**OVERVIEW**

The US Bank Visa Personal Liability Travel credit card is for employees who must travel on behalf of the university. Cardholders can use the card to pay for all expenses related to official university business travel. Purchases of goods or services not directly related to university travel are not permitted. To ensure proper use of the card, the Accounts Payable (AP) office reserves the right to review and monitor all cardholder purchases.

**ELIGIBILITY**

A CSU Chico faculty or staff member is eligible to apply for a US Bank Visa Personal Liability Travel card by meeting all of the following criteria:

- Their position at the university requires business travel at least two times per year; and
- The card has been authorized by the cardholder’s supervisor and their designated administrator for travel expenses (http://www.csuchico.edu/ap/signature-authority-travel-forms.shtml) and,
- The individual has completed an application and agreed in writing to both the US Bank Cardholder Agreement and all CSU applicable policies, procedures and timely payment requirements.

**APPLICATION**

An application must be completed by the employee in order to obtain a travel card. The application can be found by visiting the AP website (http://www.csuchico.edu/fin/forms.shtml#forms--ap) and once completed with necessary approving signatures should be forwarded to Kendall Hall 208, Zip 243.

Once the application has been accepted and approved by US Bank, cards will be mailed to the billing address on the card application within 10 business days.

**CARDHOLDER RESPONSIBILITIES**

The Cardholder is responsible for the following:

- Appropriate usage - The card must be used in accordance with the language in these procedures, all purchases are in compliance with CSU/campus travel procedures, and may only be used for bona fide business travel expenses that directly serve university purposes. CORPORATE CARDS MAY NOT BE USED FOR PERSONAL PURCHASES. Please note that card activity is subject to Public Records Act requests.
- Monitor activity – Protect the card at all times to prevent unauthorized use. Monitor card statements and use the online tools to monitor transactions and guard against fraudulent activity.
  - Select Register Online
  - Enter “Organization Short Name” **CSUCA**
  - Enter the credit card #, expiration date and select “register this card” and complete remaining steps to finalize online registration
- Dispute transactions in a timely manner - It is important to dispute any charges appearing on the US Bank card statement with the merchant and US Bank within 60 days of the transaction posting date, not the statement date. Disputes can be made online with US Bank or by calling 1-800-344-5696.
- Pay all charges on time - The cardholder will be billed directly by US Bank for all expenses charged to the credit card. The cardholder is personally responsible for paying all charges on the card by the due date,
keeping the card current and available for university business use. The university will not reimburse or pay late fee charges incurred in connection with this credit card. Payment of the amount owed to the financial institution may not be delayed due to lack of reimbursement of travel expenses by the campus. If the card has been closed by US Bank due to late payments, the campus will not reinstate the card.

- Submission of reimbursement documents in a timely manner will assist with ability to pay balances within billing cycle.
- Any credit posted to your account for amounts previously reimbursed must be remitted back to the university within 30 days of statement date.

- Report lost or stolen cards – In the event that a card is lost, stolen or fraudulent activity is 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.
- Surrender use of card – The cardholder must discontinue use of the card by cancelling it through US Bank at 1-800-344-5696 and notifying AP at 530-898-6426 or accountspayable@csuchico.edu.
  - Upon separation from the university, the card will be cancelled based on the Human Resources separation process.

CARDHOLDER/DEPARTMENT LIABILITY
In case of default, CSU Chico 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 department that employs the cardholder may be responsible for paying any related business expenses.

DECLINED TRANSACTIONS
If the travel card is declined for a particular transaction and the reason is unclear to the cardholder, please contact US Bank Customer service at 1-800-344-5696 or the AP office at 530-898-6426.
Common reasons for declined transactions include the following:
- Merchant has the incorrect card number, expiration date, or security code
- Cardholder’s billing address does not match the billing address provided to the merchant
- The transaction cost exceeds the card’s allowable limit (either single purchase or monthly limits)
- The card has a past due balance and is suspended
- The card is being used at a high-risk establishment restricted by the university

CARD LIMIT CHANGES
To request either a permanent or one-time change in cardholder purchase limits, please email Accounts Payable at accountspayable@csuchico.edu. The email must contain the requested credit limit increase, whether the requested increase is one-time or permanent, and the justification for the increase.

CARD RENEWAL, CARD MISUSE, SUSPENSION OR REVOCATION OF CARD
The card will expire on the date noted on the card and will be automatically renewed unless:
- The card has inactivity for 12 consecutive months
- Payment is currently delinquent
- The card has recurring history of delinquency
- The card has been revoked due to misuse
- The cardholder has separated from the university
Cardholders who have made inappropriate purchases not related to university business travel are subject to the following process:

<table>
<thead>
<tr>
<th>First Violation</th>
<th>The Accounts Payable Office will contact the cardholder and revisit the procedures agreed to upon acceptance of the card.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Violation</td>
<td>The Accounts Payable Office will contact the cardholder, their appropriate travel signature authority, and the Assoc. VP for Financial Services regarding the continued misuse of the card. All parties will be notified that a third violation will result in the card's cancellation.</td>
</tr>
<tr>
<td>Third Violation</td>
<td>The Accounts Payable Office will cancel the card. The cardholder will be notified of the cancellation. Any remaining balance on the card remains the responsibility of the cardholder.</td>
</tr>
</tbody>
</table>

Cardholders who have delinquent payments are subject to the following process:

<table>
<thead>
<tr>
<th>60 Days Past Due</th>
<th>Cardholder account is suspended until the account is fully paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 Days Past Due</td>
<td>Cardholder account is closed</td>
</tr>
<tr>
<td>180 Days Past Due</td>
<td>Cardholder account will be sent to collections. The cardholder must contact the US Bank Collections department to arrange payments. Notification will be sent to Staff Human Resources and Faculty Affairs per CSU Policy, ICSUAM 5251.</td>
</tr>
</tbody>
</table>

**CARD FEES**

Late fees are applied to past due balances as indicated below:

- 30 days past due = 0%
- 60-160 days past due = 2.5% with a $2.00 minimum
- 180 days past due = entire balance will be charged off and account will be permanently closed

Other associated card fees include ATM access/cash advance fees of 2.5% with a $2.00 minimum and foreign transaction fees of 2.5%. All fees are applied to the cardholder account directly and must be paid in full (unless caused by a bank error.)

**REFERENCES**

Campus Travel Procedures [http://www.csuchico.edu/fin/forms.shtml#policies-procedures--ap](http://www.csuchico.edu/fin/forms.shtml#policies-procedures--ap) ICSUAM Policy 5251, Corporate Cards [Employee Personal Liability Cards](http://www.csuchico.edu/fin/forms.shtml#policies-procedures--ap)

Access Online Registration Quick Reference Guide - see attachment within this document