

York University Travel and Expense Card– Frequently Asked Questions

Credit & Limits

1. Does the T&E card affect my personal credit? Am I required to undergo a credit check to obtain the T&E Card?

There is no impact on employee's personal credit when issued a T&E Card. A credit check is not required to obtain a T&E Card.

2. What is the credit limit on the T&E Card?

The T&E Card can have a monthly transaction limit of up to \$25,000 and a single transaction limit of up to \$10,000, depending on your travel needs.

Application & Approval

3. Where can I obtain a T&E Card application and a copy of the guidelines?

The [Travel Visa Card Application & Cardholder Agreement](#) and [guidelines](#) can be downloaded from the Finance website.

4. Who should approve my T&E Card Application?

The T&E Card Application must be approved by one of the following:

- Executive Officer
- Dean/Principal or designated Associate Dean/Principal
- University Librarian or designated Associate University Librarian
- AVP Finance & CFO
- Vice-President or designated Associate Vice President
- President

5. Will training be provided on policies and procedures for the new T&E Card?

All approved cardholders will be required to attend a brief training session on T&E Card policies and procedures, including a demonstration of how to obtain card statements and submitting expenses through Concur.

Card Benefits

6. What are the benefits of the US Bank Visa T&E Card?

Key benefits of the new US Bank Visa T&E Card are:

- Greater acceptance worldwide - Visa® is accepted by 36 million merchants in more than 200 countries
- Supplementary card benefits, including Auto Rental Collision/Loss Damage Insurance, Flight Delay Insurance, Emergency Purchases Insurance (for baggage loss/delay), and Hotel/Motel Burglary Insurance (Limits, exclusions, and other terms and conditions apply. Please refer to [US Bank Visa Commercial Card: Insurance Certificates](#))
- Integrates seamlessly with Concur Expense, making it easier to prepare expense reports by reducing much of the manual effort in entering expenses

- York University will pay business related expenses directly to US Bank Visa, eliminating the need for cash advances or to charge expenses to personal credit cards
7. Does the T&E card provide any personal benefits or privileges such as points toward loyalty programs, travel or other merchandise rewards or cash back incentives)?
The card does not register or provide the cardholder with any personal benefits or privileges such as “points toward loyalty programs, travel or other merchandise rewards or cash back incentives”.

Transaction Details and Monthly statements

8. What is the billing cycle for the T&E Card?
The monthly billing cycle begins on the 21st day of each month and ends on the 20th day of the following month.
9. When will my monthly statement be available?
Statements will be available on the 21st day of each month (i.e. the day after the close of the monthly billing cycle).
10. Will a monthly statement be mailed to me? Am I able to access my statement online?
Monthly statements will NOT be mailed to individual cardholders. Statement can be obtained online at <https://access.usbank.com>. Please refer to the [Access® OnLine Travel and Expense Card Guide](#) for additional information.
11. Where can I view my transactions?
You can view your transactions in your [Concur](#) account and your T&E Card account through [Access Online](#). Transactions which have been posted to your T&E Card account are uploaded to your Concur account on a nightly basis.

Interest (or delinquency fee)

12. What is the interest rate (or delinquency fee) charged to my account for a late payment?
The interest rate (or a delinquency fee) charged to your account for a late payment is 2.5% of the overdue amount per month.
13. Is the cardholder responsible for paying interest charges (or delinquency fees)?
Yes, the cardholder is responsible for paying interest charges.
14. How can I avoid interest charges for late payments against my T&E Card account (or delinquency fees)?
To avoid interest charges (or delinquency fees), you must submit your expense report by the end of the month in which your card statement is issued (note: the statement close date is the 20th day of each month). This allows sufficient time for your manager/dean/chair to approve your expense report and for the University to issue the payment US Bank Visa and avoid interest charges (or delinquency fees). The University will only pay the expenses incurred on the T&E Card for University purposes directly to US Bank *after the expense report has been approved*.
- Please note, if you return from your travel destination prior to the card statement close date, and all your travel expenses have been uploaded to your Concur account, we strongly urge you to submit expense as soon as possible (but no later than the end of the month).

In rare circumstances, where the T&E card was used for personal or unapproved expenses, a payment should be made by you directly to your T&E card account with US Bank Visa.

The University will not be responsible for interest charges (or delinquency fees) as a result of filing expense reports in an untimely manner or for personal or unapproved expenses.

Card Usage

15. What should be charged to the T&E Card?

The T&E Card is to be used exclusively for travel and related expenses in accordance with the University's policies and procedures.

Examples of acceptable purchases:

- Airfare
- Hotel accommodations
- Taxi, bus, rail
- Car Rental – always decline insurance
- Meals while traveling for University purposes

16. Are there any restrictions on the T&E Card?

The T&E Card is to be used exclusively for travel and related expenses in accordance with the University's policies and procedures.

Examples of ineligible purchases/transactions:

- Cash advances, ATM withdrawals;
- Controlled goods/substances, including hazardous and radioactive materials
- Goods and services that should be purchased through Sm@rtbuy, paid by PCard, or paid through Accounts Payable
- Consulting, employment, and other services
- Personal expenses

17. I already have a Purchasing card (PCard), why should I get a T&E Card?

The T&E card allows for business travel and other travel related expenses. The PCard program is restricted to the purchase of goods only.

Concur Expense

18. Do I have to use Concur in conjunction with my T&E Card?

Yes, you must use Concur once you obtain a T&E Card. Paper claims from T&E cardholders will not be accepted.

19. I have never used Concur. How can I be trained to use Concur Training?

In-lab training courses for Concur Expense are available on a monthly basis. You may view upcoming training dates for Concur Expense courses on the [York Employee Learning Calendar](#). If you are unable to attend one of the available training sessions, you may access the [online training materials](#) using your Passport York account.

Personal Expenses

20. How do I pay for personal or unapproved expense charged to the card?
The T&E card should be used for University purposes. In rare circumstances, where the T&E card was used for personal or unapproved expenses, a payment should be made by you directly to your T&E card account with US Bank Visa. This can be done at your personal financial institution using their online or other bill payment services. The University will not be responsible for interest charged to your T&E Card as a result of personal or unapproved expenses charged to the T&E card.
21. If I charge a personal expense to the T&E Card, will it appear in my Concur account?
Yes. All expenses charged to the T&E Card will be loaded directly into your Concur account. Expenses may be designated as personal within your Concur account.
22. Will I have to submit personal expenses on an expense report?
Yes. All expenses charged to the T&E Card will have to be submitted on an expense report. Payment will not be made to US Bank Visa for expenses applied to a report that have been designated as personal.

Inquiries/Lost or Stolen Cards/Other Information

23. Who handles any issues/questions I may have with regards to the T&E Card?
Contact Procurement Services for all inquiries pertaining to the T&E Card program. The contact information is below:
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| Telephone number (direct): | (416)-736-5143 |
| Extension: | 55143 |
| Email: | TECard@yorku.ca |
24. How are expenses that are charged to the T&E Card entered into Concur?
All expenses charged to the T&E Card will be loaded directly into your Concur account on a daily basis (note: transactions are loaded on posting date, not transaction date).
25. How do I dispute transaction discrepancies on my card?
Contact the US Bank Visa directly at 1-800-588-8065 for any discrepancies.
26. How do I cancel the T&E Card?
Contact Procurement Services for all inquiries pertaining to the T&E Card program. The contact information is below:
- | | |
|----------------------------|--|
| Telephone number (direct): | (416)-736-5143 |
| Extension: | 55143 |
| Email: | TECard@yorku.ca |
27. How do I report fraudulent activity or a lost or stolen card?
The cardholder must immediately contact US Bank at 1-800-588-8065 and Procurement Services at (416)-736-5143 (or extension 55143 or TECard@yorku.ca) in the event that the card is either lost or stolen.

York University American Express Card Program

28. Will the University continue to accept applications for the York University American Express Card Program?

With the introduction of the new T&E Visa Card program and its added benefits, the University will no longer be issuing University Amex Cards.

29. I am a York University American Express cardholder. Am I still able to use my card?

We strongly encourage full time, continuing faculty and staff who travel regularly for University purposes, to convert to the new T&E Visa card. The University Amex Card program will remain open during the next few months as we transition to the new T&E Visa Card program. The University Amex Card program will be closed on **February 29th, 2016**. **As of February 29th, 2016, your University Amex card will no longer be active.**