



UC Merced
TRAVEL

Frequently asked T & E Card Questions with Answers

Q. Is the USBank T & E Card like other Visa credit cards?

A. No. Unlike other Visa cards that have a revolving line of credit, the USBank T & E Card is a charge card. The balance is payable in full before the next billing.

Q. Will my T & E Card affect my personal credit rating?

A. This account is to be used only for reimbursable business travel and entertainment expenses. The account will not be used for personal charges; therefore, USBank does not report the activity to any credit bureaus. If any portion of your account balance reaches 180 days past due, the delinquency will be reported to your credit bureau. You should not reference this card as a credit liability.

Q. Who may apply for an USBank T & E Card?

A. If you are an employee with an active employment status in EDB/Payroll and incur travel or entertainment expenses during the conduct of your business, you are eligible to obtain a T & E Card.

Q. How do I apply for the USBank T & E Card?

A. Applicants are required to complete the T & E Card application. The form can be located on the UCM Travel Center web site at <http://travel.ucmerced.edu/>. All applications require the department administrator's approval.

Q. Is my account ready to use when I receive my card?

A. No. You will need to call USBank Customer Service at 1-800-344-5696 to activate your card via your social security number and zip code. At this point, your card is ready for use. USBank will provide instructions along with the card.

Q. Is there a limit on the amount I can charge monthly for travel?

A. No. You can make unlimited charges for authorized business travel expenses on your T&E Card. This includes air, hotel, car rental, restaurants, taxis, parking, and telephone charges. In addition, there's a limited allowance for additional expenses for necessary purchases that fall outside of the Travel categories.

Q. Can I access cash through my T & E Card?

A. Cash can be accessed at over 500,000 ATMs and 371,500 member banks worldwide. There is a 2.5% transaction fee when you access a cash advance with a \$2.00 minimum fee and maximum \$10.00. Appropriate documentation such as cash advance receipts will be required in accordance with travel policy.

Q. Is there a limit to the amount of cash I can obtain?

A. Because of the worldwide merchant acceptance of the Visa card, the need for cash advances is greatly reduced. Based on previous cash needs, you have been assigned an appropriate amount of cash by the University. Your cash availability is a pool of cash that is replenished each time you make a payment to your account. In addition, ATMs are generally limited to \$400 per machine and three transactions per 24-hour period. Cash may also be obtained from a Visa member bank. Please verify the ATM is part of The PLUS System, Visa Network, or is a Visa Member Bank.



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Q. How do I find the location of a bank or ATM?

A. For the nearest US location, please visit USBank web site at www.Visa.com, select ATM Locator.

Q. Whose responsibility is it to pay the bill?

A. It is your responsibility, as the cardholder, to ensure the bill is paid in full prior to the next billing cycle. The cycle date is the 25th of each month. It is your personal responsibility to ensure timely payment, regardless of the status of any outstanding expenses. For this reason, it is important to submit expense reports on a timely basis and to provide all documentation required to process the payment.

To avoid penalties and additional expense for the University, you must keep your Travel Card account current. Timely payment by all employees is essential to the success of the entire program.

If timely payment of your account becomes an issue, your business office and the UCM Travel Card Administrator may become involved. Each employee is responsible for keeping his/ her own account current. Cards with balances outstanding for more than 60 days will be suspended and late fees will apply. Cards with balances outstanding for more than 90 days will be cancelled without opportunity for reinstatement, and late fees will apply.

Q. On what date does my statement generate?

A. Your account cycles on the 25th of each month at which time a statement is produced.

Q. Do we wait for the bill to submit our employee expense report?

A. No. Please submit your expense report as you incur the charges. It is important that timely expense reports are submitted to ensure prompt reimbursement whether payment is made by each individual employee or through a central payment system set up by the University.

Q. Will UCM pay business-related charges directly to USBank via the Express system?

A. All charges incurred on the USBank card will be imported into the Express T&E management system. Preparers or travelers themselves will be able to attach expenses incurred on the card to their expense reports, thereby generating payments directly to their T&E charge card accounts.

Q. Is it important to reconcile my statement each month?

A. Yes. Even though you have been reimbursed for your business expenses, you should review your statement for accuracy. This will ensure that your account always remains in proper balance. If you have not received your statement, please contact USBank Customer Service at 1-800-344-5696 or log into USBank Access Online for access to statements.



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Q. Can I check my statement online?

A. Yes. Use Access Online, a Web-based electronic tool that provides quick access to complete account information. You can use it to view account activity and billing statements. Go to [AccessOnline](#) and select Register Online, enter **UOFCA** for Organization Short Name (follow the instructions to register your account by filling in the required fields). <https://access.usbank.com/cpsApp1/index.jsp>

Q. What happens if payment in full is not received before the 3rd statement?

A. Your T & E Card will be suspended at 60 days past due. In addition, a delinquency fee of 2.5% is applied to the entire past due balance. This fee is the responsibility of the individual cardholder.

Q. What if I do not recognize a charge or need more information about a charge on my statement?

A. Refer to the back of your statement for billing inquiries/problems or questions. USBank must hear from you no later than 60 days from the original statement date on which the charge in question appeared. You are able to dispute charges by contacting USBank directly at the 800 number listed on the back of the card or by logging into USBank Access Online. Be sure to keep records of all discussions, including the name of the Customer Service Representative. If you have any questions or need further clarification, please contact USBank Customer Service at 1-800-344-5696.

Q. What happens once I have notified USBank of a dispute?

A. Once USBank has received notification they will suspend the amount in question. While USBank is conducting an investigation, you do not need to pay the amount of the charge which is in dispute; however, you are obligated to pay the entire balance of charges that are not in question.

Q. How are conversion rates determined?

A. Conversion rates are determined on the day Visa receives the transaction. Visa calculates the rate by averaging the government mandated rate and the wholesale market rate. The cardholder will see an exact conversion rate on their monthly statement. For a cardholder to receive an approximate conversion rate, or US dollar amount on a posted transaction the cardholder should contact USBank Customer Service at 1-800-344-5696.

Q. Should I contact USBank if I will be traveling to a foreign location?

A. Yes, we recommend that you contact USBank Customer Service at 1-800-344-5696 and notify them that you will be on foreign business travel. USBank will note your account.

Q. What if my T & E Card is lost or stolen?

A. Immediately call USBank Customer Service at 1-800-344-5696. A report will be filed and a new card with a new account number will be issued.



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Q. What should I do if my T & E Card fails to receive authorization for a charge?

A. If a merchant fails to receive an authorization, they may decline the transaction. The merchant may obtain a manual (verbal) authorization by contacting USBank Customer Service at 1-800-344-5696 the customer service representative will review the status of the account and if the account meets approval criteria, the manual authorization will be provided or contact the UCM Travel at travel@ucmerced.edu.

Q. How do I change my address or other personal information?

A. Log into [Access Online](#), and click My Personal Information. Select Contact Information, and follow the instructions to update your details. Click Save. <https://access.usbank.com/cpsApp1/index.jsp>

Q. We have a cardholder who has left the University and no longer needs the T&E card. How do I close the cardholders account?

A. Send an email to travel@ucmerced.edu providing the cardholders name, employee UID and effective date to close the account an email confirmation will be sent confirming the account is closed and listing the balance due (if any) on the account. The department will be asked to follow up with the cardholder to clear the balance due. **Never email card number or expiration date of the card only name and UID.**

Q. What if I have a question concerning my account?

A. Contact USBank Customer Service at 1-800-344-5696, 24 hours a day, 365 days a year. You may also contact travel@ucmerced.edu.

Travel

Email: travel@ucmerced.edu | Phone: (209) 228-TRIP (8747)

Address: 5200 N. Lake Rd. Merced, Ca. 95343