University Travel Charge Card

OVERVIEW
The University Travel Charge Card is a personal liability Visa credit card used for travel and travel-related expenses incurred while conducting University business. The individual traveler is personally responsible for submitting payment to the card-issuing financial institution to cover the statement balance.

ELIGIBILITY
WSU staff and faculty are eligible for a University Travel Charge Card if the department determines there is a business need.

REQUESTING A CARD
To request a card, the eligible employee must complete a Travel Charge Card Application, which includes a cardholder's agreement. A PDF version of the application form is available on the Procedures, Records, and Forms (PR&F) website at:

policies.wsu.edu/prf/index/forms/

The employee routes the completed application to their supervisor for approval. Once approved, the supervisor routes the the application to Travel Services; mail code 1025; or e-mails a scanned copy of the approved application to the Travel Services employee responsible for travel card processing. See:

travel.wsu.edu/contact.html

Travel Services contacts the applicant if there are any issues with the application before submitting to the issuing financial institution for account creation.

The issuing financial institution creates the account and sends the Visa charge card to Travel Services, which finalizes the documentation for the account.

Travel Services notifies the applicant by e-mail when the card arrives to arrange pickup. For employees who do not work at the Pullman campus, Travel Services sends the card to the home address provided on the application.

Credit Limit
All travel charge card accounts are established with a $3500 credit limit. Contact Travel Services to request any changes to the credit limit.

CARD BENEFITS AND FEATURES
The University Travel Charge Card provides the following benefits and features:

• Acceptance at 16 million merchants worldwide
• No need for personal funds for business travel
• $500,000 common carrier insurance
• $1250 lost or stolen luggage insurance
• $1000 hotel/motel theft insurance
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CARD BENEFITS AND FEATURES (cont.)

- Collision damage insurance for up to the full value of a rental car
- No annual fee
- Online statement and payment
- Customer service 24 hours/day, 7 days/week; telephone 1-800-270-7760
- Credit inquiry not reflected on personal credit records. Personal credit not affected by normal use and timely payment of the University Travel Charge Card.

AUTHORIZED USE

University travelers are to use the Travel Charge Card for business-related travel and entertainment expenses as defined in the University travel policies. (See BPPM Chapter 95.) University travelers should not charge any expenses on the travel card that are not reimbursable by WSU.

The preferred method of payment for conference and registration fees is the purchasing card. (See BPPM 70.08.) The preferred method of payment for air, rail, or bus fare is the department's Central Travel Account (CTA). (See BPPM 95.04.)

Personal use is strictly prohibited. See BPPM 20.37. Such actions may result in the travel card account being closed and/or disciplinary action being taken against the cardholder.

IMPORTANT! Employees who have had a travel charge card cancelled for misuse or nonpayment to the issuing financial institution are not eligible to receive travel advance payments for future University travel-related expenses.

NOTE: Only the person named on the card is entitled to use the card and the named person is liable for the charges on the card.

RESPONSIBILITIES

Traveler/Cardholder

The traveler/cardholder is responsible for:

- Completing the Travel Charge Card Application accurately.
- Ensuring that charges on the card comply with University and state policies.
- Submitting completed and accurate Travel Expense Vouchers (TEVs) in a timely manner. See BPPM 95.20.
- Paying the travel card statement balance in full by the due date indicated on the statement, regardless of the timing of reimbursement.
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Traveler/Cardholder (cont.)

- Securing and protecting the card.
- Immediately notifying the issuing financial institution by telephone to 1-800-270-7760 if any of the following occur:
  - Lost, stolen, or damaged card;
  - Suspected fraud
  - Disputed transactions
  - Address change
- Returning the card to the department or the University Travel Charge Card Administrator in Travel Services immediately upon request or upon separation of employment.

Department

The department is responsible for:

- Ensuring that the employee travels more than once per year to warrant the use of a travel card.
- Approving the Travel Charge Card Application.
- Reviewing, approving, and submitting completed TEVs in a timely manner. See BPPM 95.20.
- Assisting the University Travel Charge Card Administrator to ensure compliance with travel charge card policies.

Senior finance personnel and the employee's direct supervisor must approve any proposed actions regarding bad debt expenses.

University Travel Charge Card Administrator

The University Travel Charge Card Administrator, in Travel Services, is responsible for:

- Coordinating the University Travel Charge Card program.
- Processing applications.
- Providing information and training to employees upon request.
- Following up on past due accounts.
- Performing periodic reviews of card transactions for misuse.
- Cancelling accounts as required. See Card Account Termination.
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Issuing Financial Institution

The issuing financial institution is responsible for:

- Producing Visa travel charge cards and maintaining the accounts.
- Generating billing.
- Assisting in dispute resolution.
- Following up on past due accounts.

PAYMENTS

The individual cardholder is personally responsible for paying all charges on the card by the statement due date. The account is not a revolving credit account. Partial monthly payments are not permitted. Any late fees incurred are the sole responsibility of the cardholder.

Disputed Transactions

Cardholders are to try to resolve disputed transactions with the merchant first.

Visa regulations require that the cardholder notify the issuing financial institution in writing within 60 days of receipt of the statement reflecting the disputed charge. Any response received after the 60 days time frame may result in the inability of the issuing financial institution to assist a cardholder with the dispute.

The individual cardholder is personally responsible for the balance due on the travel card if a charge is unable to be reversed.

Delinquency and Collection Actions

Issuing Financial Institution

The issuing financial institution takes the following actions regarding past due accounts.

60 Days Past Due

At 60 days past due, the issuing financial institution suspends the account from accepting new charges and assesses a late fee of 1 percent of the card balance. The cardholder is responsible for paying the late fee.

90 Days Past Due

At 90 days past due, the issuing financial institution closes the account permanently and assesses a late fee of 1 percent of the card balance. Once an account is closed, it may not be reinstated.

The issuing financial institution may also send a demand letter to the cardholder requesting payment in full within 30 days.
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Over 120 Days Past Due

The issuing financial institution assesses a late fee of 1 percent of the card balance and refers seriously delinquent accounts to collection agencies for further collections, which may include credit bureau reporting.

If the balance remains unpaid after five billing cycles, the financial institution bills the University for the bad debt.

Washington State University

The University Travel Charge Card Administrator takes the following actions regarding past due accounts.

31-60 Days Past Due

The University Travel Charge Card Administrator sends a courtesy e-mail to the cardholder regarding the delinquent payment and outlining the consequences of not paying the balance.

61-90 Days Past Due

The University Travel Charge Card Administrator sends another e-mail to the cardholder regarding the past due balance and copies the area finance officer (AFO) and the appointing authority. The email notifies the cardholder that the account has been suspended by the bank and late fees have started to accrue. The email also brings the employee's administration into the issue.

Over 90 Days Past Due

When the balance is over 90 days past due, the University Travel Charge Card Administrator sends another e-mail to the cardholder, the AFO, and the appointing authority, and copies Human Resource Services (HRS) and/or the Internal Audit office. The email notifies the cardholder that the issuing financial institution has now cancelled the account and another account may not be opened.

CARD/ACCOUNT TERMINATION

Because the card is issued by Washington State University for University business travel expenses, the University may cancel the card account for misuse and/or payment delinquency. The University maintains a strict policy for any personal use of University travel charge cards.

The following conditions must result in card/account cancellation:

- Cardholder is no longer on appointment with the University.
- At the request of the cardholder or department.
- 12 months with no account activity.
- 12 months without account activation.
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CARD/ACCOUNT TERMINATION (cont.)

The following conditions *may* result in card/account cancellation:

- History of delinquent payment.
- History of dishonored checks and/or reversal of electronic payments.
- Use for personal expenses.

If the department obtains the card, the department either returns the card to Travel Services or destroys the card.

PUBLIC RECORDS

In accordance with the Public Disclosure Laws all expenses charged to WSU travel charge cards are a matter of public record. See *BPPM 90.05*.

Records Retention and Disposition

Travel charge card documentation includes confidential information, e.g., card numbers, personal information, records of misuse or bad debt. Departments must ensure the protection of confidential records during the retention period and reduce the records to an illegible condition at destruction. See *BPPM 90.01* and 90.05.