UCSC Travel & Entertainment Card (T&E) benefits and eligibility requirements

Card benefits

Using the UCSC Travel & Entertainment Card (T&E) card provides an easy way to pay for business-related travel and entertainment expenses since it does not affect the spending limits on your personal credit card. Having the card allows you to

- Eliminate the need to carry large sums of cash to pay for UCSC business travel expenses—VISA is accepted at more than 14 million merchants world-wide.
- Obtain cash advances from banks or ATMs world-wide.
- Receive automatic rental car insurance coverage when used at a non-UC contracted rental car agency.
- Receive supplemental accident insurance while riding in, boarding, or alighting from an aircraft, land, or water conveyance, when the entire fare is paid with your T&E card.
- Receive access to lost or damaged luggage assistance for airline travel charged to the T&E card.
- Receive access to VISA Assistance Center for emergency card replacement, medical or legal referrals, and claim processing.
- Enable the university to track travel spending information that can be used to help it negotiate lower prices for airfare, hotel, and rental car rates.

How it works

The UCSC Travel & Entertainment Card (T&E) can be used to pay for any UCSC travel and entertainment business expense. The T&E card can be used in the same way as a personal credit card, except only reimbursable travel and entertainment business expenses may be charged to it.

- **Pay business expenses:** Use the T&E card to pay for reimbursable travel and entertainment business expenses.
- **Spending limits:** The UCSC travel and entertainment card is to be used for university business. The travel card has a standard limit of $2,000.00, which includes $700.00 cash advance, retail spending, and travel and entertainment spending. Once the $2,000.00 spending limit is reached, only travel and entertainment charges will continue to go through without further approval. If your business travel expenses or cash needs are greater, contact the Travel Card Program Administrator.
- **Get a cash advance:** Use the T&E card to obtain a cash advance from any ATM or bank. A travel cash advance transaction fee of 2.5% of the amount advanced or $2, whichever is higher, is reimbursable as a “miscellaneous business expense” when requesting reimbursement.
- **Early reimbursement:** Early reimbursement is allowed if business expenses charged to the T&E card become due and payable before to conclusion of your trip.
- **Post-trip reimbursement:** Request reimbursement of travel and entertainment business expenses by completing a Post Travel Expense form.
- **Pay T&E card account balance:** Use the reimbursement to pay the full balance due on your monthly U.S. Bank T&E statement.
Card responsibilities and restrictions

- The T&E card is a personal credit card, and the cardholder is responsible for paying the full balance due upon receipt of the monthly statement.
- If a T&E card account becomes 30 days past due, U.S. Bank will initiate the collection process.
  - At **45 days past due**, the bank will contact you about the unpaid balance and will also notify the campus travel administrator.
  - At **60 days past due**, U.S. Bank will suspend your credit card. A notification of the outstanding balance will be sent to your manager. Reopening a suspended account requires making full payment and contacting the Travel Card Program Administrator.
  - At **90 days past due**, U.S. Bank will close your credit card account. You will not be eligible for a replacement corporate credit card, or for cash advances from UCSC. Future travel related expenses will be reimbursed by submitting a UCSC form within 21 days of trip completion.
  - At **180 days past due**, U.S. Bank will turn your account over to a collection agency and your account will be reported to credit rating agencies. U.S. Bank does not release credit information related to a T&E card account to outside sources unless the account is seriously past due.
- The Cardholder is responsible for promptly notifying U.S. Bank of any address changes, lost, stolen, or damaged cards, suspected fraud, and any disputed transactions.

To apply for the T&E card, please use the following link:

[http://financial.ucsc.edu/Financial_Affairs_Forms/UCSC_Travel_Entertainment_Card.xls](http://financial.ucsc.edu/Financial_Affairs_Forms/UCSC_Travel_Entertainment_Card.xls)