

# Travel Card

## Policies and Procedures

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## Introduction and Overview

Purdue University Travel Card is available for faculty and staff who travel on official university related business. The travel card provides an efficient, cost-effective method to procure travel and travel-related services.

The purpose of this manual is to accomplish the following:

1. To ensure travel card purchases are in accordance with the university policies and procedures.
2. To ensure that the university bears no legal liability for inappropriate use of travel cards.
3. To provide for disciplinary action if the travel card is misused.

All purchases made on the card must adhere to [Purdue Travel Regulations](#). Unless exceptions are listed in this document, the policies and procedures apply campus-wide to all Purdue University locations. For Study Abroad reference the [Purchasing Card Manual](#) for a Study Abroad Card.

**The Travel Card is Purdue's preferred reservation and payment method for university travel.**

Purdue's travel card is a VISA issued card by JP Morgan Chase. The travel card is issued to a named individual with Purdue University indicated on the card. The card is a privilege granted by the university and responsible use of the card is expected. Fraudulent or intentional misuse of the card will result in revocation of the card, disciplinary action, and possible criminal charges.

The Purdue Visa Travel Card is a Corporate Liability Card. Any charges not reimbursable by Purdue University are the responsibility of the cardholder and will be payroll deducted when there is an amount due to the University.

Procurement Card Services administers the program and can be contacted at [TCard@purdue.edu](mailto:TCard@purdue.edu).

## Card Benefits

Use of the Travel Card provides several benefits to the university and the traveler. Highlighted below are the benefits provided to travelers. Reference "Your Guide to Benefit Package" pamphlet provided with your card for more detailed information.

- Reduces the travelers out of pocket expenses
- ATM cash advance availability while in travel status
- Emergency evacuation assistance services for domestic incidents. For international travel, the university provides primary coverage for emergency evacuation. Reference Risk Management's [International Travel Medical/Evacuation Insurance Coverage](#)
- Insurance coverage
- Worldwide travel accident insurance \$500,000
- Common carrier baggage reimbursement \$1,250
- Rental car collision damage waiver
- Hotel/motel burglary reimbursement \$1,000

## Appropriate and Prohibited Uses of Travel Card

### Appropriate Travel Card Expenses

The travel Card provides an efficient, cost-effective method to procure travel and travel related services when traveling on university business. Typical purchases on the card include:

- Airfare
- Baggage Fees
- Lodging
- Car Rental, including related gasoline and other expenses
- Registration Fees
- Parking
- Ground Transportation
- Meals (Meals are an allowable business expense and may be charged to the Visa Travel Card while in travel status. These charges are **non-reimbursable** and should be identified as “Meal Expense” and marked “**personal**” on an Expense Report. Meals are included in the per diem reimbursement provided to travelers.)
- Meals that are Hospitality related reference the [Hospitality Policy](#) for allowable expenses
- Cash Advance

### Prohibited Uses of the Travel Card

The following types of items may not be purchased with a travel card:

- Personal transactions
- Alcoholic beverages (If included with a meal must be marked as “**personal**” on the Expense Report.)
- Escort services
- Making charges while not in travel status and not related to university business
- Allowing someone else (co-worker, family, friend) to make purchases on your card
- Payment for insurance, including car rental, lost baggage and travel related

### Cash Advance Process

Cash advances are allowed on the Visa Travel Card through an ATM.

- Cash advances are allowed on the travel card only while you are in travel status, or within two days prior to you leaving on an official university business trip.
- Advances must not exceed the amount of the anticipated expenses.
- Are limited to \$500 per cycle (approximately 30 days).
- Charges will appear on your Travel Card and will need to be included in an expense report detailing the purchases made.
- Unused portions of cash advances will be collected either by reducing the reimbursement payment of the expense report, if the expense report cannot fulfill the amount due to the university a payroll deduction will occur from the cardholder’s next payroll.

**Abuse of the cash advance program can result in termination of the privilege.**

Abuse includes activities such as:

- Cash advance while NOT in travel status, and not within 2 days prior to business trip
- Consistently receiving more cash than necessary to perform University business
- Using cash advance for charges that should be made via the travel card

### Travel Card Approved Merchant Categories and Spend Limits

The travel card has been configured with specific Merchant Category Codes (MCC) that are universal to the university. The spending limits for the individual cards are determined based on travel frequency and business need.

### Merchant Category Codes (MCC)

The university has identified travel related Merchant Category Codes (MCC) which are allowed for purchase on the travel card. Included in these MCC are vehicle rental, hotels, motels, restaurants, cash advances, parking, and other travel specific areas. The majority of the MCC available do not pertain to travel, are blocked, and will not allow purchases to be made on the travel card.

### Card Limits

The university has identified individual monthly cycle card limits for the traveler based on the business need and frequency of the travel required.

An individual must travel on average three or more times a year to be issued a travel card.

Travel Tier	Establish Amount
Tier 1 – Very Infrequent (Less than 3x yearly)	Will not be provided a card
Tier 2 – Occasional (3 – 5x yearly)	Card will be established at \$1 and increased based on travel occurring
Tier 3 – Infrequent with domestic travel only	\$5,000
Tier 4 – Moderate with domestic and some foreign travel	\$10,000
Tier 5 – Road warrior with domestic and foreign travel	Amount varies based on need and calculated based historical spend history for the Individual traveler.

Cycle limits may be lowered to protect/limit the card from fraud or may be increased to accommodate a travelers' needs while in travel status.

### Requesting Card Limit Changes

- Requests for modifications to an employee's credit limit must provide a business justification and be submitted by the area's Business Manager to Procurement Card Services for review.
- Procurement Card Services reserves the right to deny increases.
- Temporary changes - complete the [TCardTemporaryIncreaseRequest](#) online form.
- Permanent changes - [Appendix T, Request for Change to Travel Card](#) and forward to Procurement Card Services at [TCard@purdue.edu](mailto:TCard@purdue.edu)

**Procurement Card Services will determine final approval of credit limits.**

### Assignment and Control

Procurement Card Services has established effective and consistent processes in the assignment and control of the Travel Card. Each process is defined in the manual.

## Fundamental Information for Cardholders

- Travel cards will be issued to individual employees who travel on business for the **University**.
- The travel card will have the employee's name, the University name and an expiration
- The issuing bank will only have the individual cardholder's name; work address and information supplied by the cardholder validate identification (DOB/ mother's maiden name).
- No credit records or other information of the cardholder is maintained.
- The **employee** requesting the Travel card must submit the application through the business office to obtain the appropriate approvals.
- **The cardholder by signing the "Travel Card Cardholder Agreement" certifies that they have read, understand and will abide by the policy and procedures governing the University travel card.**

## Training

Effective 7/1/2020, Travel card training will be required for all cardholders and management supporting these individuals.

- A travel card will not be provided until the cardholder has completed the required training.
- Annually, cardholders must complete travel card training to ensure they are kept informed of the policy and procedures. The date required to complete training coincides with **the month** in which your card would expire. If the refresher course is not completed by the end of the month indicated on the card, travel card privileges may be suspended until course completion.

## Requests For and Issuance of Travel Cards

- Travel cards are issued to individual employees who frequently travel on business on behalf of the university.
- The travel card will have the employee's name, the University name, and an expiration date.
- The issuing bank will only have the individual cardholder's name, work address and information supplied by the cardholder to validate identification (DOB/ mother's maiden name).
- No credit records or other information of the cardholder is maintained.
- Procurement Card Services reserves the right to decline an application and/or adjust requested dollar limits.

## How to Obtain a Travel Card

To apply for the card: Please visit to see qualifying [guidelines](#). If you are a Tier 2 or higher, please complete [University Travel Card Agreement/Application](#).

- The agreement form needs the signature of the department business manager. The business manager will recommend the travel card dollar limit.
- PCS will determine the final travel card limit and order the card from the bank.
- Upon completion of the training, the card will be mailed from JPMorgan to the address on file.

**The cardholder must participate in training. The cardholder's management must also have completed an annual training class. The card will not be released until training has been completed.**

### Canceling a Card

- To cancel a card, complete an [Appendix T, Request for Change to Travel Card](#) form and email to [tcard@purdue.edu](mailto:tcard@purdue.edu). The Business Office completes the requirements for [Canceling a Card](#). This should be completed within 7 business days of termination.
- Then shred and dispose of the card.

### Lost or Stolen Travel Card

- If a travel card is lost or stolen, the cardholder must immediately call the below contacts.
  - JP Morgan Chase at 1-800-316-6056. You can call this number 24 hrs. / 7 days a week.
  - PCS staff via email at [tcard@purdue.edu](mailto:tcard@purdue.edu).
- Card replacement will take 7-10 working days to receive.
- The cardholder will be responsible for reporting to the card company and Procurement Card Services all information necessary to minimize the liability to the university for a lost or stolen card.

### Transfer of Cardholder

- If a cardholder transfers to a new position within the university, the current area business manager must notify [tcard@purdue.edu](mailto:tcard@purdue.edu).

### Card Renewal

- It is the responsibility of the cardholder to attend travel card refresher training.
- Procurement Card Services will not send notifications advising the cardholder their card is expiring.

### Fraudulent Charges, Erroneous Charges, and Disputed Items

#### Fraudulent Charges

If fraudulent charges appear on your card, immediately contact:

- JP Morgan Chase (800-316-6056)
- This number can be used 24 hours/day, 365 days/year
- JP Morgan Chase will block and reissue a new card
- Notify PCS staff via email at [tcard@purdue.edu](mailto:tcard@purdue.edu)
- When the new card is available, the card will be mailed directly to the address on file

#### Erroneous Charges

- If erroneous charges appear on your card, contact the merchant first, and as soon as possible. Most erroneous charges are resolved directly with the merchant.
- If unable to reach an agreement with the merchant, contact JP Morgan Chase, they can be reached at 800-316-6056. This number can be used 24 hours/day, 365 days/year.

NOTE: If you need to contact JP Morgan Chase directly, you may be asked to provide the last 4 digits of your SSN and/or your mother's maiden name. For this card, use the last 4 digits of your PUID in place of the SSN. This information was collected on the Visa Travel Card Agreement when the card was requested.



## Documentation and Reimbursement

### Documentation

- Employees must submit **electronic copies** of original receipts to [Purdue Travel](#). Failure to submit electronic receipts could result in non-reimbursement of expenses.
- The Concur mobile app can be used to capture receipt images for expense reporting.
- For a business expense to be approved and reimbursed, it must be properly substantiated. Original receipts for all expenditures greater than or equal to \$75 are required.
- Receipts for expenditures less than \$75 should not be submitted, except as noted in the below chart.
- If sponsor requirements are more restrictive, the more restrictive receipt requirement will take precedence.
- If a required receipt has been lost, a missing receipt certification must be submitted.
- When submitting receipts to [Purdue Travel](#) the below subjects line naming convention must be used:

Department/FirstInitial.LastName/Destination/ConferenceName/FirstDateOfTravel

(Example - Procurement/J.Martin/Chicago/Big10conf/042719)

Service	Required Documentation
Air Transportation	Airline detail itinerary and/or e-receipt
Hotel	An itemized receipt is <b>always</b> required
Vehicle Rental	An itemized receipt is <b>always</b> required
Conference or Training	Itemized receipt indicating the conference registration amount and any items included in the fee
3rd Party Paid - No Cost Trip	Documentation stating how the expenses will be covered

### Reimbursement

Payment to the traveler will be made after completion of trip, based on documented, reasonable, and actual business travel expenses supported by original, itemized receipts. The university processes the reimbursement via direct deposit after the approval of the expense report.

All expense reports for university business travel are to be submitted within 60 days of the end of the business trip.

**Travel expense reports pending or submitted after 120 days are reported to the Tax Department and will be added as taxable income for the traveler.**

### Sponsored Accounts/Ag Appropriated Funds

Care should be taken when using the travel card during the last 90 days of a sponsored program activity or charging Ag appropriated funds because there is uncertainty of when billed charges will appear to Purdue.

### Compliance

Audits of cardholder accounts will occur to ensure compliance with university policies and procedures. All departments (Academic and Administrative) are responsible for compliance with university policies, procedures, and sponsor guidelines.

## Business Office Auditing

The Department Business Office is responsible for annual cardholder audits. Annually review list of travel cardholders for accuracy.

- ensure cardholders are active
- have appropriate limits established
- spending habits are reasonable

Submit changes to Card Services using [tcards@purdue.edu](mailto:tcards@purdue.edu).

## Procurement Card Services Auditing

Procurement Card Services acting as the program administrator will perform audits to confirm internal controls, provide assurance university staff are trained, the travel card is being used appropriately and that the university assets are safeguarded against loss and unauthorized use.

- Cards audited are selected on a random basis. The audit will include transaction level and review of card usage including the possibility of canceling cards with little to no usage.
- Procurement Card Service will issue a formal audit finding and issue non-compliance/violation notifications as required. The type of response to a violation or if a pattern of violations will depend on the type, frequency and severity of the violation and may include:
  - Written non-compliance notification
  - Mandatory travel card training
  - Suspension of the card
  - Personnel actions, up to and including termination

## Rebates on Federal Funds

Effective January 2022, the University began processing rebates on federal funds, including federal sponsored programs, cost sharing on federal sponsored programs and federal appropriations in support of Uniform Guidance 200.406 Applicable Credits. The detailed guidance and process can be found [here](#).

## Travel Card Program Responsibilities

### Cardholder

The individual whose name appears on the card bears the responsibility for purchases made on the card, in addition to the below.

- Must read, understand, and sign the Responsibility and Financial Liability Agreement and the Travel Card Cardholder Agreement.
- Must adhere to university [travel regulations](#) and processes.
- Acquire proper approvals, where necessary, before establishing travel arrangements.
- Must always secure the Purdue University Visa Travel Card.
- Report suspicious activity and lost/stolen card to JPMorgan immediately at 800-316-6056.
- Return calls to the JPMorgan fraud team as soon as possible to validate the charges.
- Promptly return to JPMorgan the completed fraud affidavit.
- Not allow anyone to use their card.
- Not use their card for personal use.

- Collect and save their travel receipts – The Concur mobile app can be used to capture receipt images for expense reporting.
- Submit receipts electronically for expense reporting.
- Ensure charges on the card comply with university policy, and are properly itemized, supported by a business purpose, and submitted to and an expense report.
- Never send your credit card number, three-digit code or expiration date in an e-mail or fax.
- Do not leave your card on your desk.

### Business Office

To ensure success of the card program, the department/business office will play a key role and will provide:

- Reviews, Approves and Recommends Travel Card limits for the for designated employee
- Collects and destroys cards from cardholders who terminate employment
- Assurance that cardholder and other business/department office personnel are properly trained in Travel Card processes and regulations
- Completes an annual review of card holders and limits

### Procurement Card Services Department

Acting as the Travel Card Administrator, Procurement Card Services has the responsibility to:

- Coordinates issuance and cancellation of cards
- Participates in ongoing program reviews
- Participates in resolving billing disputes
- Maintains Policy and Cardholder guides/manuals
- Coordinates program policy issues
- Conducts random cardholder audits
- Determines cardholder limits

**Contact Information****Errors, Disputes, Returns, Credits**

JP Morgan Chase Purchasing Card Customer Service Department

Phone: 800-316-6056

Fax: 847-931-8861

7:00am to 7:00pm CST

**Copy of Charge/Credit Slip**

Customer Service Dept. Phone:

800-316-6056

(\$5.00 charge)

**Report Lost or Stolen Cards**

Call JP Morgan Chase, Phone (800)316-6056, 24hrs/day and E-mail [TCard@purdue.edu](mailto:TCard@purdue.edu)

**Card Management Changes, Questions**

E-mail: [TCard@purdue.edu](mailto:TCard@purdue.edu)

**Appendix List**

[APPENDIX N: Cardholder Application](#)

[Appendix T Request for Change to Travel Card](#)