from the date of issue. Expiration dates are printed on the card.
7. For cardholders transferring to a new department, if there is a need for you to keep the Travel Card, inform your current Manager or Cost Center Manager (CCM), then contact the Corporate Cards Services office for instructions to process the card transfer. When the supervisor or CCM changes for a current cardholder a new [User Agreement](#) must be completed before the card can continued to be used. This requirement assures that financial owners are aware of the approval responsibilities. Any updated training requirement is applicable, also the new Cost Center must be current with reconciliation in WD at the time of the request.

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USAGE RESTRICTIONS AND LIMITS

The Travel Card is set up for use with merchants selling travel related goods and services such as transportation, lodging providers and restaurants.

SPENDING LIMITS AND BILLING CYCLE

The spending limit on the Travel Card is \$5,000.00 with a virtual limit of \$10,000.00 that covers airline transportation and accommodation only. Changes to an individual's spending limit may be requested by the employee's manager and emailing travelcard.ap@miami.edu with a valid business purpose. The billing cycle ends on the 6th of each month, unless it falls on a weekend (Saturday or Sunday), or on a holiday, then the cycle end date will be the following business day.

PROPER USE

Cardholders may only use the Travel Card for University travel-related business transactions, for solely business purposes. Cardholders, CCMs, or SBM/SAO (travelers and administrators) are responsible for ensuring that all charges comply with policy and are properly itemized, supported by a business purpose, approved, and submitted via Workday. Cardholders are ultimately responsible for reconciling the account and reviewing charges. Should a charge not be reconciled including completely approved within the 60 days then the card will be suspended.

The Travel Card must not be used for personal expenses. Given the Travel Card is a Corporate liability Corporate Card, the University has responsibility for paying Travel Card charges directly to the bank. The cardholder is personally responsible for repaying the University of Miami for all non-reimbursable Travel Card charges. This is highlighted in the new [Travel Card Use Agreement Form](#)

In addition to adhering to the Travel Card policies and procedures, all Travel Card transactions must be made in compliance with University policies and procedures governing expenditures and purchasing. All Travel Cardholders who are allocating expenses to a sponsored project account, must be in compliance with the policy that governs that respective program.

Cardholders who do not comply with University policies and procedures may have their University of Miami cardholder privileges revoked. Misuse of the Travel Card may result in cancellation, and disciplinary action, up to and including termination of employment.

Typical Travel Card charges incurred for UM Business include :

- Abstract Fees
- Airfare and Airline Expenses- The University Travel portal system Concur does not allow for multiple forms of payment for one round trip airline ticket. **Per policy personal charges are not allowed.**

*Contact a World Travel agent via phone at 1-888-206-6044 or via email at UMiami@worldtravelinc.com for assistance with multiple forms of payment.

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- Automobile Rentals
- Conference Booth Rentals
- Entertainment Meals (e.g., Business lunch at a restaurant)
- Events (e.g., registration for conference/seminar participation)
- Gift Cards for Research Participants (*Prior approval needed by Disbursements, then Corporate Cards Office)
- *For any other Gift Cards questions click on the link for [University Gifts and Discount to Employees](#)
- Hotel / Lodging Expenses
- Incidental Travel Expenses (E.g., business-related telephone calls, baggage, gratuities, and handling)
- Journal Publications Fees
- Licenses (E.g., professional)
- Meals (If the traveler is claiming the per diem meal allowance, a personal credit card must be used to pay for meals.)
- Meeting Amenities/Subsistence
- Memberships- Professional, Civic, and Community Organizations
- Registration (E.g., conferences and seminars)
- Rental: Meeting room
- Subscriptions (E.g., books and magazines)
- Sunpass Charges
- Transportation Expenses

***If the supplier is active in Workday, the PO process must be followed.**

*Any travel related reimbursement refer to the policy for Travel & Business Expense Reimbursement Policy

* INTERNAL REVENUE SERVICE (IRS) REQUIREMENTS - The University must report annually to the Internal Revenue Service (IRS) incentive payments made to each study participant when the total of all payments received by the participant from all University sources total \$600.00 or more in any calendar year. To facilitate this reporting, an IRS form W-9 must be requested from each study participant receiving payment. If the study participant is a non-resident of the U.S., a W-8BEN is required and taxes must be withheld at the statutory rate if the non-resident is not from a treaty country and does not have a taxpayer identification number. Please contact the Controller's Office Tax Services Department for the prevailing tax rate and specific instructions for processing. Failure to withhold taxes from any payment will result in the department being charged any taxes due.

BLOCKED MERCHANT CODES/DESCRIPTIONS (MCC)

The following Merchant Category Codes (MCCs) are blocked for use on the Travel Card. Reference the Payment Matrix or contact your procurement team for alternate payment processes.

<ul style="list-style-type: none"> • Boat Dealers • Computer and Data Processing Services • Computer Network/Information • Computer Software Stores 	<ul style="list-style-type: none"> • Miscellaneous Furnishing House Specialty • Other Services (Not Elsewhere Classified)
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<ul style="list-style-type: none"> • Doctors (Not Elsewhere Classified) • Furniture Home Furnish + Equipment Excl Appliances • Hardware Equipment and Supplies • Legal Services Attorneys 	<ul style="list-style-type: none"> • Packages Stores Beer Wine Liquor • Professional Service- Not Elsewhere Classified • Wholesale Computers • Wholesale Med/Dental • Wholesale Office Supply
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MISUSE

- Personal Purchases are **strictly prohibited**.
- Catering (needs to be a PO)
- Any item for which the University has a standard procurement process in place
- Per Diem- Per Diem expenses are not allowed on the Travel Card. Instead, purchase with personal funds and submit a Workday reimbursement. The meal charges exceeding Per Diem allowance for the trip will need to be reimbursed to the University. Any misuse of the Travel Card will result in cancellation of the Travel Card and may also, result in disciplinary action, up to and including termination of employment.

*Restrictions can be lifted on a one-time basis. Contact Corporate Cards at 305-284-2417.

Cardholders must use their Travel Cards according to University policies and procedures. Cardholders who do not comply with these policies and procedures, will have their cardholder privileges revoked. This revocation could be extended to include the Procurement Card, if the employee also has the Procurement Card. **Misuse of the Travel Card may result in cancellation, and disciplinary action, up to and including termination of employment.**

MISUSE AUDIT AND INVESTIGATION

Misappropriations or suspected misappropriations regardless of magnitude must be reported to supervisor/Cost Center Manager. This conduct should be reported to the Disbursement Office and Corporate Cards Services.

MISUSE PENALTY

All misuse of the Travel Card will be handled promptly and uniformly for all cardholders. The following actions may apply:

A formal written inquiry will be sent to the individual cardholder requiring the cardholder and their supervisor to complete and sign the Corporate Card [Misuse Form](#). If no response or compliance, the cardholder's immediate supervisor and Cost Center Manager (CCM) will be copied on a second email. If there is still no compliance, the Corporate Cards Services office will suspend the card.

All cases of misuse will be directed to Internal Audit, the Senior VP of Business and Finance or the Executive Vice President and Provost and to the appropriate Human Resources of faculty Affairs Office. Based upon the severity of misuse, disciplinary action may include immediate termination, restitution and/or pursuit of criminal charges.

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THREE STRIKE POLICY

If a card is used for personal use an automated email will be sent to the cardholder. Should the card continue to be used for personal, HR will be notified of the violation and upon review could lead to card being suspended and disciplinary action taken. CCS has implemented a three strike policy violation. Three personal charges and the card is cancelled per calendar year. The Supervisor, CCM, or Senior Business Manager will receive email notifications of the violation. **Note: Once an account is cancelled the cardholder cannot reapply.**

CARD SUSPENSION POLICY

If a cardholder accrues three card suspensions within a calendar year; the card will be terminated. Card will be closed permanently, and cardholder will not be able to reapply indefinitely for either Corporate Card.

Reminder

Should a card remain suspended for six months or more the card will be canceled. The card cannot be reinstated.

No Activity

After twelve months of no activity your corporate card will be closed by U.S. Bank or Corporate Card Services (CCS). **The card cannot be reinstated.**

CARDHOLDER RESPONSIBILITIES

UM POLICY UPDATES

Cardholders are responsible for understanding and are advised to periodically review the Travel Card (TCard) Guidelines [policy](#).

SECURING TRAVEL CARDS

Cardholders are expected to keep their Travel Cards in a secure location at all times. Only the authorized person is allowed to use the Travel Card that was issued to. Lending or sharing of the Travel Cards is not allowed.

EXPENSE REVIEWAL

The University of Miami may review and investigate use of the Travel Card and the cardholder will not have no expectation of privacy concerning any charges incurred. The cardholder will cooperate with any such review or investigation, because, the Travel Card is a business card, all information related to the cardholder and the account (including, without limitation, account and application information, purchase and payment activity, and balance and status information) may be shared by the Travel Card's issuing bank with the University of Miami and third parties, when deemed necessary for purposes of reviewing, maintaining or collecting the Travel Card Account.

COMPLIANCE

When applying for a Travel Card the requestor must agree to comply 100% with all University Corporate

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Card rules, regulations, and policies. The cardholder's first year will be considered a probationary period. Should the card be misused at any time, the cardholder could potentially face disciplinary action, intervention by Human Resources and card cancellation.

PRIVACY

Sharing- Employees must not share the card or card number with other employees.

DISPUTING TRAVEL CARD CHARGES

An unidentifiable and or fraudulent charge is a charge that results from an unauthorized transaction made due to a compromise of the Travel Card. If your bank statement contains an unidentifiable or fraudulent charge or you suspect that your Travel Card was compromised, please contact U.S. Bank first, then the Corporate Card Office. U.S. Bank customer service number can be found on the back of the Travel Card.

Reporting Lost or Stolen Travel Cards and Fraudulent Charges

In the event that a Travel Card is lost or stolen, cardholders should immediately call U.S. Bank at (800) 344- 5696 and if outside of the U.S., call (701) 461-2010 (collect) and request cancellation and reissue of Travel Card. Also notify the Corporate Card office immediately, thereafter.

DISPUTING A TRANSACTION

The cardholder is responsible for following up with a vendor for any erroneous charges, disputed items or returns. Cardholders may dispute charges that appear on their monthly credit card statement. Disputed charges can result from failure to receive goods, fraud or misuse, altered charges, defective merchandise, incorrect amounts, duplicate charges, credits not processed, etc. First, the cardholder should contact the vendor to resolve any outstanding issues. If the transaction is still not resolved, dispute the transaction by calling U.S. Bank Customer Service at 1-877-887-9260. It is the cardholder's responsibility to follow up and ensure that credit is obtained. All disputed transactions must be submitted to U.S. Bank within 60 days of the transaction date. When U.S. Bank have completed its investigation, the cardholder will be informed of the resolution and any corrections that were made. Please note that by law, vendors are not permitted to bill your credit card for purchases until the items have been shipped.

RETAINING RECEIPTS

It is the responsibility of the cardholder to maintain copies of their receipts for support documentation and for audit purposes. If a receipt is missing immediately contact the merchant to obtain a duplicate.

PROCESSING EXPENSE REPORTS

Cardholders are responsible for reconciling and processing their expense reports in Workday in a timely manner. As outlined in the [Travel Card Use Agreement Form](#), cardholders have sixty (60) days from the statement date to reconcile their expenses and submit their expenses. The expense report will be submitted via Workday and supported by appropriate documentation as required. If a cardholder fails

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to timely submit an accurate and complete expense report, reconciliation, or supporting documentation, the University of Miami will consider the unsupported charges to be a personal loan and may collect those amounts from the cardholder. If the cardholder fails to reconcile their expenses within sixty (60) days after the statement date, as required above, the Travel Card will be suspended/deactivated until such charges have been reconciled and fully approved, in addition to any other rights the University of Miami may have. Reinstatement of the Travel Card will require approval by a Cardholder's manager or Cost Center Manager (CCM). In order to request reinstatement, either cardholder's manager or Cost Center Manager (CCM) must send an [email](#) to Corporate Card Services approving for reinstatement.

If the cardholder fails to reconcile the Travel Card within ninety (90) days after the statement date, it is understood that the University of Miami will consider all unsupported charges to be a personal loan and may begin payroll deductions for those amounts, as described herein and in accordance with applicable law. Three suspensions of a card due to late reconciliations or personal charges (not allowed) the card is cancelled. Please refer to the [Travel Card \(TCard\) Guidelines](#). Failing to reconcile the Travel Card within one hundred (120) days, may result in card cancellation. Reinstatement will not be allowed. The Cost Center and Department must have all cardholder's accounts in good standing, If there are expenses over 61 days old and card(s) are suspended the request for a new card(s) will be denied until the account(s) are current. Information regarding processing expenses can be found on the Workday website.

TAX EXEMPTION

The University of Miami is tax-exempt, and many purchases made by departments can be done without having to pay sales tax. In addition to Florida, the University of Miami has obtained tax exempt status in CT, DC, ID, IL, IN, IA, KS, KY, ME, MA, MI, MN, MS, MO, NJ, NM, NY, NC, ND, OH, PA, TN, TX, UT, VT, VA and WI. Instructions to obtain sales tax exemptions are on the [Controller's Website](#).

If sales tax is billed incorrectly to the cardholder's account, it is the responsibility of the cardholder to dispute the charge with the vendor. If a vendor requires a tax exemption certificate, it is the responsibility of the cardholder to obtain it from the [Controller's Website](#) and to mail or fax it to the vendor.

PERSONAL CHARGES

The cardholder will be held personally liable for the total dollar amount of an improper or unauthorized charges in connection with the misuse of the Travel Card may otherwise be prohibited or restricted by the University of Miami.

PAYING PERSONAL AMOUNTS

If a transaction is deemed personal or determined as a personal charge through a valid audit the cardholder needs to contact Corporate Card Services travelcard.ap@miami.edu. The cardholder is responsible for remitting payment for any and all unapproved charges resulting from personal, unauthorized or illegal charges on the Travel Card. The cardholder agrees that any unpaid personal, unauthorized, or illegal charges made, and paid by University of Miami on cardholder's behalf, will be considered a personal loan to be repaid through a payroll deduction if not paid to the Cashier's Office

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within ninety (90) days of the transaction posted date. Payroll deductions associated with cardholder's loan will be subject to the limits set forth by applicable law. If such deductions are not permitted by law or are insufficient to fully reimburse the University of Miami, the cardholder will nevertheless repay the University of Miami these amounts, regardless of employment status with University of Miami. If University of Miami is required to take legal action to collect any monies owed under this Agreement, the cardholder agree that the prevailing party in such legal action will be entitled to recover its attorney's fees and costs.

CARD TERMINATION

The University of Miami may terminate the cardholder's right to use the Travel Card at any time for any reason. The cardholder will shred the Travel Card upon notifying University Corporate Card Services of any resignation, retirement or termination, or upon request by University of Miami. The University of Miami reserves the right to cancel the Travel Card with the issuing bank or if the cardholder fails to fulfill any obligations under the agreement. The cardholder will shred or return the Travel Card to the University Corporate Card Services immediately upon any resignation, retirement, or termination, or upon request by the University of Miami.

ON LEAVE

Once HR has approved a Leave of Absence (LOA), the Corporate Card Services (CCS) office will be notified electronically along with the cardholder and their supervisor. For confidentiality purposes only the date range will be provided to CCS. Before the LOA occurs, it is suggested for business continuity that the department be prepared to use an alternate card or assign another person to acquire a card. The CCS office will contact the cardholder going on leave once the notification is provided to establish the date the card will be suspended. The card will be suspended until the person returns and an email notifying CCS from the supervisor authorizing to reinstate. Please note that only the cardholder is authorized to use the card and is not transferrable. Lending or sharing the card is not allowed. For review of an exception please contact the CCS office.

This process will ensure that cardholders who are on long-term or short-term leave, have their cards suspended temporarily. The card will be suspended 14 days prior to the cardholder going on leave to ensure all transactions are reconciled and completely approved.

EMPLOYEES LEAVING THE UNIVERSITY(Terminated)

Once the termination process is initiated in Workday the Cardholder, Supervisor, and Cost Center Manager will begin receiving email alerts. These daily alerts will provide a list of all outstanding transactions which must be either transferred to another Cardholder in the department or submitted and completely approved prior to the last day of employment. This will allow Corporate Card Services to properly close the card(s) prior to the employee leaving.

Failure to comply with Corporate Card Services policies could lead to corrective action as outlined in Human Resources [Discipline Policy](#).

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RELATED OR AFFECTED POLICIES

POLICIES

The *Travel & Business Expense reimbursement policy* can be found in [PolicyStat](#).