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The Travel Card [1]

The Travel Card is a Visa card issued to authorized individuals for the payment of expenses related to official university business travel. Individual Cardholders can use the Travel Card to pay for most of their own university travel-related expenses, as well as certain allowable travel expenses for guests and non-employees.

Travel Cards are corporate liability cards issued by U.S. Bank to either an employee or an approved affiliate fiscal staff member. The university carries the liability for charges made by Cardholders and pays the bank directly for all charges. Travel Cardholders are authorized by their department to obtain a Travel Card for university business, and the department is responsible for all charges made on Travel Cards assigned to its Cardholders.

Travel Card purchases must be related to official university business and must be made in accordance with all applicable university and other policies, procedures, rules, and regulations.

Obtaining a Travel Card

Travel Card applications are processed in the Concur Travel and Expense Management System. Card application Requests can be created and submitted by the requesting employee, or by their assigned Delegate in Concur [2].

Travel Card applicants must be approved by the department Fiscal Manager, Administrator, the employee's HR supervisor, Dean, Director, Chair or Department Head. Applicants should work with their department to determine the appropriate authorization. Once identified, the approver should be included on the Request in Concur and the system will route the application for approval accordingly. Travel Card applicants can be either an employee or an affiliate fiscal staff.

Before a new Travel Card will be issued, the applicant must complete the following Percipio training courses including passing the course quizzes:

- Fiscal Code of Ethics [3]
  - Or, for University Officers, Fiscal Code of Ethics – Officers [4]
- Travel and Travel Card Training [5]

These Percipio courses can be accessed from the Percipio tile in the employee portal [6]. To expedite card processing, it is recommended these courses be successfully completed before an application Request is submitted in Concur.

Information provided in the application Request in Concur will be used to establish the new card account. Cardholders are expected to maintain the information associated with their

account and should submit a Concur Request update form [7] when information on their account needs to be changed or updated. Cardholders should work with their department to determine the appropriate mailing address for the cardholder's account.

Upon issuance, the Travel Card will be mailed to the address entered on the card application. Travel Cards are generally processed within two business days of submission and arrive within 7-10 business days once fully approved. Employees should submit their Travel Card application with enough time to allow for this processing window.

Card Spending Limits

Travel cards are generally issued with a $3,500 credit limit. Any request exceeding $3,500 requires justification in the application Request and may require additional department, campus, and/or PSC approvals. The PSC will review card Requests to ensure appropriate approvals are present before issuing limits in excess of $3,500.

The revolving monthly credit on Travel Card accounts begins on the 26th of the month and resets on the 25th, or on the next business day should either fall on a weekend or holiday. Reconciling transactions incurred during the billing cycle does not impact the available credit on any card account.

Activating the Travel Card and How It Works

Additional information on activating a newly issued Travel Card and details on how the card works can be found on the Commercial Card Program page.

- Activating a Commercial Card [8]
- How the Card Works [8]

Travel Cards that are being used will automatically be renewed by the bank upon reaching their expiration date. Replacement cards will be mailed to the cardholder's account address. Card accounts with significant periods of inactivity may be purged by the bank without warning.

Updating Travel Card Account Information

The information provided on the original Travel Card application Request in Concur will be used to establish the new card account. Cardholders should maintain accurate account information on their Travel Card account after the account is opened, just as they would on a personal card account. This includes but is not limited too maintaining phone number and address changes. Additional information on how to update Travel Card account information such as name or address can be found in the related knowledge article [7].

Using the Travel Card

Allowable Purchases

The Travel Card is provided as a resource for employees who travel out-of-state or abroad on official university business. The card can be used for travel and travel-related expenses while an employee is in travel status including:

- Hotels/lodging
- Ground transportation
- Train/bus fare
- Baggage fees
- Rental cars and rental car gas
- Parking

The Travel Card can also be used to cover the traveler's conference registration fees and the incidental costs of eligible goods purchased during the course of a university business trip.

The Travel Card can also be used to cover costs related to small, local official functions.

Traveling Abroad

Cardholders who will be traveling overseas should notify US Bank prior to their trip to ensure that the card will not decline due to ongoing fraud prevention efforts.

While travelling internationally, foreign currency transactions will incur a conversion fee assessed by the bank. That fee is the responsibility of the traveling employee/the department.

Additional Insurance Coverage

The Travel Card provides limited, secondary insurance coverage for rental cars when certain terms and conditions are met. For specific questions on this coverage, contact 1.800.VISA.911.

Sales Tax Exemption

While the University of Colorado is a tax-exempt organization, expenses incurred while traveling outside of Colorado may not be exempt from tax charges, even when the Travel Card is used for payment. Please refer to the Office of the University Controller's Tax-Exempt Information [9] for additional information on tax exemption. Travel-related expenses not eligible for sales-tax exemption can be included in the reconciliation/reimbursement request.

Non-Employee Travel Expenses

The Travel Card can be used to cover most individual non-employee travel expenses unless those expenses are related to a Scope of Work (SOW) agreement [10] with an independent contractor (*see Restrictions below*).

When paying non-employee lodging for guests visiting the university, the cardholder should inform the hotel that only lodging and related taxes/fees should be charged to the Travel Card. The hotel should be notified to collect a secondary personal card from the guest to be used for incidentals and other room charges. Room service/food charges should not be paid on the Travel Card for non-employees.

Prior to making any travel arrangements for international non-employees (non-US persons), please refer to the detailed guidance and documentation requirements provided by the International Tax Office [11].

Note: Airfare for non-employees should be booked in Concur or directly with a Christopherson Business Travel agent. The cost will be charged to the Airfare Card and the transaction will then be imported to the Concur profile of the employee arranging the travel for reconciliation. Additional options for booking/paying for non-employee travel can be reviewed here. The Travel Card cannot be used to pay for non-employee airfare.

Group Travel

Some organizational units regularly sponsor group travel [12]. Groups are defined as three or more employees/non-employees traveling to the same location for the same official university business.

In such cases, a designated cardholder may use the Travel Card to pay for group meals of those traveling with the group (individual per diem limits still apply) and/or to cover the costs of the group's ground transportation, including car rentals while also in travel status with the group. The cardholder may also use their card to reserve and pay for hotel room blocks for traveling groups. All expenses related to group travel should be claimed and submitted on the group leader’s expense report. For non-employee group travel, these expenses should be submitted by the travel arranger on a Non-Employee report.

The cardholder who is responsible for this type of group travel arrangements may request higher-dollar limits on the Travel Card application [13] than would otherwise be expected. The employee will need to specify the organizational unit’s special needs for group travel in the comment field on the card application or update in Concur Request.

Restrictions

The Travel Card is intended for use according to the guidance provided in *Using the Travel Card* section above. Improper or unauthorized use of the Travel Card may result in card suspension or cancelation, and possibly in cardholder disciplinary action up to and including employee suspension or termination. While it is not possible to list every unallowable use of the card in this handbook, the following list of restrictions are some of those most commonly encountered by cardholders.

Purchases with Associated Contracts

If there is a contract or vendor agreement associated with a Travel Card purchase, the cardholder cannot proceed with the purchase until the appropriate PSC purchasing agent [14] has reviewed and signed the contract/agreement.

Payment via Cash Sharing or Peer-to-Peer Payment Apps

Cardholders cannot use the Travel Card to fund payments through cash sharing apps such as Venmo-Personal Payments, PayPal-Personal Payments and Cash App for payments to individuals. These payments fail to generate necessary documentation required for audit and tax purposes under IRS Accountable Plan rules.

Travel Expenses for Other Individual CU Employees

Employees are prohibited from using their Travel Card to pay for the individual travel expenses of other employees. Each individual traveling on university business is expected to have their own Travel Card or to otherwise pay for their individual travel expenses and submit those expenses on their own travel reconciliation report. The only exception to this is when three or more employees are traveling as a group, as defined on the group travel [12] page.

Independent Contractor Travel Expenses

The Travel Card cannot be used to pay for independent contractor travel expenses related to a Scope of Work (SOW) [10]. The independent contractor is responsible for covering any travel expenses related to their engagement with the university, and the SOW amount should be calculated to include those costs. Those costs can be billed to the university as part of the engagement; however they cannot be paid on the Travel Card nor directly through the managed travel program.

Airfare

The Travel Card generally cannot be used to pay for airfare. Airfare paid by the university will be charged to the university's Airfare Card directly when booked in Concur or with a Christopherson Business Travel agent. Charges made to the Airfare Card will be imported to the Concur profile of the traveling employee or the travel arranger (for non-employee or group bookings).

Note: The Travel Card can be used to pay for changes made to airfare bookings in cases where there is travel disruption while in travel status due to unforeseen circumstances such as weather or flight cancellation.

Reconciling Travel Card Transactions

Personal Charges and Repayment

Any personal charges paid with the Travel Card during a trip must be processed as a “Personal Expense” in the expense report in Concur, and the associated amount will either be deducted from the out-of-pocket amount claimed by the traveler or must be paid back to the university directly.

If the cardholder owes the university money (e.g. because meals purchased on the Travel Card totaled more than the amount allowed by the destination’s per diem rate), the individual must repay the university and attach the validated Cash Receipt form [15] for the repayment to the expense report prior to submitting. Individuals who need to make a payment to the university should work with their department’s finance team and/or their campus Bursar’s office.

Report Preparation and Submission

Individual cardholders are ultimately responsible for preparing and submitting their own travel expense reports. If the cardholder utilizes a Delegate in Concur, the cardholder is still responsible for ensuring timely submission of their expense reports in the system. If the cardholder is owed money due to eligible reimbursable expenses such as per diem or allowable cash/out-of-pocket submitted business expenses included on the same report, the university will process a payment to the individual once the expense report is fully approved in the system. All expense reports submitted through Concur will require the employee's acknowledgement of the university’s Expense System Certification Statements [16].

The individual cardholder is also responsible for submission of all required substantiation materials in Concur such as receipts, detailed business purpose descriptions, travel itineraries/agendas, etc., which are attached to or populated within the expense entries of a report. Substantiation and submission must occur within 90 days of the transaction date or within 90 days of the trip end date, for changes related to travel. The university’s accountable plan can be reviewed in the Finance Procedural Statement: Business Expense Substantiation & Tax Implications [17]. Employees are expected to familiarize themselves with the required timelines and substantiation requirements outlined in the plan.

Approval Workflows

When Travel Card transactions are reconciled on an expense report in Concur, the system will route that expense report to the appropriate approver as determined by information populated in the report header. The employee submitting the expense report for their Travel Reconciliation [18] will select between “HR Supervisor” which is the person to whom the employee reports in the human resources system (HCM), or “SpeedType” which will route the report to the selected fiscal staff listed on the SpeedType entered for the expense reimbursement. Employees should work with their department to determine which selection is appropriate for their expense report review.

Any additional review and approval required on an expense report (for example when an alcohol expense type is used, or for certain expenses with missing receipts) will route to the appropriate approver in Concur as well. The approval workflow is determined by the specific information entered in the report and the employee’s campus.

Important Note: When an employee utilizes a delegate for preparing reports in Concur, that

individual cannot also be the sole approver for that report. Approvals should always include routing to an individual that was not involved in creating the expense entries in the system.

Lost or Stolen Travel Card

The cardholder is responsible for immediately reporting a lost or stolen Travel Card by contacting US Bank directly at 1.800.344.5696 (outside U.S., call collect 1.701.461.2010). If there were no fraudulent transactions made on the lost or stolen card, no additional actions are required in Concur or with the Commercial Card Office after the bank is notified.

The cardholder is also responsible for monitoring their Concur profile for unauthorized charges, including those related to a lost or stolen card. Any suspicious activity should be reported to the bank immediately at 1.800.344.5696.

Once reported to US Bank, the cardholder will need to reconcile the fraudulent charge [19] along with any credit/refund issued by the bank in Concur.

Canceling a Travel Card

When a cardholder terminates employment, or otherwise no longer needs the Travel Card, their Travel Card account can be cancelled by submitting a Travel Card update Request in the Concur Travel and Expense System [20]. This update Request can be submitted by the individual cardholder or by a delegate, supervisor, or other appropriate individual within the campus department. For cardholders terminating employment, the cardholder employee and their department should ensure that all transactions remaining in Concur have been reconciled and submitted on an expense report prior to the employee's last day of employment.

The Airfare Card

The Airfare Card is a centrally managed card account used exclusively by the university's travel management company, Christopherson Business Travel (CBT), to pay for airline and other common carrier tickets for university travelers.

When an employee (or their travel arranger) books an airline ticket online through Concur Travel or directly with a CBT travel agent, the airfare is charged directly to the university's Airfare Card account.

Like Travel Card transactions, Airfare Card transactions are subsequently imported into the appropriate employee's Concur profile for reconciliation along with any other Travel Card and/or cash/out-of-pocket (personally paid) expenses related to the trip.

Resources

- Travel FAQ [21]

- Access Concur via your campus portal [22]
- Tax Exempt Information [9]
- PSC Commodity Listing [14]
- Meals & Incidentals (M&IE) rates and breakdown (Per Diem) [23]
- Calculating Reimbursable Mileage and Ground Transportation [24]
- Travel Support and Experience Form [25]

Related Articles

- Commercial Cards: Fraudulent Charges on a Commercial Card [19]
- Concur Expense: Reconciling Employee Travel [26]
- Concur Expense: Creating a New Employee Travel Reconciliation Report [18]
- Concur Request: Applying for a Travel Card [13]
- Concur Request: Suspending, Canceling, or Reinstating a Travel Card [27]
- Concur Request: Travel Card Updates [7]
- Concur Travel: Using the Travel Card to Pay for Travel Meals [28]
- Concur Travel: Approving Cash Advances [29]
- Concur Travel: Requesting Cash Advances for Travel [30]

SEARCH ALL ARTICLES [31]

Policies and Procedures

- PSC Procedural Statement: Travel [32]
- Finance Procedural Statement: Business Expense Substantiation & Tax Implications [17]
- Internet Airfare [33]

VIEW ALL PROCEDURES [34]

Groups audience:
Procurement Service Center

Source URL:https://www.cu.edu/psc/travel/you-travel/travel-card

Links
[1] https://www.cu.edu/psc/travel/you-travel/travel-card [2] https://pschelp.cu.edu/s/article/Concur-Expense-Identifying-Delegates-in-Concur [3] https://share.percipio.com/cd/lQe5VdBeZ
[4] https://share.percipio.com/cd/PHDeRTySvi [5] https://share.percipio.com/cd/Zy1fieEx_
[6] https://my.cu.edu/ [7] https://pschelp.cu.edu/s/article/Concur-Request-Travel-Card-Updates
[8] https://www.cu.edu/psc/paying/commercial-card-program [9] https://www.cu.edu/controller/tax/tax-exempt-information [10] https://www.cu.edu/employee-services/collaborative-hr-services/cu-campuses/hire-independent-contractor-scope-work [11] https://www.cu.edu/doc/travel-service-other-payments-guidancepdf [12] https://www.cu.edu/psc/travel/booking-travel/group-travel
[13] https://pschelp.cu.edu/s/article/Concur-Request-Applying-for-a-Travel-Card
[14] https://www.cu.edu/psc/commodity-listing [15] https://www.cu.edu/controller/forms/cash-receipt
[16] https://www.cu.edu/psc/cr [17] https://www.cu.edu/controller/procedures/finance-procedural-statements/finance-procedural-statement-business-expense [18] https://pschelp.cu.edu/s/article/Concur-Expense-Creating-a-New-Employee-Travel-Reconciliation-Report [19]
https://pschelp.cu.edu/s/article/Concur-Expense-Fraudulent-Charges-on-a-Commercial-Card
[20] http://pschelp.cu.edu/s/article/Concur-Request-Suspending-Canceling-or-Reinstating-a-Travel-Card
[21] https://pschelp.cu.edu/s/frequently-asked-questions

[22] http://my.cu.edu/ [23] https://www.gsa.gov/travel/plan-book/per-diem-rates?gad_source=1
[24] https://www.cu.edu/psc/calculating-reimbursable-mileage-and-ground-transportation
[25]
https://nam02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fforms.cloud.microsoft%2Fr%2FZs579ACBQz
[26] https://pschelp.cu.edu/s/article/Concur-Expense-Reconciling-Employee-Travel
[27] https://pschelp.cu.edu/s/article/Concur-Request-Suspending-Canceling-or-Reinstating-a-Travel-Card
[28] https://pschelp.cu.edu/s/article/Concur-Travel-Using-the-Travel-Card-to-Pay-for-Travel-Meals
[29] https://pschelp.cu.edu/s/article/Concur-Travel-Approving-Cash-Advances
[30] https://pschelp.cu.edu/s/article/Concur-Travel-Requesting-Cash-Advances-for-Travel
[31] https://pschelp.cu.edu/s/ [32] https://www.cu.edu/psc-procedural-statement-travel
[33] https://www.cu.edu/psc/travel/booking-travel/internet-airfare [34] https://www.cu.edu/psc/procedures