I. Purpose

The UNCW Visa Travel Card Program provides permanent employees a credit card that is billed directly to the University. These cards are to be used for specified university business travel expenses only. The reconciliation of charges to a Travel Expense Report in Chrome River is required and essential for the success of the program.

II. Policy

A. General Use Policy

The Visa Travel Card may be used only for airfare, lodging, baggage, parking, internet, shuttles, taxi, ferries, buses, subways, train, tolls, fuel for rental car only, registration and rental cars for official university business travel. The Visa Travel Card use is prohibited for personal purchases, even if the intent is to reimburse the university. The Visa Travel Card does not allow the cardholder to receive Cash Advances under any circumstances. The Visa Travel Card may only be used for legitimate travel expenses for the cardholder.

B. Additional Helpful Documents

Each of these documents will assist employees in complying with this policy. Links can be found under Related Links above:

1. Appendix A. Minimum Program Guidelines for Management of the Travel Card within a department
2. Appendix B. Appropriate and Inappropriate Use of the Travel Card

C. Documentation and Review Policy

1. Visa Travel Card Transactions Pending in eWallet in Chrome River and Receipts
Original credit card transaction receipts, a Travel Expense Report and Travel Pre-Approval are used to document the business purpose. The cardholder or delegate reviews each transaction in the e-Wallet in Chrome River for accuracy. The traveler or delegate selects the credit card transactions to add to a Travel Expense Report and apply the correct Travel Pre-Approval number for all transactions. Receipts are uploaded in Chrome River to ensure that each expense complies with state, federal or university guidelines. The cardholder (traveler), budget authority and grant officer (if grant funds are charged) must approve the Travel Expense Report for the transactions listed. The Disbursements Office reviews each Travel Expense Report for compliance auditing.

2. Review, Changes and Posting
Chrome River holds all bank transactions for departments to review. Chrome River enables cardholders and their delegates to review charges on their credit card on a daily basis after charges are posted from the bank. Departments can make required fund and account code changes and assign a Travel Pre-Approval to each Travel Expense Report. After the charge and Travel Expense Report have been applied to a Travel Pre-Approval, the expenses are posted to the actual Travel Pre-Approval in Chrome River.

D. Timeliness of Posting Banner
Charges are posted to Banner after the Disbursements Office reviews and approves the transactions on the Travel Expense Report.

E. Cardholder Policies and Responsibilities
1. The Visa Travel Card may be issued only to permanent UNCW employees, with the approval of the respective employee’s department head/supervisor and budget authority.
2. Upon completion of the required training, the cardholder is issued the Travel Card. The cardholder (whose name appears on the card) signs a Cardholder Agreement form agreeing to be accountable for all charges and responsible for protecting the card to the same degree as he/she would protect his/her own personal credit card.
3. The cardholder must immediately notify the bank, department head and Disbursements Office, if his/her Visa Travel Card is lost or stolen, to prevent unauthorized charges.
4. Charges must be for legitimate official university business travel purposes and in accordance with all published guidelines for appropriate use of the Visa Travel Card, including adherence to state contract terms.
5. Cardholders are responsible for understanding and using appropriate funds and accounts with the Visa Travel Card. Cardholders will be financially accountable for items charged other than allowable expenses. Any unallowable charge must be repaid to the university by the cardholder within ten days of the charge or the amount of that charge will be deducted from his/her next payroll deposit.
6. Original receipts with required support documents are submitted for each transaction (see supporting documentation requirement and allowable purchase list). It is the responsibility of the cardholder to ensure that receipts are obtained.

7. The cardholder is responsible for timely reconciliation of credit card transactions on an Expense Report and uploading receipts.

8. All refunds must be credited to the Visa Travel Card from which the expense was originally made.

9. The cardholder is responsible for resolving disputes with merchants and the bank. Assistance from the Disbursements Office is available to the cardholder, if needed. After notifying the bank of the dispute, the dispute information must be entered on the Travel Expense Report in Chrome River.

10. Vendor Rebates
   a. A rebate is defined as a return of all or part of an amount given in payment for a product or service.
   b. No cardholder or university staff will be allowed to profit personally from a rebate. Therefore, all rebates must be returned to the Disbursements Office to be deposited (credited) to the original funding source of the travel charges.
   c. Preferably, rebate checks should be made payable to the University of North Carolina at Wilmington. If the check is made out to an individual, the traveler must submit a personal check payable to UNCW for the amount of the rebate to the Disbursements Office.

11. Airfare Vouchers
    If an airfare is canceled by the cardholder and a voucher is given, it must be used for a future university business travel within a year of the date of purchase of the canceled airfare. It cannot be used for future personal airfare.

F. Department Head and Budget Authority Responsibility for Program Management

1. The department head/budget authority is responsible for managing the program within his/her respective department for any cardholders under their authority or those who use their fund to charge expenses. Responsibilities extend to management for card use including appropriate use of the Travel Card, card limits, sufficient budgets, proper account coding using Chrome River, required documentation, and review and approval of charges within a timely manner.

2. The department head/budget authority approves each card issued for cardholders in the department and the monthly card limit. The monthly limit for an individual Travel Card may not exceed $10,000 without the Travel Supervisor and Associate Controller approvals.

3. The Traveler or Delegate retrieves cards and notifies the Disbursements Office when employees terminate employment, or when cards are no longer needed. If the cardholder changes departments, the change of information form needs to be completed. The department designates the delegate for the cardholders in their department to assist with managing the program.
4. Many of the responsibilities are found in Appendix A: Minimum Program Guidelines for Management of the Travel Card within a Department.

G. Travel Card Delegate Responsibility
1. The Travel Card delegate is designated by the department head and monitors credit card activity.
2. Responsibilities include:
   a. Review accounting information in Chrome River. Select the correct Travel Pre-Approval for the transactions on each Travel Expense Report with credit card charges on it. Choose the fund and type of expense for each charge before charges are transferred to Banner.
   b. Act as a liaison to the Disbursements Office Card Administrator and notify him/her immediately when cards are canceled or when an employee leaves the department or the university.
   c. Upload all original receipts to the Travel Expense Report in Chrome River for the Disbursements Office to review.
   d. Assist Disbursements, the Controller’s Office and any other reviewers, including auditors, with examining the Travel Card Program.

H. Disbursements Office Card Administrator Responsibility
The UNCW Disbursements Office Travel Card Administrator is responsible for:
1. Processing new and replacement cards.
2. Providing support and assistance and acting as bank liaison for the cardholders and others. For example, when a statement is not received or when a transaction is denied.
3. Reviewing and ensuring all transactions for each month have been applied to an expense report by the deadlines.
4. Auditing support documents for completeness and accuracy of receipts.
5. Auditing transactions for compliance and appropriateness with state policies and regulations.
6. Cancellation or suspension of cards as required.
7. Training new program participants.
8. Maintaining access to travel card system.
9. Reconciling university program and clearing account, auditing statement, and paying bill.

I. Policy Enforcement
In order to ensure compliance with the policies and procedures of the program, the following actions will be taken by the Disbursements Office when infractions are discovered during monthly audits. Depending on the infraction, employees may be subject to additional disciplinary action, up to and including termination, under other policies and conditions of employment. Penalties are determined by the number of infractions incurred. Infractions compile continuously for the entire life of the card.

A. Infraction Classifications
Infractions are classified as either: Minor Infractions or Critical Infractions. General descriptions of Infractions and action measures are listed below:

Minor Infractions
1. Missing or inadequate receipts.
2. Charging 3rd Party Lodging without prior OSBM approval.
3. Charging expenses when a Travel Pre-Approval has not been created and approved in Chrome River.
4. Charging expenses that are not for the cardholder.
5. Unintentional personal use.

Minor Infraction Penalties
1st offense - Memo to the cardholder with the reason for the infraction and the action to resolve the infraction.

2nd offense – Memo to cardholder, reconciler, budget authority, and supervisor with the reason for the infraction and the action to resolve the infraction.

3rd offense – Second memo to cardholder, reconciler, budget authority and supervisor with the reason for the infraction and the action to resolve the infraction.

4th offense - Card is revoked and memo sent to the cardholder, budget authority, and supervisor.

Critical infractions
1. Intentional Personal Use

Critical Infraction Penalty
1st Offense – Card is revoked and Division Head and University Police are notified.