

TRAVEL CARD

PROGRAM POLICY AND PROCEDURES

West Chester University

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PURPOSE

To establish a methodology for use and define the limits of the West Chester University (WCU) issued Travel Card (card). The card is provided to certain WCU employees and is intended for official WCU use only.

GENERAL

The WCU card allows employees on WCU business to charge travel expenses to the card rather than using personal funds. Cardholders are reminded that the card is to be used for employee expenses only incurred while traveling on behalf of WCU. The travel card may not be used to purchase goods or services and may not be used for personal purposes. WCU reserves the right to terminate individual travel card privileges at any time.

Effective July 1, 2015

DEFINITIONS

Account Statement – the listing of all transactions by the cardholder in a given month.

Bank –the financial institution that issues the travel cards based on enrollment forms approved by WCU. This institution fulfills contractual obligations of the travel card programs in accordance with WCU and the Pennsylvania State System of Higher Education (PASSHE).

Cardholders – employees who have been issued a travel card and who are authorized to make purchases in accordance with these procedures.

Card Systems Administrator – the person responsible for the day-to-day operation of the program and for training cardholders regarding policy, procedures and information retrieval.

Chip Card – a chip card is a standard-size plastic credit card that contains an embedded microchip as well as the traditional magnetic stripe. The chip encrypts information to increase data security when making transactions at a chip-enabled terminal.

Cost Center – WCU organizational or program unit with an allocation of funds.

Cost Center Manager – individuals who have been delegated the responsibility for monitoring, reconciling, committing, and expensing funds from a particular cost center.

Disputed Charges – transactions that appear on the cardholder’s statement which the cardholder does not recognize or determines to be incorrect or invalid.

Merchant – a vendor from which a cardholder is purchasing travel under the provisions of this policy.

Merchant Category Code (MCC) – a four-digit number assigned to a business to classify the business by the type of goods or services it provides.

Monthly Limit – a monthly amount limitation of purchasing authority delegated to a cardholder.

Official Use – the card is to be used for official WCU business only. It may not be used for personal use in any manner whatsoever, even with the intent to reimburse WCU. The card is to be used while on WCU travel for the employee’s travel expenses.

Single Transaction Limit – a transaction amount limitation of purchasing authority delegated to a cardholder. This dollar limit may vary from cardholder to cardholder.

Supervisor -- individuals who have the responsibility for monitoring, reconciling, committing, and expensing funds for particular cost centers. This individual must approve account requests when the cost center manager is the cardholder of record.

GENERAL GUIDELINES

- Travel Cards should be used in accordance with the Commonwealth, Pennsylvania State System of Higher Education (PASSHE) and WCU policies and procedures.

For further information about these policies, please contact the Card Systems Administrator at (610) 430-5654 or go online to

<http://www.wcupa.edu/INFORMATION/AFA/FBS/PROC/PO/PurchPolicy.asp>

ELIGIBILITY FOR A TRAVEL CARD

WCU employees are eligible to request a travel card with the approval of the direct supervisor.

REQUESTING A TRAVEL CARD

The travel card is an institutional program, approval is not contingent on, nor will it impact, the individual's personal credit history.

To obtain a card, a WCU employee must:

- Log on to SharePoint at <https://sharepoint.wcupa.edu/vp/afa/finance/forms/default.aspx>
- Navigate to the Administration & Finance link
- Navigate to Finance & Business Services link
- Click on Forms
- Scroll down and click on the Card Systems Enrollment link
- A Card Systems Enrollment form will be displayed

Fill in the Enrollment Form with the required information and press submit. A copy of the request will be sent to the Card Systems Administrator and the requester's direct supervisor for approval.

Employees will be notified when the request is approved or denied and if additional information is needed.

RECEIVING A CARD

- Upon receipt of the card from the bank, the Card Systems Administrator will contact the cardholder to schedule training.

Note: Cards will not be distributed without required training.

- After completion of training, the cardholder will receive the travel card assigned to him/her in accordance with the travel card enrollment form.
- The cardholder must sign a cardholder agreement, read these travel card procedures and adhere to all travel guidelines published by the Commonwealth, PASSHE Board of Governors and WCU.

- The cardholder must safeguard against use by unauthorized individuals.
- The cardholder is wholly responsible for all charges made to the card.

TAX EXEMPT STATUS

- WCU is exempt from Pennsylvania state sales tax. WCU's tax exempt ID number is located on the front of the travel card under the cardholder's name.
- It is the cardholder's responsibility to contact the merchant prior to making a purchase to ensure WCU's tax exempt status.
- If a merchant needs a copy of the Pennsylvania Exemption Certificate, one can be downloaded at http://www.wcupa.edu/INFORMATION/AFA/FBS/FORMS/Tax_Exempt_Form.xls

USING THE CARD

The Commonwealth, PASSHE Board of Governors and WCU travel policy applies to all travel card purchases. Use of a travel card by anyone other than the person to whom the card is issued is prohibited. For more information on these policies you can visit the following web site <http://www.wcupa.edu/INFORMATION/AFA/FBS/AP/TravPolicy.asp>

Cardholders are reminded that, under these provisions, it is their responsibility to:

- Protect public funds as if they were their own
- Make official WCU business purchases only
- Ensure costs are reasonable
- Avoid prohibited purchases
- Maintain records for audits and public review for a minimum of 3 years

TRANSACTION DECLINES

If your transaction is declined by the vendor please call the Card Systems Administrator to determine the cause.

Cause	Solution
Exceeded the monthly credit limit	Check to be sure that you haven't exceeded the monthly credit line. If you have, call the Card Systems Administrator and request a line increase.
Transaction exceeds the single transaction limit	Check the single transaction limit on your card by reviewing the Enrollment Form. If you need to have your transaction limit raised, call the Card Systems Administrator and request a line increase.
Mistyped credit card number, expiration	This is an easy mistake to make when

date, security code	shopping online. Double check the card number, expiration date, billing address and security code you typed before hitting "enter" to avoid having your card declined.
Expired card	If you don't regularly use your credit card, be sure you are using a card that hasn't expired. If the card has expired contact the Card Systems Administrator.
Suspicious charge	The card processor will be quick to suspend an account if fraud is suspected. If your card is declined call the Card systems Administrator to determine next steps.
International purchase	Call or email the Card Systems Administrator <i>before</i> you travel overseas or make an international purchase so the card company won't suspect suspicious activity

CARD LIMITS

Limits are generally set at a maximum monthly amount of \$5,000 and a single transaction limit of \$2,500.

The cardholder may request either a one-time or permanent increase to the limit with a business justification and cost center manager written approval. If the cardholder is the cost center manager his/her immediate supervisor must approve the increase. Final approval will be made by the Card Systems Administrator.

TRANSACTION REVIEW

Cardholders are encouraged to review transactions on a regular basis (e.g. weekly basis). This is in addition to the monthly requirement. A more frequent review may help identify unauthorized purchases that sometimes occur.

To access and review the charges the cardholder must go to <https://www.centresuite.com/Centre/Public/Logon/Index?ReturnUrl=%2fcentre%2f>. This website provides cardholders the ability to monitor card activity, review available spending limits, and access the detail of certain purchases, dispute unauthorized charges and print the monthly statement. If additional training is needed please contact the Card Systems Administrator at 610-430-5654.

MONTHLY STATEMENT

Each month, cardholders that had transactions will receive a PDF version of a billing report via email associated with the card account. The statement will reflect all charges for that billing cycle.

If the cardholder did not use his/her travel card during the month or if there is a credit balance on the account no billing statement will be provided. The cardholder must pay the balance in full by the due date.

ALLOWABLE TRANSACTIONS

Except for certain prohibited transactions the travel card may be used for most employee purchases while traveling on WCU business.

Typical uses of the card include employee airline charges, auto rental, hotels rooms, taxi cab, train, etc.

PROHIBITED TRANSACTIONS

The card may not be used for the following purchases:

- Personal expenses
- Another WCU employee's travel expenses
- Cash advances/travelers checks
- Conference rooms or services (items that require a contract)
- Multiple charges or "split" purchases that enable transactions in excess of the cardholders' s single transaction limit to be processed by a single vendor

REIMBURSEMENT & PAYING THE BILL

Generally, reimbursements will be made within 10 business days after Accounts Payable receives complete and proper documentation including a signed travel expense voucher and original receipts. However, cardholders are responsible for paying the travel card bill on or before the due date **regardless** of the status of the reimbursement from WCU.

- Reimbursement:
 - WCU will reimburse employees for all approved transactions.
 - As a condition of accepting the reimbursement, the cardholder agrees to use the funds to pay the charges on the WCU travel card.
- Late Charges:
 - Late charges assessed by the bank will not be reimbursed by WCU. Please see the Terms and Conditions set forth by our card processor.
- Delinquent Accounts:
 - If an account is delinquent (e.g. total balance due not paid by the due date) the employee may lose his/her travel card privileges.
 - In the event that a card account is delinquent by more than 60 days or is cancelled because it is delinquent, WCU reserves the right to
 - Process any reimbursement due the traveler directly to the bank until the balance is paid in full, or
 - Deduct the balance due directly from the cardholder's pay if no other recourse is available.

TRANSACTION DISPUTES

If there are transaction disputes that you are unable to resolve directly with the merchant contact the Card Systems Administrator.

- Describe the nature of the issue
- Provide the date and amount of the transaction
- Note on the monthly reconciliation that an item is in dispute

The Card Systems Administrator will work with the card processor and the merchant, as necessary, to attempt to resolve the dispute.

CHIP AND PIN CARD

The purchasing card has an embedded chip because it provides greater security when making purchases at chip-enabled terminals. Chip cards are more secure because of a unique process that is used to determine if the card is authentic and that makes the card more difficult to counterfeit or copy.

To use a chip card insert it face-up into a chip-enabled terminal and follow the directions on the screen. If a personal identification number (PIN) is requested please refer to the 4-digit number provided at the time of issuance.

If you forget or lose your PIN it can be recovered at www.baml.com/PINCHECK. A one-time registration is required.

FRAUD

If there is a transaction on your account that you do not recognize contact the Card Systems Administrator at (610) 430-5654.

Any documents that contain a credit card number should be kept in a secure location to prevent unauthorized personnel from acquiring the number.

To help prevent fraud on your account:

- Make online purchases from merchants that request the 3-digit security code from the back of your card
- Never send payment information via email
- Look for the padlock icon at the bottom of your browser window
- The web address or URL should begin with <http://> on any page where you enter your credit card number
- Review receipts before you sign them
- When your card is returned to you be sure it is your card
- Report missing and/or stolen cards immediately to the Card Systems Administrator
- Do not use your WCU card to make a purchase when using public Wi-Fi
- Review your transactions on a regular basis. We recommend a frequency of at least once per week

Note: Neither MasterCard nor the card processor will ever call or write cardholders for personal account information.

Types of fraud schemes:

- “Smishing” or SMS phishing uses cell phone text messages to deliver the *bait* to induce people to divulge their personal information. The *hook* (the method used to actually capture people's information) in the text message may be a website URL, but it has become more common to see a telephone number that connects to an automated voice response system
- “Vishing” or voice phishing is the criminal practice of using the telephone system to gain access to private personal and financial information from the public for the purpose of financial reward.
- “Skimming” takes place when an employee “skims” a customer's credit card with a small, handheld electronic device that scans and stores the card data from the magnetic strip on the back of your card. Often this is completed just prior to the card being returned to you. Try to keep your card in your sight as much as possible.

EMPLOYEE CHANGE OF STATUS

If the cardholder is leaving WCU the supervisor must:

- Immediately notify the Card Systems Administrator
- Obtain the travel card and return it to the Card Systems Administrator
- During the exit interview with Human Resources if there is a balance due on the WCU travel card, the employee will be expected to provide WCU a check in the full amount prior to leaving.

If the cardholder's employee status change is temporary (e.g. medical, sabbatical, suspension, etc.), the cardholder must:

- Contact the Card Systems Administrator and request that the card be temporarily suspended until the cardholder returns to work.

CANCELLING A TRAVEL CARD ACCOUNT

The cardholder or supervisor should contact the Card Systems Administrator at (610) 430-5654 or cbobbert@wcupa.edu to cancel the account. The card should be returned to the Card Systems Administrator.

LOST OR STOLEN CARDS

Lost or stolen travel cards must be reported immediately to the Card Systems Administrator at (610) 430-5654. WCU may be liable for transactions until a card is reported lost or stolen.

BENEFITS OF THE CARD

The WCU Travel Card comes with comprehensive insurance and protection plans for travelers. The following is a brief description of these services:

- **\$500,000 Travel Accident Insurance** – up to \$500,000 in automatic common carrier travel accidental death and dismemberment insurance when cardholders charge their entire ticket for land, sea or air public transaction on their card.
- **Primary Auto Rental Insurance & Roadside Assistance** – services include primary coverage of rental car damages up to \$50,000 and a roadside assistance dispatch service to eliminate car failure worries 24 hours a day, year round.
- **Emergency Medical Assistance** - this guarantees that WCU travelers will receive both medical referral and medical treatment assistance for covered medical, surgical and dental conditional arising from illness or accidental injury incurred while traveling on business.
- **Emergency Legal Assistance** – Services include providing cardholders with English-speaking legal referrals or consults with appropriate embassies and consulates regarding the cardholder's situation.
- **\$3,000 Lost Luggage Insurance** – covers lost, checked or carry-on luggage not covered by the common carrier as long as the luggage was lost due to theft or misdirection by the carrier.

COMPLIANCE REVIEWS

Audits of the travel card program are conducted regularly by both the Card Systems Administrator and outside audit firms. Non-compliance items noted during the internal audit will be communicated by the Card Systems Administrator to the cardholder, the cardholder's supervisor and other WCU personnel, as appropriate.

DELINQUENT PAYMENTS

10-30 DAYS PAST THE BILLING STATEMENT DATE

The Card Systems Administrator reviews the payment history of all WCU travel accounts on a regular basis. When an account is identified as being 10-30 days past the billing statement date an email will be sent to the cardholder reminding him/her to make a payment prior to the next statement date.

31-60 DAYS PAST THE BILLING STATEMENT DATE

The account is delinquent. The Card Systems Administrator will notify the cardholder and the cardholder's supervisor of the balance owed and the additional fees that the bank may have assessed due to the delayed payment. The account will be suspended at 61 days past due.

Bank of America will assess a late fee of \$29 and a 3%+Prime rate finance charge. These fees cannot be waived and are calculated by Bank of America. WCU has no control over these fees.

61-90 DAYS THE BILLING STATEMENT DATE

The account is delinquent. The Card Systems Administrator will notify the cardholder, the cardholder's supervisor, the Dean's / Director's office and the Director of Business Services of the status of the account and the fees associated with the delinquency. The account will be closed at 90 days past due.

Once an account is closed the employee is no longer eligible for a WCU travel or purchasing card.

Bank of America will assess a late fee of \$29 and a 3%+Prime rate finance charge. These fees cannot be waived and are calculated by Bank of America. WCU has no control over these fees.