University Paid Travel and Meal Card

Introduction

A "travel and meal card," also referred to as the T&M card, is a university liability credit card that is issued in an employee's name. The card is used for the payment of travel-related business expenses, including locally hosted business meals. The bill for all charges on T&M cards is paid centrally by the university. Cardholders will not make any payments to the issuing bank.

Charges to the T&M cards are automatically uploaded to the university's travel expense system, Concur. Cardholders are required to complete expense reports within Concur in a timely fashion, in compliance with University Policy 3.2, Travel Expenses. Completing the expense report allows transactions on the travel card to be charged against one or more unit accounts.

All charges to the T&M card must be for business purposes only and in full compliance with other university policies, particularly University Policy 3.2, Travel Expenses and 3.14, Business Expenses. The cardholder is responsible for providing supporting documentation and an explanation of business purpose for all charges to the T&M card.

❖ ***Caution*:** Failure to use the T&M card in compliance with university policy, including the terms outlined in this manual, can result in the suspension or revocation of the T&M card and possible disciplinary action. Fraudulent use of the T&M card can result in employee termination, expulsion from school (for students), and criminal charges.

Eligibility

Cornell University faculty and staff members are eligible to apply for a T&M card if the applicant has NOT incurred a write-off (i.e., reached 180 days past due) on a personal liability corporate travel card AND his/her position at the university requires any of the following:

1. Business travel at least twice per year
2. Booking of visitor travel
3. Hosting of business meals

Use of the Card

The T&M card is intended for the basic travel expenses of individual travelers such as transportation, lodging and meals. See University Policy 3.2, Travel Expenses, for additional specific details about each type of expense.

Allowed expenses include:

Type of Purchase	Description
Automobile Rentals	Details on university contracts with auto rental agencies can be found at https://finance.cornell.edu/procurement/buyers/commodities/vehicle-rental
Conference Registration Fees	These fees are also eligible for payment via pcard.
Incidental Supplies During Travel	Occasionally, the need for a supply may occur during travel, for example, replacement of a traveler's lost laptop cord.
Lodging	Hotel rooms for individual travelers.

Meals	Meal costs for travelers are covered under per diem. Travelers should familiarize themselves with the per diem allowance for their destination to avoid the risk of making meal purchases on the T&M that exceeds the allowance and having to return funds to the university. Hosted business meals, including those held locally, may be paid with the T&M card. When an individual does not have a T&M card, it is also acceptable to utilize a pcard for local business meals.
Restaurant Private Dining Room Fees	It is acceptable to pay a private dining room fee when hosting a business meal in a restaurant.
Room Blocks	Costs to cover a block of rooms for lodging only at a hotel may be paid via T&M card. The unit should be aware of the costs for the minimum number of rooms and cancellation fees. Caution: If the costs include additional fees for meeting space, catering, AV equipment rental, etc., a purchase order is required.
Transportation	Individual tickets on a common carrier – airlines, bus, boat, ferry, taxi.
Travel Expenses for Colleagues or Guests	The T&M card holder may utilize their card for the payment of the travel expenses listed here for other university travelers, visitors, or guests of the university. The cardholder is still subject to the requirements outlined in “Documentation and Expense Report Requirements.” Caution: Do not pay the travel expenses of a vendor providing services to the university, these expenses are to be submitted as part of their invoice.

Prohibited from Payment on the T&M Card

The T&M card is not intended for use as a procurement tool for non-travel goods and services, services requiring a contract, including expenses associated with events. Your T&M card is subject to suspension if prohibited transactions are carried out on the card.

Prohibited transactions include:

Type of Prohibited Purchase	Description

Catering	Catering requires the issuance of a purchase order; payment is not allowed via T&M card. Catering occurs when a vendor prepares, sets up, serves, or cleans up food on Cornell controlled property, including both facilities owned by Cornell and facilities that may be rented or leased and only under Cornell's control for the period of the event, i.e., rented banquet facility. Catering should not be confused with simple food delivery where no service is provided on site, i.e., pizza delivery.
Charters	All charters (airplane, bus, boat, etc.) require the issuance of a purchase order and Procurement review and will not be paid via T&M card.
Event Space Rental	All space rental requires the issuance of a purchase order and will not be paid via T&M card.
Goods and Services, non-travel	The T&M card is not a procurement tool for non-travel goods and services.
Local Food/Grocery Items	When not in travel status, paying for food with the T&M card is limited to hosted business meals only. The card will not be used for local food purchases, including delivery and grocery store items.
Services Requiring a Contract	Only agents in Procurement Services may execute contracts on behalf of the university. Do not sign a vendor's contract; submit your documentation via the IWNT doc as soon as a service provider is identified.
Personal Expenses	The T&M card is not to be used for personal purchases; however, it is understood that there are limited circumstances when this may occur. For example, a spouse attends a hosted business meal, and it is impractical to separate the bill. Under this type of circumstance, the cardholder will be allowed to reimburse the university. See University Policy 3.14, Business Expenses and University Policy 3.2, Travel Expenses.

Applying

Applications for T&M cards will be supplied only to those individuals specifically authorized by their unit. Those interested in obtaining the T&M card must complete an online tutorial and pass an exam prior to applying for a card. This will ensure that individuals understand and agree to the responsibilities of a

cardholder prior to applying for a card. After completing the tutorial and exam (see "PUR 113 – Travel & Meal Card" found at culearn.cornell.edu), contact your service center to request that an application for a T&M card be initiated for you.

Cash Advance Requests

Travelers in need of a cash advance will make the request through Concur. T&M cards are not issued with the cash access feature enabled (i.e., you cannot obtain cash via an ATM).

Documentation and Expense Report Requirements

Cornell requires that all cardholders submit documentation for all purchases on their T&M card. Sufficient documentary evidence is necessary to comply with university policies, sound business practices, and the requirements of external and internal reviewers.

Cardholders are required to ensure that documentation supporting each transaction on the T&M card is stored electronically within Concur and associated with the appropriate expense report. University Policy 3.2, Travel Expenses, requires travelers to submit expenses and complete their expense report within 30 days, but no later than 60 days, of return from travel. In addition, cardholders must retain original documentation for 60 days after their expense reports have been submitted. Failure to comply with documentation requirements, including the timely completion of an expense report within Concur, is grounds for suspension of the T&M card.

See University Policy 3.2, Travel Expenses for details on documentation requirements for travel. Further information on Concur, including creation of expense reports, can be found at http://www.blogs.cornell.edu/travel/training-and-guides/.

Policy Violations

Failure to use the T&M card in compliance with university policy, including the terms outlined in this manual, can result in the suspension or revocation of the T&M card and possible disciplinary action. Fraudulent use of the T&M card can result in employee termination, expulsion from school (for students), and criminal charges.

Examples of policy violations that may results in the suspension of the T&M card include, but are not limited to:

1. Failure to supply documentation for charges to the card
2. Failure to complete expense reports within Concur in a timely fashion, as described in University Policy 3.2, Travel Expenses
3. Payment of personal expenses with the T&M card beyond what may be considered reasonable, as described under "Use of the Card"
4. Failure to reimburse Cornell in a timely fashion for any charge to the T&M card that has been identified as personal
5. Use of the card for business expenses that were not related to travel or locally hosted business meals, as described under "Use of the Card"
6. Lending/sharing your card

Since travel expense reports are reviewed by the KFS Org Manager (a position that is generally within the unit), each KFS Org Manager is responsible for reporting all policy violations to the appropriate BSC Director. A request for suspension will be sent to Card Programs by the BSC Director, or their designee, and the card will remain suspended until such time as the violation has been corrected, i.e., documentation is submitted, expense report completed, repayment of personal expense is made.

If it is necessary to suspend a T&M card more than once in any 12-month period, the BSC Director will notify the SFG member. If/when the SFG member is satisfied that the cardholder understands the requirements of using a T&M card, he/she will submit a request to Card Programs to reinstate the card.

Errors on Your Card: Disputing a Charge/Reporting Fraud

Cardholders will receive a monthly statement from the issuing bank - this is not a bill. Cardholders will NOT make a payment to the issuing bank. Cardholders should review all expenses on the monthly statement for accuracy.

If a cardholder has authorized a vendor to charge his or her T&M card and the resulting charge is incorrect, the cardholder should first contact the vendor and attempt to resolve the error. Some examples of common "errors" are incorrect dollar amount, duplicate charge, or credit not received. If the error is not resolved by contacting the vendor, the following steps will be taken:

1. The cardholder will contact the issuing bank to initiate a charge dispute.
2. The issuing bank will provide the cardholder with the appropriate charge dispute form.
3. The cardholder will complete the charge dispute form and fax it back to the financial institution within 60 days of the statement date on which the error appeared.
4. The financial institution must acknowledge the charge dispute within 30 days of receipt of the form.
5. Within 90 days of receipt of the form, the financial institution will correct the error or provide an explanation as to why the charge is correct.

❖ ***Caution*****:** If the cardholder has not authorized a vendor to charge the T&M card, then the cardholder must assume that an unauthorized party has obtained his or her card number and must contact the financial institution **immediately**. The card account will be shut down and a new T&M card, with a new account number, will be mailed to the cardholder. The financial institution may also request that the cardholder confirm the fraudulent use of the card by completing an affidavit of fraud form, which the financial institution will mail to the cardholder.

Lost or Stolen Cards

If a T&M card is lost or stolen, the cardholder must contact the financial institution **immediately** to ensure that fraudulent use of the card does not occur. The financial institution will shut down the travel card account and will mail a new card, with a new account number, to the cardholder.

Cardholders Change of Status

If a cardholder is on any type of university leave that extends beyond 30 days or is for an unknown duration, that individual's card must be suspended. The individual's supervisor will inform the SSC of the date that the cardholder's leave will start. Suspending the T&M card will prevent unauthorized use of the account during a time when the cardholder is not available to dispute the charge. See Account Closures and Other Changes to T&M Cards for further details on suspending an account.

Purchases Rejected by Vendors

If a purchase is declined at the point of sale, the cardholder may call the financial institution or his/her service center to obtain the reason. If a card is accidentally destroyed or is damaged and cannot be used, the cardholder will contact the financial institution to request a replacement card.

Account Closures and Other Changes to T&M Cards

Representatives of the cardholder's service center will utilize the Credit Card Update form to request name or address changes, account suspensions and closures. The form may be found on the

Procurement website at https://www.finance.cornell.edu/procurement/buyers/credit-cards/procurement-card/forms.

♦ **Note:** When a T&M card is lost or stolen, and the financial institution subsequently issues a new credit card with a new account number; a Credit Card Update form does **not** need to be submitted. (See "Lost or Stolen Cards" above.)

Expiring Cards

A T&M card near its expiration date will automatically be replaced by the financial institution, no later than 7 days prior to the end of the month in which the card expires. If a replacement for the expiring card has not been received within 7 days of the end of the month in which the card will expire, the cardholder will contact the financial institution.

Inactive Cards

An unused and potentially unmonitored credit card account creates the opportunity for fraudulent use by unauthorized parties; therefore, Credit Card Programs will close any T&M account that is not used at least once in any one-year period. Unused cards will be identified at least monthly, and Credit Card Programs will notify the cardholder of the account closure.

Any T&M card that is not routinely used at least once per year and/or where the cardholder no longer meets the eligibility requirements outlined in this document should be reviewed for closure. To facilitate the review of cards, each January, Credit Card Programs will supply BSC Directors with an annual report of card usage. It is the responsibility of each BSC Director to review this information with Unit Managers to ensure that all cardholders continue to meet minimum eligibility requirements. The BSC Director will notify any cardholder whose account is to be closed and then submit the closure request to Credit Card Programs.