

Procedure 20335x: Bank of America

A. Uses of the Corporate Travel Card

The Bank of America (BOA) Corporate Travel Card provides a means of charging expenses incurred while conducting official university business. The card is a business travel card and, as such, is to be paid in full before the following billing cycle starts. It is not a credit card account on which the cardholder can carry outstanding balances.

The BOA Visa Card may be used for university travel-related expenses and those expenses related to departmental recruiting and business meals when the cardholder is not on travel status. Use of the card for personal spending is prohibited except when personal expenses cannot be reasonably separated from reimbursable expenses which are being paid with the travel charge card. Such expenses must be paid from the cardholder's personal funds within the payment terms specified by Bank of America. Two examples follow:

- A personal telephone call (not reimbursable) included on a lodging bill
- A spouse's dinner (not reimbursable) that is included on the same restaurant bill as the employee's (reimbursable) dinner.

The maximum credit limit for this card is \$5,000.00. However, with proper justification, the credit limit amount can be increased.

- There is an ATM option (\$500 cash limit) available with this card. The cardholder can contact the Controller's Office for instructions on how to have this option activated if desired.

B. Special Restrictions on Uses of the Corporate Travel Card

The traveler's BOA Visa Travel Card can be used for the purchase of airline tickets. Reimbursement will be made on the travel reimbursement request after the trip occurs. The full itinerary and receipt must be attached to the travel reimbursement request.

Charge cards shall not be used to circumvent the procurement policies of the agency, institution, or the Commonwealth. Purchases of goods or services not directly related to the required travel at the time they are incurred are not permitted. However, emergency purchases, such as automobile repairs, and incidental costs, such as copying expenses or presentation materials purchased, will be permitted if it can be reasonably shown that the purchase was necessary and that no other procurement method would suffice. The burden of justification rests with the cardholder.

C. The Card in Lieu of Loans

Virginia Tech will not provide travel loans for faculty and staff (above pay band 3) who are eligible for the BOA Visa Card Program. Additionally, loans are not provided to employees whose application has been denied by BOA Visa unless an exception has been approved. However, travel advances may be requested for extended travel of 4 weeks or more or for international travel.

D. How To Obtain A Travel Charge Card

D.1 Eligibility for a Travel Charge Card

All regular full-time faculty and classified employees (Pay Band 3 and above) are eligible to apply for a BOA Visa Card simply by completing an application form.

The following classes of employees who travel frequently may apply for a BOA Visa Card only when their department head completes a special authorization form that explains the need for having a corporate BOA Visa Card:

- Full-time employees below Pay Band 3
- Part-time salaried employees
- Temporary salaried employees
- Wage employees
- Students holding assistantships
- Emeriti continuing to travel on grants awarded during their employment at Virginia Tech

D.2 Applying for the Card

An application for a travel charge card can be initiated at any time after the employee's paperwork has cleared Human Resources and the employee has attended orientation.

- Obtain application forms, instructions, and special authorization waivers (if needed) from the travel section of the Controller's Office. The BOA Visa application is available on-line at https://www.controller.vt.edu/forms/travel/BoA_Travel_Card_App.pdf.
- Return the completed application to the Controller's Office, North End Center, Suite 3300, 300 Turner Street NW, Mail Code 0312 Attn: Travel.
- Upon receipt of the application at the Controller's Office a Program Administrator will establish a user profile for the applicant in BOA's online card application system, called Works.
- The Program Administrator will send the applicant an email with instructions and a link to complete the required DOA Knowledge Center online training.
- Once the training certificate has been received by the Program Administrator, the application is completed and the applicant should expect to receive their BOA Visa card in 7-10 business days.

D.3 Issuance of Charge Cards

New travel cards will be sent directly to the address specified on the online application, which should be a home address (no PO Boxes).

Information regarding travel related services provided by Bank of America will be included when you receive your card. Any questions related to cardholder services should be directed to the Bank of America Customer Service Department at 1-888-449-2273.

D.4 Name on the Card

Only one card will be issued in the name of each eligible employee.

- The BOA Visa card will contain the name of the employee to whom the card is issued, the card number, the expiration date, and the year the corporate card was first issued. The card member's address will not appear on the card.
- The card is authorized for use only by the employee whose name appears on the card. Other family members or individuals are not permitted to use the corporate BOA Visa Card. This program does not provide for loaning a card to a third party.

D.5 Training

All BOA Visa Travel Cardholders are required by the state to complete online training annually. The University deadline to complete training is May 30th. Training needs to be completed using the Commonwealth of Virginia's online Knowledge Center. Please register for access to the Knowledge Center at <https://covkc.virginia.gov/nm/vt>. Detailed instructions on how to complete travel card training is posted on our website under travel procedures at <https://www.controller.vt.edu/procedures/travel/20337x.pdf>.

D.6 Card Travel and Emergency Assistance Services

These services are intended to aid travelers and are available 24 hours a day, 365 days a year. They are available to eligible Visa cardholders at no additional charge. Services include the following:

- PRE-TRIP ASSISTANCE – Provides information on travel destination – information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.
- EMERGENCY MESSAGE SERVICE – Can record and relay emergency messages for travelers, immediate family members, or business associates.
- MEDICAL REFERRAL ASSISTANCE – Provides medical referral, monitoring, and follow-up.
- LEGAL REFERRAL ASSISTANCE – Can arrange contact with English-speaking attorneys and U.S. embassies and consulates if one is detained by local authorities, have a car accident, or need legal assistance.

- EMERGENCY TRANSPORTATION ASSISTANCE – Provides assistance with all necessary arrangements for emergency transportation home or to the nearest medical facility.
- EMERGENCY TICKET REPLACEMENT – Provides assistance with the carrier's lost ticket reimbursement procedures if a ticket is lost and can arrange delivery of a replacement ticket.
- LOST LUGGAGE LOCATOR SERVICE – Provides assistance with the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses checked luggage.
- EMERGENCY TRANSLATION SERVICE – Provides telephone assistance in all major languages and helps find local interpreters, if available.
- PRESCRIPTION ASSISTANCE – Provides assistance with getting prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions at local or nearby pharmacies.

For further information on card benefits please contact a Visa Benefit Administrator at 1-800-VISA-911. When travel reimbursement is sought, any charges resulting from referrals for services above are subject to all University policies and procedures and are normally non-reimbursable.

E. Billing and Payment

- Statements from BOA Visa are mailed directly to the individual employee who is responsible for paying all charges to BOA Visa.
- Card balances must be paid by the cardholder when due. Should late fees or finance charges be assessed, they are the responsibility of the cardholder and cannot be charged to university accounts.
- The cardholder is responsible for obtaining reimbursement from the university in time to pay the card bill by the BOA Visa due date.
- Noncompliance with travel charge card policies by cardholders is grounds for revocation of card privileges without alternate Travel Cash Advance privileges.
- Cardholders are responsible for maintaining their card delivery and statement billing address with BOA. They can either change it online via Works, or by calling the BOA Customer Service Department at 1-888-449-2273.

The Controller's Office staff reviews all delinquent accounts. In the event any cardholder has become 60 days delinquent the delinquent charges will be deducted from the cardholder's pay and their travel card will be permanently closed. This will occur regardless of whether or not reimbursement for travel costs has occurred. Also, if a cardholder's account is delinquent three times within a period of six (6) months, his/her card will be cancelled.

F. Card Renewal

BOA Visa automatically sends renewal cards directly to card members every two years. Replacement cards (for special requests or lost cards) will be mailed directly to card members.

G. Notifying BOA Visa

The card member must notify BOA Visa at 1-888-449-2273 whenever any of the following circumstances occur:

- Any change of mailing address.
- A BOA Visa card is lost or stolen.
 - Speed is important. Call as soon as possible.
 - A replacement card will be mailed immediately. Upon prompt notification to BOA Visa of a lost or stolen card, the card member will have no liability for charges made after a card has been lost or stolen.
- A change of name.
- A question arises about the monthly statement.

G.1 BOA Visa Reduction of Cycle Limit

Occasionally, BOA Visa will reduce a cycle limit below the level requested on the cardholder application. This reduction can be caused by lack of credit history or errors in processing as well as by previous credit history. The applicant should contact Bank of America directly to find out the reason for the reduction. The phone number for such an inquiry is 1-888-449-2273.

H. Cancellation of Cards

In the event it is necessary to cancel a BOA Visa card (for any reason), the employee must pay the balance on the BOA Visa account, cut the card in half, and notify their department. Please notify a Program Administrator at the Controller's Office of any card cancellations. The contact information for such notification is travelcard@vt.edu or 1-540-231-0944.

When delinquent accounts are cancelled and the card privileges revoked, a Program Administrator will inform you of this. Cancellations as a result of delinquency are permanent. Such individuals will not be eligible for a university travel loan.

H.1 Reinstatement of Cancelled Accounts

If a Virginia Tech employee voluntarily cancels the BOA Visa card and later wishes to re-instate or activate an account, a new BOA Visa application should be completed and the standard University procedures for establishing a new account followed.

As stated above, cancellations as a result of delinquency are permanent.

H.2 Termination of Employee Participation

When a cardholder terminates employment with Virginia Tech, it is his or her responsibility to cut the BOA Visa card in half and return it to their department. A Program Administrator at the Controller's Office should be notified of any card cancellations that result from employee termination. The contact information for such notification is travelcard@vt.edu or 1-540-231-0944.