

SFASU T-CARD PROGRAM GUIDE



STEPHEN F. AUSTIN STATE UNIVERSITY
T-CARD PROGRAM GUIDE
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OVERVIEW

INTRODUCTION

The purpose of the Stephen F. Austin State University Travel Card (T-Card) Program is to establish a more efficient, cost-effective, and safer method of paying for travel expenses. This program is intended to complement existing processes. The T-Card program will be administered in accordance with the terms of the state of Texas contract, University Policies and Procedures, including the Travel Card policy and Travel Guidelines, and this Program Guide. **The T-Card is not intended to avoid or bypass appropriate travel procedures.**

THE T-CARD

The T-Card is issued in the employee's name and the wording 'Official Use Only' clearly indicated on the card. The T-Card will be issued and identified with the department's Fund Organization and Program code (FOP) to help distinguish the university T-Card from other credit cards. **The T-Card is to be used for official University business travel purposes only and may not be used for any personal transactions.** The monthly bill is paid by the University, not the employee. The FOP will also indicate the Banner FOP to which payments will be charged. Normally, 107550 should not be the default Fund listed on the card. Charges can be detailed to another FOP or multiple FOPs (as long as the cardholder has access to those FOPs) within the Banner Travel and Expense system. It is the detailer's responsibility to ensure that the FOP is correct. Changes to the default FOP can be made by contacting the T-Card Coordinator.

ACTIVATING THE T-CARD

The Travel Card must be activated by the Cardholder before using it. To activate the card, the cardholder can either call the number on the card, or go online at the web address on the card. If activated by phone, the cardholder must call from an SFA phone to activate the card. **It should not be activated from a personal phone.** This will provide an additional level of security and tracking. **The cardholder will need the last 4 numbers of their social security number and will be asked for a 4 digit pin number, regardless if they activate it online or from a university phone.** See instructions on using a CHIP card in card package.

SECURITY OF THE T-CARD

The cardholder is responsible for the security of the card and card number. This card shall be treated with the same level of care that the cardholder would use with his/her own personal charge cards. The card and card number should always be kept in a secure place. The T-Card number should not be posted in a work area or left in a conspicuous place. It must be kept in a secure location. Timely reconciliation of the T-Card activity will enable the department to detect fraudulent charges.

CARD USE BY SOMEONE OTHER THAN THE CARDHOLDER

If the cardholder allows another University employee or a student to use his/her T-Card, the cardholder **MUST** complete a [T-Card Use Form](#) and file it with the T-Card Coordinator **BEFORE** allowing those persons to make purchases. The T-Card Use Form will identify either by name or

category those individual(s) that will be approved to use the Cardholder's card; i.e., named employees or students, all employees within the department, all full-time employees within the department, student employees, etc. If named users change or other changes need to be made, a **new** T-Card Use Form must be completed and sent to the T-Card Coordinator. The new form will replace the previous form. **The Cardholder is liable for all charges made to his/her T-Card.** It is the responsibility of the cardholder to ensure that the individual using the card is aware of appropriate uses for the card and the need to return the card and associated documentation immediately after making the purchase. Please note that some vendors may question a different person signing the card and may refuse to accept the card for payment.

Card Use By Another Employee

It is the Cardholder's option to allow another University employee within the Cardholder's department to use the card. If the Cardholder elects to allow another employee to use the card, the name of the employee using the card should be recorded on the receipt or recorded with the documentation. Failure to document another employee's use of the card or to allow inappropriate use of the card will result in demerit accumulation toward deactivation or cancellation of the card as provided by [University Travel Card Policy](#) and herein.

Card Use By A Student Other Than A Student Employee

If a student is allowed to use the card, the Cardholder must ensure that the student's use of the card is necessary and appropriate. The Department and/or Cardholder is required to have a procedure in place to identify the student to whom the card was given and to ensure that the student returns the card and appropriate documentation in a timely manner. In addition, the student should always be advised that misuse of the card is considered fraud and when discovered, the student will be subject to appropriate disciplinary action and may be responsible for any inappropriate charges. It is required that the name of the student using the card be recorded either on the receipt or with the documentation submitted with the charge. Failure to document student use of the card or to allow inappropriate use of the card will result in demerit accumulation toward deactivation or cancellation of the card as provided by [University Travel Card Policy](#) and herein.

POINTS OF CONTACT - RESPONSIBILITIES

Program Administrator Responsibilities:

- Administration of the program
- Establishing credit limits
- Establishing University policies related to the program
- Approving exceptions
- Lynnette Honea, ext. 2462, lahonea@sfasu.edu
- Back-up: Dalyce Franks, ext. 2382, franksdj@sfasu.edu

Program Coordinator Responsibilities:

- First point of contact for answering day to day questions
- Issuing cards
- Cardholder training
- Monitoring and maintaining documentation of T-Card activities
- Periodic auditing of cardholders
- Approving exceptions
- Lynnette Honea, ext. 2462, lahonea@sfasu.edu
- Back-up: Jade Norris, ext.6314, norrisej@sfasu.edu

Account Manager Responsibilities:

- Designating cardholders and determining cardholder spending limits
- Approving each cardholder's monthly T-Card documentation
- Ensuring that all employees issued a card understand the department budget constraints under which cards are to be used

Cardholder Responsibilities:

- Following all T-Card policies, procedures, rules and guidelines outlined in this Program Guide, the [Travel Card Policy](#) and the other applicable travel rules and guidelines.
- Maintaining the necessary documentation related to purchases made with the T-Card

CitiBank Customer Service

- Available 24 hours a day, 7 days a week
- Assists the cardholder with general questions about the T-Card account
- If a T-Card is lost or stolen, Customer Service should be notified immediately: 1-800-248-4553
- CitiBank Fraud Department: 1-800-945-3114

T-CARD CONTROLS

Credit Limits

All T-Cards will have Cardholder spending limits as approved by the Department Head. Purchases in excess of these limits will be denied at the point of sale.

Payment Cycle Limits:.....will limit the dollar amount available toward purchases during a single billing cycle. Department Heads should request a Payment Cycle Limit consistent with the anticipated use of the card, up to a *maximum* limit of \$15,000 per billing cycle, unless another amount has been pre-approved by the program administrator.

Transaction Spending Limits:.....will limit the total dollar amount available toward a single transaction. The *maximum* Transaction Limit allowed is \$2000, unless another amount has been pre-approved by the program administrator.

Cardholder limits will be compared to actual expenditures every 6 months or at intervals designated by the Program Administrator and adjustments made as needed by the T-Card Coordinator in order to limit the University's risk of liability and exposure.

Restricted Vendors

Vendors are assigned a Merchant Category Code (MCC) based on the type of business they operate. The T-Card program is restricted from use with certain types of suppliers and merchants. If the T-Card is presented for payment to a restricted vendor, the card will be declined. If this happens and the purchase is within other travel guidelines, the cardholder should call the Program Coordinator while still at the vendor's place of business, if during normal working hours. The change allowing the purchase to be completed may be made by phone. If this is not possible, the Program Coordinator will advise what steps to take to complete the purchase or the traveler may need to use another vendor or a personal credit card.

Please note that many vendors who operate within acceptable Merchant Category Codes may sell some items that are restricted from purchase on the T-Card. **It is the cardholder's responsibility to ensure that the purchase is appropriate and allowable.** See Acceptable and Unacceptable Purchases.

LOST OR STOLEN CARDS

If a T-Card is lost or stolen, the cardholder should immediately contact CitiBank Customer Service at 1-800-248-4553. After contacting CitiBank, the cardholder should notify the T-Card Program Coordinator and their Department Head. Prompt, immediate action will reduce the possibility of fraudulent activity. It is imperative that the cardholder contact the bank immediately to report a card lost or stolen. The cardholder may be required to reimburse the University for any charges resulting from a failure of the cardholder to immediately report the loss or theft of a card. The department may be subject to suspension or termination of all departmental cards for failure to report lost or stolen cards. Any fraudulent charges made on a lost or stolen card should be reported to the University Police Department and the Program Coordinator. The Program Coordinator will report fraudulent activity to the Department of Audit Services. The department may be responsible for the full amount of fraudulent charges and may have to work through the legal system or other appropriate channels in order to receive reimbursement.

EMPLOYEE TRANSFER/TERMINATION

It is imperative that in either of the following cases the Department Head or his/her designee ensure that the T-Card is returned to the Program Coordinator:

- upon employee transfer to another University department
- upon employee termination from University employment

The Department Head is responsible for determining the FOP for outstanding charges. Any fraudulent charges made after an employee's termination from employment at the University should be reported to the University Police Department and the Program Coordinator. The Program Coordinator will report fraudulent activity to the Department of Audit Services. The department may be subject to suspension or termination of all departmental cards for failure to secure and return cards from employees transferred or terminated.

USING THE T-CARD

ACCEPTABLE AND UNACCEPTABLE PURCHASES

ACCEPTABLE PURCHASES

The T-Card may be used **only for travel-related expenses** for university purposes. These purchases include:

- Registration Fees
- Airfare
- Car Rentals (no fuel service option, no supplemental liability insurance, etc)
- Bag Fees
- Lodging (not to include state tax on Texas lodging)
- Gasoline (no prepaid amounts, receipt must state price per gallon and number of gallons purchased)
- Public Transportation to include taxis and shuttles
- Parking
- Toll Booth Fees
- Business Meals While in Travel Status (must have legitimate business purpose and meal is not eligible for per diem rates)

UNACCEPTABLE PURCHASES

The T-Card ***MUST NOT BE USED*** for the following purchases:

- Personal meals reimbursed based on per diem limits (including meals purchased through room service and included on hotel bill)
- Personal Items
- Cash advances or cash refunds
- Alcoholic Beverages

If a card is used for an unacceptable purchase, the amount charged must be paid at the cashier's window with a TCard Overage Deposit slip provided by the Travel Office, within 5 days of return from travel or the card will be suspended.

RETURNS, CREDITS AND DISPUTED CHARGES

Should a problem arise with a purchased item or charge, the cardholder shall make every attempt to first resolve the issue directly with the vendor. Review of future statements is vital to ensure the account is properly credited for returns, credits and disputed charges. Returned, credited or disputed charges must be documented on a [T-Card Documentation/Problem Resolution Form](#).

Disputed Charges

Reasons for a disputed charge:

- The amount charged was more than the agreed upon rate.
- The amount on the statement differs from the signed receipt.
- The charge is incorrectly charged to the T-Card (for example, a vendor may have keyed in an incorrect card number when submitting the transaction)

A complete charge or portion of a charge may be disputed. To dispute a charge:

1. Submit a [CitiBank Cardholder Dispute Form](#) to CitiBank per directions on the form.
2. Detail the item with a description of 'DISPUTED ITEM' and a description of the item within the charge description line of Banner. Also fax the Disputed Item Form to the T-Card Coordinator at 936-468-2207.

SFA will pay CitiBank in full each month. Each department will be charged for their charges, including disputed items. If a credit is issued for a disputed item, a credit will appear on the department's CitiBank Statement either in the current month or following month. The credit should be detailed to the **same** fund, organization, account and program codes (FOAP) as it was originally charged to. The description should read "Credit for Disputed Charge".

If disputed, CitiBank will place the charge in a 'State of Dispute' and the account may be given a provisional credit until receipt of adequate documentation from the vendor is provided. If the documentation appears to be in order, the transaction will be re-posted to the account and the dispute considered closed. If the charge is suspected to be fraudulent, the card will be immediately blocked. An investigation of the charge will continue and a provisional credit will be issued. A new card will then be re-issued to the cardholder, if appropriate. If, after the investigation, the disputed charge appears to be legitimate, the transaction will then post to the new account.

REQUIRED DOCUMENTATION

TRAVEL CARD TRANSACTION DETAIL AND DOCUMENTATION

Each cardholder is responsible to retain documentation on each purchase and make transaction detail entries into the Banner Travel System. Each individual purchase must be detailed electronically, showing a detailed description, the **FOP** to which the charges apply and the associated amounts. Refer to the instructions in the Banner Travel and Expense (TEM) System Manual under T-Card Detailing Instructions. On dates established by the Travel Office, but normally the first business day of each week, transactions from the previous week will be loaded into the Banner TEM System. It is the cardholder's responsibility to ensure that the expenses are detailed timely by deadlines given by the Travel Office.

Required paper documentation for each transaction may include but is not limited to:

- ✓ Sales Receipts/Invoices or printed internet or email confirmation **(always required)**
- ✓ Hotel zero due invoices
- ✓ Airfare bills
- ✓ Credit Receipts/Slips/Invoices

Other documentation that should be submitted if applicable:

- ✓ [T-Card Documentation/Problem Resolution Forms](#)
- ✓ [CitiBank Cardholder Dispute Form](#)
- ✓ Other information or correspondence related to the purchase
- ✓ T-Card Exception Form

CARD TERMINATION

Privilege does not come without responsibility. Use of the credit card is a privilege that carries a great deal of responsibility. If any one cardholder is allowed to abuse the use of the T-Card, the whole program is impacted. Therefore, abuse of the T-Card can result in immediate consequences with no appeal.

Exceptions to the T-Card rules may be approved by the T-Card Administrator or the T-Card Coordinator **prior** to the transaction taking place. If so approved, the cardholder and T-Card Coordinator will have a [T-Card Exception Form](#) on file with the transaction, and any penalties associated with the transaction will be waived.

Immediate Card Cancellation – results in cancellation of all cards with no option to ever receive another card

- Items purchased for personal use – when determined to be intentional abuse or fraud
- Use of the T-Card to secure a cash advance
- 2nd Lost or Stolen Card within 3 years after the 1st lost or stolen card

Immediate Card Deactivation – results in a waiting period of 3 months for re-activation and re-training at a cost of \$25

- Transaction Details not posted by the required date for 3 consecutive months or 3 months during a 6 month period
- Failure to provide documentation within the requested timeframe for an audit

DEMERITS

Demerits will accumulate as noted below against each cardholder. An accumulation of demerits over a 6-month period will result in the following actions:

3 demerits accumulated within the first 4 months of a 6-month period will trigger a need for a full audit of 3 months' worth of transactions.

5 demerits accumulated within a 6-month period will cause all of cardholder's cards to be deactivated for a minimum of 3 months. Before any cards will be reactivated, the employee will be required to attend training. The department may be charged a fee for these additional training requirements.

8 demerits accumulated within a 6-month period will cause all of cardholder's cards to be cancelled for a minimum of one year. New cards will be issued only after the one-year waiting period and only upon completion of a new [Travel Cardholder Application/Approval Form](#) and attendance at training.

Demerits will accumulate as noted below when the following unacceptable purchases/expenses are made, procedures are not followed, or documentation is not produced:

- 1Used for meals (other than business meals purchased while on travel status)
- 1Unable to produce bank statement upon request
- 1[Documentation/Problem Resolution Form](#) not filed with charge in question
- 1Texas Hotel Occupancy Tax charged for lodging/no credit received
- 1Failure to document the name of another employee or student using the T-card
- 2Items for personal use – when determined to be accidental
- 2Exceeding a card's transaction, daily or monthly credit limit
- 2Card use by another employee or student without a T-Card Use Form on file
- 3.....Card used for an unauthorized purchase.
- 3Unable to produce verification of purchase upon request; e.g., receipts, invoices, credit receipts, printed internet or email confirmations, etc.
- 3Inappropriate purchase for the account charged; i.e., travel expenses on an account that cannot be used for travel.
- 3Failure to secure the T-card account number; i.e., card number posted in a public area, card left lying around or not kept in a secure location

Other Card Cancellations and Actions

Non-Use - If the cardholder has not used the T-Card within one year, the T-Card will be cancelled. To receive a new card, the cardholder will be required to submit a [T-Card Application/Approval Form](#) and attend training.

Termination of University Employment - When a cardholder terminates employment with the university, the department has a specific obligation to reclaim the T-Card and return it to the Program Coordinator prior to the employee termination date. A request may be made to the Program Coordinator for the card to be cut in half by the Department Head or his/her designee before returning the T-Card to the Program Coordinator. Failure to reclaim or dispose of cards as designated may result in the department being responsible for payment of any fraudulent charges and revocation of all department card privileges. Verification of card return will be part of an employee's exit interview with Human Resources. Any fraudulent charges made by a terminated employee after the employee's termination will be reported to the University Police Department. The employee will be expected to reimburse the University.

Transfer to a Different University Department - When a cardholder changes employment from one University department to another, the department has a specific obligation to reclaim the T-Card and return it to the Program Coordinator prior to the effective date of change. Failure to reclaim cards as designated may result in revocation of all department T-Card privileges.

Failure To Promptly Report A Lost Or Stolen Card - If a cardholder fails to make a report of a lost or stolen card immediately upon discovery, the cardholder may be required to reimburse the University for any fraudulent charges made on the card until it has been cancelled. The University will pay the charges and the employee will be required to reimburse the University. The cardholder will be subject to a minimum 3-month waiting period before a new card will be issued and will be required to attend training again. The department may be charged for this additional training.

Failure to Complete the Required Refresher Training – Any cardholder who fails to complete the required refresher training every 2 years will have all cards deactivated until the refresher training is completed. If the refresher training is not completed within 6 months of card deactivation, all cards will be cancelled, and the employee will be required to submit a T-Card Application/Approval Form and attend training before receiving new cards.

Failure to Detail all Charges in a Timely Manner – All charges on the T-Card system must be detailed in TEM within 15 days of the posting date to ensure the payment for these charges is made timely. In TEM, that requires that a separate expense report be generated when certain charges are incurred prior to the actual trip. In certain instances, the department may have a valid reason for not generating an expense report at the time when the TCard charges are posted. In these instances, the Travel Office should be notified. If charges have not been reconciled 15 days after the posting date, and the Travel Office has not been contacted regarding the exception, the card will be deactivated until all charges are reconciled in TEM to the satisfaction of the Travel Office. If the card is deactivated more than 3 times in one year, the card will be permanently deactivated.

Administrative Authority - The Department Head or supervising Dean, Vice President, or President has the authority to request that the Program Administrator deactivate or cancel an employee's cards at any time for any reason. Any cards so deactivated or cancelled may be reactivated or new cards issued with approval by the position that originally requested the deactivation or cancellation. The T-Card Coordinator, Department of Audit Services, or General Counsel's Office has the authority to request that the Program Administrator deactivate an employee's card while transactions are being researched or investigated, or an audit is being conducted. At the conclusion of the research, investigation or audit, the cards will be reactivated and/or appropriate action taken as specified herein and in policy.

MONTHLY STATEMENT, RECONCILIATION, AND APPROVAL

At the end of each billing cycle a monthly statement will be mailed by CitiBank to each cardholder listing purchases made with the T-Card. Upon receipt of the statement, the cardholder must reconcile all transaction detail entries in the Banner TEM System with the CitiBank Statement.

All transaction detail entries related to charges on the current statement and the reconciliation with the statement should be **completed as soon as possible preferably as soon as the travel is completed.**

Charges can be detailed weekly as transactions are downloaded. If the Department Head/Reviewer questions any transaction, they should bring it to the attention of the Department Head or the T-Card Coordinator, or it may be reported anonymously through the University's fraud and ethics reporting process. Reported transactions will be audited and appropriate action taken as specified by [University Fraud policy](#) and herein.

At the same time the summary billing is issued, CitiBank will mail a statement to each cardholder that is to be used for the reconciliation. The statement can also be downloaded online from CitiBank. Instructions on how to download are available from the T-Card Coordinator.

AUDIT

Monthly Statements and associated documentation will be periodically audited by the T-Card Coordinator. Upon receipt of a request to audit, the cardholder must forward copies of all documents to the T-Card Coordinator within 48 hours. The Cardholder should keep all originals until the travel reimbursement has been paid. Receipts scanned into ImageNow and submitted within the Travel and Expense Module will be treated as original receipts.

Audits may be conducted in one of three ways:

- The Program Coordinator will contact the cardholder advising them to scan and email documentation for a specific time period; a timeframe for providing the documentation will also be provided.
- The Program Coordinator may notify the Cardholder that an on-site audit will be conducted within 24-48 hours at which time the Cardholder must make all original documents available at the time of on-site audit.
- The Program Coordinator may visit the cardholder's workstation without notice and request an immediate review of all documentation.

The Department of Audit Services may also conduct T-card audits at any time without notice to the cardholder or the Program Coordinator.

All statements, receipts/invoices, and any other documentation must be kept for three (3) years plus the current fiscal year to comply with the University's Records Retention Schedule. If documentation is scanned into the ImageNow system, the documentation is treated as official receipts and are subject to the same retention schedule as original receipts. The records for Travel Card purchases will be required when SFA is audited by the Texas Procurement and Support Services Division of the State Comptroller's Office, State Auditor's Office, State Comptroller, or Department of Audit Services.

T-CARD PAYMENT

SFA's statement closing date will be the 3rd of the month. The billing cycle is always the 4th of the month to the 3rd of the next month. Accounts Payable will receive a summary billing listing all transactions during the period by each cardholder. Accounts Payable will pay the summary billing in full. Payment will be made from a clearing account and all charges posted to the account identified in the Banner System. Please note that there will be no late payments to CitiBank. Payment will be made from the department accounts even if there is insufficient budget.

END-OF-YEAR PROCEDURES

All expenditures appearing on the CitiBank statement (not necessarily purchases made) through August 31 will be charged to the fiscal year in which they appear on the statement. If the expense relates to travel in a subsequent year, the department should notify the Travel Office in order to record the expense as a prepaid expense rather than a current year expenditure. Often travel expenditures are made well in advance of the travel. Again, if the travel pertains to the subsequent fiscal year, the department should notify the Travel Office to record these expenditures in the year in which the travel actually occurs, regardless of when the payment is made.

Charges made before August 31, but not posted by the vendor until after August 31 will be charged to the next fiscal year. If the expenditure is inappropriately charged to the subsequent fiscal year, the department is responsible for notifying the Travel Office to record the expenditure in the appropriate fiscal year as a payable.

REFERENCE DOCUMENTS AND FORMS

[Travel Card Policy](#)

[Cardholder Application/Approval Form](#)

[Travel Card \(T-Card\) Cardholder/Banner User Agreement](#)

[T-Card Use Form](#)

[T-Card Exception Form](#)

[T-Card Documentation/Problem Resolution Form](#)

[CitiBank Cardholder Dispute Form](#)