

## UC Merced Travel & Entertainment (T&E) Card Frequently Asked Questions

### T&E Card Overview

#### 1. What is the T&E card and its benefits?

The U.S. Bank T&E card is accepted worldwide and allows access to over 500,000 ATM's. T&E card charges are submitted through the UCLA web-based expense reimbursement system, *Express* for direct payment to US Bank. This eliminates out-of-pocket expenses for the traveler. Certain travel related expenses such as hotel deposits and conference registration can even be reimbursed in advance of the trip if purchased with the T&E card and processed through *Express*.

#### 2. Is the T&E card a charge card or a credit card – and why does it make a difference?

Unlike other Visa cards that have revolving line of credit, the US Bank T&E card is a charge card. This means that the balance is payable in full before the next billing.

#### 3. Who is eligible to apply for a T&E card?

UC Merced employees who are active in the payroll system and incur travel or entertainment expenses during the conduct of business are eligible to apply for a T&E card with the approval of their department head/business manager.

#### 4. What are your responsibilities as a cardholder?

You – the US Bank T&E cardholder – are responsible for proper use of the card and for reconciling the account. This includes:

- Using the card only for approved UC business travel and entertainment expenses
- Refraining from using the card to pay other travelers' expense
- Reconciling the account in a timely manner (within 45 days after travel/entertainment concludes)
- Ensuring timely payment regardless of the status of any outstanding expenses

#### 5. With UC policy, what types of expenses can I charge to the T&E card?

The T&E card covers almost all business travel related expenses, including lodging, food and ground transportation. UC Merced employees are expected to use the T&E card and related ATM cash advances only for travel and entertainment expenses that are related to University business and reimbursable under University policies. Examples of expenses that can be charged to the T&E card?

Payment can be made by the cardholder electronically at US Bank Access Online (posts in 2-3 business days)

- Payment for lodging
- Payment for an entertainment meal in which there is a clear business purpose in making the expenditure and a bona fide business-related discussion occurring during the meal
- Payment for the airport shuttle
- Payment for a hostess gift (traveler stayed with friends while on business travel)
- Payment for use of business office services \$75 or less at the hotel while traveling, e.g, for use of a computer or printer, access to the Internet or copies made

#### 6. What types of expenses, by UC policy, should NOT be charged to the T&E card?

Expenses that are not directly related to travel or entertainment should not be charged to the T&E card.

Examples of expenses that should not be charged to the T&E card include, but are not limited to:

- Payment for anything that is a personal expense (non-business related)

- Payment on behalf of others
- Payment for copies made prior to travel in preparation for travel (e.g. a presentation to be given)
- Payment for purchase of computer
- Payment for gift cards to be given out as recognition to employees in the office
- Payment for purchase of incidentals during travel such as personal toiletries, an umbrella or newspaper
- Payment for books, media and other office items purchase online (e.g. Amazon)
- Payment for a class
- Payment for renewal of personal or UC paid professional memberships or subscription
- Blatant personal use (e.g., a shopping trip, regular meals, gasoline for personal vehicle) is not allowed.

## Applying for T&E Card

### 7. How do I apply for a card?

Complete the online trainings and complete the T&E card application BFS website in the Forms section under Campus Travel Management. Send completed application with required signatures and business justification to [travel@ucmerced.edu](mailto:travel@ucmerced.edu)

### 8. Will my T&E card affect my personal credit?

No. This account is to be used only for reimbursable business travel and entertainment expenses. The account cannot be used for personal charges; therefore, US Bank does not report the activity to any credit bureaus. You should not reference this card as a credit liability.

### 9. I came from another UC campus and had a T&E card there. Can I use that same card for UC Merced business travel and entertainment?

No, your T&E card account at your former campus was closed when you left. You will need to apply for a new T&E card now that you are employed at UC Merced.

### 10. I still have outstanding balances on my T&E card from the former campus, is this a problem?

Yes, it is a problem. Your request for a new T&E card will not be considered until your previous T&E card account has been fully paid.

### 11. The T&E card program at my former UC campus seems slightly different, aren't all T&E card the same?

No, each program is a little different. You are required to take online trainings to familiarize yourself with the T&E card program before submitting an application. These Frequently Asked Questions should provide you with a good overview of the program.

### 12. What mailing address should I enter on the application – work of home?

Because this card will be issued to you, for university business related expenses, please provide your home mailing address on the application. Your card and your statements will be sent to this address. BE sure that you are receiving your statements and reviewing them upon receipt.

### 13. How long will it take to get my card?

You can expect to receive your card in seven to ten business days after your application is processed.

### 14. Once I receive my card, is my account ready to use?

No. You will need to call US Bank Customer Service at 1-800-344-5696 to activate your card. Once you have done so, your card will be ready for use. This is also a good time to register at US Bank Access Online, a web-based electronic tool that provides quick access to complete account information. You can use it to view account activity and billing statements. To access US Bank Access Online, go to <https://access.usbank.com/> and select

Register Online, enter UOFCA for the Organization Short Name and follow the instructions to register your account by filling in the required fields.

## Managing Your T&E Card

### **15. Will I receive a T&E card statement?**

You will receive a paper statement. In addition, as a cardholder, you have access to your account information via US Bank Access Online which can be accessed at <https://access.usbank.com/> You will need to enter "UOFCA" as the Organization Short Name when logging in to Access Online.

\*\*\*Please do not wait for your statement to arrive before submitting your T&E charges through your department or the *Express* system. Expense reports that include T&E card transaction must be submitted within seven to ten days following the completion of travel or entertainment. This is to allow enough time for processing of the expense report and for payment to post to your T&E card account within the 30-day billing cycle.

### **16. Who is responsible for paying the bill?**

It is the cardholder's responsibility to ensure the bill is paid in full prior to the next billing cycle. The cycle date is the 25<sup>th</sup> of each month.

It is your personal responsibility to ensure timely payment, regardless of the status of any outstanding expenses. To avoid penalties and additional expense for the University, you must keep your T&E card account current. Timely payment by all employees is essential to the success of the entire program.

Travel and entertainment expenses incurred are paid through the UCLA web-based reimbursement system, *Express*. Your T&E card transactions are uploaded into *Express* and "attached" to the expense report for payment directly to US Bank. For audit purposes, all charges to your T&E card are to be processed through *Express*. With the occasional exception such as the residual personal charges referenced below, there should be no reason for you to pay US Bank directly.

In the event there are residual personal charges, i.e., you went over the daily maximum for meals and incidentals and you owe the different, payment directly to US Bank should be made immediately. There are several payment options.

- Payment can be made by the cardholder electronically at US Bank Access Online (posts in 2-3 business days)
- Payment can be made by the cardholder via phone by calling 1-800-344-5696 (posts in 2-3 days)
- Payment can be made by the cardholder via check sent to Corporate Payment Services (can take up to 2 weeks)

### **17. How can I make direct payments to the T&E card using US Bank Access Online?**

You must register your card first. To access US Bank Access Online, go to <https://access.usbank.com/> and select Register Online, enter UOFCA for Organization Short Name and follow the instructions to register your account by filling in the required fields. To make a payment, (1) Go to Account Information; (2) click Cardholder Account Statement and then (3) click Pay Electronically

### **18. Can late fees and penalties be incurred, and if so, who is responsible for paying them?**

In the event your payment is not received and posted within sixty (60) days from the end of the billing cycle, you

as the cardholder will be billed a late fee based on the outstanding balance. This fee equals 2.5% of the outstanding balance. Per UC Travel policy, late fees or penalties incurred on the T&E card **are not reimbursable**, so it is important you take the steps necessary to ensure your bill is paid on a timely basis.

**19. How do I submit my T&E card expenses for payment?**

It is very important you submit your request within second to ten days of completion of travel or the entertainment event – you should not wait for your US Bank statement to arrive prior to submission.

You can access all your T&E card charges in your *Express* account under the T&E card tab. Be sure to clearly mark those expenses that were paid for using the T&E card so the expense report preparer can identify them appropriately in *Express*. If you are submitting your own expense reports through *Express*, please ensure all of the applicable charges are attached to the report for payment. For purposes of tracking and audit, **all** charges to the T&E card should be submitted through *Express* for payment to US Bank. When you receive your expense report for approval please review the report as soon as you can and pay close attention to the details to ensure all T&E expense have been accurately identified. The payment method for direct payment of your T&E expenses through *Express* should be reflected as “US Bank T&E Card”.

This symbol means “Do Not Reimburse”. If this is a T&E Card charge, you must pay the disallowed amount directly to US Bank.

Airfare <sup>a</sup>	Feb 6, 2017		\$257.40	\$257.40	1	\$257.40	Administrative meeting	Direct Billing System	United
FAU Allocations: 100.00%, \$257.40, M-685101--69085-STEVEH-03-XXXX- ADMISSIONS-GENERAL									
Gas & Tolls <sup>b</sup>	Feb 6, 2017		\$5.00	\$5.00	1	\$5.00	Administrative meeting	Personal Funds	
FAU Allocations: 100.00%, \$5.00, M-685101--69085-STEVEH-03-XXXX- ADMISSIONS-GENERAL									
Mileage	Feb 6, 2017		\$32.10	\$32.10	1	\$23.50	Administrative meeting	Personal Funds	
Destination City: SAN DIEGO/California/United States Distance: 60 Rate: 0.535									
<input type="checkbox"/> Mileage <sup>c</sup>	Feb 6, 2017		\$8.60	\$8.60				Personal Funds	
Destination City: SAN DIEGO/California/United States FAU Allocations: \$8.60, M-685101--69085-STEVEH-03-XXXX- ADMISSIONS-GENERAL									
<input type="checkbox"/> Mileage <sup>d</sup>	Feb 6, 2017		\$23.50	\$23.50		\$23.50		Personal Funds	
Destination City: SAN DIEGO/California/United States FAU Allocations: \$23.50, M-685101--69085-STEVEH-03-XXXX- ADMISSIONS-GENERAL									
Parking <sup>e</sup>	Feb 6, 2017		\$36.00	\$36.00	1	\$26.57	Administrative meeting	US Bank T & E Card	60775 - SFO PARKING IT-G
Location: SAN FRANCISCO/California/United States									
<input type="checkbox"/> Parking <sup>f</sup>	Feb 6, 2017		\$9.43	\$9.43			Administrative meeting	US Bank T & E Card	60775 - SFO PARKING IT-G

This airfare was direct paid via a PTA.

This expense was paid by you out of pocket and is being reimbursed.

This expense was charged to the T&E Card and is being paid directly to US Bank.

Financial Overview	
Total Reported Expenses	\$388.17
Less Personal Expenses	\$18.03
Authorized Expenses	\$370.14
Less Company Paid Expenses	\$257.40
Company Pays to Corporate Charge Card(s)	\$84.24
Amount Due Employee	\$28.50

The Financial Overview on your travel report will summarize the expenses being reimbursed to you and being paid directly to the card.

**20. What if a T&E card expense is reimbursed to me personally in error?**

You may discover this error when you receive your expense report for review and approval. If you notice that a T&E card expense has been reimbursed to you as “Personal Funds” in error, you should reject the expense report with a note indicating the expense(s) that need to be paid directly to the T&E card and send an email with the same message to the preparer.

If this error is not caught by you or the Auditor, you will be reimbursed personally for the expense and will be responsible for paying the T&E card directly. Ideally, any error will either be caught by the traveler (referred to as “owner” or by the Auditor before final submittal for payment.

**21. What happens if only part of the T&E card expense is reimbursable?**

This might occur, for example, if you meal exceeds the daily maximum for Meals and Incidental Expenses or if perhaps you have alcohol with a meal. The unallowable expense will be marked as “Do not Reimburse” and you will be responsible for paying that amount directly to US Bank.

**22. What happens if I use the T&E card for an expense that is NOT travel or entertainment related?**

This should not occur. If the charge is a legitimate business expense but does not fall within the purview of allowable expenses for the T&E card, you are responsible for paying that amount directly to US Bank and then you will be reimbursed through CatBuy.

**23. Airfare is travel and entertainment related, can I purchase airfare using my T&E card?**

We strongly advise you pay for your airfare via direct billing. This option is particularly important when flights are booked more than one or two weeks ahead of travel as it prevents airfare charges from sitting unpaid on the T&E card account for extended periods. Also, if you cancel the trip and receive an airfare credit, by policy we cannot pay the airfare until the credit used; thus, you may be required to pay the airfare cost out-of-pocket to ensure that the T&E card account does not become past due. With direct billing, the department requests a Pre-Trip Authorization (PTA) number which is then supplied for ticketing.

**24. I used my T&E card to pay for a conference registration and the T&E card has been paid – but now I’m unable to attend. What action needs to be taken to obtain the credit? Will the FAU be credited automatically?**

You or a preparer need to submit the credit through *Express* as a new report. Reference the original expense report (TR#) on which the charge was paid and “attach” the credit in the same way that a charge would be pulled into an expense report. Be sure to use the same FAU when processing the credit as you did when processing the original charge. Once processed, the funds will be returned to your department FAU.

**25. What happens if my account reaches 60 days delinquency?**

Accounts that reach a 60 day delinquency will suspend and late fees will be applied. You will not be able to use your card until your account is in good standing. Employees and their supervisor will receive an email notification from the department Travel Proxy and/or Campus Travel Management to resolve the outstanding balance. Late fees are the responsibility of the cardholder. The account will be reopened when the balance is paid in full.

**26. What will happen if my account reaches 90 days delinquency?**

Accounts that reach 90 day delinquency will suspend and will close completely and additional late fees applied; you will continue to incur late fees until the balance is paid in full. You must have a zero balance on your account in order for a request to be submitted to reopen the account. Late fees are the responsibility of the cardholder. Employees and their supervisor will receive an email notification from the department Travel Proxy and/or Campus Travel Management to resolve the outstanding balance. The account can be reinstated with US Bank per the request of the cardholder's supervisor.

**27. What if I do not recognize a charge or need more information about a charge of my statement?**

Refer to the back of your statement for billing inquiries, problems or questions. **US Bank must hear from you no later than 60 days from the original statement date on which the charge in question appeared.** You are able

Service Representative. If you have any questions or need further clarification, please contact US Bank Customer Service at 1-800-344-5696.

**28. What happens once I have notified US Bank of a dispute?**

Once US Bank has received notification they will suspend the amount in question. While US Bank is conducting an investigation, you do not need to pay the amount of the charge which is in dispute; however, you are obliged to pay the entire balance of charges that are not in question.

**29. Should I contact US Bank if I will be traveling to a foreign location?**

Yes, we recommend that you contact US Bank Customer Service at 1-800-344-5696 and notify them that you will be on foreign business travel. US Bank will note your account.

**30. How are conversion rates determined?**

Conversion rates are determined on the day Visa receives the transaction. Visa calculates the rate by averaging the government mandated rate and the whole market rate. The cardholder will see an exact conversion rate on their monthly statement. For a cardholder to receive an approximate conversion rate or a US dollar amount on a posted transaction, the cardholder should contact US Bank Customer Service at 1-800-344-5696

**31. What if my T&E card is lost or stolen or I see strange charges on my account?**

Immediately call US Bank Customer Service at 1-800-344-5696. A report will be filed and a new card with a new account number will be issued.

**32. What should I do if my T&E card fails to receive authorization for a charge?**

If a merchant fails to receive an authorization, they may decline the transaction. The merchant may obtain a manual (verbal) authorization by contacting US Bank Customer Service at 1-800-344-5696. The customer service representative will review the status of the account and if the account meets approval criteria, a manual authorization will be provided.

**33. How do I change my address or other personal information?**

Login to Access Online and click My Personal Information. Select Contract Information and follow the instruction to update your details. Click Save.

**34. What if I have a question concerning my account?**

Contact US Bank Customer Service at 1-800-344-5696, 24 hours a day, 365 days a year.

**35. When I leave UC Merced, do I need to return the T&E card, and if so, who do I give it to?**

Yes, when you leave UC Merced, your balance must be zero prior to your departure and you should return the card to your supervisor.