

Travel PCard

HANDBOOK



TABLE OF CONTENTS

QUICK REFERENCE RESOURCES	2
GENERAL INFORMATION	2-3
USING YOUR TRAVEL PCARD	3-4
ACCEPTABLE TRAVEL PACARD USES	4
UNACCEPTABLE TRAVEL PCARD USES	4
MANAGING YOUR TRAVEL PCARD TRANSACTIONS.....	4-7
AUDIT PROCEDURES	7
CARDHOLDER RESPONSIBILITIES SUMMARY.....	7-8
APPROVING OFFICIAL RESPONSIBILITIES SUMMARY	8

QUICK REFERENCE RESOURCES:

Travel PCard Program Personnel:

Travel PCard Program Coordinator~ Regan Linderman

The Controller serves as the Agency Program Coordinator and is responsible for the Travel PCard Program. Regan can be reached at 209-667-3145 or by email at RLinderman@csustan.edu.

Travel PCard Program Administrator ~Eleanor Carpenter

Responsible for day-to-day operations of the Travel PCard Program: maintenance, reporting, declines, and auditing statements for policy compliance. All Cardholder Transaction Reports are due the 1st business day of each month and need to be sent or delivered directly to the Travel PCard Administrator. Eleanor can be reached at 209- 667-3983 or by email at ECarpenter@csustan.edu

Card Issuer

U.S. Bank is our travel card issuer. You will need to contact them immediately if your credit card is lost or stolen. You will also need to notify the Travel PCard Program Administrator, Eleanor Carpenter. The U.S. Bank customer service support team can be reached at 1-800-344-5696 and can help answer questions regarding declines, available credit, etc. You can also find this number on the back of your Travel PCard. For help with password resets and general navigation for access online you can reach customer service at 1-877-887-9260.

U.S. Bank Access Online <https://access.usbank.com>

This website is the U.S. Bank web-based electronic program management tool that provides cardholders with quick access to their account information. This enables the cardholder to view their account activity, billing statements and change account distributions if needed online. For help with password resets and general navigation for access online you can reach customer service at 1-877-887-9260.

CSU Stanislaus PCard Website:

All forms and documents related to the Travel PCard can be found here.
<http://www.csustan.edu/financialservices/Purchasing/PCard/index.html>

GENERAL INFORMATION

Purpose of the U.S. Bank® Travel PCard Program

The Travel PCard program offers a timely and reliable way to pay for travel. It eliminates the need to pay for travel personally and then seek reimbursement. The Travel PCard charges automatically go against the departmental chart string that was established at the time of card setup. If the traveler wants to allocate the charge to a different chart string that option is available through U.S. Bank Access Online web site.

The Travel PCard is not intended to avoid or bypass appropriate Travel Policy and Travel Procedure. Failing to abide by the Travel Policy and by the guidelines set forth in this Travel PCard Handbook violates California State University, Stanislaus Contracting and Purchasing Policy.

How to Obtain a Travel PCard

Travel PCards are issued to employees who frequently travel on university business. To request a Travel PCard, you must have approval from your Department Chair/Manager and College Dean or appropriate Vice President. You request a Travel PCard Cardholder Agreement from the Travel PCard Administrator. The Travel PCard Cardholder Agreement outlines the responsibilities of the cardholder. Please read it closely. If you have questions, contact the Travel PCard Program Administrator

Complete the Travel PCard Cardholder Agreement and sign it. Obtain the appropriate authorizations. The completed Cardholder Agreement is submitted to Procurement. Your application will be reviewed to determine that the application is complete and has the proper signatures prior to requesting a new account set-up from U.S. Bank. When the Travel PCard is received you will be invited via email to attend the next scheduled Travel PCard Training. The Cardholder must attend the **mandatory** Travel PCard Training prior to the Travel PCard being issued.

Management Approval Process

Default Account: Your manager will assign a default financial transaction chart string. This will be the account that all charges go against unless the cardholder goes into U.S. Bank Access On-Line to allocate the charge to a different chart string. SpeedCharts are required for PCard allocations. A SpeedChart is a “shorthand” number linked to a unique set of chart field combinations to ensure that expenses are properly charged to the General Ledger. This code identifies your Department, Fund, Account Code and possibly Program Code or Project Number. To request a SpeedChart for a chart string other than your default, use the web based SpeedChart request, accessible at: <http://www.csustan.edu/FinancialServices/SpeedChartForm>.

Single Transaction Limit: Your manager will set a single transaction limit. The single transaction limit sets a maximum dollar amount for any single purchase made. This limit should be set to allow a sufficient amount for any expected hotel or airline charges.

Monthly Spending Limit: Your manager will set a monthly spending limit. This determines the amount you can spend within a 30-day billing period. The amount is automatically replenished the day after the cycle-end date.

Activating Your PCard

You must activate your new Travel PCard before it can be used. To do so follow these instructions:

- Immediately sign the back of your new card.
- Activate your new card by calling the number on the activation sticker affixed to the card
- The U.S. Bank automated activation line will prompt you to enter the following:
 - Your card’s 16-digit card number
 - The zip code for your card’s mailing address (95382)
 - Your social security number (we don’t provide your SSN. The activation code will be listed for you on your Activation Letter).
 - Your office phone numberNote: The mailing address for your card is One University Circle, Turlock, CA. 95382.
You will need this address for online and phone purchase

USING YOUR TRAVEL PCARD

Your Travel PCard offers the same conveniences as a personal credit card. However, keep in mind that the charges automatically go against a University account. If unapproved charges are made with the Travel PCard, the Cardholder will be required to reimburse the University.

Please observe the following guidelines to help ensure a smooth accounting and overview process.

Travel PCard Policy

1. All Cardholders must sign and accept the terms and conditions of the CSU Stanislaus Travel PCard Cardholder Agreement.
2. All purchase transactions processed against a Travel PCard must be made by the individual to whom the card is issued.

3. The Travel PCard can ONLY BE USED to pay for PRE-APPROVED travel.
4. Travel must be for the benefit of the University.
5. Use of the PCard will be governed by the most current version of the CSU Stanislaus PCard Cardholder Policy & Travel PCard Procedure Handbook, and the Travel PCard Cardholder Agreement.
6. The Travel PCard cannot be used for purchase transactions exceeding the designated transaction dollar limit.
7. A Travel PCard Statement of Transactions, signed by the Cardholder's Approving Official (see Cardholder Agreement), must be filed with CSU Stanislaus Financial Services in a timely manner (first business day of each month).
8. A monthly audit and review of Cardholder purchases will be conducted by Financial Services. Appropriate action will be taken for any misuse of the credit card (see Audit Procedures).
9. Use of the PCard is subject to review by the University, California State University, or the State of California auditors at any time.

ACCEPTABLE TRAVEL PCARD USES

The Travel PCard can be used for all expenses incurred in travel situations. However, an authorized Travel Request (Travel Request form accessible at <http://www.csustan.edu/FinancialServices/Travel/index.html>) must be filed with Financial Services **PRIOR** to the date of the travel event.

UNACCEPTABLE TRAVEL PCARD USES

The following types of purchases are unacceptable:

1. **Personal uses**
2. **Alcoholic beverages**
3. **Transactions that circumvent established controls**
4. **Purchases for other departments**
5. **Cash advances/Travelers checks**

MANAGING YOUR TRAVEL PCARD TRANSACTIONS

You must submit an approved Travel PCard Transaction Statement each month detailing transactions made against your Travel PCard. If there were no transactions on the Travel PCard, no action is required. The Travel PCard Transaction Statement is available at U.S. Bank Access Online <https://access.usbank.com>.

Reviewing Transactions

Use the U.S. Bank Access Online website any time during the billing cycle to review charges. The billing cycle is the 23rd of one month through the 22nd of the next month. If the date is on a weekend, the "begin" or "end" date of the cycle will move to the next business day.

Reallocate Transactions

Before the cycle closes cardholders have the ability to re-allocate transactions to one or multiple accounting codes – including the option of splitting individual transactions by specific dollar or percent of transaction amounts. The re-allocation deadline is the same as the statement deadline 4 PM of the 1st business day of the month. Training materials for re-allocation are available on the PCard website: <http://www.csustan.edu/financialservices/Purchasing/PCard/index.html>. **Please note: Cardholders can allocate charges throughout the month as long as they are completed by 4PM, the 1st business day of the month. To request a SpeedChart for a chart string other than your default, use the web based SpeedChart request, accessible at <http://www.csustan.edu/FinancialServices/SpeedChartForm>.**

Reconciling Your Statement

Our Travel PCard program carries corporate, not individual, liability. As a result, accounts payable processes a central invoice and you are not required to pay the amount shown on your monthly reconciliation statement using your personal funds. The program does not affect your personal credit rating in any way.

You are required to retain *itemized* receipts for all purchases. If you make a purchase by phone or mail, be sure to ask the supplier to send you a receipt.

You will use U.S. Bank Access Online to reconcile and print your statement. Its functionality streamlines the reconciliation process and reduces posting errors. For more information on performing tasks in Access Online, refer to the quick reference guides under the training section of the PCard Website:

<http://www.CSUStanislaustan.edu/financialservices/Purchasing/PCard/index.html>.

The supporting documentation that must be attached to your printed Travel PCard Statement is as follows:

- Copy of the *approved* Travel Request with the Claim section filled in identifying the charges that occurred during the billing cycle. Charges may occur prior to the completion of the trip (e.g., air fare charges in advance of the travel date). When this occurs, a copy the Travel Request/Claim still needs to be attached to verify that the travel has been authorized.
- Copies (not originals) of the receipts. Originals of all travel receipts are to be submitted with the completed Travel Claim to the Travel Desk once the travel has occurred.

Printing Transaction Statement

Your Travel PCard Statement will be available on U.S. Bank Access Online the day following the close of the billing cycle. You will print your statement each month using U.S. Bank Access Online identifying each transaction made with the Travel PCard during the last billing cycle.

What to do if your records and statement do not match

You may occasionally find items on your statement that do not match your receipts. If the charge was made around the billing cycle end date it may be posted on the next month's statement. The amount may be incorrect, you may have service issues, or perhaps you did not make the purchase at all. If this is the case contact the supplier and try to resolve the error. If the supplier agrees an error has been made, they can simply credit your account.

If a supplier does not agree an error has been made, contact U.S. Bank Customer Service at (800) 344-5696 and tell them you want to dispute a charge on your card. You can also file disputes online using Access Online. U.S. Bank must be notified of disputed charges **within 60 days** of the statement issuing date.

Fraudulent use of your PCard

If someone makes fraudulent purchases with your Travel PCard it is your responsibility to report the activity. Call U.S. Bank Customer Service at (800) 344-5696 immediately. You are liable for all unauthorized card use until the card issuer is notified. Next, notify your manager and Program Administrator to report the activity, and follow up with a written, detailed explanation. The Program Administrator will contact U.S. Bank to get a replacement card for you.

One increasingly common form of credit card fraud is "**phishing**". This is when criminals send e-mails or host websites posing as legitimate financial institutions asking for your personal information and account numbers. To protect yourself and our organization:

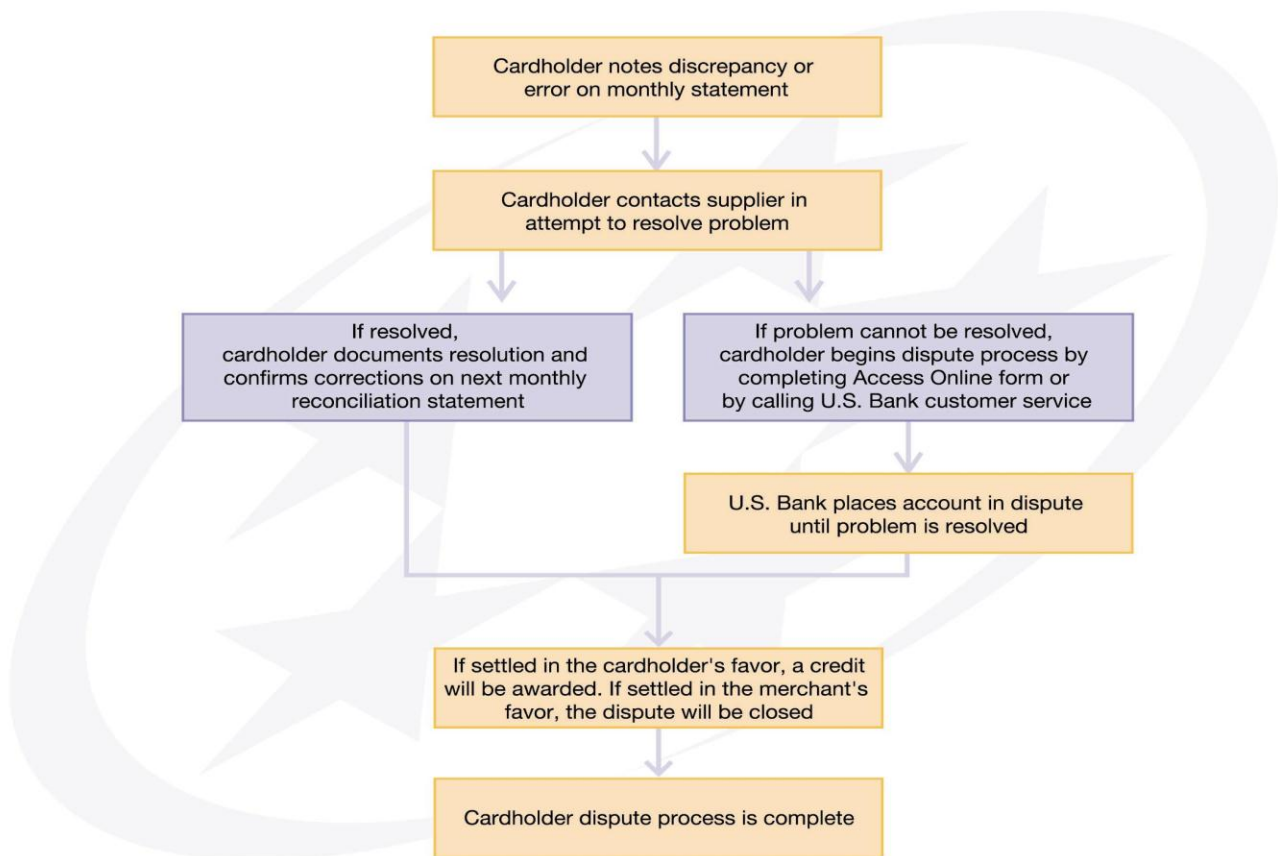
Never give out your account number or other personal data to someone who contacts you via phone or e-mail. U.S. Bank and the credit card association already have the information they need to maintain your account. They never contact you to ask for verification.

Do not reply to a fraudulent e-mail under any circumstance. Also, do not click on the link in the e-mail.

Send a copy of suspicious e-mail to: fraud_help@usbank.com. In your e-mail, please tell U.S. Bank that you have an account relationship with them, what Internet Service Provider (ISP) you use, the type of connection you use to access the Internet, and whether you have a firewall installed on your computer.

Dispute process

Follow these steps to help settle disputed transactions quickly



Account Maintenance

When changes, updates, or cancellations of your Travel PCard are required, the Program Administrator is authorized by U.S. Bank to make the changes. Changes to a PCard account include:

- Change to monthly and/or transaction limit(s)
- Name changes due to divorce, marriage, etc.
- New address or telephone number
- Department change
- Change in Approving Official

For any of the changes listed above, obtain a Travel PCard Cardholder Agreement form from the Travel PCard Administrator and select “change” at the top of the form. You will only complete the information on the application that is changing.

On occasion, it may be necessary to temporarily raise or lower a Cardholder’s monthly or transaction limit. All exception authorizations and temporary changes to limits must be approved in writing (email is sufficient) by the appropriate Vice President or assigned designee.

Lost or Stolen Cards

The CSU Stanislaus U.S. Bank Travel PCard is University property. Please keep it safe. If your card is lost or stolen, contact U.S. Bank Customer Service immediately at (800) 344-5696 and notify the Program Administrator.

After your call, the account will be blocked. By acting promptly, you can reduce our organization's liability for fraudulent charges. You may also want to make this call if your statement is lost or stolen.

AUDIT PROCEDURES

The Travel PCard Program Administrator performs a monthly post-audit review of all Cardholder documentation. The Cardholder is notified via email if non-compliance occurs. The Approving Official is copied on the email sent to the cardholder.

Each of the following is an example of what constitutes a policy violation (audit finding):

- Failure to obtain an itemized receipt/invoice.
- Purchase of items identified as restricted.
- Failure to submit your reconciled and approved Cardholder Transaction Statement to Financial Services, or submitting it after the 1st business day of the month.
- Failure to obtain correct Approving Official signatures on the monthly Cardholder Transaction Report.
- Additional documentation, when required, missing or deemed otherwise non-compliant with University policy (No itemized receipts, Missing Receipt Affidavit).
- Submit travel request with reconciliation (when required)

If you cannot obtain a receipt from a supplier, you are required to complete a Missing Receipt Affidavit (MRA). Each MRA turned in is given a ½ point penalty. Audit findings are not issued on each MRA, but they are tracked. If you receive a total of four (4) points in audit findings within a 12 month period, your Travel PCard may be revoked or you may be required to attend additional training.

Your Travel PCard account may be cancelled, inactivated, or you may be required to attend additional training if you receive four (4) points in audit findings within a 12-month period.

Your PCard account may be cancelled immediately in the following situations:

- Using the Travel PCard prior to submitting an authorized Travel Request
- Using the card for personal purchases.
- Allowing someone else to use your card.
- Not reporting a lost or stolen card.

CARDHOLDER RESPONSIBILITIES SUMMARY

1. Complete Travel PCard Training.
2. Observe CSU Stanislaus Travel Policy and Procedures.
3. Obtain itemized receipts/invoices for all purchases.
4. Submit an authorized Travel Request prior to using the Travel PCard.
5. Be responsible for the location, control, security, and records for your Travel PCard.
6. Review all charges to ensure they are accurate.
7. Reallocate charges in Access Online if required.
8. Timely and accurate preparation of the Cardholder Transaction Statement.
9. Include all supporting documentation with monthly Cardholder Transaction Statement.
10. Submit monthly statement with the appropriate supporting documentation to your Approving Official in sufficient time for the Approving Official to review and forward it to Accounts Payable before the deadline. Statements are due by 4 pm of the 1st business day of each month.

11. Make advance preparations for reconciling your statements in the event you will be out of the office.
12. Return your Travel PCard to the University's Program Administrator upon leaving the department or terminating services with the University.

Note: The Cardholder and the Approving Official are jointly responsible for assuring that the Cardholder Transaction Statement is received by Accounts Payable by the date and time due each month. All transaction reallocations in the monthly statement must be completed by the report deadline. If the Cardholder Transaction Statement is not received by the deadline, the PCard may be inactivated.

APPROVING OFFICIAL RESPONSIBILITIES SUMMARY

1. Review all charges on Cardholder's statement and ensure they are correct, were made for official University purposes, and are supported by an authorized Travel Request.
2. Ensure the Travel PCard Policy is followed and no restricted items are purchased.
3. Sign the Cardholder Transaction Statement and be sure it is submitted to Accounts Payable by 4 pm on the 1st business day of the month.
4. Ensure all proper documentation is attached to the monthly Cardholder Transaction Statement, including itemized receipts/invoices and additional documentation when necessary.
5. Make advance preparations for approval of Cardholder's statements in the event you will be out of the office; approval must be elevated to a higher level. Each cardholder has an alternate signer in the event their primary Approving Official is not available. Please contact the Program Administrator at 664-6592 for more information.