

University of Miami

Travel Card User's Guide

March, 2011

Corporate Cards Office, Gables One Tower, 1320 South Dixie Highway, Suite 750, Coral Gables, FL 33146
Locator Code: 2978 Telephone: (305) 284-2417 Fax: (305) 284-5835

Revised March, 2011

TABLE OF CONTENTS

	Page No.
Key Contact Information	3 - 4
Introduction	5 - 6
Overview	7
Cardholder Responsibilities	8
Sales Tax Exemption	8
Access Online	8 - 9
Program Rules	9 - 10
a) Liability	9
b) Credit Limit	9
c) Billing	9
d) Payment	9 - 10
e) Disputes	10
f) Insurance	10
g) Receipts	10
h) Credits	10
Applying for a Travel Card	11 - 12
Card Activation	12
Account Registration	12
UMeNET and Card Transaction Steps	12
Lost or Stolen Cards	13
Delinquent Accounts	13
Travel Card Cycle Schedule	13 - 14
Travel Card Administration	14
Misuse of the Travel Card	15
Penalty for Misusing the Travel Card	15

KEY CONTACT INFORMATION

The following resources are available to help you with the use of your U.S. Bank Travel Card (MasterCard), answer any questions you may have, or help solve any problems that may arise:

- 1) To report lost or stolen Travel Card or for card activation:

U.S. Customer Service (24 /7) - 800-344-5696
Outside the U.S. - 701-461-2042

- 2) To dispute charges:

877-887-9260

- 3) To report fraudulent activity:

800-523-9078

- 4) To register card to view transactions, make payments, receive electronic statements, dispute charges, etc.:

Access Online
877-887-9260

<https://access.usbank.com>

- 5) For Travel Card applications:

Tanya Tran
305-284-2417

- 6) For general Travel Card information:

Website: www.miami.edu/travelcard

Corporate Cards Office
305-284-2417

pcard.ap@miami.edu

Corporate Cards Manager
Hazel R. Burgess
305-284-9418

7) Travel Card Trainers:

**Allison Gilbert and/or
Mariana Arias
305-284-6787**

8) Travel Card Schedule:

<http://www.miami.edu/travelcard>

Introduction

The University of Miami is pleased to introduce the U.S. Bank Travel Card program. The University Travel Card is a MasterCard provided by U.S. Bank and is issued to employees for use as the means of paying for University travel and business-related expenses. The card bears the University's name and logo and is embossed with your name, identifying it as a company-issued charge card. The U.S. Bank Travel Card is to be used for all reimbursable University travel and business expenses and is not intended as a means of personal credit. The Travel Card is a charge card, not a credit card. **Balances on a charge card must be paid in full each month.**

Typical Travel Card charges incurred for UM Business include:

1. Airline Expense
2. Hotel/Lodging Expense
3. Meals
4. Transportation Expense
5. Automobile Rentals
6. Entertainment Expense
7. Incidental Travel Expenses e.g. business-related telephone calls, baggage handling, gratuities
8. Membership Registration
9. Subscription
10. Meeting Subsistence

Note: The Travel Card must not be used for personal purchases or for any item for which the University has a standard procurement process in place.

The Travel Card and eBERF together facilitate the payment, approval and reimbursement of University business-related expenses. The benefits to the employee include:

- Cardholder is not 'out of pocket' for major expenses such as airline, hotel and meals when traveling for the University
- University expenses are handled separately, not commingled with personal funds
- Electronic submission of expenses via eBERF from any web-enabled computer
- Ability to track the status of an eBERF reimbursement request as it moves through the approval loop
- Expedited reimbursement

- Payment made directly to U.S. Bank on behalf of the employee for all approved expenses
- Cardholder will save time and paperwork when using the card for travel and entertainment purchases
- The U.S. Bank Travel MasterCard is accepted at over 19 million merchant locations worldwide.

Overview

This User's Guide provides the cardholder with information on the appropriate use of the card. It is expected that employees who travel and incur University business expenses will apply for and use the Travel Card as the payment method for those expenses where MasterCard is accepted as a payment method. Use of the card as a means of payment is subject to the University Purchasing, eCheck and eBERF policies and must not be used to circumvent these policies.

New charges generated from the use of the Travel Card are sent to the University on a nightly basis from U.S. Bank. Charges for each cardholder are downloaded into the UMeNET (ARIBA) system nightly and are immediately available to the cardholder for viewing and reporting via the eBERF. The eBERF facilitates the classification of each expense and requires the business purpose explanation as well as the assignment of an account number and appropriate object code. On completion, the eBERF is submitted for supervisory, departmental, divisional, Sponsored Programs (if applicable) and Disbursements Office approval, as appropriate. Both Sponsored Programs and the Disbursements Office must have the original receipts attached to the eBERF summary before granting final approval.

Payment for fully approved expenses charged to the Travel Card will be remitted directly to U.S. Bank and not to the employee.

Cardholder Responsibilities:

Cardholders are responsible for notifying U.S. Bank (1-800-344-5696) immediately if their Travel Card is lost, stolen or compromised in any way. In addition, they are expected to:

- Safeguard the Travel Card against unauthorized use
- Present the Sales Tax Exemption card (see below) when making University purchases/payment
- Log on to UMeNET (ARIBA) to view card transactions and create an eBERF at least once per week, for submission and approval
- Follow up with approvers to ensure approval is completed to facilitate the on-time payment of the card account
- Remit payment electronically or by mail directly to U.S. Bank for unapproved expenses, by or before the “Mail By” date indicated on each statement. **U.S. Bank will send a “Request for Payment” notice when previous billing cycle balances are not paid by the payment due date.**
- Call U.S. Bank at 877-887-9260 to request electronic statements via Access Online
- Abstain from making personal charges on the card. Violation will result in disciplinary action including termination.
- Register card at Access Online (<https://access.usbank.com>) to enable email notification as well as access to electronic statements.

In the case where cardholder tasks have been delegated, the cardholder retains ultimate responsibility for the proper operation of the Travel Card.

Sales Tax Exemption

The University of Miami is a tax-exempt organization. To obtain a Sales Tax Exemption card, contact the Purchasing Department. The Sales Tax Exemption card must be presented with the Travel Card at the time of payment for University business purchases in order to receive a sales tax exemption. It is a violation of State tax regulations to use the University’s State sales tax exemption card for non-University purchases.

Access Online

Access Online is the U.S. Bank online web portal available at <https://access.usbank.com>. Upon

receipt of the Travel Card, cardholders are required to register their cards at Access Online so that they will have access to view their transactions, sign up for email notifications, access electronic statements, dispute charges when necessary and make payments for unapproved expenses. Email notifications facilitate the delivery of U.S. Bank communication to cardholders, including those for monthly statement notices.

Program Rules:

- a) **Liability** - The cardholder is liable for all charges on the University Travel Card. It is the cardholder's responsibility to submit all University expenses charged to the card, via eBERF in UMeNET/ARIBA. The cardholder is also responsible for ensuring that expenses are fully documented according to the eBERF Policy D015E and available for the Disbursements Office approvals by the Sponsored/Disbursements due date (See Travel Card Schedule at <http://www.miami.edu/travelcard>). **The cardholder is responsible for remitting payment amounts directly to U.S. Bank for unapproved expenses, no later than the "Mail By" date.** Remittance must be submitted by the payment due date to avoid the assessment of a late fee, suspension and/or cancellation of the Travel Card.
- b) **Credit Limit** - The standard monthly credit limit for the Travel Card is **\$5,000**. A cardholder with a need for a higher limit must submit the request for consideration, including justification approved by his/her supervisor, to the Corporate Cards Manager. A cardholder with a history of past due payments may not be approved by U.S. Bank for a higher limit.
- c) **Billing** - On or around the **6th** of each month, U.S. Bank will bill cardholders. If the 6th falls on a weekend or a holiday, the monthly statement closing date will be the following bank business day. Statements will be mailed to the address provided on the online application. The cardholder should call U.S. Bank at 877-887-9260 to request electronic statements via Access Online.
- d) **Payment** - The business purpose explanation for each expense charged to the Travel Card must be provided when submitting an eBERF via UMeNET. Expenses must be submitted for supervisor and departmental approval as well as Sponsored Programs (if applicable) and the Disbursements Office approval, based on the Travel Card Cycle Schedule available at <http://www.miami.edu/travelcard>. Once expenses are approved, the University will forward payment for University-approved Travel Card expenses directly to U.S. Bank. **The University will not remit payment to U.S. Bank for unapproved expenses.** U.S. Bank will send the cardholder a "Request for

Payment” notice for all outstanding payments not received by the start of the next billing period.

It is the cardholder’s responsibility to:

- i. Ensure that card expenses are submitted timely based on the Travel Card Cycle Schedule (<http://www.miami.edu/travel>) and to obtain approval for expenses in a timely manner to facilitate the University remitting payment to U.S. Bank at least **5 business days** prior to the payment due date.
 - ii. Remit payment directly to U.S. Bank if expenses are not approved prior to the Disbursements Office deadline (at least 5 business days prior to payment due date). For payment instructions, log on to <https://access.usbank.com>.
- e) **Disputes** – Incorrect charges must be disputed via accessonline.com or by calling U.S. Bank Customer Service at 1-800-344-5696 within 60 days of being billed for the transaction(s). While U.S. Bank is investigating the charge(s), they will issue a provisional credit for the disputed charges and the cardholder will not be required to pay the amount in dispute; however, payment must be made for any charges not in dispute.
- f) **Insurance** – Travel accident insurance is provided automatically by U.S. Bank while travelling worldwide on University business if the **entire cost** of the passenger fare (airline, rail, bus and car rental, as applicable) is charged to the Travel Card.
- g) **Receipts** - For expense reporting purposes, receipts are required for all business expenses as indicated in the Travel and Business Expense Policy D015E. The receipt must be an original, not a photocopy. The charge card signature slips and/or the Travel Card billing statements are not receipts and, therefore, do not satisfy the Internal Revenue Service (IRS) or the University’s receipt requirement. All receipts must be submitted with the eBERF Expense Summary to Sponsored Programs or the Disbursements Office, as appropriate.
- h) **Credits** – Credits for past transactions approved as University expenses must be credited back to the departmental account to which the expense was charged. Credits for expenses unapproved by the University and paid by the cardholder will be refunded by U.S. Bank to the cardholder on approval from Disbursements or the Corporate Cards Office, but only if the card account is in good standing.

Applying for a Travel Card

U.S. Bank will not initiate a credit inquiry when a prospective cardholder first applies for a Travel Card. To apply for a Travel Card, you must complete the following steps:

- a) Complete the Travel Card Agreement and Release Form:
 - i. Log on to UMeNET (ARIBA)
 - ii. Click on University eForms
 - iii. Complete the Travel Card Agreement and Release form (eForm). (Your direct supervisor and the Corporate Cards Office will need to approve the form.)

- b) Complete eBERF training - A designee may attend on your behalf.
 - i. Register for an eBERF session through the ULearn website (<https://ulearn.miami.edu>)
 - ii. Attend eBERF training session (Live classroom or Elluminate)
 - **Note:** You must complete eBERF training before submitting the U.S. Bank electronic application. Applications will not be processed and forwarded to U.S. Bank until the Corporate Cards Office receives confirmation that eBERF training has been completed.

- c) Review Cardholder Guidelines and University Travel Card Policy
 - i. Log on to the Travel Card website at www.miami.edu/travelcard
 - ii. Read the Travel Card User's Guide and the Travel Card Policy Module before applying for a card.
 - If you apply for a card, you will be held responsible for the contents in the Travel Card User's Guide and the Travel Card Policy Module.
 - **NOTE:** Do not apply for a card until you have read the required materials.

- d) Apply for the Travel Card
 - A username and password will be sent to you by the Corporate Cards Office with instructions to:
 - i. Log in to US Bank's online application at:
<https://access.usbank.com/cpsApp1/index.jsp>

- ii. Complete the application by:
 - Entering your personal contact information (include e-mail address)
 - Enter your UMID (C-Number) under the Optional 2 field
- Your application will then be routed to the Corporate Cards Office for processing, approval and submission to U.S. Bank
- U.S. Bank will mail your card within 5 business days

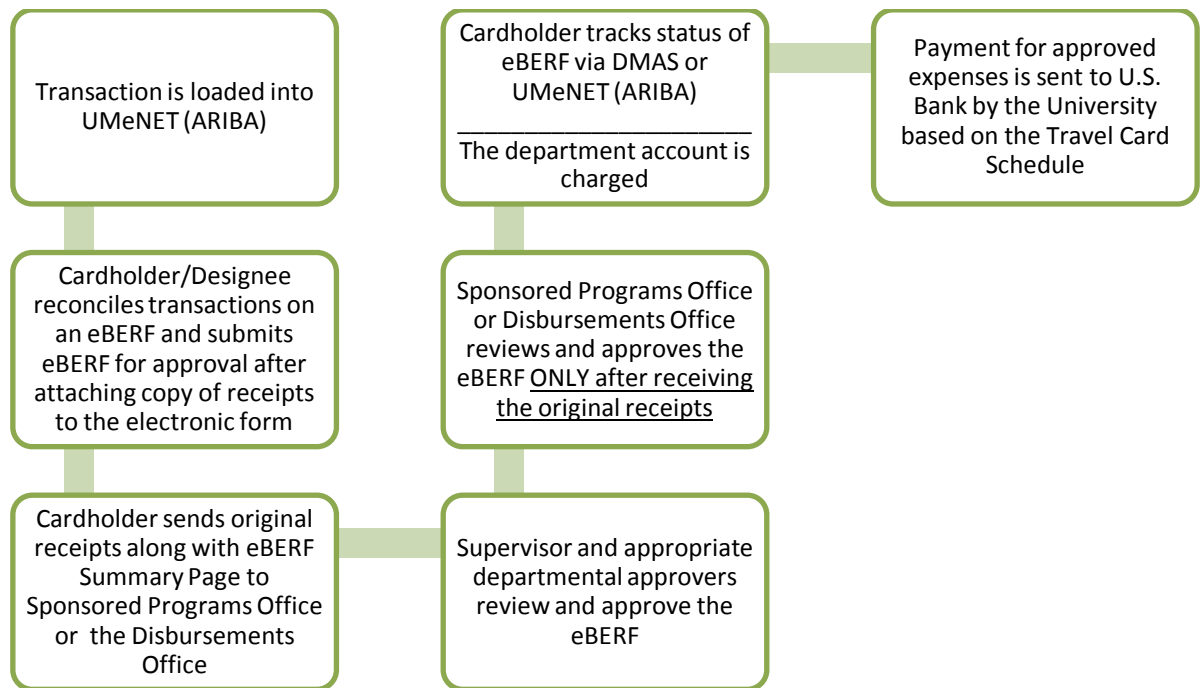
Card Activation

Before the Travel Card can be used, it must be activated by calling U.S. Bank at the number on the sticker attached to the card or 1-800-344-5696. The cardholder’s Social Security number will be required for card activation. Please be sure to sign the back of the card.

Account Registration

Once received, cardholders must register their new Travel Card at <https://access.usbank.com> and sign up for email notification for the delivery of electronic statements and to facilitate payment directly to U.S. Bank for unapproved card expenses.

UMeNET and Card Transaction Steps



Lost or Stolen Cards

Cardholders are responsible for notifying U.S. Bank immediately of any loss, theft, or unauthorized use of their Travel Card or charges to the account by calling **1-800-344-5696**. Cardholders are also responsible for notifying the University's Travel Card Program Administrator at pcard.ap@miami.edu or **305-284-2417**. A replacement card will be issued within **48** hours of a request and mailed directly to the cardholder at the address on file with U.S. Bank.

Delinquent Accounts

It is imperative that cardholders submit credit card charges via an eBerf based on the Travel Card Cycle schedule below, so that expenses can be fully approved and remitted to US Bank by or before the payment due date. Failure to do so will result in the employee having to remit payment to the Bank to avoid late payment fees and/or card suspension. An account is considered delinquent if the total payment due is not remitted before the next billing date. The University will receive reports on past-due accounts. The balance indicated on your monthly statement is due in full by the next billing cycle. Note that:

- U.S. Bank will send a "Request for Payment" notice for accounts 30 days past due.
- A 2.5% late fee will be assessed when an account reaches two billing cycles (60 days) past due. Late fee charges are the responsibility of the individual cardholder.
- The Travel Card will be suspended at 60 days and cancelled at 90 days if payment in full has not been received.
- The cardholder will be placed in Collections after 180 days and will be subject to credit bureau reporting.
- The University is not responsible for the personal credit impact to an employee caused by card misuse or cancellation.
- If all collection efforts fail, or if an outstanding balance remains, the University reserves the right to withhold any past due amounts from payments due to a cardholder including but not limited to Payroll. Such amounts will be remitted to U.S. Bank to clear any outstanding balance.
- Terminating employees will not be given 'Clearance' until all outstanding amounts owed to U.S. Bank have been paid in full. The final paycheck will be held until the outstanding balance has been paid in full.

Travel Card Cycle Schedule

The Travel Card Cycle Schedule is available on the Corporate Cards website at <http://www.miami.edu/travelcard>. Cardholders are strongly urged to follow the schedule established to ensure that eBERFs are processed and approved in a timely manner for payment to get to U.S. Bank prior to the payment due date.

Below is an example of the Travel Card Cycle Schedule for the January to March, 2011 billing cycles:

FISCAL YEAR 2011 TRAVEL CARD SCHEDULE

CYCLE PERIOD	CREDIT CARD POST DATE	SPONSORED/ DISBURSEMENT DUE DATE	LATEST FRS BATCH DATE	U.S. BANK DUE DATE
12/7/10 - 1/6/11	12/7/10 - 12/14/10	12/21/2010	1/21/2011	1/27/2011
	12/15/10 - 12/22/10	1/4/2011		
	12/23/10 - 1/3/11	1/10/2011		
	1/4/11 - 1/6/11	1/14/2011		
1/7/11 - 2/7/11	1/7/11 - 1/14/11	1/21/2011	2/22/2011	2/28/2011
	1/15/11 - 1/21/11	1/28/2011		
	1/22/11 - 2/2/11	2/9/2011		
	2/3/11 - 2/7/11	2/14/2011		
2/8/11 - 3/7/11	2/8/11 - 2/14/11	2/21/2011	3/22/2011	3/28/2011
	2/15/11 - 2/21/11	2/28/2011		
	2/22/11 - 3/2/11	3/10/2011		
	3/3/11 - 3/7/11	3/11/2011		

The University will remit payment directly to U.S. Bank by the **“U.S. Bank Due Date”** for Travel Card transactions that are:

- In compliance with Sponsored and/or University policy
- appropriately documented and/or substantiated
- pending final approval by Sponsored Programs or Disbursements Office on the “Sponsored/Disbursements Due Date”

Example: For an expense incurred between 1/7/11 and 1/14/11 to be paid on the 2/28/11, U.S. Bank Due Date, it must have all the appropriate documentation attached and ready for Sponsored/Disbursements Office approval by 1/21/11.

Travel Card Administration

Only full-time, regular employees of the University, approved by the department head, may be permitted to receive a University of Miami Travel Card. Travel Card holders are expected to

comply with the Travel Card policies and procedures as outlined in the Travel Card User's Guide.

Misuse of the Travel Card

As a cardholder, you assume the responsibility for the protection and proper use of the Travel Card. The Travel Card is intended for purchases related to University business only. Use of the card for personal purchases is strictly prohibited and is subject to disciplinary action. Misuse of the Travel Card includes but is not limited to:

- Use of the card for personal purchases
- Failure to submit Travel Card expenses for approval via eBERF in a timely manner
- Failure to submit original receipts for purchases
- Failure to remit payment to U.S. Bank for unapproved expenses.

Penalty for Misusing the Travel Card

Use of the Travel Card for personal purchases will result in suspension of the Travel Card as well as other disciplinary action up to and including termination of employment.