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**Personal Liability Travel and Hospitality
Credit Card Handbook**

October 2016

Personal Liability Travel Credit Card Handbook

The FRESNO STATE Personal Liability Travel Card Handbook is in support of the System Integrated California State University Administrative Manual (ICSUAM) policy 5251.00. This handbook incorporates and makes part of this document the related systemwide policies, defines our campus procedures, and includes policies that pertain to the use of the Personal Liability Travel Card.

“Corporate cards may only be used for bona fide business expenses that directly serve the University purposes. CORPORATE CARDS MAY NOT BE USED FOR PERSONAL PURCHASES.” (ICSUAM 5251.00)

All holders of Fresno State issued credit cards, whether physical or virtual, are mandated to follow the following policies listed below and the Fresno State Policies contained in this handbook. Where there exists a conflict between policies the most restrictive policy applies.

Systemwide Procurement card policy:

<https://www.calstate.edu/icsuam/documents/Section5251.pdf>

Systemwide Travel Policy:

<https://csyou.calstate.edu/Policies/icsuam/Pages/3601-01.aspx>

Systemwide Travel Procedures:

http://www.calstate.edu/icsuam/sections/3000/Travel_Procedures_G-001_Final.pdf

http://www.calstate.edu/icsuam/documents/Travel_Procedures_G-001_Final.pdf

Systemwide Hospitality Policy:

<https://csyou.calstate.edu/Policies/icsuam/Pages/1301-00.aspx>

University Hospitality Policy:

<http://fresnostate.edu/mapp/iii/b/b-24.pdf>

General Information

It is the policy of Fresno State to provide personal liability travel credit cards for University and Auxiliary employees who must travel at least twice a year.

Fresno State has entered into a contract with U.S. Bank to assist employees in obtaining a Personal Liability Travel Card with no annual fee. Such personal liability travel cards minimize the burden on an employee's financial situation when expenses must be incurred for official business travel.

The Personal Liability Travel Card may only be used for official business expenses related to travel that directly serve the University or the Auxiliary. The Personal Liability Travel Card may not be used for personal expenses. *Note: the Personal Liability Travel Card may **not** be used for P-Card expenses.*

Areas of Responsibility

Vendor – U.S. Bank:

U.S. Bank is the credit card contractor who issues the Personal Liability Travel Card. The Fresno State program administrator submits all card requests to the vendor. The cards are forwarded to the program administrator within 5-10 working days. U.S. Bank provides 24-hour customer service and a website for cardholders to view their transactions.

Accounting Services:

Accounting Services administers the program and is responsible for coordinating and evaluating all aspects of the program.

Program Administrator:

Tom Chacon, University Controller, email: tomchacon@mail.fresnostate.edu, phone: (559) 278-0541, M/S JA58 The program administrator is responsible for processing cardholder applications, training, account maintenance, and actively monitoring the acceptable use of issued travel cards.

Cardholder: The named individual to whom the Personal Liability travel card is issued and whose name appears on the card.

How to obtain a Personal Liability Travel Card

Complete the following applications steps. Travel credit cards are delivered in approximately three weeks and are distributed at the end of the Cardholder training and only after signing an acknowledgement that you have been trained and agree to follow all applicable policies when using the card. See “**Cardholder Responsibilities**” section in this document

1. Submit Personal Liability Travel Card Application Form

- Complete an Application for Personal Liability Travel Card form available at: <http://www.fresnostate.edu/adminserv/accountingservices/travel/usbanktravelcard.html>
- The card application must be authorized and signed by the Dean/Director.
- Submit the application form to the Personal Liability Travel Card Administrator.

2. Complete the required Personal Liability Travel Cardholder Training Program

- The program administrator will contact the cardholder when the card is available to schedule a training session.
- Cardholders are required to sign the Acknowledgement and Responsibility form at the time of training.

3. Sign the Personal Liability Travel Card Program Agreement

- Read and sign the Personal Liability Travel Card Program Agreement
- Pick up your new card in person
- Sign for receipt of the card

4. Activate Personal Liability Travel Card

- All new cards must be activated immediately upon receipt.

Using the Personal Liability Travel Card

Purchases made with the Personal Liability Travel Card must conform to university policies and only be used for expenses associated with official university business travel. Personal expenses are not allowed, and put the cardholder in jeopardy of losing their Personal Liability Travel Card.

What you may purchase with the Personal Liability Travel Card

- Personal Liability Travel Card can only be used for official University business travel and Hospitality expenditures, which comply with all related policies.
 - Conference/seminar registrations
 - Transportation
 - Lodging
 - Meals
 - Hospitality
 - You must submit a Hospitality form
 - University Dining Services is the exclusive provider for food and beverage service on campus and must be consulted whenever an event will be catered and(or) alcoholic beverages are served. An approved Fund Service Waiver Form is required to use outside caterers and must accompany your request for reimbursement.

Prohibited Transactions

- Cash Advances
- Personal purchases are expressly forbidden
- Travel expenses that are not allowable per CSU & University Policy and Travel Procedures
- Hospitality expenses that are not allowable by the Hospitality Policy

Unauthorized Use of the Personal Liability Travel Card

- The cardholder is responsible for knowing and adhering to the University's and Systemwide travel card policies. Using the card fraudulently or using it for personal purchases may result in the revocation of card privileges or other disciplinary measures.

Card Security

- Fraud is more prevalent on internet purchases, make sure you are using a secure site.
- Check U.S. Bank Access Online regularly for unauthorized purchases. Report any unauthorized purchases to U.S. Bank at (800) 344-5696. Your card will be cancelled and reissued through the program administrator.
- Check your monthly statement at the end of each billing cycle, whether or not you have made purchases, to ensure there are no unauthorized purchases.

Obtain Receipt/Invoice

- An itemized receipt is required for ALL reimbursements, including internet purchases of \$75.00 or more, unless your department requires you to submit all receipts. An itemized receipt is one which contains the description of each item purchases.

Lost Receipt

- If the cardholder loses a receipt/invoice that is required to be submitted for reimbursement, a duplicate receipt must be requested from the vendor.

- If a duplicate receipt cannot be obtained, the cardholder must complete a Certification of Receipt of Goods form and attach it to the Travel Expense Claim and/or Hospitality form. The certification must state that a duplicate was requested, but the vendor was unable to provide one.

Card Rejections

- If at any time a purchase is rejected, be sure that you have not exceeded the single and/or monthly limit.
- If the rejection is a result of a merchant code block, you will not be able to make the purchase with the Personal Liability Travel Card.

Exceptions to Personal Liability Travel Card Policies & Procedures

- Exceptions will be considered and may be approved as follows:
 - Increase in the monthly Personal Liability Travel Card limit – by Personal Liability Travel Card Administrator
 - Increase in single transaction limit – by Personal Liability Travel Card Administrator
 - Exception for prohibited or restricted items – by Personal Liability Travel Card Administrator or their designee
- Personal Liability Travel Card Administrator may approve requests for an exception to applicable policies and procedures, on a case by case basis. These requests should be made in writing (email is acceptable) and sent to the Personal Liability Travel Card Administrator. Requests must come from the Dean/Director and must fully explain the reasons why the exception is being requested. Additional documentation may be requested by the Personal Liability Travel Card Administrator for exception requests.

Cardholder Responsibilities

- The role of a Cardholder is to make purchases in accordance with the regulations established by the CSU and Fresno State, and:
 - Agreeing to all card program requirements established and as amended by the Fresno State;
 - Completing and acknowledging the required Fresno State Personal Liability Cardholder training;
 - Ensuring that the Fresno State policies and procedures of the corporate card program are followed;
 - Protecting the card at all times to prevent unauthorized use;
 - Paying the financial institution within the allocated time (by the due date) in the Cardholder agreement. Payment of the amount owed to the financial institution may not be delayed due to lack of reimbursement of travel expenses by Fresno State; Fresno State will not reimburse for any late payment fees or interest;
 - Monitoring the card statements and use the online corporate card tools to monitor transactions to guard against fraudulent activity; and
 - Reporting card loss, misuse or fraud immediately to the card-issuing bank.

Statements

- Cardholders will receive statements by mail and have online access to their account.

Disputed or Defective Items

- If an item is billed incorrectly or is defective, the cardholder should try to resolve the issue with the vendor.
- If unsuccessful, the cardholder must place the transaction in dispute online in the U.S. Bank system and note it on the Personal Liability Travel Card Statement. The cardholder is responsible for handling the dispute. To submit a dispute:
 - In transaction detail, click on the transaction date for the disputed amount.
 - Click on the dispute tab.
 - A list of dispute reasons can be found on the dispute screen.
 - Complete the required data on the dispute screen.
 - If the reason does not appear on the list, use the “other” tab.
 - Then click on “save.”
- **IMPORTANT NOTE:** Disputes must be entered by the 30th of the month. As a rule, cardholder statements must be paid in full, including disputed items in order to avoid late fees and penalties. It is the cardholder’s responsibility to secure a reversal of charges (credit) from the bank.

Program Administration

- Accounting Services is responsible for all administrative aspects of the Personal Liability Travel Card Program, including obtaining new and replacement cards for cardholders, and auditing cardholder transactions.

Audits

- The Personal Liability Travel Card Program is subject to periodic audits by FRESNO STATE and CSU Internal Auditors as well as State Auditors, including statements, expense reports, receipts and all other pertinent documents. For this reason, as well as in the interest of good business practice, cardholders and Accounting Services administrative personnel must conduct all Personal Liability Travel Card Program business in strict compliance with established policies and procedures. Cardholder records will be audited for appropriate use of the Personal Liability Travel Card.

Failure to Comply with Policies and Procedures

Cardholders card privileges may be revoked or face other disciplinary measures when major infractions by the cardholder are found. These include:

- Late payments
- Misuse of card such as using it for prohibited purchases and personal use of card; and
- Card may be revoked for other reasons as determined by the Personal Liability Travel Card Program Administrator(s) and/or Accounting Services management. The Dean/Director will be copied on all notifications regarding corrective action.

Lost or Stolen cards

1. Cardholder is to immediately contact the card issuer, U.S. Bank;
2. Cardholder must notify Personal Liability Travel Card Program Administrator by telephone and follow up with an email or other written communication; and
3. Cardholder must pick up and sign for the replacement card *in person*.

Replacing a badly worn or defective credit card

1. Cardholder is to notify the Personal Liability Travel Card Program Administrator that a card needs to be replaced, due to its worn or defective condition.
2. Cardholder is to deliver the worn/defective card *in person* to the Personal Liability Travel Card Program Administrator

3. Cardholder must pick up and sign for the replacement card *in person*.

Final Procedures Upon Notice of Employee Separation

- Cardholder must send a written request to close the account (email is acceptable) and return the credit card in person to the Personal Liability Travel Card Program Administrator.

Whom to Contact for Help?

Accounting Services Personal Liability Travel Card Staff

Cynthia Hanks, email: cynthiah@mail.fresnostate.edu, Phone: (559) 278-5485

Personal Liability Travel Card Administrator / University Controller

Tom Chacon, email: tomchacon@mail.fresnostate.edu, (559) 278-6820

Accounting Services Website: <http://www.fresnostate.edu/adminserv/accountingservices/>

Information Sources

U.S. Bank

24-hour Customer Service Number (800) 344-5696

U.S. Bank Access Online website <https://access.usbank.com>