Travel Card
Policies & Procedures

1. Overview

The Bucknell University Travel Card Program provides an efficient and flexible method to pay for travel expenses and departmental purchases. The Travel Card is a Visa card offered through J.P. Morgan which is integrated with Concur Travel & Expense. The Travel Card may be used for both travel and entertainment type charges in addition to purchasing type charges.

The following documents provide, guidelines, policies and procedures and additional resources for cardholders:

- Bucknell Travel Policy (BTP)
  http://www.bucknell.edu/x93159.xml
- Expense Reporting Responsibilities
- Preparing Expense Reports in Concur
  http://bucknell.edu/travel-and-expense/preparing-expense-reports.html
- Travel Card - Cardholder Responsibility Statement

Although the Travel Card is issued in an individual’s name, and carries responsibilities, it will not impact your personal credit rating in any way.

This document does NOT include instructions on utilizing the web-based Concur Travel & Expense system. Those instructions are provided with the on-line Concur training.

2. The Travel Card Process in Brief

- Your direct supervisor requests an application for your Travel Card.
- You and your direct supervisor discuss the business purpose / acceptable use of the card.
- You complete an application form, sign the responsibility statement, receive the card, and complete Concur Travel & Expense training.
- You process a transaction, as you would with any Visa card.
- You are responsible for obtaining the appropriate receipts and reconciliation of your card.
- You and your direct supervisor may determine that it is appropriate to assign a delegate to assist in the reconciliation process.
- You or your delegate reconciles the travel expenses via the Concur Travel & Expense system available through myBucknell.

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• You reconcile all credit card activity by submitting all Expense Reports within a timely manner using the Concur Travel & Expense system.
• J.P. Morgan bills the University.
• University pays J.P. Morgan with one ACH payment for all monthly transactions.

3. Who Can Receive a Travel Card?

A card may be requested for any full-time employee who travels on a regular basis for University business. The direct supervisor, along with a travel card co-administrator, will evaluate the request and determine limits and controls.

Travel cards will only be issued to full-time, benefits eligible, employees.

4. Authorized Travel Card Use and Responsibilities

The travel card that you receive is unique to you — no other person is authorized to use your card. You are ultimately responsible for all charges made against your card, even those you may make on behalf of others. You are also responsible for keeping it in a secure place, ensuring that University budget funds are available to cover your expenses, obtaining pre-trip approval when necessary, obtaining the appropriate receipts and reconciling all expenses using Concur Travel & Expense.

All cardholders must sign the “Travel Card Cardholder Responsibility Statement” as well as review and adhere to the BTP. A new Responsibility Statement is reviewed and signed every three years, upon card renewal.

The travel card will allow charges for hotel, airfare, car rentals, meals, entertainment and any other travel related charges, as well as general procurement type purchases. You are responsible for understanding the acceptable use of your card as reviewed with your immediate supervisor.

The total value of a transaction may not exceed your single-purchase limit. Multiple transactions to purchase an item greater than your single-purchase limit are not permitted. You must stay within the velocity limits assigned to the card.

5. Unauthorized Travel Card Use

The travel card is primarily for business-use only. Use of the travel card for a stand-alone personal expense is not acceptable; for example, gas for a personal vehicle. Approved, limited personal charges are those made in conjunction with a business related charge; for example, personal expenses at a restaurant or a hotel. All personal expenses must be designated as personal using itemization during the reconciliation process.
process. Expenses itemized as personal serves as your authorization to transfer the charge to your B-bill account.

**Purchases typically not allowed:** alcoholic beverages, computers and peripherals, copiers, gift certificates, gift cards, office furniture, office supplies and capital budget purchases. This list is not meant to be all-inclusive.

As noted in the “Responsibility Statement” a cardholder that makes an unauthorized purchase with the travel card or uses the travel card in an inappropriate manner will be subject to disciplinary action including possible card cancellation and/or termination of employment.

6. **Grants**

Due to the complex nature of grants, contact one of the co-administrators to discuss a new credit card request or purchasing needs associated with grant funds.

7. **Making a Charge**

Use the Bucknell Travel Card to process payment of approved travel expenses and general procurement purchases.

**NOTE:** Never send your Visa card number via e-mail.

- Identify yourself as a Bucknell employee.
- Provide the vendor with your card number and expiration date, and the PA sales tax exemption number printed on the card.
- Always select “secure mode” before providing your card number for transactions processed on the WEB. If the vendor doesn’t offer a secure mode, don’t authorize the charge online.
- Obtain an order confirmation number and summary for WEB charges. Print the confirmation page for your reconciliation documentation. Some vendors also send an email confirmation.
- Retain an e-receipt or paper receipt to reconcile the expense.

8. **Cash Advances – for International Use Only**

You may also be able to use your travel card to obtain a cash advance when traveling internationally. Contact a travel card co-administrator to discuss your plans. Advances must also be reconciled. Detailed instructions are available in the Concur Travel & Expense guidelines. There are fees associated with each advance – 2.5% of each advance or a minimum of $2.50 per advance will be charged back to your card.
9. Sales Tax Exemption

Bucknell University is sales tax exempt in five states: Pennsylvania, Florida, Illinois, New Jersey and New York. PA and IL do not honor sales tax exemption for lodging. The PA sales tax exemption number is displayed on your corporate credit card. Sales tax exemption forms are available at https://my.bucknell.edu/x54076.html.

Only business related purchases charged to your Bucknell University J.P. Morgan corporate travel card are exempt from sales tax. Therefore, you must include a copy of all receipts for personal charges showing that the appropriate tax has already been paid. If we do not have a copy of the receipt to substantiate that taxes have been paid, 6% sales/use tax will be added to the charge on your B-bill account.

10. International Travel

If you use your card for international travel, J.P. Morgan charges a 1% conversion fee for all foreign currency transactions billed to your travel card. You are strongly encouraged to notify J.P. Morgan of your travel dates and location. Also refer to #8 Cash Advances.

11. Disputes

You, the cardholder, are responsible to handle any and all disputes with the vendor. If you believe you are being billed in error, contact the vendor directly. If the vendor agrees to issue a credit make note of it and monitor Concur Travel & Expense for the credit.

If the vendor does not agree to issue a credit, contact one of Bucknell’s travel card co-administrators to log a dispute with J.P. Morgan. They offer additional assistance in obtaining a credit. A dispute may be filed up to 60 days from the transaction date.

12. Reconciling Transactions – Concur Travel & Expense

All cardholder’s are required to complete Concur Travel & Expense training for guidelines on reconciling all credit card activity. Credit card transactions are integrated with Concur Travel & Expense for your convenience. Transactions are easily imported into expense reports to complete the reconciliation process. More information is available at www.bucknell.edu/travel.

Using the Concur Travel & Expense system, you must verify that all expenses are valid and conform to the BTP and attach all supporting documentation required by the BTP to the Expense Report. Include proper accounting on the Expense Report to insure the correct budget(s) are charged for the expenses and submit for processing.
Submit all Expense Reports through Concur Travel & Expense within 14 days of the completion of the trip. Submit all Expense Reports for non-travel related expenses a few days before the last day of the month. A delay in processing credit card transactions in a timely manner may result in a temporary suspension to your credit card.

In order for the activity to be posted in the current month, the direct supervisor must also approve the report on or before the last day of the month otherwise the activity will post to the following month. The Finance office will download the information into Banner, Bucknell’s central accounting system. Requests for JV transfers after the download will not be permitted.

The cardholder retains accountability for all transactions processed on the credit card and ensuring that they are in accordance with the BTP even though responsibility for preparing Expense Reports may be delegated to someone else.

Credit card charges for expenses that are not approved are the cardholder’s responsibility and will be added to the cardholder’s B-bill account.

13. Lost or Stolen Cards

If your card is lost or stolen, call J.P. Morgan immediately at 1-800-270-7760. Also, send an email to travel@bucknell.edu to notify the co-administrators. J.P. Morgan will close the card to prevent further use and a replacement card will be issued.

14. MCC and/or Credit Card Limit Modifications

All changes to existing credit card merchant category code (MCC) assignments or transaction limits must be requested in writing with authorization from the appropriate approver/direct supervisor. The request must indicate whether the charges are temporary or permanent and include the business purpose for the modifications.

15. Re-authorization of Credit Card Parameters

In an effort to better manage the University’s risks associated with our VISA card program, all VISA cards with cash withdraw option, no restrictions and/or with purchase limits above our standard card limits must be reauthorized annually. Reauthorization forms are sent directly to individual cardholder’s for completion. The cardholder must provide the business purpose to support their continued need for modified parameters and sign the reauthorization form. Authorization signatures are required by the cardholder’s direct supervisor as well as the VP, Dean or Department Head. The co-administrators will facilitate in the final review and approval.
16. What is Fraud

External Fraud is when a third party processes unauthorized transactions with a lost, stolen, or counterfeit card or with stolen account information. As soon as external fraud is identified, the card is closed to prevent further unauthorized activity; a new card is issued immediately.

Internal Fraud is when the cardholder processes spend outside the parameters of University policy and/or for personal gain by the employee or contractor of the company. Improper use of the card may result in disciplinary action, up to and including termination.

17. How Your Card May Become Invalid

If you are planning to transfer within the University to a new department, contact one of the co-administrators in advance of your move. Your existing card will be cancelled and, if appropriate, a new one will be issued for your new department.

If you are leaving the University, your card must be surrendered to one of the co-administrators two to three weeks before your final day at Bucknell. It is essential that you submit a final expense report to reconcile any pending Travel Card transactions.

18. How You Can Make the Program Better

We want the Travel Card to be a tool that makes your job easier. We gladly accept all suggestions for improvements. Please contact the co-administrators.
GLOSSARY

Cardholder – An employee who has been granted authority to make Travel Card charges for University travel. The employee has a Travel Card issued in his/her name with specific limits.

Cash Advance – To obtain local currency when traveling internationally, a cardholder may have access to use the Travel Card to get a cash advance from an Automatic Teller Machine. To access the card for cash advances through the ATM, the cardholder will be assigned a personal identification number. Cash advances do incur fees, 2.5% or a minimum fee of $2.50 for the transaction. There may be other fees associated with using the ATM depending on the bank’s policies for ATM use.

Co-Administrators - The co-administrators are responsible for ensuring the day-to-day operations of the Travel Card. They are also responsible for random audits and act as liaisons with J.P. Morgan. The co-administrators are Val Cook (x71241) and Steve Hoover (x72086) and can be reached by phone or via email at travel@bucknell.edu.

Concur Travel & Expense – The system used to reconcile all credit card activity, available through myBucknell.

Delegate – a delegate may assist in reviewing your credit card activity, assigning the appropriate receipts to transactions, and preparing your report for you to submit for final approval.

Direct Supervisor – All cardholder’s have a direct supervisor. The direct supervisor is required to review all expense reports submitted in Concur Travel & Expense.

Merchant Category Code (MCC) - Each vendor is assigned a merchant category code, based on the type of business they operate. Our credit card program gives us the flexibility to block merchant codes on our cards. For example, we may wish to block code 7933, for bowling alleys. If we blocked that code, the Visa provider for the bowling alley would not approve the transaction.

Personal Charges – You must itemize all personal expenses when reconciling in Concur Travel & Expense. Expenses itemized as personal will be charged to your B-bill account. Personal charges on the University credit card are rare.

Single Purchase Limits – Each card has specific limits as to the dollar amount that can be purchased at any one time.

Travel Card – Card that permits travel and entertainment type expenses, as well as procurement type expenses.

Velocity Limits – Each card has specific limits as to the number of times it can be used daily and monthly.