BUSINESS TRAVEL ACCOUNT (BTA) PROGRAM

SCOTIABANK VISA

CARDHOLDER INFORMATION PACKAGE

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Guidelines for the Business Travel Account Credit Card Program

1. ***PURPOSE & DESCRIPTION OF PROGRAM:***

   The Business Travel Account "BTA" is a credit card program established with Scotiabank VISA. Payment is made on the BTA accounts by the University to the bank. No physical card actually exists, instead a credit card account number is issued in the name of a University operating department.

   The BTA program exists for the following situation:

   - Departments are required to pay for 3rd party (**<u>non- employee</u>**) travel related costs.
   - Booking for certain group travel situations or for reserving hotel rooms. See more detail under "Restrictions" below.

2. ***RESTRICTIONS:***

   - The BTA program **cannot be used** for Research Grant travel expenses. All research grant related travel must be reviewed and approved by Research Grant accounting prior to reimbursement with original receipts provided. This is done to comply with funding agencies policies. The U of W Scotiabank VISA individual travel program credit card is available for this purpose.
   - Using the credit card number to make hotel reservations is permitted but the person must be able to provide their University of Windsor Travel Card or their own personal credit card at check-in if requested.
   - This card **is not to be** used for car rentals.
   - This card **is not to be used** for meals and/or entertainment expenses. Please see the Entertainment Policy for further information on meals and entertainment expenses.
   - This card **is not to be** used by departments to book flights, where employees would like to sit together on a flight. The employee is required to book and pay for their own flight using their University of Windsor Travel Card or their own personal credit card.

3. ***REPORTING AND USAGE FOR UNIVERSITY PURPOSES:***

   The U of W Travel Policy applies to all University travel related expenditures. The Finance department is responsible for developing and maintaining administrative processes relating to travel and the review of the entire cost of a trip. The following guidelines should be followed concurrent with the use of the BTA card:

   1. **Individual Employee Travel:**

      Individual employee travel arrangements should be done using their **<u>University of Windsor Travel Card</u>** or with their own personal credit card. In the case of reserving hotel rooms for an employee, the BTA card can be used to make the reservation but the room bills must be settled with the employee's own University of Windsor Travel Card or their own personal credit card upon checkout.

   2. **Group Travel -Sports Team:**

      For group travel involving sports teams, the person claiming the travel expenses for the entire trip should be providing a copies of any invoices that have charged to the BTA card with their other original receipts being reimbursed. If the BTA was used to pay for any expenses involved as part of the Sports Teams entire trip, proof of that expense must be attached to their Travel Expense Reimbursement Form (i.e. the airfare receipt). This expense should be reported in the Travel Expense reimbursement form in the section called "pre-travel related expenses reimbursed prior to this claim".

3. **3rd Party Travel:**
   For 3rd party travel booked on the BTA card for the purposes of faculty recruitment, visiting lecturers, board members, etc. a copy of the charge (invoice/ receipt) to the BTA card should be provided, to Accounts Payable, with the 3rd party's travel expense form reimbursing that 3rd party for their other expenses.

   NOTE: All original receipts charged to the BTA will be kept in the applicable department and will be available for review by Finance staff and Internal Auditors at any time. Please contact Purchasing at ext. 2085 if you have any questions on these guidelines.

4. HOW TO ARRANGE FOR A BTA ACCOUNT NUMBER:

Please complete and have approved the attached agreement and return it to Procurement in the Finance Department. The department must provide a contact person who will be fully responsible for this credit card activity. That person will be contacted when the account has been arranged.

5. PROCESSING AND PAYMENT OF CREDIT CARD TRANSACTIONS:

All expenses incurred on this BTA Card are paid directly to Scotiabank by the University.

Each month the data is uploaded from the bank into the University Financial Information System "UWinsite". Each transaction is associated with a merchant category code "MCC" which is used to assign to which expense account the transaction will be charged within UWinsite. At the time of BTA Card issuance, the applicable Fund, Department and Program Chart of Account segments (i.e. departmental account) will be assigned for that particular BTA Card. All expenses for that BTA Card will then be assigned to these noted Chart of Account segments unless the cardholder reallocates expenses within Purchasing Card software ("CentreSuite") prior to the upload to the UWinsite. For further reference on this process, please refer to the CentreSuite VISA "How to Guide" for a detailed explanation and instructions.

Cardholders are advised to protect their University BTA Card number like they would their own personal credit card.

1. BTA Cards are blocked from use at car rental agencies, gas stations, restaurants, liquor stores, entertainment venues, and financial institutions.
2. Any personal use is strictly prohibited and non-compliance could result in disciplinary action.

6. *RECONCILIATION, RECORD RETENTION & APPROVAL:*

The cardholder is responsible for the reconciliation, record retention and approval of their purchasing card statement and transactions.

Effective March 16, 2020 all cardholders will be required to maintain electronic records of their purchasing card statements, supporting documentation and one-up approval.

Each BTA cardholder will receive a monthly statement to their University e-mail address identifying each transaction made against their BTA Card during the previous month. As such, the following process should be followed:

a) The cardholder matches up and reconciles all BTA Card receipts to the transactions listed on their statement. All original saved with the statement and filed **electronically** in chronological order. **All receipts MUST be retained by the cardholder for seven (7) years as these may be required for audit purposes**. It should be noted that there will be a slight discrepancy in the amounts posted to accounts in UWinsite and the amounts shown on cardholder statements due to the exempt portion of the HST. The Finance or Internal Audit department will periodically conduct reviews to ensure that all policies and procedures outlined in this policy are being followed.

b) The Finance Department assumes that all transactions recorded by the bank are legitimate and that payment to the bank will be processed without prior approval by cardholders. Responsibility rests with the cardholder to ensure all transactions are accurate, legitimate and eligible. Any discrepancies must be identified by the cardholder and appropriate action taken to resolve the problem.

c) As of **March 16, 2020,** all cardholder statements must be approved either **electronically through email, or some other form electronic approval**. Physical signatures on purchasing cards statements will no longer be required. Statements must be approved by the appropriate one-up signing authority on the account being charged.

7. *BTA CARDHOLDER AUDIT AND VOILATIONS:*

The Finance and/or Internal Audit department will periodically conduct BTA Card reviews to ensure that all policies and procedures outlined in this University BTA Card Guidelines are being followed. BTA Card violation notices will be issued for the following:

- Missing one-up signatures on statements.
- Missing invoices or supporting documentation.
- Other non-compliant transactions.

Level 1 Violation Notification: A Level 1 notification will be issued to notify a cardholder and the one-up signing authority on the card, the first time a violation is identified as a reminder to refer to the BTA Card Guidelines.

Level 2 Violation Notification: A Level 2 notification will be issued to the cardholder and the one-up signing authority on the card, to notify the cardholder of the second violation. This notification will require a cardholder to successfully complete the BTA Card Online Training Program.

Level 3 Violation Notification: A Level 3 violation, to the cardholder and the one-up signing authority on the card, to notify the cardholder of the third and final violation. This notification will be issued for multiple infractions to the Policy and will result in the suspension of card use temporarily until, the underlying issues are resolved. This violation notice could result in possible revocation of the card.

8. APPLYING FOR A BTA CARD:

BTA Card Training:

Before a cardholder can apply for a Purchasing Card, each cardholder is required to complete the **mandatory** online BTA Card Training Program and Quiz.

BTA Card Application:

Once the online training program and quiz have been completed, please complete the BTA Card Application and submit it to the Purchasing Department. The form may be submitted by e-mail or in person.

BTA Card Change Request Form:

If at any point in time a cardholder requires a change to the Purchasing Card information, the BTA Card Change Request Form must be completed and submitted to Purchasing for approval, before the change can take place. The form must be signed by the one-up signing authority for the purchasing card. The form may be submitted by e-mail or in person.

Some examples of changes that a cardholder may require include:

- Increase/decrease to the BTA Card balance limit
- Remove or add MCC code restrictions
- Change contact information
- Change accounting information
- Cancel the card should they no longer need it