UNIVERSITY POLICY
US BANK PERSONAL LIABILITY TRAVEL CARD
Rev. 01/19/2015

TABLE OF CONTENTS

| I. References / Authority | 2 |
| II. Policy Objective | 2 |
| III. Policy Statement | 2 |
| IV. University Policy | 2 |
| A. Application | 2 |
| 1. Eligibility | 2 |
| 2. Application Decision and Card Delivery | 3 |
| 3. Card Activation | 3 |
| 4. Online Access | 3-4 |
| B. Card Renewal, Cancelation, and Suspension | 4 |
| 1. Card Renewal | 4 |
| 2. Card Misuse | 4-5 |
| 3. Late Payments | 5 |
| 4. Card Cancelation by Cardholder | 6 |
| 5. Surrendering Use of Card | 6 |
| 5. Cardholder leaves the University | 6 |
| C. Cardholder Usage | 6 |
| 1. Cardholder’s Responsibilities | 6-7 |
| 2. Declined Transactions | 7 |
| V. Cardholder / Department Liability | 7 |
| VI. Information Sources | 7-8 |
| VII. Definition | 8 |
I. REFERENCES / AUTHORITY

Integrated CSU Administrative Manual

- Policy Number 3103.04

II. POLICY OBJECTIVE

The US Bank Personal Liability Travel Card, commonly known as the Corporate Card/Travel Card, is an individual liability credit card that is used as a means of expediting payment of travel expenses and reducing the need for cash advances.

III. POLICY STATEMENT

Personal Liability Travel/Corporate Card may only be used for official business that directly serves the University. Faculty or staff may not use the Travel Card for personal expenses. To ensure proper use of the card the University reserves the right to review and monitor all cardholder’s purchases. Such corporate cards minimize the burden on an employee’s personal financial situation when University travel or hospitality expenses must be incurred personally and subsequently reimbursed.

IV. UNIVERSITY POLICY

A. APPLICATIONS

SFSU employees are eligible to apply for a travel card if they meet all of the following criteria:

- Your position at the university requires business related travel at least two times per year and/or you regularly host business meetings/meals off campus.
- You have been authorized by your Supervisor and the unit’s Business Manager or Chair
- You have completed and agreed to the terms of the US Bank Application.

1. Eligibility

US Bank Personal Liability card eligibility is based on a departmentally determined business need and is contingent upon faculty or staff members meeting the following criteria:

- The individual is SFSU employee.
- The individual travels on University business at least twice per year and/or the individual regularly hosts business meetings/meals off-campus.
The individual has been authorized by their Supervisor or the unit’s Business Manager or Chair.

The individual has completed and signed the US Bank travel card application and agreed to the University Cardholder Responsibilities.

2. Application Decision and Card Delivery

Application must be completed by an employee in order to apply for a travel card:

**US Bank Personal Liability Travel Card Application.** This application can be downloaded from the Travel website under Forms.

[http://fiscaff.sfsu.edu/fiscalaffairs/content/sf-state-travel-card-application](http://fiscaff.sfsu.edu/fiscalaffairs/content/sf-state-travel-card-application)

After the application has been received and processed by the P-Card office, US Bank will provide the applicant with a written application decision by mail, sent to the address provided on the application. US Bank will issue the card for an approved applicant and send it to the University P-Card Program Administrator. The applicant will be contacted when the travel card is received and ready for pick-up from the P-Card Office. The card recipient must come in person and present a valid ID (cards are typically received by the P-Card’s Office within ten (10) business days). The statement cycle is from the 11th of the month to the 10th of the following month.

US Bank cards which have not been picked up within thirty (30) days of notification by the P-Card Office will be automatically canceled, and the cardholder will be required to re-apply to receive another card.

3. Card Activation

Upon receipt of the US Bank Travel card, cardholders are responsible for activating the card before it can be used. Activation can be completed by contacting US Bank with the telephone number provided on the sticker on the face of the card.

Cardholders will be prompted to verify some personal information provided on the application when activating the card. Cardholder will be asked to provide last 4 digits of social security number, business work number and zip code. The back of the card should be signed upon receipt. The Cardholder should retain the card in a safe location.

4. Online Access

To register to US BANK Access Online use link below:

[https://access.usbank.com/cpsApp1/index.jsp](https://access.usbank.com/cpsApp1/index.jsp)

- Select Register Online
Then enter the “Organization Short Name” CSUCA
Then enter credit card # expiration date select “Register this card”. Continue with registration process.

B. CARD RENEWAL, CANCELLATION AND SUSPENSION

1. Card Renewal

The US Bank Travel card will expire on the date embossed on the card’s face, and will be automatically renewed unless otherwise stated below.

There are several reasons why a US Bank Travel card may not be automatically renewed or may be canceled by US Bank:

- The card does not have any transaction activity for 12 consecutive months;
- The card is currently delinquent;
- The card has a recurring history of delinquency;
- The P-Card Office has found improper use of the card;
- The cardholder has separated from the University.

If an employee’s Travel card is not automatically reissued and the cardholder would like to continue using the program, please contact the P-Card Coordinators in the Accounts Payable Office.

Note: Cards that are canceled due to improper use or delinquency are ineligible for reactivation.

2. Card Misuse

- Use of the Travel card for purchases not related to Official University Business will be subjected to the following process:

<table>
<thead>
<tr>
<th>First Violation</th>
<th>The P-Card Office will email the cardholder and reiterate the importance of using the card responsibly. The cardholder will be notified that repetitive misuse of the card may result in the card's suspension.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Violation</td>
<td>The P-Card Office will email the cardholder and the appropriate approver regarding the continued misuse of the card which may result in the card’s cancelation.</td>
</tr>
</tbody>
</table>
3. Late Payment

- Cardholders who have delinquent payments will be subjected to the following process:

<table>
<thead>
<tr>
<th>Period</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Days Past Due</td>
<td>Late Fees will be accessed</td>
</tr>
<tr>
<td></td>
<td>The P-Card Office will email the cardholder notifying them of their delinquent balance. Late fees will be accessed. Payment should be made immediately to avoid suspension of the account.</td>
</tr>
<tr>
<td>60 Days Past Due</td>
<td>Account will be suspended</td>
</tr>
<tr>
<td></td>
<td>The P-Card Office will email the cardholder and appropriate approver notifying them of the cardholder’s delinquent balance. The cardholder’s account is now suspended until the account is fully paid.</td>
</tr>
<tr>
<td>90 Days Past Due</td>
<td>Account will be closed</td>
</tr>
<tr>
<td></td>
<td>The P-Card Office will email the cardholder and appropriate approver notifying them of the cardholder’s delinquent balance and that the account has been closed.</td>
</tr>
<tr>
<td>180 Days Past Due</td>
<td>Account will charge off and be sent to collections</td>
</tr>
<tr>
<td></td>
<td>The P-Card Office will email the cardholder and appropriate approver notifying them of the cardholder’s delinquent balance. Account will charge off and be sent to collections. The cardholder must contact US Bank Collections Department to arrange payments.</td>
</tr>
</tbody>
</table>
4. Card Cancelation by Cardholder

Cardholders who want to cancel their Travel Cards should contact the P-Card Coordinators via email to Jason Huynh, Melissa Naranjo and Amanda Gazzo

5. Surrendering Use of the Card

Cardholders are responsible for discontinuing use of the card at the request of US Bank, or upon separation from the University.

- **When the cardholder leaves the University**
  - **A. Cardholder/Appropriate Approver** - Notify P-card office via email
  - **B. P-Card Coordinator** – Cancel card immediately and request cardholder/approving office to return the card
  - **C. Cardholder/Approving Office** – Bring the card to the P-Card Coordinator, Fiscal Affairs, ADM-351
  - **D. P-Card Coordinator** – destroy the card in the presence of the Cardholder/Approving Official

**NOTE:** The P-Card Coordinators will cancel the card based on the employee clearance notification received from the Human Resources Department.

C. CARDHOLDER USAGE

1. The Cardholder is Responsible for the following:

- Agreeing to all card program requirements established and as amended by the campus
- Completing and acknowledging the required campus corporate card cardholder training
- Ensuring that the campus policies and procedures of the corporate card program are followed
- Protecting the card at all times to prevent unauthorized use
- Paying all charges on time
  
  US Bank Personal Liability Travel cardholders are responsible for paying all charges to US Bank by the due date presented on the cardholder’s billing statement. The Bank initiates collections process after the 60-day past due status and suspends account. Payment of the amount owed to US Bank may not be delayed due to lack of reimbursement of travel expenses by the University.

**Note:** Any credit posted to your account for amounts previously reimbursed must be remitted back to the University within 30 days. In order to pay your own bills on time, turning in the travel or hospitality claims in a timely manner will assist with promptness.
Disputing Transactions in a Timely Manner
It is important to dispute any charge appearing on a Travel card statement with the merchant and US Bank within 30 days of the transaction posting date (not the statement date). Disputes can be made online at https://access.usbank.com/cpsApp1/index.jsp or contact US Bank Customer Service directly.

Reporting Lost or Stolen Cards
In the event that a Travel card is lost, stolen, or fraudulent activity detected, immediately contact US Bank at 1-800-344-5696. The cardholder could be held financially liable for transactions if fraud is not promptly reported. US Bank will work with cardholders to resolve the problem and issue a replacement card when necessary.

2. Declined Transactions

Common reasons for declined transactions include the following:

- Merchant has the incorrect Travel card number, expiration date, or security code.
- Cardholder’s statement billing address does not match the billing address provided to the merchant.
- The transaction cost exceeds the card’s allowable limit.
- The Travel Card account is past due and has been suspended.
- The Travel Card is being used at a high-risk establishment restricted by the University.

**Note:** If the Travel card is declined for a reason unclear to the cardholder, please contact US Bank Customer Service at 1-800-344-5696 for clarification.

V. CARDHOLDER / DEPARTMENT LIABILITY

In case of default, SFSU will pursue all measures necessary to collect balances owed. If the University is held liable for charges incurred by the cardholder for approved travel, the unit that employed the cardholder will be responsible for paying the appropriate business expenses.

VI. INFORMATION SOURCES

P-Card Coordinators

- Jason Huynh – jhuynh@sfsu.edu – x82546
- Melissa Naranjo – mnaranjo@sfsu.edu – x53684
- Amanda Gazzo – amandag@sfsu.edu – x87139
Accounts Payable Supervisor

➢ Courtney Cheng – ccheng@sfsu.edu – x53693

Accounts Payable Manager

➢ David Chelliah – chelliah@sfsu.edu – x82367

VII. DEFINITION

ADMINISTRATOR – An individual who is responsible for the day-to-day management and operation of the procurement card program

CARDHOLDER – The named individual to whom the procurement card is issued and whose name appears on the card

APPROVER – an individual(s) at a supervisory level who is responsible for reviewing and/or approving purchases made by the Cardholder. Approvers may not be in subordinate relationship to the cardholder. Approver may not delegate the responsibility for reviewing and/or approving purchases made by the Cardholder.