



Travel Card (TCard)

The University of Guelph Travel Card (TCard) is provided by the University to its employees for all approved travel and travel-related expenses.

This credit card is not automatically paid by the University. Cardholders must pay the monthly statements and make a claim through the expense reimbursement system for repayment.

Using the TCard

The Travel Card (TCard) offers a method of payment other than personal credit cards for expenses related to travel for business purposes only. The TCard program allows eligible cardholders to keep business travel expenses separate from a personal credit card, allows the University to track and manage work-related payments and reduces the employee's liability with business travel-related expenses.

Benefits of the TCard

- Expenses can be claimed as soon as the provider issues an invoice, if claims are submitted promptly reimbursements should be made to the cardholder before the monthly statement arrives, meaning that cardholders are not out of pocket for approved University travel expenses
- Appropriate insurance coverage for rental vehicles (complete insurance coverage for rental vehicles provided through Scotiabank Travel Card) and other travel-related costs
- Reduces need for cash advances
- Co-ordination of expense and transaction data between the GryphonsGO&PAY travel and expense portals improves the expense reporting process
- Does not impact personal credit limits or status

Requesting a TCard

TCards will be issued to permanent, full-time employees who are authorized to travel on behalf of the University.

Applicants must read and understand the [Travel and Expense Reimbursement Policy](#) [1] before applying.

Overview of the Process

- Complete the [UofG Credit Card Application Form](#) [2];
- Dean/Director/Chair of the department must approve the application;
- Email the approved application to the Credit Card Administrator at treasury@uoguelph.ca [3];
- The Credit Card Administrator will order the TCard and inform the applicant when the card has been received;
- Your TCard can be picked up in person at the Treasury Operations Office (UC Level 4 North);
- Applicants must sign the credit card Employee Agreement before the card is issued.



TCards should be used only by the cardholder named on the card. If travel is booked on the TCard for someone other than the cardholder, the traveller will not be covered by the specific insurance offered on the credit card. All other applicable University insurance remains valid. Information on [insurance available on the TCard](#) [4] can be found [here](#) [4].

If the applicant is a Department Head or the designate, the application must be approved by the applicant's one-over-one approver - in no circumstance can an applicant approve their own application. The approver is someone who has signing authority and the person to whom the cardholder reports. The applicant must agree to abide by the applicable policies and procedures. Violations may result in the cancellation or suspension of the TCard.

Activating the TCard

Once received by the cardholder, TCards must be activated. The activation instructions will be included with the card. Failure to activate prior to the first use will result in the card being declined.

General Conditions

Cardholders should be familiar with the [University procedures](#) [5] on PCards and TCards and obtain the appropriate approvals for travel prior to booking travel arrangements. Copies of confirmations and itineraries should be kept as a record of the transaction and included in the reconciliation process.

Cardholders should review charges to the card to ensure they are correct and appropriate. Receipts must be uploaded during submission of expense claims.

Payment of the monthly charges is the sole responsibility of the cardholder.

Companion Travel

In the event that family or companions travel with the University employee, only approved travel costs for the employee may be claimed as an expense. If personal charges are mistakenly claimed as an expense, the cardholder is responsible for reimbursing the University. In this case, cardholders must contact Payment Services to arrange repayment.

Expired Cards

Renewal cards will automatically be sent to Treasury Operations before the expiry date. Cardholders will be notified when the card is received. Cards must be picked up within 3 weeks of notification, if they are not the card will be securely destroyed and the Cardholder must re-apply for a new card.

Restricted Purchases

The TCard is not intended for purchases that would normally be made on the Purchasing Card (PCard). However, if such items are needed while travelling on business, they may be charged to the TCard. Restricted commodities are defined in the [Purchasing Policy](#) [6] and include alcohol.

Cash advances are not permitted on the TCard through ATMs or financial institutions.

Late Payment Fees and Overdue Balances

Payment of the amount posted on the monthly statement should be made on or prior to the statement due date. Failure



to submit expenses through the expense claim system immediately following expenditure may result in delays receiving expense reimbursement prior to statement due dates. If the monthly statement is not paid by the statement due date, it will result in late payment fees.

Late Payment fees are considered a personal expense and will not be reimbursed by the University.

Repeated failure to pay the TCard balance may result in the card being suspended or cancelled.

Record Keeping

Cardholders are responsible for keeping all documents related to expenses and claims in a manner that they can easily be retrieved. Your records should be retained for a period of 7 years, in case they are required for an audit.

Troubleshooting

Lost/Stolen/Damaged TCards

- If a TCard is lost or stolen, the cardholder should immediately report the incident by calling the phone number listed on the card and notify the Credit Card Administrator at treasury@uoguelph.ca [3]. If the card is damaged beyond use cardholders should request a new card from the Credit Card Administrator at treasury@uoguelph.ca [3].

Disputing Charges

Cardholders may dispute charges if they appear to be fraudulent, incorrect, duplicated or if credits are not processed appropriately. For disputes involving actions of the seller, cardholders must contact the seller. Fraudulent charges must be reported to Scotiabank by calling the number shown on the back of the card.

Declined Purchases At Point of Sale

Transactions may be declined at the point of purchase for various reasons including:

- Total cost exceeds either the individual transaction or monthly limits;
- Total cost exceeds the RFID limit for card tap payments;
- Incorrect PIN or CVV number given to the seller or entered into a point of purchase terminal;
- Incorrect expiry date provided to seller;
- Fraud has been detected and flagged by Scotiabank.

Best Practices



Limits and Restrictions

Each card will be assigned both a single transaction and monthly maximum card limit according to the needs of each traveller. Purchasing Services may change or assign lower limits or cancel TCards for improper use.

TCards must not be loaned or used by anyone other than the Cardholder named on the card. The Cardholder is solely responsible for all transactions except in the case of fraud.

Scams or Fraud

Cardholders should be vigilant in avoiding scams and avoid giving credit card information inappropriately. Fraud may be detected by Scotiabank, in this case the bank will contact the cardholder. Credit card numbers should only be given verbally over the phone or through a secure internet site, do not fax the card number to any company, allow a retailer to hold your card number on file or store your number online. If you detect fraudulent use of your card, call the number on the back of the card immediately and inform the Credit Card Administrator at treasury@uoguelph.ca [3].

Misuse of the Card

The TCard must not be used in the following ways:

- For personal travel or expenses not related to University business;
- Lending or giving the card to another individual;
- Use after termination or resignation of employment with the University.

Visit the [Travel and Expense Claim SharePoint](#) [7] for more information on submitting an expense claim for reimbursement.

Attachment



[UofG Credit Card Application Form \(TCard & PCard\).pdf](#) [2]

Size

124.35 KB

Source

URL:<https://www.uoguelph.ca/finance/departments-services/purchasing-and-payment/university-credit-cards/travel-card-tcard>

Links

[1] <https://uoguelphca.sharepoint.com/sites/Expense-Reimbursements/SitePages/Travel-and-Expense-Reimbursement-Policy.aspx> [2] <https://www.uoguelph.ca/finance/sites/default/files/UofG%20Credit%20Card%20Application%20Form%20%28TCard%20%26%20PCard%29.pdf> [3] <mailto:treasury@uoguelph.ca> [4] https://uoguelphca.sharepoint.com/:b:/r/sites/Expense-Reimbursements/Shared%20Documents/Travel%20Booking/Scotiabank%20Commercial%20Card_Summary%20of%20Insurance%20Coverage.pdf?csf=1&web=1&e=MsEmGd [5] <https://www.uoguelph.ca/finance/departments-services/procurement-and-payables/procurement-card-general-information> [6]



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Published on Financial Services (<https://www.uoguelph.ca/finance>)

<https://www.uoguelph.ca/finance/purchasing-policy#approval-authorities> [7]
<https://uoguelphca.sharepoint.com/sites/Expense-Reimbursements>