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Introduction

Welcome to the UNCSA Travel Card (T-Card) Program

The purpose of the UNCSA Travel Card (T-Card) Program is to simplify payment processes for UNCSA business travel. The program is designed to maintain accountability while reducing the cycle time and administrative and traveler burden of procurement procedures such as purchase requisitions/orders, direct pay requests, and expense reimbursements. The card issued by Bank of America is widely accepted by vendors that support Visa card purchases. The program provides the following benefits to cardholders and the University:

Benefits to the Cardholder

- Eliminates the need to use personal funds and obtain reimbursements other than per diem meals and personal vehicle mileage.
- Empowers cardholders with choices and immediate access.

Benefits to UNCSA

- Significant cost savings in the purchase-to-pay cycle
- Increased expense analysis power
- Increased ability to provide value-added services
- Employee satisfaction

Corporate Liability

UNCSA’s T-card is a VISA credit card with corporate liability. Corporate liability is defined as follows:

- The university is liable for all charges made by university employees
- The university is not held liable for charges made by a terminated employee once notice of termination is provided to Bank of America
- The university is not liable for charges made with the T-card resulting from card theft or other fraudulent use by third parties not employed by the university.
General Information

The T-Card is a corporate VISA credit card, issued to UNCSA through Bank of America. The card is to be used for UNCSA business travel transactions only. **Personal use of the Visa card by an employee is strictly prohibited.**

A permanent, non-student employee with department head / dean approval may acquire a T-Card by completing the application and agreement and attending T-Card training. The T-Card is issued in the employee’s name through Bank of America and the UNCSA T-Card Administrator.

Personal Credit History: Although the T-Card is issued in the employee’s name, the employee’s personal credit history is not considered during the application process, and use of the T-Card will not affect the employee’s personal credit history in the future.

Payment of Charges: T-card charges will be deducted from the funding source selected during Works sign-off during the weekly Rollover Process. All charges are paid to Bank of America by the university.

Definitions

1. Travel Purchasing Card – commonly referred to as a T-Card. A university credit card that can be used for travel during university business.

2. Bank of America – bank issuing T-Cards

3. Cardholder – person who is approved to obtain a T-Card, has attended the T-Card training class, and is authorized to use the card to conduct UNCSA business. (see Roles and Responsibilities Section)

4. Approver – The person who submits all receipts into Works and processes the T-card packet. (see Roles and Responsibilities Section)

5. T-Card Administrator – individuals working in Administration and Finance charged with the management of the T-Card program.
Card Usage

The T-Card should only be used when in travel status on behalf of UNCSA with vendors that accept VISA credit cards and transactions that follow UNCSA Purchasing Policy.

Personal use of the card is not allowed and will be considered as terms for card revocation as well as employee disciplinary action. The T-Card can be used for travel expenses only. Please see allowable and non-allowable expenses listed on page 9.

It is not for small business related purchases. Small business related purchases are to be processed through the Accounts Payable/Purchasing Department.

Charges to the card are limited by single, daily, and monthly transaction dollar amounts as defined below. Transaction dollar limits and allowable merchant categories are established for each card account.

Transaction Dollar Limits: The University has established the following transaction limits.

- Single and Daily Transaction $5,000
- Monthly Transaction $10,000

The Cardholder should be aware that splitting transactions in order to remain within the transaction limits (single/daily or monthly) is prohibited.

Card Security

As a Cardholder you assume personal responsibility for the protection and proper use of your T-card. Follow the points below to assure card security.

- While in your possession, always keep the card in a secure place, just as one would a personal credit card. Treat the card like cash.
- A T-Card can only be used by the person to whom the card has been issued. Never lend your T-card to another person or use another employee’s T-Card.
- Convey your T-card number to the vendor only through a secure web site, telephone, or in person. Never include your T-card number in an email.
- Maintain receipts and in a safe place until they are submitted through Works by the Approver as documentation.
- If your T-Card is lost or stolen, promptly follow the instructions under “Lost or Stolen Card.”
- Ensure a T-Card Change Form has been prepared and submitted to the T-Card Administrator if you transfer to another department, terminate employment, change your name, or if you no longer need a T-Card.
Roles and Responsibilities

University employees and management play key roles to support the T-Card program. A summary of roles and responsibilities follow.

Cardholder

- Permanent, full-time employees
- Submits a Travel Authorization prior to booking travel expenses
- Maintains the card in a secure location while not in use.
- Never allows anyone else use of the T-Card assigned to you.
- Ensures transactions are not split to circumvent spending limits or university guidelines.
- Reviews and approves transactions and obtain valid receipts for each purchase which includes the vendor name, date of purchase, item description and total amount of purchase.
- Submit all receipts to the Approver to process in Works
- Contacts Bank of America and the T-Card Administrator immediately if the employee’s card is lost or stolen.
- Return card immediately to the T-Card Administrator before leaving the university’s employment or if moving to a different department.

Approver

- Collect and submit receipts electronically in Works
- Complete the T-card reconciliation packets and submit to the T-card Administrator.
- Ensure compliant use of the T-card by cardholders by reviewing purchases during reconciliation, and notifying the T-card Administrator of any discrepancies.
- Ensure T-card Change form has been prepared and submitted to T-card Administrator if an employee transfers to another

T-Card Administrator (Controller’s Office)

- Provides program management and oversight.
- Develops and delivers effective training for users.
- Ensures program compliance and quality assurance.
- Promotes an accurate T-Card program by working with departments to minimize violations and infractions of card usage.
General Card Processes

How to Obtain a Card

Department heads will identify faculty and staff with a business need for T-Cards. Upon his or her approval, a Travel Card (T-Card) Application and Agreement can be obtained from the T-Card Administrator. Complete and forward the T-Card Application and Agreement with the appropriate signature approvals to the T-Card Administrator. The Cardholder must complete a T-Card training session before the card is issued.

Cardholders and Approvers must be willing and able to keep good records for accounting / reporting purposes.

Card Changes - Employee Name, Fund Number, and Approver Change

The T-Card Administrator maintains cardholder applications, agreements and change documents. To report a legal name change, change fund numbers assigned to the card, or change the approver, complete a T-Card Change Form located on the Accounts Payable & Travel webpage.

Cardholder Employment Changes

If you leave the university your T-Card must be returned to the Travel Card Administrator.

If you transfer to a different department and your new position requires the use of a T-Card, submit a T-Card Application and Agreement listing your new department information. You will need to return the existing T-Card to the T-Card Administrator immediately when transferring to a new department. A new card will be issued to you after a new T-Card Application and Agreement is completed. Because you were issued a card in the past, attending the training class will not be required.

Regardless of the type of employment change, the card remains the property of UNCSA and must be surrendered immediately upon request for any reason by an authorized person (such as the department head or the T-Card Administrator).
Card Inactivity

In the event a card is inactive for one year, the card will be reviewed for possible cancellation by the Travel Card Administrator.

Lost or Stolen Card

If you believe your card has been lost or stolen, immediately report the problem to Bank of America at 1-877-451-4602. Customer assistance is available 24 hours a day. Immediately after reporting to Bank of America, notify the T-Card Administrator of the event. It is extremely important to act promptly in the event of a lost or stolen card to avoid company liability for fraudulent transactions.

If it is a normal work day, and between the hours of 8 am and 5 pm, please contact the Travel Card Administrator and we will be able to assist you with getting the account closed and a new card issued.

You will no longer be able to use the account number after notifying the bank. Bank of America will automatically reissue a new card. The T-Card Administrator will notify you as soon as the new card is received. A card that is subsequently found after being reported lost should be sent to the T-Card Administrator.
General Purchasing Guidelines

The T-Card represents UNCSA’s trust in you as a responsible employee who will safeguard and protect university assets. As a cardholder, you assume the responsibility for proper use of your T-card. **Card purchasing does not change or alter current purchasing policies and departmental approval processes.** All UNCSA, General Administration, and the State of North Carolina guidelines remain intact.

*Allowable and Non-Allowable Card Purchases*

The UNCSA T-Card is intended for travel business expenses only needed during the course of business travel.

### Allowable Expenses on the UNCSA T-Card

- Registration Fees for Conferences / Seminars associated with overnight travel
- Hotel charges – Only Room charges and parking. **No valet parking.**
- Taxi/Shuttles/Ubbers
- Tolls
- Parking Garages/Airports

### Non-Allowable Expenses on the UNCSA T-Card

- Meal per diem or No Food purchases
- Valet parking
- Room service
- Travel insurance
- Alcohol or Tobacco Products

- Airline tickets – **No travel insurance**
- Baggage Fees
- Rental vehicles on state contract. **No additional insurance coverage.**
- Gas for rental vehicles only
- Internet fee through Air Travel
- Additional insurance on car rentals.
- Personal expenses of any kind
- Cell phones or plan expense
- Payments to individuals, consultants, or employees
- Contributions
**Travel Charges**

A Travel Authorization is required for all overnight travel and must be submitted and processed prior to using the T-card for travel expenses.

**Split Transactions**

A split transaction occurs when you split a purchase to stay within the dollar limits of the employee’s card (per transaction, day, or month) or to avoid a bid process. **Splitting transactions is strictly prohibited.** Care should be taken by the Cardholder to avoid the appearance of such.

Examples of split transactions are noted below. If you are uncertain if a transaction would be considered “split,” contact the T-Card Administrator or the Purchasing Department.

- A cardholder purchases similar or complementing items that cost a total of $5,500. The sale is divided into separate transactions of $5,000 and $500. This is considered a split transaction to avoid exceeding the transaction limit of $5,000 and is not allowed.

- If two cardholders split a purchase of $6,000 by putting $3,000 on each card; that is considered a split transaction to avoid exceeding the transaction limit and is not allowed.

**Sales Tax Exemption**

The university is a tax-exempt entity and is not required to pay North Carolina sales and use tax on goods or services.

When dealing with vendors, the cardholder should make them aware of the exemption by providing the tax exempt number printed on the T-Card. If the vendor requests a copy of the university’s NC Sales Tax Exemption Form, please contact the T-Card Administrator or the Purchasing Office and provide the vendor’s email address or fax number and the name of the contact person.

Verify that the invoice does not include a charge for NC Sales and Use Tax before you leave the vendor or complete a transaction online. If it does, provide the vendor with the tax exempt number again and ask for a credit to be issued.
How to Make a Card Purchase

This section addresses the application of the general travel guidelines to T-Card transactions.

**Card Purchase Steps**

To make a T-card purchase, follow the steps below. If in doubt about any part of the process, contact your T-Card Administrator for clarification.

1. Confirm that your Travel Authorization has been completely approved and submitted to Travel Office.
2. Tell the vendor you are making the purchase on behalf of UNCSA and we are exempt from NC Sales Tax. (Please note this is not for all vendors)
3. Obtain an itemized receipt / invoice (must list item description, quantity, price, and total purchase) from the vendor. Travel Office requires receipts for all purchases (it is a violation and will not let you submit for approval without a receipt).

**Purchases by Fax**

Retain a copy of the fax, as well as the fax confirmation for the employee’s records. To avoid duplicating the order, it is recommended that you do not mail a copy of the faxed order to the vendor. If the vendor requires the original, be sure to clearly mark it “Confirmation of Fax Order, Do Not Duplicate.”

**Purchases by Internet**

On-line purchases must be made with vendors who use a Secure Sockets Layer (SSL) browser session. To confirm that a secure area has been accessed, look for “https” (denoting a secure site) in the web address. A closed lock usually appears to the right of the web address or at the bottom right-hand side of the screen when you are asked to enter the employee’s card number.

If a secure browser site is not readily apparent to you, do not utilize the internet to make the purchase as the security of the employee’s card could be jeopardized.

**Website Receipts**

Websites that present an on-line receipt, which reflects the items purchased and cost with a company logo or name, will serve as proper documentation. Websites that reflect the billing amount only can serve as proper documentation by including a printed or saved email confirmation or order acknowledgement.
**Billing Address**

If a vendor asks for a billing address or phone number for verification, please use the following:

UNCSA – Travel Office  
1533 South Main Street  
Winston Salem, NC 27127  
Phone: 336-770-3308

**Transaction Declined**

Contact the T-Card Administrator. Some reasons for transactions being declined could include the following:

- Exceeded spending limits
- Expired card
- Merchant Category Code (MCC)* Please contact the T-Card Administrator if the transaction is declined as a result of a MCC.
Documentation and Reconciliation
(Cardholder / Reconciler Responsibilities)

Documentation Overview

- Itemized receipts are required. Receipts should include description, unit price, extended price, along with the name and address of the vendor.

- T-Card Transactions must be signed off and approved in *Works* by every Wednesday or the 28th of each month by 10:30am.

**NOTE:** T-Cards are not allowed for employee’s meals while in travel status. When traveling, per diem rates apply and are processed as travel reimbursements to the employee.

Disputed or Fraudulent Charges

If there is a discrepancy on the T-Card statement, it is imperative that the issue be addressed immediately with the vendor and/or the T-Card Administrator. Depending on the type of discrepancy, you will need to contact either the vendor or the T-Card Administrator to resolve the disputed transaction.

If you believe the vendor has charged you incorrectly or there are problems with your order, you must first contact the vendor and try to resolve the error or problem. If you are able to resolve the matter directly with the vendor, and the error involved an overcharge, a credit adjustment should be requested.

If the vendor disagrees that an adjustment is necessary, immediately contact your T-Card Administrator who will work with you and Bank of America to resolve the dispute. Bank of America will request complete details of the dispute in writing in order to research the item in question.

Bank of America must receive any charge dispute within sixty (60) days of the transaction date. UNCSA pays all charges as billed on each statement (regardless of a transaction being in dispute status). Once the dispute status has been resolved by Bank of America, the bank will issue a credit. Although Bank of America acts as the
arbitrator in any dispute, you should never assume that a dispute would be resolved in the employee’s favor.

A fraudulent charge (e.g., a charge which was not initiated by you) must be reported immediately to Bank of America and the T-Card Administrator. Prompt reporting of any such charge will help to prevent UNCSA from being held responsible.

**Payment Process**

The T-Card Administrator will be reviewing card transactions to ensure program integrity. When the period ends, the T-Card Administrator will be monitoring approvals as they occur. Once the final approval time has passed the T-Card Administrator will initiate payment to Bank of America.

**Unapproved Transaction Sweep**

Transactions that have not been allocated and approved will be swept into the payment process at 10:30am on Wednesday of each week or the end of the month. Charges will be posted to the General ledger as you have selected. Make sure you use the correct Fund and Account codes. Continual non-compliance to the weekly approval period or usage of Fund/Account codes will result in loss of approver/cardholder privileges.
Compliance Assurance

In order to ensure compliance with the policies and procedures of the program, the actions listed in the chart below will be taken by Financial Services when infractions occur. General descriptions and discipline measures are listed below.

The Controller’s Office and the Travel Card Administrator reserves the right to revoke and cancel any T-Card(s) for failure to comply with policies and procedures of the program at any time. Records of Compliance Assurance will be maintained on an annual basis.

<table>
<thead>
<tr>
<th>Infractions</th>
<th>First Offense</th>
<th>Second Offense</th>
<th>Third Offense</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Split transactions</td>
<td>Cardholder/ Approver will be notified by the T-Card Administrator via telephone with a follow-up email and alerted to the infraction. This will be considered a “verbal warning.”</td>
<td>A Violation Report will be emailed to the Cardholder, Approver and Department head, who will need to sign and return back to the Travel Card Administrator. T-Card will be suspended until retraining occurs</td>
<td>T-Card is revoked. Cardholder may be blocked from a new card for up to twelve (12) months.</td>
</tr>
<tr>
<td>• Non-allowable purchases (See Page 9 for Non-allowable and Allowable)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Misuse of fund/ account codes</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>• Personal purchases made in error without immediate reimbursement to the University</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>• Missing or inadequate receipts</td>
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</tbody>
</table>
Criminal Activity: Personal purchase that is intentional.

Fraudulent or willful misuse of the card, including willful, intentional, and repeated use of the card to make personal purchases even if you intend to reimburse the University, may result in disciplinary action, up to and including termination of employment.

If you intentionally make a personal purchase, a theft of state property has occurred. Immediate card revocation will occur. The employee’s department head, Dean, Vice Chancellor, T-Card Administrator and the Vice Chancellor of Finance and Administration as well as General Counsel and Police and Public Safety will be notified. Appropriate disciplinary action will be taken. The cardholder will not be eligible for future T-Card use.
Appendix I: Travel Card Contact List

Contact List

The Controller’s Office in the Administration and Finance division of the university is responsible for the day-to-day operations of the T-Card program. The T-Card Administrator is available during normal business hours to assist campus employees with any questions regarding T-Card policies and procedures.

<table>
<thead>
<tr>
<th>Michael Montgomery</th>
<th>George Sills</th>
</tr>
</thead>
<tbody>
<tr>
<td>T-Card Administrator</td>
<td>Disbursement Manager</td>
</tr>
<tr>
<td>Phone: 336-770-3308</td>
<td>Phone: 336-770-1302</td>
</tr>
<tr>
<td><a href="mailto:mccaink@uncsa.edu">mccaink@uncsa.edu</a></td>
<td><a href="mailto:sillsg@uncsa.edu">sillsg@uncsa.edu</a></td>
</tr>
</tbody>
</table>

To contact the Bank of America, call the number on the back of the employee’s card. Any time the Bank of America is contacted, you should also contact the T-Card Administrator.