INTRODUCTION

• The Visa Travel Card provides an efficient, cost-effective method of paying for expenses while traveling for Purdue University business
  • Reduces out-of-pocket expenses

• University sponsored JP Morgan Chase Visa Travel Card
  • Corporate liability/Corporate pay
  • Available to all individuals who travel
  • Purdue is liable for all charges
  • Individual/employee credit review is not required
• Visa Travel Card is available to all individuals who travel, with the approval of their supervisor.

• Issuance of the card requires an agreement between the cardholder and Purdue University.

• Cardholders are responsible for compliance with University Travel policies and procedures.

• Misuse and prohibited purchases will be monitored.
  • Collection process to reimburse University for inappropriate use is payroll deduction.
  • Points monitoring program.
VISA TRAVEL CARD BENEFITS

BENEFITS OF USING THE VISA TRAVEL CARD

• Reduced out of pocket expenses
• ATM Cash Advance availability while in travel status
  • Up to $500 per cycle
  • ATM fees are a reimbursable expense
• Emergency Evacuation Assistance Service
• Insurance
  – Worldwide Travel Accident Insurance $500,000
  – Common Carrier Baggage Reimbursement $1,250
  – Rental Car Collision Damage Waiver
  – Hotel/Motel Burglary Reimbursement $1,000
TYPICAL USES OF THE CARD

- Airfare
- Lodging
- Car Rental
- Registration
- Parking
- Ground Transportation
- Meals
- Cash Advance
  - Up to $500 per cycle
Cardholders are responsible for compliance with University Travel policies and procedures, these policies may be found at http://www.purdue.edu/business/travel/

Visa Travel Card policies and procedures are found in the Visa Travel Card Manual

All expenses made on the card must be made by the cardholder/delegate on behalf of and for the benefit of the University
STEWARDSHIP AND ACCOUNTABILITY

CARDHOLDER

• Cardholder must keep card secure at all times

• Proper and timely reconciliation within Concur must be provided to the Central Travel Office through Concur Travel

• In accordance with Purdue policy, University funds cannot be used to purchase alcohol
CARD USE – ROLE OF TRAVELER

• Review Purdue Visa Travel Card Manual

• Complete Visa Travel Card Financial Liability Agreement

• Charge all business travel related expenses to Visa Travel Card

• Reconcile card charges by creating an expense report in Concur (by Traveler or by Delegate) for a trip, and assigning the charges to that trip
  • Overpayments, non business expenses, and/or unused cash advances will be deducted from cardholder’s payroll
By signing the Visa Travel Card Financial Liability Agreement, you agree to allow Purdue University to payroll deduct any amounts due to the University upon your return:

- Unused Cash Advance
- Actual meals which exceed per diem
- Unallowable charges made to card during travel
# TRAVEL CARD MANAGEMENT

<table>
<thead>
<tr>
<th>Role</th>
<th>Action</th>
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<tr>
<td>Business Office</td>
<td>Facilitate issuance of Visa Travel card</td>
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<td>Review charges on expense reports</td>
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<td>Manage cycle limits</td>
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<td>Purchasing Card Operations</td>
<td>Order cards</td>
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<td>Monitor charges</td>
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<td>Ensure daily import into Concur</td>
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<td>Pay bank for all charges</td>
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<td>Central Travel Office</td>
<td>Review expense requests for compliance</td>
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<td>Reimburse out-of-pocket expenses</td>
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<td>Monitor unallocated charges</td>
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<td></td>
<td>Monitor card misuse</td>
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CONFIGURATION AND CYCLE LIMITS

• Standard card configuration, some merchant codes may be blocked for purchases
  – Example: Liquor Stores

• Know your card cycle limits
  – Tier 1 traveler limit $1, raise limit temporarily when travel planned
  – Tier 2 traveler limit $ 5,000
  – Tier 3 traveler limit $10,000
  – Tier 4 traveler limit >$10,000 based on need and calculated using traveler’s spend history
ERRONEOUS CHARGES, DISPUTED ITEMS, OR RETURNS

• First, contact the merchant. Most issues are resolved with the merchant
• If unable to reach agreement with the merchant, contact the JP Morgan Chase service center at 1-800-316-6056
• If bank requests, file a Dispute Form within 60 days from the date of the charge
• If dispute filed, maintain a copy of form in cardholder’s Business Office
• If cardholder is still unable to resolve issue, contact PCO at tcard@purdue.edu
LOST OR STOLEN CARD

IT IS THE **CARDHOLDER’S RESPONSIBILITY TO:**

- Report to JP Morgan Chase for cancellation immediately. The 24/7 toll free phone is 1-800-848-2813. If needed, please request a replacement card
  - You may be asked to provide the last 4 digits of your Social Security Number (SSN) and/or mother’s maiden name, for this card use the **last 4 digits of your PUID** instead of SSN
- Notify PCO at tcard@purdue.edu. Also advise if you have requested a replacement card from JP Morgan Chase
- Notify University Police, as appropriate
- Detailed instructions for reporting lost or stolen cards are found in the [Visa Travel Card Manual](#)
MISUSE AND PROHIBITED USE

• Cash advance while not in travel status, and not within 2 days prior to business trip
• Any charges while not in travel status, and not related to a University Business trip
• Consistently receiving more cash than necessary to perform University business
• Habitual purchases of non-reimbursable personal expenses
• Allowing someone else to make purchases on the card
• Payment of travel expenses for non-business travel
The Visa Travel Card is not intended for personal use. A **Point Monitoring Program** has been developed to monitor misuse.

- Monitored and tracked by point system on a rolling two-year schedule
- Points assigned for each event of misuse
- When violations occur a letter is sent to cardholder, the cardholder’s Business Office and the approver of the original Visa Travel Card Agreement
- At 200 points the card is revoked for minimum of six months
- Once card is revoked, the card holder must reapply for a new card and go through training again
- Collection process to reimburse University for inappropriate use is payroll deduction
TRAVEL CARDHOLDER FINANCIAL LIABILITY AGREEMENT

• Liability agreement must be completed and submitted to Business Office upon completing this certification

• Agreement can be found by visiting:
  http://www.purdue.edu/business/travel/pdf/Travel_Cardholder_Agreement_v2-Appendix_N