

SHIPPENSBURG UNIVERSITY
Travel Card - FAQs
How Does The VISA Corporate Card Work?

Q: Who is eligible for a Travel Card?

A: All full time University employees compensated by non-grant funding.

Q: What advantage does the Travel Card provide employees?

A: The main advantage the travel card provides employees is the convenience of making hotel, airline, and seminar registrations. Employees will no longer need to complete purchase requisitions, hotel orders or travel advances. Employees can make arrangements by telephone, mail, fax, or through the Internet.

Employees can also use the card for meals while in business travel. When staying at a hotel, employees can charge movies and other incidental expenses to the card (although those charges are not reimbursed). The card will eliminate the problems that arise when hotels will not accept Commonwealth hotel orders. Employees will be able to make travel arrangements quickly when travel decisions are made at the last minute. Finally, employees can reduce the amount of cash they take with them on a business trip.

Q: Is it fair to expect an employee to accept the burden of carrying the charges on a personal card pending reimbursement? It appears that one who travels a great deal could have to pay a substantial amount of money. Why should an employee tie up his/her money? For some, this could be \$1,000/\$2,000 at a given period. Are there going to be cash advances made available to people?

A: An employee who files an **accurate** travel expense voucher, with all required receipts attached, in a **timely** fashion, will **always** receive the funds to pay the credit card bill before the due date; therefore, travel advances will not be granted.

Note: Since the billing statement is not attached to the travel expense voucher, employees do not have to wait for the billing statement to arrive before requesting reimbursement for travel. Only receipts must be attached.

Q. Is the National City VISA Corporate Card like any other VISA credit card that I already have in my wallet?

A. No. Unlike other credit cards that have a revolving line of credit, the National City Corporate Card is a charge card. The balance is payable in full BEFORE the next billing cycle.

Q. What is my responsibility?

A. All charges on this card are the user's responsibility. The University is not liable. The University will reimburse you for reasonable, ordinary and necessary business expenses,

SHIPPENSBURG UNIVERSITY

Travel Card - FAQs

How Does The VISA Corporate Card Work?

but you are responsible for payment before the Payment Due Date printed on the statement. The card should not be used for non-business expenses.

Q. Will the expenses on the Corporate Card reflect on my personal credit?

A. National City does not report the activity on your corporate card to any credit bureau. HOWEVER, employees are expected to proactively submit file travel expense vouchers (reports) as soon as they return from a trip.

Q. If my payment is not received by the Payment Due Date, is there a late fee?

A: Yes. Your payment is due in full each month. If payment is not made within the 30 day cycle or the Payment Due Date (approx 25 days after invoice date) printed on the statement, a \$29.00 fee and finance charges will appear on your next statement. Late fees and finance charges are not a university paid expense.

Q: Is there a dollar limit on the card? If so, in cases of several trips made in close time proximity, what happens if the limit is exceeded?

A: The standard limit will be \$5,000. Based on the history of travel for university employees, it should be a rare occurrence that this limit is not adequate; however, if an employee believes that he or she may exceed the limit, the employee should contact the Accounts Payable Office and we will work with the employee so that the limit is not exceeded.

Q. Do employees have to use the card, or can employees be reimbursed from other receipts submitted?

A: Cardholders are not required to use the travel card. The employee can pay in cash or use his/her personal credit card.

Q. What happens if there is any outstanding expense or balance that is 60 days old?

A. Card privileges will be cancelled if the account has past due balances over 60 days old. Late fees and finance charges will continue to accrue.

Q: What happens if an employee is forced to cancel a non-refundable airline reservation or has to cancel a hotel reservation on short-term notice because of a higher priority project? Is the individual employee now liable for these expenses?

A: The policy for cancellations does not change with the implementation of the travel card. Shippensburg University will pay for any costs that are not recoverable if an employee cancels his/her travel arrangements for a valid business purpose and the change is approved by the employee's supervisor.

SHIPPENSBURG UNIVERSITY

Travel Card - FAQs

How Does The VISA Corporate Card Work?

Q: What advantage(s) does the proposed new travel card have over placing the charges on one's own personal credit card?

A: The travel card provides the convenience of a credit card to employees without affecting and without regard for an employee's personal credit. In addition, the card is marked "Tax Exempt" so that Pennsylvania state sales tax will not be charged. Finally, for employees who travel frequently, the travel card allows an employee to collect all business expenses on one document (the billing statement).

Q: Conference registrations and airline charges often need to be paid months before the conference and post to the credit card statement several months prior to the travel being completed. How do I get reimbursed for these expenses?

A: An employee does not have to wait until travel has been completed to request reimbursement. The employee should forward both a copy of the Request for Travel Approval and a Travel Expense Voucher to Accounts Payable Office with the paid receipt attached.

Q: What options are available to employees who don't want responsibility for a credit card or who object to providing their social security number to the travel card company?

A: An employee who does not want responsibility for a credit card, or who objects to providing a portion of their social security number to the travel card company, can pay for travel either by personal credit card or cash and request reimbursement via a travel expense voucher.

Q: If, as the credit card company asserts, "the travel card will not affect the employee's personal credit in any way," then why do they need a portion the social security number? A separate identification number can be assigned.

A: The social security number is used not as a method of checking or tracking an employee's personal credit, but as a security measure for when an employee contacts the credit card company to report a lost or stolen card or to make inquiries. Use of the social security number is standard practice by credit card companies throughout the United States as it is the most reliable method of assuring that the identification number belongs to only one individual.

Q. What should I do if a charge is declined while I am on the road because I haven't paid my bill?

A. Simply call the Customer Service number located on the back of the Corporate Card, and ask for "*an emergency line of credit.*" If you are declined for being late

SHIPPENSBURG UNIVERSITY

Travel Card - FAQs

How Does The VISA Corporate Card Work?

60 days or two billing cycles, you are allowed a one-time courtesy approval each year.

Q. What should I do if my card is declined because I've exceeded my credit line located on my statement?

A. It is unlikely that the card will ever be declined while traveling. Nevertheless, if your credit line is exceeded during travel and the card is declined, simply call the Customer Service phone number located on the back of the card, and ask for "*an emergency line of credit.*" Our policy is never to leave a traveler stranded! The toll-free number is not accessible in every country, and an international phone number listing is provided to connect with the VISA Assistant Center in the United States. See International Traveler Concerns.

Q: Can an employee continue to request a cash advance, prepayment and hotel voucher?

A: If you are issued a travel card, these should not be necessary and will not be issued.

Q. Can I access Cash through my VISA Corporate Card?

A. No.

Q. Can I receive points or miles when I use the VISA Corporate Card?

A. No.

Q. What if I have a question concerning my account?

A. Contact National City at 1-866-646-6880, 24 hours a day, 365 days a year. This number is located on the back of the card.

Q. What if my National City VISA Card is lost or stolen?

A. Call the Customer Service Number or the VISA Emergency 911 number located on the back of the card immediately. A report will be filed and a new card (with a new account number) will be issued immediately.

Q. Who should I call if I have trouble on the road or need any kind of assistance?

Key Contacts Located on the BACK of the Card

VISA operates a 24-hour hotline that can be assessed toll-free from 60 countries (collect from anywhere else in the world) to obtain exchange rates and interpreters, card and emergency authorizations, legal, medical and lost luggage assistance.