

# University Corporate Travel Card

## Travel Card Basics:

The University MasterCard Corporate Travel Charge Card may be used ONLY to pay for business/travel expenses related to University business.

The Corporate Travel Card is applied for and issued to employees and is used to pay for travel expenses related to University business including:

- Hotels
- Restaurants
- Car rentals
- Airfare

The University's Corporate Travel Card provider is JP Morgan Chase. The employee is solely responsible for payment to JP Morgan Chase/Mastercard for all charges made on the card.

Reimbursement for travel expenses, including those paid using the Corporate Travel Card, will be made to the traveler by the University following standard travel reimbursement procedures. [University Business Policy 505](#) provides information about allowable expenses and reimbursement. Travel reimbursement requests are submitted electronically on an Expense Report via the [Travel and Expense](#) system.

## Who's Eligible:

An employee who travels on University business may, with the approval of his/her administrative superior and division fiscal officer, apply for a Corporate Travel Card.

## How to Apply:

The travel card application can be found on-line through the [MyHR link](#) or the MyHR link located on the [Administrative Web Applications](#)

- A dialog box will prompt you for Username and Password if you hadn't yet signed into the web applications prior to using this link. The Username and Password are the same as your Outlook Name and Password. **IMPORTANT:** the individual requesting the card must use his/her login when completing the application.
- Click on "Main Menu"
- Click on "Self Service"
- Click "Personal Information"
- Click on "Employee Information Links"
- Click on "Travel/Procurement Card Application"
- Click on "Travel" --- Your personal information will automatically pre-populate the [Travel Card Application and Agreement](#).
- Cardholder Information: Some of the information can be edited. You will need to complete your name as it will appear on the card, change your "Billing Address" listed under section 2 if need be and you should add the required information in section 4.
- Travel Card Controls: Fill in the "Requested Limits" boxes in this section to request the limits that will be appropriate for your anticipated usage of the card

- Print a copy of the application
- Read the Cardholder Agreement sections of the application. Sign and initial the second page of the application if you agree to the terms outlined
- Your administrative superior should then review and sign the application under your name on the second page as well. Then send the completed form to your Division Fiscal officer for approval.
- They will forward the completed application to your respective Campus Accounting Office
- Your respective Accounting/Fiscal Services will forward the application on to the card company (JP Morgan Chase)
- You will receive your travel card in the mail approximately 10 days after the application is forwarded to JP Morgan Chase. The card will be sent by JP Morgan Chase to the billing address as provided on your [Travel Card Application and Agreement](#) form.

### Cardholder Responsibilities:

- **Activate the card when received**
- **If your card is lost or stolen** immediately notify JP Morgan Chase at 1-800-270-7760 and Accounting/Fiscal Services at 573-882-3051.
- **Use the card only for University business.**
- **Keep your billing address up-to-date.**
- **Timely pay your bill: The card balance is due in-full upon receipt of statement.** Submitting a travel expense report does not relieve you of the obligation to pay JP Morgan Chase by the due date.
- **When employment is ended with the University**, turn your card in to your respective department and notify your respective Campus Accounting Office Representative:
  - **COLUM & UMSYS – Jennifer Walker (573-882-4652)**
  - **MOS&T – Lisa Alderson (573-341-4189)**
  - **UMKC – Alfreda (Freda) Releford (816-235-1479)**
  - **UMSL – Faith Lucas (314-516-5090)**
- **When making name changes, employee status changes, credit limit increases, or address changes (Columbia Campus Only)** use [Travel Card Change/Closure Form](#).

### Helpful Information for Cardholders:

**To contact JP Morgan Chase:** 24-hour worldwide card member services:

- In the US or Canada, call JP Morgan Chase at 1-800-270-7760
- Outside of the US, call JP Morgan Chase collect at 1-801-281-5825

**Cash Advances:** Cash advances are available using your travel card by using an Automated Teller Machine (ATM). For assistance locating the nearest ATM you can use the [ATM locator](#) or call 1-800-270-7760. Cash advance charges are 2.5% of cash advance with a minimum charge of \$2.50 and maximum charge of \$30. The University will reimburse approved expenses paid from cash advances, as well as any applicable transaction fees when submitted on an Expense Report.

**Cardholder Benefits:** [MasterCard Corporate Payment Solutions® Guide to Benefits](#) - Describes the various benefits for cardholders.

**Past-Due Accounts:** You are responsible for paying any balance due including late fees. Accounts 60 days past due are suspended (late fees are \$10 plus 2.5% of unpaid balance). Charge privileges may be restored if the account is brought current. Accounts 90 days past due are canceled. JP

Morgan Chase will not reinstate accounts that have been canceled. Once your account is 90 days past due, the University may withhold the amount due from your pay.

This table illustrates JP Morgan's collection procedures for past-due accounts:

<b>Example Dates:</b>	<b>Days Past Due</b>	<b>Suspend/Cancel</b>	<b>Late Fee?</b>	<b>Calls</b>
January 25- Billing Stmt	0	N/A	No	None
February 25- Billing Stmt	30	N/A	No	None
March 1	37	N/A	No	Weekly Reminder
March 25-Billing Stmt	60	Suspend	Yes	Bi-Weekly Reminder
April 25-Billing Stmt	90	Cancel	Yes	Collection Calls

**If Your Account Is Past Due:** Respond promptly to JP Morgan Chase. JP Morgan Chase will mail notices and call you regarding past due balances. If you cannot pay in full immediately, it is important that you respond. Timely communication with JPMC may prevent your card from being canceled.

**Account Monitoring:** Your account activity will be monitored by the University for delinquency and to ensure that only travel-related University business expenses are being charged.

**Payment Methods:**

- Personal check payable to JP Morgan Chase and mailed to Commercial Card Solutions, PO Box 4471, Carol Stream IL 60197-4471
- Telephone (ACH debit) by calling 1-800-270-7760
- Or on-line electronic payment at [www.paymentnet.jpmorgan.com](http://www.paymentnet.jpmorgan.com) with no fee.

**University Travel Policies:** For information about allowable travel expenses refer to [UM Business Policy Manual, section 505](#)

**Restricted Merchant Types:** There are a wide variety of situations encountered when traveling on University business and you should find that you are able to use your travel card for all of your travel-related expenses. There are few types of merchants unrelated to business travel that are restricted or blocked from usage. Should a legitimate travel charge be declined because the merchant type is blocked, please refer to the remedy described in the **Troubleshooting** section on this website for instructions.

**Troubleshooting:**

Below are a few areas where you may experience problems and suggested steps to prevent or resolve the problem.

**JP Morgan Chase's 24-hour customer service number is 1-800-270-7760**

**MasterCard Declines to Process a Transaction:**

- Make sure you have activated your card.
- Contact JPMC to determine why the transaction was declined
- If the transaction is for University business and it was declined because of merchant type, ask JPMC to have your campus Program Administrator (Accounting Services) authorize the

declined transaction. Some merchant types unrelated to travel are restricted for use but can be opened with proper authorization.

- Keep your account current. If your account is 60 days past due, your card is suspended and will not work.

**Cannot Obtain Cash Advance:**

- Make sure you have activated your card.
- Call JPMC if you do not have a PIN or cannot remember it
- Keep your account current. If you have taken prior cash advances, your cash advance limit resets when your payment is credited to your account (it does not automatically reset at the beginning of a new billing cycle). The payment applies to purchases first, so if you do not pay in full, the cash advance limit will not reset to the maximum and you will incur finance charges.
- Bring your account current. If your account is 60 days past due, your card is suspended and will not work.