Research Foundation Bank of America (BOA) Travel Card

Background

The Research Foundation (RF) offers Bank of America VISA Corporate Travel Card (T Card) for operating locations. The purpose of the program is to provide a convenient means for charging RF travel related expenses while conducting official RF business OR reimbursable business and meals when the cardholder is not in travel status.

Eligibility

ESF Research Foundation faculty and staff (including Graduate Students++) that travel on RF business are eligible to apply for the Bank of America (BOA) Travel Card to pay for travel expenses.

Applying for a BOA Travel Card

Complete the application form

Sign the form and obtain the required approval signatures from the PTA PI/Unit Head, or Chair

Mail the form to the Travel Office for final approval.
   Travel Office
   SUNY ESF
   102 Bray Hall

Allow 2 weeks for the card to arrive and receive notification from the Travel office

Card activation must take place within 30 days of the application being processed. If the card is not activated within the 30 days, it will be suspended by Bank of America and the application process will have to be repeated.

++ Graduate students will only have available credit during authorized travel dates. Please contact the Travel Office for additional information.
How to Use the BOA Card

All guidelines for allowable Research Foundation business-related travel expenses apply when getting reimbursed by Research PTA.

How does the BOA Work?

The traveler applies and receives the Bank of America Visa card in their name.

Use the BOA card while you are in travel status. All state and Research Foundation travel polices remain in effect and must be followed. The BOA T Card should not be used for personal, ESF State, or College Foundation use.

Upon returning from a trip, submit a travel voucher along with all the required receipts for reimbursement.

Monthly statements are sent to the cardholder’s home address. When you receive the monthly BOA bill, you are required to pay it directly to Bank of America.

BOA Program Features

Highlights

- Bank of America VISA Corporate Travel Card
- ESF logo on card
- For individual RF business travel only
- Individual card holder pays monthly bill directly to Bank of America
- Card holder submits reimbursement requests to Travel Office
- All state and Research travel policies remain in effect and must be followed

Advantages

- Separate VISA credit card for RF business travel-related expenses
- Do not have to use your own personal credit cards
- Worldwide acceptance
- 24 hour VISA travel & emergency assistance
- Online tracking of transactions
- Online payments to bank
- University logo on card
- Travel accident insurance: BOA offers up to $500,000 in automatic common carrier travel, accidental death, and dismemberment insurance when cardholders charge their entire ticket for land, sea or air public transportation on their card
Advantages (cont’d)

• Auto rental insurance and roadside assistance: Primary auto rental insurance and roadside assistance – services include primary coverage of most rental car damages and a roadside assistance dispatch service to eliminate car failure worries 24/7. Collision Damage Waiver (CDW) is included.
• $3,000 lost luggage insurance: $3,000 covers lost checked or carryon luggage not covered by the common carrier as long as the luggage was lost due to theft or misdirection of the carrier
• No annual membership fee

Allowable Transactions

The BOA Card Limit is $5,000 per transaction; $5,000 month total. Increased credit limits are available on an exception only basis. Increased limit requests should be directed to the Travel Office.

Taxes

ESF, being a not-for-profit, tax-exempt entity of the State of New York, is exempt from the payment of taxes for goods and services within New York State.

Allowable Charges

• Research Foundation Travel related expenses ONLY
• Airline travel
• Train travel (Amtrak)
• Lodging
• Meals
• Ground transportation
• Gasoline for use in a rental vehicle (not personal vehicles)
• Conference/workshop registration
  o ESF’s preferred method of payment for conference registration is with a Procurement Card (PCard)
  o If the travel card is used for payment, reimbursement cannot be claimed until after the conference takes place
  o Original registration receipt is required for reimbursement
• Car rental when allowable by the appropriate travel guideline
  o When attending a conference and staying at a conference hotel, car rental reimbursement may not be allowable, as shuttle and taxi services are usually provided at no or lower cost. Rental vehicles may be used only when the best interest of the state or Research Foundation (sponsor).
  o Collision Damage Waiver (CDW) is included. No other insurance is required, nor will be reimbursed. In case of any damages or accidents, claims must be filed immediately, not to exceed 20
days. Rent in the name of New York State or the Research Foundation and sign the agreement as agent
for the entity that applies.

Restrictions

Use of the travel card should be limited to normal approved expenses only for the individual traveler for
Research Foundation expenses only. Refer to the RF travel policy for specific information or contact the
Travel Office for guidance. It is not recommended to use the card for non-travel, group or another
individual’s expense.

Keep in mind all charges are due and payable to Bank of America at every billing cycle, regardless if
reimbursement has been received.

It is recommended that a personal credit card be available for use while traveling if restricted expenses
are anticipated, for example:

- Advances (travel advances for unreceipted expenses are not available)
- Alcohol
- Movies, golf fees, amusement parks and other non-travel miscellaneous
- MCC’s (merchant category codes) are restricted on this program
- Travel for family members
- Supplies and equipment

For RF sponsored project funds, compliance with sponsor policies and various federal regulations take
precedence over ESF policy.

Paying Your Bill On Time

Billing takes place monthly with a statement cut-off date on the 27th of each month. Payments are due
in full each billing cycle, approximately the 21st of the month.

Go to the payment center

Online payments are preferred.

Late Payment

There is a $29 late fee applied for late payments which is not reimbursable. Card usage will be
suspended if payment is not made by the first due date.

Late payments of individuals affects the overall Travel Card Program with the Bank of America. ESF will
take any necessary legal means to obtain the required payments.
1st offense: If payment is not received by the first billing period, the card is suspended until payment is received.

2nd offense: If payment is not received by the second billing cycle, the card will be terminated. The ESF Travel office is notified and the card is cancelled.

Repeat late payments could result in termination of card privileges.

**Card Monitoring and Usage**

It is ESF’s responsibility to ensure that travel cards are issued only to responsible and reliable employees. It is the cardholder’s responsibility to make payments to the Bank of America within the billing timeframe.

The authorized card approver could be liable for non-payment of travel expenses and fees issued within their authority.

Card payments are reviewed on a monthly basis. ESF Travel will receive a monthly statement indicating any non-payment. If payment is late, the card will be suspended until payment is made. The card holder (and approver) will be notified.

Card usage is monitored and the card holder will be contacted if the card has not been used for a period of one year. The card will then be suspended and the cardholder contacted for cancellation confirmation.

**Responsibilities for the BOA Card**

**Cardholder Responsibilities**

- Payment to the Bank of America must be completed within billing cycle
- Know applicable state and Research travel rules and regulations
- Know sponsored grant restrictions when applicable
- Obtain necessary approvals for travel, including method of travel
- Obtain all necessary travel documents, voucher, tax exempt certificate, etc.
- Maintain an accurate record of expenses including departure and return times, and mileage when applicable
- Obtain required original itemized/detailed receipts or documentation
- Claim reimbursement only for actual allowed expenses within reimbursement rates.
- Complete and submit travel voucher accurately and timely
- Follow up on any erroneous charges, returns or adjustments. Ensure proper credit will be applied in subsequent statements.
- If unable to resolve disputes, cardholder needs to contact:
  
  **Fortunata Paglialonga** at RF Central 518-434-7032

- Understand that misuse of the travel card may subject the cardholder (employee) to disciplinary action and punitive damages up to and including termination of employment
Departmental Responsibilities

- Know state and Research travel rules and regulations
- Allow only responsible and reliable frequent business travelers to obtain a card
- Authorize the card
- Approve requests for staff to be in travel status only when necessary
- Review travelers’ itinerary to make sure travel is in the most effective manner
- Verify that voucher is within allowable rates and all required documentation is attached
- Review, certify, authorize and forward vouchers to Travel Office in a timely manner

ESF Travel Responsibilities

- Travel Office will verify that all reimbursable charges are actual, reasonable and necessary
- Ensure that all expenses comply with travel rules and regulations
- Provide and control all travel-related documents (vouchers, tax exempt certificates, etc.)
- Review and approve travel vouchers completely and timely
- Provide training on the use of the travel card and travel-related policies
- Review monthly, all travel card payment reports to ensure that payment is completed in a timely manner

Safety of the BOA Card

Each cardholder is responsible for safely maintaining their VISA travel card and for complying with all terms and conditions of the relevant state or Research Foundation guidelines. Cardholders should treat cards as if it were their own personal card. Do not allow anyone else to use the card.

Lost or Stolen Card

If the card is lost or stolen, please report immediately to VISA – Bank of America 888-571-1000 and ESF Travel office 315-470-4827

Cardholder Leaves or No Longer Needs the Card

When an employee leaves the university or relocates to another department, it is the responsibility of the Supervisor to notify the ESF Travel Office. If the cardholder leaves ESF or does not plan on using the card they must contact the Travel Office to confirm cancellation of the card.

Ownership and Cancellation of the Travel Card

The Travel Card remains the property of Bank of America. It may not be transferred to, assigned to, or used by anyone other than the assigned employee. Bank of America or RF may suspend or cancel
cardholder privileges at any time for any reason. The cardholder will surrender the Travel Card upon request of RF or any authorized agent of Bank of America.