

STATE OF ALABAMA TRAVEL CARD POLICY MANUAL





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STATEWIDE TRAVEL CARD PROGRAM OVERVIEW

In 2018, the State of Alabama implemented a travel card program using USBank and the Concur Travel System. The State Comptroller's Office developed the Card Services Section to oversee the program. This manual should be used in conjunction with the Fiscal Policy and Procedures Manual and Concur training materials found on the Comptroller's Office website. In addition, you can also find answers to Frequently Asked Questions (FAQs) on the Comptroller's Office website. This manual will be reviewed for updates on a regular basis and in conjunction with the Travel Card Program.

The Statewide Travel Card issued to a state employee by the State of Alabama remains the property of the State of Alabama and shall be used only for official business expenditures while traveling on behalf of the State. The travel card is to be used for travel services for lodging, rental vehicles, airfare and other necessary travel expenses related to out of state or qualifying instate actual travel events. Meals and incidentals are to be paid using your personal card or cash and reimbursed as described in the Concur training materials. The travel card and the State's Concur Travel system are used in conjunction. Use of the travel card by an employee for personal business is considered a violation of state policy, and the employee will be subject to corrective action.

State agencies shall ensure that:

- 1) state travel cards are cancelled upon the employee's termination of employment;
- 2) state travel cards are cancelled when the employee fails to timely reconcile the charges, uses the card for personal transactions or any other misuse of the travel card; and
- 3) individuals who are issued the state travel cards understand that payment of charges on state travel cards is the sole responsibility of the cardholder to be reconciled in the Concur Travel System.

The Card Services Section of the Comptroller's Office has the right to terminate cards if these guidelines are not followed.

The Card Services Section of the Comptroller's Office and the state agency issuing the travel card receive monthly reports/statements of charges made on all travel cards and the status of payments. Charges are reviewed for compliance with guidelines stipulated on the Cardholder Application signed by the employee at the time of application and additional policy guidance provided throughout the Card Services and State Comptroller's Office websites. All accounts are payable within 30 days of the billing cycle close date (25th of each month). When the account reaches 60 days past due, the issuing bank will suspend all travel card accounts falling under that agency.

If all or any portion of a payment is not received by the issuing bank within 30 days of the cycle close interest will be assessed by the issuing bank.

The Travel Card Policy Manual is designed to help effectively manage the State Travel Card Program across the State of Alabama. This manual provides detailed information on the State's policy as it pertains to the compliance, oversight, execution, and the maintenance of the State Travel Card Program.



GENERAL INFORMATION

AGENCY REQUIREMENTS

While agencies may establish stricter guidelines, the policies and procedures set forth in this Manual shall be adhered to. Travel arrangements and purchases made using the travel card should be in accordance with the policies and procedures established by the Department of Finance, Comptroller's Office.

Agencies are required to:

- Designate personnel to manage the program (recommend an Agency Program Administrator and one alternate as a backup and 2 Travel Liaisons), and;
- Comply with applicable state travel policies per the Fiscal Policy and Procedures Manual and State Travel Card Policy Manual.

ELIGIBILITY REQUIREMENTS

- Active employment status
- Agency must be a participant in the State's Concur Travel System
- Successfully complete Concur training
- Complete Travel Card Application with Cardholder Agreement on Card Services Website and submit to Program Administrator for approval

CARD SUSPENSION AND CANCELLATION

The State of Alabama and the issuing bank reserve the right to suspend or cancel a travel card at any time, at their discretion. The most common reasons for card suspension or cancellation are as follows:

- Travel Card has not had transaction activity for 18 consecutive months
- Travel Card transaction reconciliation is currently overdue (transactions have not been reconciled within 60 days from trip end date or expense purchase date).
- Cardholder is under investigation by the State for misuse.
- Cardholder is transferring to a different department or role within the State or is leaving State service.



SANCTIONS

Sanctions will be imposed on a cardholder on a case-by-case basis after a review of policy violations. The Program Manager for Card Services, after notifying agency management, may impose any of the following sanctions:

- **1st Offense** - The cardholder will receive a formal written reprimand or meeting from the Comptroller's Card Services Director. The cardholder's agency CFO, travel card administrator and/or agency director will be copied on the reprimand.
- **2nd Offense** – disable travel card and Concur profile for 2 business trips.
- **3rd Offense** - If a following offense occurs, the travel card and Concur access will be terminated indefinitely and/or employment termination.

In addition to the sanctions referenced above, the improper use of the travel card for personal purchases will require immediate repayment to the State if it is not recovered through the travel reimbursement process. The Program Manager for Card Services will assist with the arrangements for repayment. Untimely repayment will result in collection efforts by the State Comptroller. Unreimbursed personal charges are considered fraudulent.



CARDHOLDER INFORMATION

CARDHOLDER RESPONSIBILITIES

- Sign and abide by the Travel Cardholder Agreement on the Cardholder Application.
- Read and understand the Travel Card Policy Manual before using the travel card.
- Ensure that proper authorization to travel is obtained before the Travel Card account is used. This must be an **approved** travel Request in the Concur Travel System.

PROPER USE

Only the travel card holder named in the application may use the travel card. Travel cards may not be used by another individual, unless a delegate books travel through the online booking tool in Concur.

Under no circumstances is the travel card to be used for personal purchases or for any other person's expense, without prior authorization from the State Comptroller's Office.

Individual cardholders are personally responsible for the use and security of the travel card. Cardholders are required to keep their travel card in a secure location at all times. The cardholder should keep the travel card separate from personal credit cards. Misuse or improper oversight of the travel card will result in sanctions such as travel card termination and disciplinary action.

Cardholders are responsible for disputing any questionable charges appearing in their Concur profile with the merchant and with the issuing bank within 60 days of the transaction's posting date.

NOTE:

Cardholders must immediately contact USBank by calling 1-800-344-5696 if their travel card is lost or stolen, or if fraudulent activity is detected. After USBank has been notified, contact the Card Services Section at 334-353-2565. Cardholders can be held financially liable for transactions if fraud is not reported within 60 days of the transactions' posting dates.



AUTHORIZED TRANSACTIONS

Use of the travel card is authorized for the purchase of out of state or instate actual related travel expenses on behalf of the State. The following is a list of categories for which the travel card is authorized:

- Airfare, baggage fees, airport parking
 - Hotel, hotel parking
 - Transit costs – shuttle, UBER, taxi, etc. and related tips
 - Rental car
 - Conference registration
- • Note: Since the preapproval for instate per diem is not done in Concur, conference registration related to instate per diem travel cannot be charged to the state's travel card.

Travel Crossing Fiscal Years

The purchase of an airline ticket can be made in the last two months of the current fiscal year for travel in the next fiscal year.

For conference registration fees, the following guidelines should be used in determining if payment can be made outside fiscal years:

- There must be an immediate need – There is limited space and if the conference isn't paid for at that moment then all spots will fill up.
- Payment scheduling is out of the control of the agency – If the due date for all registrants is set prior to the event and falls in the current fiscal year, then payment can be made within 30 days of the new fiscal year.

An early bird special is not an exception to these guidelines.



UNAUTHORIZED TRANSACTIONS

Using the travel card for any of the expenses listed below is considered misuse and could result in cancellation or card termination and disciplinary action up to and including termination of employment.

- Travel expenses for another individual
- Travel expenses related to an instate per diem travel event
- Personal airfare
- Cash advances
- Preferred seating
- Travel expenses for traveling companions or spouses
- Food and beverages
- Personal items
- Personal calls
- Unauthorized hotel incidentals
- Meals
- Alcohol
- Movies
- Room Service

If a cardholder is unsure whether an expense is appropriate, the cardholder should contact their Travel Card Administrator for clarification before the expenditure is made.

DECLINED TRANSACTIONS

If your transaction is declined, please contact your Travel Card Administrator. The most common reasons for the card to be declined are as follows:

- Card not activated
- Monthly spending limit exceeded
- Single transaction limit exceeded
- Blocked Merchant Category Code (MCC)
- Incorrect expiration date
- Incorrect card number
- Restricted Vendor

If you are unable to determine the cause of the card being declined, the Travel Card Administrator will contact the Card Services Section for assistance.

CANCELLATION OF TRAVEL ARRANGEMENTS

The cardholder is responsible for canceling airline tickets and other travel arrangements if the trip has been cancelled. Arrangements booked through Concur must be canceled through the Travel module in Concur or contact your agency's travel liaison for assistance. There are job aids located on the Comptroller website to assist the traveler in cancelling travel arrangements in Concur.



EXPENSE REPORT SUBMISSION

All travel card purchases are posted in Concur within a few days of the transaction date. If the delay appears to be longer than normal, contact your Travel Card Administrator for assistance. Cardholders will receive daily email notifications when there are travel card charges pending in their Concur profile. A cardholder must submit, thru Concur, completed expense reports to his/her manager with travel card charges for payment to be made to the issuing bank.

All purchases made with the travel card must be reconciled to the supporting detailed receipts in a timely manner.

Card holders or their delegates must initiate a timely expense report (within 20 days of the charge or return from travel, whichever is sooner). The travel card cycle close date is the 25th of each month. Transactions must be submitted and approved by the Comptroller's Office before the 25th of the following month in order to avoid late fees.

Cardholders must comply with the terms and conditions of the bank's cardholder agreement and other authorities and references, including the timely payment of account balances. When a cardholder signs, activates or uses the travel card, the cardholder agrees to comply with the bank's cardholder agreement.

The bank will charge interest each month on the entire undisputed amount until payment has been received. Any payments over 60 days past due will result in the **entire agency account** being suspended.

Cardholders are responsible for reporting a disputed charge to the vendor and the bank immediately. The contact information is located on the back of the card.

RECORDS AND RECEIPT MANAGEMENT

All original or imaged receipts should be retained until the expense report has been reconciled.

Receipts are required for the following:

- Airfare, baggage fees, airport parking
- Hotel, hotel parking
- Transit Costs – shuttle, UBER, taxi, etc. and related tips
- Rental Car and related gas
- Conference Registration

Note 1: Agency Booking Fees and M&IE Rate lines do not need receipts.

Note 2: Receipts will be required for those agencies that statutorily receive actual meal reimbursement or for international travel.

Note 3: A receipt must be provided for any personal expenses charged to the travel card.

If a receipt is lost or not available, use the *Missing Receipt Affidavit* located in Concur. This is an affidavit that must be submitted by the cardholder and not a delegate. This is the only allowable missing receipt support that is acceptable.



ADMINISTRATOR INFORMATION

The agency will designate a Travel Card Administrator and at least one alternate to direct the operation of the program.

ADMINISTRATOR RESPONSIBILITIES

- Distributing pertinent information to the cardholders. The Card Services Section will communicate with the Travel Card Administrators and it will be their responsibility to relay the information back to the cardholders. The issuing bank will send all cards to the Travel Card Administrator, who will be responsible for retention or distribution to the cardholders.
- Creating internal travel card policies if necessary. Agencies may want to designate a policy for how cards are distributed and/or retained within their office. There may also need to be a policy to provide the Travel Card Administrator with information necessary to increase or decrease available credit limits on the cards depending on their usage.
- If cards are blocked at point of sale, the Travel Card Administrator can identify the issue in USBank's Access Online and should contact the Card Services Section at Comptroller--Cardservices@comptroller.alabama.gov if they are unable to resolve the issue. A list of the most common reasons for declined transactions can be found in this manual.
- Reporting any suspected travel card misuse or fraud to the Card Services Section immediately following USBank being contacted. USBank's contact number is 1-800-344-5696 and Card Services can be reached at 334-353-2565.
- Reporting any transferred or terminated travel card holders or changes in approval assignments to the Card Services Section.
- Reviewing transactions for compliance with travel expense policy.
- Ensuring all cardholder transactions are paid timely and accurately to avoid interest charges and/or agency account suspension.
- Review monthly bank statements for outstanding card charges and/or unpaid interest charges.

MERCHANT CATEGORY CODES (MCCs) AND MCC OVERRIDE

Merchants who accept travel cards are registered in various business categories. A Merchant Category Code (MCC) is a numerical identifier assigned by the bank for classification of products and services. Some MCCs are blocked to prevent misuse.

If a card declines because of a blocked MCC, the Travel Card Administrator should complete the required **UNBLOCK MCC REQUEST** form located on the Card Services website and email it to Comptroller--Cardservices@comptroller.alabama.gov for assistance.

TRANSFERRING TO ANOTHER AGENCY OR LEAVING STATE SERVICE

Travel Card Administrators must notify the Card Services Section when cardholders are transferring between departments or leaving State service. The travel card will be canceled and cardholders requiring a travel card for their new position and/or department must apply for a new travel card. Cardholders are responsible for settling their Travel Card balances before leaving the department and/or State service.



AGENCY TRAVEL LIAISON INFORMATION

The agency will designate two travel liaisons to assist agency employees with making or changing their travel arrangements with the travel agency utilized through Concur. Most arrangements can be made directly through the Concur Travel module by the employee, but any last minute changes or updates may require a direct phone call to the travel agency. The travel agency will have a list of approved travel liaison contacts that they are allowed to communicate with, as each phone call could result in an additional \$20+ booking fee. The travel liaison must be someone capable of making travel decisions on behalf of the agency director, have resources to see available cash and budget and be able to give authority to travelers to spend those available funds.