

## UNIVERSITY TRAVEL CARD PROCEDURES

### Receiving a Corporate Travel Card

- Department chairs/heads will designate eligibility for new cardholders. Applicants will need to complete a [Travel Card Enrollment Application](#).
- The applicant will be required to read and sign the [Travel Card User Agreement](#) indicating that he/she understands the procedures and the responsibilities of a cardholder.
- Completed forms should be either mailed to Procurement Services, Card Program Manager at One Bear Place #97084 or faxed to 710-3465. Both the Travel Card Enrollment Application and Travel Card User Agreement are to be submitted at the same time.
- An email notification will be sent upon receipt of both forms advising applicant of account set up. During this process, 2 separate emails will be sent directly from JPMorgan with log in information. The cardholder may then log in to JPMorgan's PaymentNet at his/her earliest convenience. For more information, please visit [Logging In Quick Reference Card](#)
- The Travel Card will be mailed to the cardholder's home address within seven (7) to ten (10) business days from receipt of the Travel Card Enrollment Application and Travel Card User Agreement.
- The cardholder should call 1-800-270-7760 to activate the Travel Card and to establish a Personal Identification Number (PIN). The Security Identifiers are below:
  - Access Code 1 (last 4 digits of your Baylor ID#)
  - Access Code 2 (4 alphanumeric characters)
- The Card Program Manager will maintain records of Travel Card requests, dollar limits, cardholder transfers, and lost/stolen card information.
- The Travel Card that the cardholder receives has his/her name embossed on it and shall only be used by the cardholder.
- It is the cardholder's responsibility to safeguard the Travel Card and card number.
- Any Travel Card with no activity for a period of eighteen (18) consecutive months will be canceled by JPMorgan without notice.

### Authentication Process

This authentication process requires use of a mobile device and the ability to receive text messages. This added layer of security allows for an efficient method to verify the identity of a cardholder in real time.

- The cardholder must confirm that the cell phone number on file is correct or provide the Customer Service Representative (CSR) with a valid cell phone number.
  - If the cell phone number was provided at the time of the call, the CSR will validate the cell phone number through a secondary source to ensure it is registered to the cardholder.
- A one-time password will be texted to either the validated cell phone number or the confirmed cell phone number on file.
- The cardholder will be asked to provide the password to the CSR.

JPMorgan will accommodate cardholders travelling outside the United States and use alternate methods of authentication. Cardholders may consider contacting JPMorgan and provide a cell phone number to have on file for this purpose.

### **Unauthorized Travel Card Use**

- Personal expenditures
- Non-University expenditures
- Alcoholic beverages

A cardholder making unauthorized expenditures or carelessly using the Travel Card will be liable for the total dollar amount of such unauthorized purchases plus any administrative fees charged by JPMorgan in connection with the misuse. The cardholder will also be subject to disciplinary action up to and including termination of employment.

### **Documentation**

Documentation of expenditures made with the Travel Card shall be retained by the cardholder making such purchases. Original supporting documentation must be attached to the [Expense Report](#) for airfare, rental car, and lodging, regardless of cost, and for meals and other travel expenses in excess of \$45.

### **Fees**

- ATM Cash Withdrawal
  - Cash withdrawals may be obtained with the Travel Card in an amount up to 10% of the cardholder's monthly limit during one billing cycle.
  - Cash withdrawals should be limited to two (2) transactions per trip.
- ATM Fees
  - ATM Fees ATM fees may be incurred when using an ATM machine for cash withdrawals made with the Travel Card. Baylor will reimburse the cardholder for these fees when claimed on the cardholder's Expense Report; however, it is the cardholder's responsibility to keep these fees to a minimum.
  - A fee of 2.5% of the cash withdrawal amount, with a minimum of \$2.50 per transaction.
  - A fee based on rate imposed by the ATM provider may also be applied.
- International Transaction Fees
  - Foreign purchases and/or foreign cash disbursement transactions may result in a 1% international transaction fee.
  - This fee will appear as a separate transaction in PaymentNet.

### **Spend Limits**

- Daily Limit  
There is no limit on daily spend up to the cardholder's monthly limit.
- Monthly Limit  
The total monthly spend amount shall not exceed \$5,000.

## Monthly Statement

- The monthly billing cycle usually ends on the 20th day of each month.
- Cardholders will receive a monthly email directly from PaymentNet when the statement becomes available.
- Statements, transaction details and payment options are available online in JPMorgan's PaymentNet. For more information, please visit [Travel Cardholder Quick Reference Card](#)
- The cardholder will need to review all charges and pay the statement balance each month. Discrepancies need to be resolved by contacting the merchant. If the merchant does not resolve the discrepancy, then the cardholder will need to contact JPMorgan's customer service department at 1-800-270-7760 and request a Dispute Form, which should be completed and returned to the bank. The bank will contact the merchant and request the charge receipt; the receipt will then be faxed to the cardholder for review and approval. If the cardholder does not approve the charge, the bank will credit the cardholder's account.
- The cardholder will be responsible for late fees incurred due to non-payment.

## Statement

- Log into PaymentNet.
- From the Welcome page, select Statement.
- Click View Statement(PDF). (If there is no activity for the month, statements are not created.)
- After the Adobe PDF file opens, print the statement.

## Transaction Details

- Log into PaymentNet.
- From the Welcome page, select Transactions>Manage to view your transactions.

## Online Payments

- Log into PaymentNet.
- From the Welcome page, click on *My Profile* located in the grey toolbar.
- Click on *Bank Information>Add Bank*.
- Complete the bank information, description and Save.
- Click on Payments>Create.
- Select your account number>payment amount>payment date.
- Click on Submit>OK.

## Payment Guidelines

- Payment is due by the date on the statement.
- A 2.5% late fee will be charged if full payment is not made when due.
- Baylor will not be responsible for late fees incurred due to non-payment.
- Travel Card accounts that are past due sixty (60) days will be referred to the Payroll Office for payroll deduction and will be automatically closed by JPMorgan. Closed accounts will not be reopened.

- It is the responsibility of the cardholder to make sure Expense Reports for reimbursement are processed in a timely manner to assure payment is made by the statement due date.

### **Lost/Stolen Card**

- Immediately notify JPMorgan at 1-800-270-7760 and the Card Program Manager at 254-710-8637 during a normal workday. If calling after 5:00 p.m. or on a weekend, then notify the Card Program Manager on the next workday.
- A new Travel Card shall be promptly issued to the cardholder after the reported loss or theft.
- A Travel Card that is subsequently found by the cardholder after being reported lost or stolen must be cut up and discarded.
- Failure to report the loss or theft of the Travel Card within twenty-four (24) hours' notice shall result in cardholder liability for any unauthorized charges.

### **Travel Card Expiration**

- A Travel Card typically expires after three (3) years.
- JPMorgan will mail all reissued cards to the cardholder's home address the month prior to the expiration date on the card.
- Reissued cards must be activated by calling the number on the sticker. Old cards may be shredded and discarded.

### **Termination/Transfer**

#### Termination

- Two weeks prior to leaving Baylor University, the Cardholder must e-mail the Card Program Manager, copy their Supervisor, provide their last day and request to close the account.
- The Card Program Manager will close the account and if there is a balance due, will coordinate with the Payroll Office to withdraw the balance as a payroll deduction from their final payroll check. The Cardholder will be responsible for submitting an Expense Report for reimbursement.
- The Travel Card must be surrendered to their Supervisor and shredded.
- All monthly statement documentation must be surrendered to their Supervisor in accordance with the Records Retention policy.

#### Transfer

Cardholders who transfer between University departments may keep their Travel Card if their new supervisor authorizes it. All monthly statement documentation must be surrendered to the cardholder's current supervisor in accordance with the retention policy. The new supervisor shall email approval, new campus address, and Dept. ID # to the Card Program Manager.