

US Bank Visa Card - Users Guide

TRAVEL & ENTERTAINMENT CORPORATE CARD

US BANK VISA CARD - USERS GUIDE (revised November 2009)

I. Eligibility

All active employees (staff, academic, student) eligible to travel on University business are eligible to apply for a U.S. Bank Travel & Entertainment Corporate Visa Card. The Department head need to verify that the employee will take one or more trips annually on University business before authorizing the employee to get the card. Separated employees are not eligible. Upon separation, an employee's card will be cancelled automatically within thirty days by the Accounting office. Please cut the card into small pieces and discard it.

Applicant understands that this card is to be used for business charges only and that applicant is totally responsible and liable for all expenses charged to the card. Incidental personal use is allowed when it is not practical to carry another personal credit card on the same trip (subject to non-T&E limit). Applicant understands and acknowledges that payment is due to U.S. Bank upon receipt of the statement. Applicant further understands that if he/she fails to pay U.S. Bank for all undisputed charges, his/her card will be permanently canceled.

II. Member Benefits

A. Card Issuance and Renewal

Application forms are available at the Accounting office website at: <http://accounting.ucr.edu/docs/travel/usbankapp.rtf>. Please complete the form, ask your department head to approve it and return it to the Accounting Office - Travel section. It may take two/three weeks before you receive your new card in the mail at the address furnished on the application form. Cards are automatically reissued every three years and are mailed directly to cardholders with open accounts in good credit standing.

No Credit Checks - U.S. Bank does not perform any pre-issuance credit checks on cardholders. U.S. Bank may obtain credit information concerning applicant for the sole purpose of issuance, renewal and/or replacement of the card. The applicant agrees to be bound by the U.S. Bank Corporate Cardholder Agreement accompanying the card, as amended by U.S. Bank from time to time, for all charges incurred by the use of the card or the related account. Creditor is U.S. Bank National Association ND.

U.S. Bank does not report individual card account activity to credit bureaus. Therefore, a past due account status has no effect on an individual's credit rating. However, at 180 days (6 months) past due, all reasonable efforts at collection will be exhausted and U.S. Bank will write off the bad debt. At this point, the matter is one of public record and, as such, will be picked up by the various credit bureaus (e.g. Equifax, Experian and TransUnion) and will appear on the individual's personal credit report. UCR will still make every effort to recover the bad debt from the cardholder because the bad debt is automatically charged to the University..

Delinquencies for the U.S. Bank Corporate Card are handled as follows:

- **0-30 days**

The 1st billing statement is sent to UCR cardholder on the 25th of the month. Payment should be received prior to the 2nd cycle date (e.g., statement date).

- **31-60 days**

(2nd billing statement) A 30 days past due notice is printed on the employee statement. UCR will send reminder e-mail notice to the cardholder.

At 41 days past due a computer generated notice is sent to the cardholder advising that their charging privileges could be suspended.

At 51 days past due a second computer generated notice is sent to the cardholder advising that their charging privileges will be suspended at the next billing cycle (3rd statement).

- **61-90 days**

(3rd billing statement) A 2.5% delinquency fee is assessed on the unpaid past due balance. The account is suspended on the 61st day for further charging privileges. Normally, the account is reinstated if payment is received for the past due amount. UCR will send reminder e-mail notice to the cardholder.

(4th billing statement). Attempts will be made to contact the cardholder.

- **91+ days**

(4th, 5th, and 6th billing statements) A 2.5% delinquency fee is assessed on the unpaid past due balance at 90 days (4th billing statement). UCR will send reminder e-mail notice to the cardholder.

The account is canceled at 91 days.

An in-house attorney letter and collection calls follow during the period 91-150 days.

At the 151st day past due the account is charged-off and turned over for collection by an outside agency.

B. Spending Guidelines

U.S. Bank and UCR has established a spending guideline on each card. The default spend guidelines for each billing cycle are as follows:

Travel and Entertainment = \$15,000

Cash Advance = \$600 (2.5% transaction fee with a \$2.00 minimum fee).

Note: As long as the individual account is less than 60 days past due, the cardholder will always be approved and provided authorization for travel purchases (airfare, hotel, rental car, gasoline, meals, etc.) on an unlimited basis.

C. Card Replacement/Lost or Stolen Cards

Cards can be replaced within 24 hours in the U.S. and one business day elsewhere provided the request is logged before 2 p.m. CDT. Replacement requests after 2 p.m. CDT will add 24 hours to U.S. replacement and one business day to replacement outside of the U.S. The cardholder calls the toll-free Customer Service Center at 1-800-344-5696 or the Visa Assistance Center (VAC) to report the incident and request emergency replacement. There are no replacement fees and neither UCR nor the cardholder is responsible for fraudulent charges made to the promptly reported lost or stolen card. If the cardholder requires interim funds or assistance, the VAC can authorize a cash advance at a local bank or a stay at a local hotel.

D. Card Cancellation

Accounts will be *suspended immediately* and canceled whenever USBANK is contacted by the cardholder or the UCR travel office. Call U.S. Bank at 1-800-344-5696. Once the card is suspended or canceled, the vendor will receive a denied authorization at the point-of-sale.

E. Billing Statements and Options

Paper statements will be sent to each cardholder at the end of each billing cycle. Our billing cycle ends on the 25th of every month. The statement lists all charges made on the account. Each cardholder receives his or her own billing statement on a monthly basis and is solely responsible for payment of the balance due before the end of the monthly billing cycle (approximately 30 days).

F. Liability

With Individual Liability, the cardholder is solely liable for payment of all charges. UCR will reimburse the cardholder for legitimate business expenses as soon as the travel expense voucher is turned in and processed.

G. Dispute Procedures

Most often, disputes are initiated by calling U.S. Bank's 24-hour customer service line at 1-800-344-5696 and requesting the change. Charge disputes are governed by Visa Regulations, which provide instructions for action and timeliness, by type of dispute. Formal disputes are usually resolved within 30 days of initial contact. In order for a dispute to be processed, the cardholder must notify U.S. Bank in writing within 60 days from the date of the first statement on which the item was billed to preserve their billing rights. Upon receipt, U.S. Bank begins researching the disputed item. During the research period, the item is put into suspension until a decision is reached. Within 10 days a follow-up letter is sent to the cardholder by a representative specially assigned to the dispute. A response must be received at U.S. Bank by the date indicated on the follow-up letter, or the item is removed from the dispute process.

The timeline of an average dispute is as follows:

Day 1-5: Cardholder identifies questionable item on statement. Cardholder notifies U.S. Bank by phone, fax, or mail (if by phone, authorization letter is mailed for cardholder signature). Within 2-3 days a file is completed for each dispute. Within 5 business days, the file is assigned to a researcher.

Day 6-15: Researcher reviews the dispute request to identify Visa regulation governing the transaction. If required, researcher orders photo.

Day 16-30: Researcher receives cardholder authorization. Researcher reviews file and determines if item is valid or invalid cardholder charge. If a charge is found to be invalid, the researcher credits the cardholder account, charges the item back to the merchant bank, and sends a letter to the cardholder notifying them of the dispute resolution. If the charge is determined to be valid, the research removes the item from dispute and sends a letter to the cardholder notifying them of their responsibility to pay the charge.

H. Foreign Currency Conversion

A foreign currency fee is assessed for transactions processed in any currency other than U.S. Dollars. In the calculation, the transaction amount is converted to equivalent U.S. Dollars using a wholesale, or government-mandated, conversion rate. A fee of up to 2 percent is assessed and calculated into the rate.

III. Cash Disbursement

A. Acceptance by Merchant, ATM and Member Offices

The matrix below shows the number of worldwide acceptance locations, merchant locations, ATM locations, and member offices for U.S. Bank Commercial Cards.

	Merchant Locations	ATMs	Member Offices	Total Acceptance Locations
United States	4,688,209	309,695	86,656	5,084,560
Canada	601,553	20,821	7,922	630,296
European Union	4,739,031	252,640	158,561	5,150,232
Asia Pacific	10,940,695	62,460	60,306	11,063,461
Latin America	1,422,694	48,719	63,307	1,534,720
Central Europe, Middle East, Africa	539,238	36,490	32,019	607,747
TOTAL	22,931,420	730,825	408,771	24,071,016

B. Cash Advance Access

The U.S. Bank cash advance program is funded by U.S. Bank and features the world's largest cash access network. The cash advance fee offered to UCR is 2.5% with a \$2 minimum on ATM advances. These additional means of obtaining cash and services are also available, if required:

1. Travelers Checks

Travelers checks may be purchased using the U.S. Bank Corporate Card at most of the more than 408,000 Visa member banks worldwide.

2. Personal Checks

Personal checks of up to \$250 may be cashed at 1) hotels where the Visa card has been used for registration, or 2) at Visa member banks.

IV. Insurance

A. Auto Rental Insurance (full value)

Worldwide full value primary Auto Rental Insurance covers collision, theft, vandalism, appraisal fees, and loss of use when the rental is paid with the U.S. Bank Corporate Card. There is no additional charge for this coverage. You can eliminate internal self-insurance or auto agency insurance expenses by using the U.S. Bank Corporate Card.

B. Travel Accident Insurance

Common Carrier Travel Accident Insurance is primary coverage, protecting against losses caused by a) a common carrier accident, or b) an accident incurred on the way to or from the terminal in a common carrier (i.e. taxi, bus, or airport limousine), provided the air ticket was charged on the U.S. Bank Corporate Card prior to departure for the terminal. This insurance is provided to cardholders automatically when their entire travel fare(s) is charged to their corporate account. The insurance applies to the cardholder, his/her spouse, and his/her children while traveling worldwide for business purposes. Common carrier tickets purchased for fellow employees and tickets acquired with redeemed frequent flyer points or coupons are also covered.

C. Lost or Stolen Baggage Coverage and Assistance

UCR's cardholders are eligible for up to \$1,250 of secondary baggage coverage when the common carrier ticket is purchased with the U.S. Bank Corporate Card. Reimbursement is made only if the common carrier makes a monetary reimbursement and not for other considerations. The U.S. Bank cardholder may receive immediate shipment of replacement items, a cash advance required as a result of the loss of luggage, and claims assistance when luggage is lost while traveling and the carrier is unable to locate it. Note, this is not lost luggage insurance.

V. Travel and Emergency Assistance

A. Emergency Assistance

U.S. Bank cardholders around the world have access to emergency assistance by calling the Visa Assistance Center (VAC) toll-free. For the nearest US location, please call 1-800-THE-PLUS or 1-800-VISA-911. When traveling internationally, please call the Visa Assistance Center collect at 410-581-9994. Most of these services are available at no extra fee. Some services, such as Roadside Emergency Assistance, provide the service (such as towing) at a nominal fee, which cardholders can charge on the card. Emergency services include:

Medical and Emergency Transport	Prescription Assistance
Medical Advance	Legal
Bail Bond and Cash Advance Assistance	Emergency Ticket Replacement
Emergency Cash Disbursement	Passport/visa
Urgent Message Service	Roadside Emergency Assistance

B. Pre-trip Assistance

Receive comprehensive travel information, including health precautions, weather reports, currency exchange rates, and required visas and immunizations. Cardholders with special needs can make special arrangements for medical equipment and supplies and receive assistance locating medical facilities prior to the trip.

C. Translation Service

Take advantage of immediate, 24-hour translation services in Spanish, French, and Japanese, and reach translators for 20 other languages within a short period of time. If more than telephone translation is required, the VAC assists in locating local interpreters.

D. Guaranteed Hotel/Motel Reservation Service

Make guaranteed hotel reservations at participating hotels. Rooms are held until check-out time on the day following the scheduled arrival. If the hotel has no room available, they will provide a comparable room at another hotel plus transportation and other related services at no additional cost.

E. 24-Hour Locator Service

Cardholder's can get information regarding the location of Visa member banks, airports, and Visa ATMs. For the nearest US location, please call 1-800-THE-PLUS or 1-800-VISA-911. When traveling internationally, please call the Visa Assistance Center collect at 410-581-9994.

General Campus Information**University of California, Riverside**

900 University Ave.
Riverside, CA 92521
Tel: (951) 827-1012

[Career Opportunities](#) • [UCR Libraries](#)

[Campus Status](#) • [Directions to UCR](#)

Accounting Office**Physical Address:**

[14350 Meridian Parkway, Riverside, CA 92518](#)

Visitors to the IntelliCenter must be registered in advance

Mailing Address:

UC Riverside, Accounting Office-002
Riverside, CA 92521

Office Hours:

Mon-Fri (8:00 am - 5:00 pm)
Sat-Sun (Closed)

Tel: (951) 827-3303

Fax: (951) 827-3314

[Contact Us](#)

Related Links

[R'Space](#)

[VC Business and Administrative Services](#)

[Business Contracts](#)

[Equipment Management](#)

[Purchasing](#)

[SBS/Cashiers](#)

[UCRFS Golden Trees](#)

[UC Accounting Manual](#)

[UC Business & Finance Bulletin](#)