Credit Card Solutions Program

Travel & Entertainment Card

Guidelines and Procedures Manual

F.I.U Procurement Services
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**Introduction**

The Travel and Entertainment (T&E) Credit Card is a Bank of America VISA that is being offered to the faculty and staff as a method to pay for the Cardholder’s University and/or DSO (Direct Support Organization) business travel transactions and/or allowed entertainment expenses. This individually billed credit card provides a no-annual fee account which allows the Cardholder to segregate all business-related expenses from their personal accounts. Credit lines of personal credit are not tied up. Moreover, balances on this card are not reported on the Cardholder’s personal credit record.

Additional benefits available with the use of the FIU T&E Card are:

- No credit checks
- $500,000 common carrier insurance
- $1,250 lost or stolen luggage insurance
- $1,000 hotel/motel theft insurance
- Collision damage insurance up to the full value of the rental car
- Improved processing of travel and/or entertainment reimbursement through an on-line process
- All approved and authorized charges will be processed within seven (7) working days of receipt of the required supporting documents
- Ability to use various FIU funding sources for reimbursement, including funds available through the FIU Foundation
- Reduces the need for Cash Advances for Travel
- All reimbursements will be direct deposited to the Cardholder’s bank account on file.

**Eligibility for the T&E Card**

To be eligible for an FIU University T&E Card, the following guidelines apply:

- A full-time FIU employee
- Submit a T&E Card Application Form with approval from their VP, Dean or Director
- Must attend a training session on the use of the T&E Card
- Sign the FIU University T&E Cardholder Agreement

The charges on this card will be billed to the Cardholder who is responsible to make full payment to the Bank of America.

The University will not be directly responsible for payment of the Cardholder’s transactions to the Bank. It will be the responsibility of the Cardholder to submit an Expense Report for all approved and authorized travel and entertainment expenses. The Expense Report must be submitted with all required documentation according to the University Travel Policy and Procedures and once approved, the Cardholder should receive their reimbursement prior to the date required to make payment to the Bank.
Application Process and Issuance of T&E Card

The application for the T&E Card is available on the Procurement Services website at http://finance.fiu.edu/purchasing/card_solutions/applications/TE_Card_Application.pdf.

1. The T&E Card Applicant will be required to complete and sign the T&E application.
2. All applications must be approved by the applicant’s VP, Dean or Director.
3. The completed and signed application should be faxed to the Credit Card Solutions Administrator, Procurement Services, Modesto A. Maidique Campus, CSC 437 at 305-348-3600; or the application can be scanned and e-mailed to the Credit Card Solutions Team (see e-mail addresses on the last page).
4. Applicants will be contacted by e-mail with the dates, time and location of future T&E Card training sessions. The applicant is requested to respond to the e-mail confirming their attendance at the training session as seating is limited.

All T&E Cardholders should attend a training session on the guidelines and procedures associated with the Card Solutions Program.

The list of training sessions can be found on the Procurement Services website at http://finance.fiu.edu/purchasing/.

Cardholders are required to sign the Cardholder Agreement Form and upon completion of the T&E Card Training session, the Cardholder will turn in the sign T&E Cardholder Agreement and they will receive their T&E Card.

T&E Card Limits

The T&E Card spending limits are set at the following minimum limits:

- **Single Transaction Limit**: The standard limit is $2,000 per transaction. This is the total dollar amount allowed for each transaction.

- **Monthly Credit Limit**: The standard limit is $5,000 per month. This limits the total amount that can be charged during the billing cycle, which runs from the 1st of the month to the last day of the month.

Higher limits can be requested on the initial Cardholder Application Form with adequate justification.

If high limits are required after accepting the T&E Card, a permanent increase can be requested by using the T&E Cardholder Application/Change form, which is located at the following website address: http://finance.fiu.edu/purchasing/card_solutions/applications/TE_Card_Application.pdf. All requests for higher limits must be approved by the Cardholder’s VP, Dean or Director.

Temporary limit increases will be allowed. The Cardholder must contact a member of the Credit Card Solutions Team either by phone or e-mail to request temporary limit increases to allow for a single transaction. A temporary increase can be authorized in advance of a trip by submitting an email to the Cardholder’s VP, Dean or Director for approval and then forwarded to the Credit Card Solutions Team. If the Cardholder is traveling, they may request a temporary increase by contacting the Credit Card Solutions Team or a representative from their office may call on their behalf.
Uses of the T&E Card

The T&E card can be used for all authorized University or Direct Support Organization (DSO) business related travel only for the Cardholder and allowed entertainment expenses. The rules of each reimbursing entity may differ and must be followed. All travel related transactions must comply with the University Travel Policy and Procedures.

Travel Related Expenses

- Airfare (Domestic & Foreign)
- Rental car (Domestic & Foreign)
- Hotel room (Domestic & Foreign)
- Registration Fees (Domestic & Foreign)
- Baggage Fees
- Business phone and Internet Connection charges
- Meals for the Cardholder while traveling (must comply with University Meal Allowance limits, meals will only be reimbursed up to the maximum per diem rate)
- Gasoline for a rental car or University vehicle (To be expensed as an incidentals in PantherSoft)
- Parking fees or tolls
- Taxi, bus, or train fares
- Books, supplies, and other materials needed while traveling
- Mailing or shipment of materials while traveling

Vehicle Rental

The T&E Card can be used for the rental of a vehicle by using the State of Florida Contact pricing for car rentals with AVIS Corporation. Or a rental can be placed with any car rental agency as long as the cost does not exceed the AVIS Corporation State Contract Rates. The AVIS Contract Rates can be found at http://dms.myflorida.com/content/download/55955/236443/file/518-020-10-1.

The AVIS Reference # is AVIS State of Florida AWD #A113400. Reservations can be made by contact 1-800-338-8211 or on-line at AVIS.com.

Car Rentals must be under the following guidelines:

Individual travel – The rental is restricted to a compact car. If multiple travelers are traveling together or the travel includes a large amount of luggage or equipment, then a larger vehicle may be ordered using the pricing sheet from AVIS. No additional insurance is required.
Entertainment Expenses

Entertainment expenditures must be reasonable, prudent, appropriate to the occasion and consistent with the University’s mission. Entertainment expenses are generally allowed only from Concession or Direct Support Organization (DSO) fund sources. These transactions include expenses related to entertainment when the purpose of event is for fundraising, recruitment or promotion of the University, entertainment for guests of the University by designated University officials. “Designated University Officials” may include deans, vice presidents, development officers, senior administrators and other employees who have been asked to serve in a host capacity. The types of charges may include:

- Food and/or beverages (non-alcoholic)
- Business or entertainment meals
- Employee recruitment meals
- Event admission
- Flowers
- Mementos
- Athletic Team recruitment meals

Allowable Transactions Utilizing FIU Foundation Funds

The T&E Card can be used to for travel expenses and for entertainment costs to be reimbursed from the FIU Foundation. These transactions must be made in accordance with the following FIU Foundation Policies and Procedures:

- FIU Foundation, Inc. Travel Reimbursement Procedure approved by the BOD 11/28/07
  [http://policies.fiu.edu/record_profile.php?id=554&s=foundation](http://policies.fiu.edu/record_profile.php?id=554&s=foundation)

- FIU Foundation, Inc. Employee Business Meal Reimbursement Procedure approved by the BOD 11/28/07
  [http://policies.fiu.edu/record_profile.php?id=551&s=foundation](http://policies.fiu.edu/record_profile.php?id=551&s=foundation)

Transactions Not Authorized On the T&E Card

- Expenses not related to official University travel or entertainment
- Any items prohibited by State or Federal laws
- Cash Advances at ATMs
- Local purchases of equipment, office supplies, or other commodities used at the University other than incidental expenses
- Employee relocation expense
- Maintenance or lease agreements
- Purchases from Florida International University departments (i.e. Parking Permits, course fees)
- University Group Travel (Refer to the FIU Departmental Travel Card Manual)
- Personal expenses
State of Florida Sales Tax Exemption

All transactions made within the State of Florida are exempt from the State of Florida Sales and Use tax. A copy of the University’s *Certificate of Exemption* is issued with the T&E Card, and is also available on the Controller’s Website at [http://finance.fiu.edu/controller/Docs/fiu_sales_and_use_tax_exemption_certificate.pdf](http://finance.fiu.edu/controller/Docs/fiu_sales_and_use_tax_exemption_certificate.pdf).

If a vendor will not deduct the sales tax or will not honor the tax exemption without additional paperwork, the Cardholder may continue with the purchase, but should note on the receipt that they requested that the sales tax not be charged and that the vendor refused, to document that an attempt was made to not have the sales tax charged.

Billing of the T&E Card Transactions

The Cardholder is personally liable for the payment of all charges made on the T&E Card. Monthly statements will be mailed to the Cardholder’s Campus address, but the Cardholder is responsible for issuing payment to Bank of America before the due date.

The T&E Card is not a revolving credit card; therefore, it does not permit partial payments. The Cardholder must pay the amount due in full each month. A late payment charge of $29 will be incurred if the account billed on the statement is paid after the due date. Late payment fees will not be reimbursed by the University. Finance charges will not be billed on the T&E Card.

Statements close on the last day of the month and payment to Bank of America is due within 25 days of the statement date.

Online Access for Payment to the Bank of America

The Bank of America has provided an on-line service for payment of the Bank of America T&E Card Program. This Payment Center can be found at the following link:

[http://www.fiapayments.com](http://www.fiapayments.com)

This Web-based service enables the Cardholder to payments on-line whenever they want – 24 hours a day, seven days a week.

Enrollment on the site is simple. Visit the Website to self-enroll. When signing up with the Payment Center, please check that you want a paper statement mailed. This is a part of the documentation required for your transactions. Once the on-line enrollment process is complete, users can sign on to perform a variety of tasks, including:

- Make payments immediately
- Schedule payments up to 60 days in advance
- Receive payment e-mail alerts
- View online statement
When an Account is Considered Delinquent

An account becomes delinquent 60 days after the date of the Bank of America statement. On day 61, the account will be suspended by Bank of America and no additional transactions will be allowed. The account will remain frozen until the delinquent balance has been paid in full. Cardholders that allow their account to become past due after 75 days will have their account cancelled.

Prior to receiving the T&E Card, the Cardholder has signed the Travel & Entertainment Cardholder Agreement form, which states that the Cardholder will allow the University to collect any amounts owed on the T&E Card by the Cardholder, including garnishment of wages should the account become delinquent beyond 60 days.

Receipts/Invoice Requirements

Accurate and detailed records of T&E Card transactions allows the FIU Travel Department, FIU and State auditors to verify and audit the Cardholder’s purchases for compliance with University, State and Federal policy, statutes, rules and regulations. All receipts/invoices must contain the following information:

1. Vendor Name and Address
2. Transaction Date
3. Description of the transaction (ex. hotel folio, flight information, meal receipts or a list of items being purchased).
4. Unit costs for items purchased
5. Total cost of the transaction

Receipts may be a cash register receipt, fax confirmation, E-mail, completed Web order form, completed mail order form, hotel folio or a company invoice indicating payment. All of the information on the receipt must be clear and legible, must include all of the required information, and proof and method of payment.

Once the service is provided or the items have been received, the Cardholder signs and dates the receipts or invoices to confirm the T&E Cardholder’s receipt of the services or items.

All original receipts, the bank statement and all supporting documentation for transactions on the T&E Card are held by the Cardholder or their Proxy in their department. These documents must be available for review by the Travel Department staff, Credit Card Solutions Administrator or Senior Accountant, Internal and State Audits. All records must be retained for five (5) fiscal years or in accordance with the DSO’s requirements.

If the Cardholder transfers to another department or leaves the University, all of the files for the T&E expenses should remain in the department that the expenses were for.
**Missing Receipts**

The Cardholder must have a receipt for all transactions and should attempt to obtain a copy of the receipt from the vendor. If the receipt or invoice cannot be obtained from the vendor, then the Cardholder must complete a *Replacement Receipt Form*, which is located on the Procurement Services website at: [http://finance.fiu.edu/purchasing/ProCard/ProCard_Replacement_Receipt_Form.pdf](http://finance.fiu.edu/purchasing/ProCard/ProCard_Replacement_Receipt_Form.pdf) which will act as supporting documentation of the transaction. Replacement Receipt Forms will not be accepted in place of the hotel folio or car rental agreement.

A Replacement Receipt Form must contain a detailed description and pricing of all items or services received and it must be signed by the Cardholder’s supervisor. Excessive use of the Replacement Receipt Form is not acceptable.

**Process for Reimbursement of Approved & Authorized T&E Card Transactions**

The T&E transactions will be uploaded daily from the Bank into the Travel Module (“My Wallet”) of PantherSoft where they will be available for review by the T&E Cardholder and/or their Proxy. When all of the T&E transactions for a trip have been posted, the Travel Expense report can be prepared and submitted for approval on-line and once approved, the University Travel Department will be notified electronically.

The individual responsible for preparing the Expense Report will

- complete the Expense Report and print a copy with the bar coding which is to be used as a cover sheet for scanning all of the receipts and supporting documents
- all documents should be submitted via a fax machine to the University Fax Server at (305) 348-1355 for scanning
- these documents will be available for on-line review and no paper documents will need to be submitted
- in preparing the receipts and supporting documentation, all receipts should indicate which type of card used to pay for the transaction (ex. “Departmental Travel Card”, “T&E Card”, or personal credit card), any supporting documents to be scanned that have bar codes should have the bar codes folded over to ensure that the documents are scanned properly.

The Travel Department staff will review the documentation and Expense Report for accuracy and verify that the amounts requested for reimbursement are allowable under the University’s Travel Policy and Procedures and Concession Fund requirements. Any travel transactions where FIU Foundation Funds are being requested must be submitted on a separate Expense Report and will be reviewed by the Foundation staff for reimbursement under the FIU Foundation Travel Policy.

All approved and authorized amounts will be processed upon review of all support documentation by the Travel Department staff within seven (7) business days. Once approved, the reimbursed amount will be issued as a direct deposit to the Cardholder’s financial institution on file with the University.

Entertainment Expenses will be reimbursed by submitting an Expense Report for reimbursement to the University Travel Department. Entertainment expenses that are to be reimbursed from the FIU Foundation must be submitted on an Expense Report and cannot be combined with the request for reimbursement from other funding sources. These Expense Reports must be submitted with all invoices and any other supporting documents for the entertainment expenses and submitted by fax to (305) 348-1355 which will present the documents for review online.
All original documents and invoices supporting the travel and entertainment expenses must be held in the Cardholder’s Department for review and audit purposes. These files must be maintained for five (5) fiscal years or in accordance with the DSO’s requirements.

### Reasons for Cancellation of T&E Card

Staff participation in the T&E Card Program is subject to termination at the discretion of the Credit Card Solutions Administrator, including but not limited to, the following conditions:

- The Cardholder is no longer employed by the University.
- The T&E Cardholder has not attended a training session within two (2) months from the original notification of the availability of the T&E Card.
- Improper spending with the T&E Card
- The Bank of America Statement has not been paid within 75 days of the due date.
- Cardholder is delinquent with a payment more than two (2) times during a 12 month period.
- The Cardholder or the Cardholder’s Director, Dean or VP requests cancellation.
- The account may be closed if it has been inactive for 12 months.

### Return of the T&E Card Due to Termination

#### Termination of Employment

When a Cardholder terminates their employment with the University, they will need to:

- Stop using the T&E Card, immediately or at a minimum of two weeks prior to their last working date;
- Notify the Credit Card Solutions Administrator;
- Turn in all receipts of outstanding purchases to their supervisor for processing of any Expense Reports.
- Complete the Card Cancellation Form: Cut the T&E Card in half and attach the pieces to the Form; obtain Supervisor, VP, Dean, Director, or Department Chair signature, and mail it to the Credit Card Solutions Card Administrator, Procurement Services, University Park Campus, CSC 411, Miami, FL 33199.
- The Cardholder is still responsible for payment of all outstanding charges to the Bank of America
**Disputed Charges Process**

The Cardholder should attempt to resolve any disputes or billing errors directly with the vendor. In most cases, the vendor will issue a credit to the T&E Card account. If an agreement cannot be reached with the vendor, the Cardholder should complete the Commercial Card Claims Statement of Disputed Transaction form, which can be found at: [http://finance.fiu.edu/purchasing/ProCard/cardholderstatementdispute.pdf](http://finance.fiu.edu/purchasing/ProCard/cardholderstatementdispute.pdf). The completed form should be faxed to 1-888-678-6046 to file the dispute. This must be done within 30 days of the billing close date in order to be accepted by the Bank of America. Most T&E Card issues can be resolved using this process. If you are unable to obtain an acceptable resolution, the Cardholder should contact a member of the Credit Card Solutions Team.

Disputed transactions charged on the T&E Card will not be charged, or if charged, a credit will be issued. Disputed charges should not be paid by the Cardholder. The credit should appear on the Cardholder’s next statement. If the dispute is found in favor of the Cardholder, they will be notified by the bank and the credit will stand. If the dispute is found in favor of the vendor, then the charge will be included in the Cardholder’s statement and the full amount must be paid.

It is in the Cardholder’s best interest to file the Statement of Disputed Transactions form as quickly as possible to ensure that the credits are posted to the Cardholder’s T&E Card in a timely manner.

**Fraudulent Transactions**

These are transactions which may appear on the Cardholder’s account as the result of the Card information being acquired and orders being placed without the Cardholder’s knowledge. As soon as the Cardholder is aware of these charges, they must notify the Bank of America Customer Service Department at 1-800-300-3084 to inform them that their FIU T&E Credit Card has been compromised. The Bank will issue credits for all charges that the Cardholder identifies as being fraudulent. The Bank of America Fraud Department will send an Affidavit of Fraud Claimant to the Cardholder to document the transaction(s) is being claimed as fraudulent. It is very important that the Cardholder completes the form and faxes or mails it, as requested. Until this form is received by the Bank, the charges will remain unresolved and the Cardholder will be held responsible for payment of these charges. As soon as a fraudulent charge has been identified, the Cardholder will need to notify the Bank and the Credit Card Solutions Administrator.

When the Bank is notified that a Card has been compromised, the Card will be cancelled and a new Card will be sent to the Cardholder’s University address within seven to ten working days. It is very important that the Cardholder confirms their mailing address when contacting the Bank to ensure that the new T&E Card is sent to their Campus address.
Lost or Stolen T&E Card

The Cardholder must report any lost or stolen Card as soon as possible to the Bank of America toll-free at 1-888-449-2273. The Cardholder should be prepared to provide the following information to the bank representative: the Card number, campus address and phone number and a brief summary of what happened. The Cardholder is responsible for supplying any information necessary to minimize the liability for a lost or stolen card. The Cardholder should monitor the Credit Card Statement and download transactions posted in PantherSoft to ensure no fraudulent charges are posted.

The Cardholder should also notify the Credit Card Solutions Administrator when they report a lost or stolen credit card to the Bank to confirm that the Credit Card has been cancelled and that a new Card has been issued. This notification can be done by phone or e-mail. **Do not include the full T&E Card number in any written document.**

Lost or stolen cards reported by telephone are cancelled immediately. A replacement card is issued and mailed to the Cardholder’s Campus address within seven to ten working days after being reported.

How to Activate the T&E Card

When calling the activation number that is located on the sticker on the T&E Card, Bank of America will ask the Cardholder to enter a validation code. The validation code is the last four (4) digits of the Cardholder’s Panther ID number. Ensure that the activation process has been completed before utilizing the T&E Card.

Exceptions and Special Considerations

There will be times when this manual does not provide specific guidance for a situation a Cardholder may encounter. The Cardholder’s Budget Administrator and supervisor may determine proper guidance for that situation as long as such guidance is consistent with the prevailing principles that no unnecessary cost is to be charged to a University budget, the expenses are reasonable, and the guidance does not contradict any provision within this manual.

The Credit Card Solutions Administrator has authority to grant exceptions only after the exception has been reviewed and approved by the Cardholder’s VP, Dean or Director. Cardholders may request an exception by contacting the Credit Card Solutions Administrator.
Credit Card Solutions Program Contacts

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Sandra Ocampo
Travel Department
Controller’s Office
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PantherSoft Financials Help Desk
(305) 348-7200

Bank of America, 24-Hour Customer Service
(800) 300-3084

Procurement Services Website
http://finance.fiu.edu/purchasing

Credit Card Solutions Webpage
http://finance.fiu.edu/controller/QL_CC_Solutions.html