

Travel & Entertainment Card Guidelines & Procedures



Payment Services

Credit Card Solutions

Office of the Controller

<http://finance.fiu.edu/controller/>

Revised FY25

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1. Program Overview

1.1 Purpose

The Travel and Entertainment (T&E) Credit Card is a JP Morgan Chase VISA that is being offered to the faculty and staff as a method to pay for the Cardholder's University and/or DSO (Direct Support Organization) business travel transactions and/or allowed entertainment expenses.

1.2 Program Benefits

This individually billed credit card provides a no-annual fee account which allows the Cardholder to segregate all business-related expenses from their personal accounts. Credit lines of personal credit are not tied up. Moreover, balances on this card are not reported on the Cardholder's personal credit record.

Additional benefits available with the use of the FIU T&E Card are:

- No credit checks
- \$500,000 travel accident insurance
- \$1,250 lost or stolen luggage insurance
- \$1,000 hotel/motel theft insurance
- Collision damage insurance up to the full value of the rental car
- Improved processing of travel and/or entertainment reimbursement through an on-line process
- Ability to use various FIU funding sources for reimbursement, including funds available through the FIU Foundation
- Reduces the need for Cash Advances for Travel
- All reimbursements will be direct deposited to the Cardholder's bank account on file.

1.3 Credit Card Provider

The university utilizes a VISA card platform and has selected JP Morgan Chase to provide the T&E Card Management.

2. Travel & Entertainment Card Program Controls

2.1 Responsibilities of the Controller's Office

The FIU Credit card Solutions Administrator oversees the program, establishes rules, issues guidelines, provides reports and statistics and assists cardholders with problem resolution.

The Credit Card Solutions Team is responsible for monitoring the effectiveness of the T&E Card Program and user compliance with the procedures as outlined in this manual.

The Travel Department is responsible for audit and review of all card transactions recorded on an expense reports submitted against University Funds.

The Foundation office is responsible for audit and review of all card transactions recorded on an expense reports submitted against Foundation Funds.

2.2 Responsibilities of the Business Unit Approver (VP, Deans and Directors)

Business Unit Approvers are responsible for overseeing the T&E Card program in their department, division, or college. They should make sure that cardholders are employees who can be trusted to spend department funds and that the cardholder is the appropriate individual responsible for making purchases on behalf of their departments or areas.

2.3 Department Internal Controls

Each department should establish internal controls sufficient to regulate its Card activities. The responsibility for appropriate use of the card lies not only with the cardholder, but also with the approving department.

Additionally, the Department assumes payment responsibility to any unpaid, past due cardholder balances in addition to all efforts to recoup those funds from the cardholder after payment is made.

2.4 Responsibilities of Cardholders

Cardholders are responsible for:

- Participating in T&E Card training for cardholders and signing a Cardholder Agreement form to acknowledge the responsibilities associated with using a T&E Card.
- Following all FIU and /or Foundation Purchasing Guidelines.
- The charges on this card will be billed to the Cardholder who is responsible to make full payment to the JP Morgan Chase by statement due date.
- Making purchases in accordance with university guidelines and state regulations to meet their purchasing needs.
- Reviewing their monthly statements to ensure that all transactions listed are valid.
- Ensuring the physical security of the Card and protecting the account number.
- Immediately reporting lost/stolen or compromised cards to the Credit Card Solutions office, the cardholder's approving official, and JP Morgan Chase.

2.5 Credit Card Limits and Billing Cycle

The dollar limits assigned to a T&E Card are based on the limits approved for each Cardholder on the T&E Cardholder Application and approved by the Credit Card Solutions Administrator.

The monthly credit limit sets a restriction on the total amount of spending that can occur during the statement period. The single purchase limit restricts the total amount of a single transaction. The single transaction limit does not affect how much can be spent per day; it only affects how much can be spent per transaction. The standard limits assigned to the T&E Card are as follows:



Single Transaction Limit:

The standard limit is \$2,000 per transaction. This is the total dollar amount allowed for each transaction.

Under no circumstances shall the Cardholder request the merchant/vendor to split charges to avoid the single transaction limit.

Monthly Credit Limit:

The standard limit is \$5,000 per month. This limits the total amount that can be charged during the billing cycle, which runs from the first day of the month to the last day of the month.

Every department should keep track of its credit balance, or call JP Morgan Chase at the number shown on the reverse side of the T&E Card to inquire on the remaining balance. Credit limits can be adjusted based on a departmental budget and purchasing needs.

If a Cardholder has a specific requirement for higher limits, the Temporary Account Maintenance Request form must be completed and be sent to their Business Unit Approver for authorization, and then forwarded to the Credit Card Solutions Administrator. These requests must be made prior to the purchase.

For permanent increases, the Cardholder must submit a completed and signed T&E Cardholder Application, which allows for changes to the Cardholder's information.

2.7 Card Inactivity

At the end of each fiscal quarter, a Card Inactivity review is conducted by the Credit Card Solutions Team. Cardholder's who have not had card activity during the consecutive three month period prior to the review will be sent an *Inactivity Notification* via email. Cardholders must reply with a justification as to why the card account must remain open. Cardholders may also reply to the notification indicating that the card is no longer needed. If no response is received within three weeks of the notification, the card account will be automatically cancelled and the Cardholder will receive notification.

2.8 Card Credit Monthly and Per Transaction Limit Reviews

Credit limits are assigned to Cardholders based on their purchasing needs. The Credit Card Solutions Team conducts reviews to analyze the Cardholder's transactional spend in comparison to their assigned credit limits. If it is determined that the Cardholder is not utilizing the majority of their credit limit in a span of a year period from when the previous review, the Cardholder's credit limits will automatically be adjusted to fit their card spend. The Cardholder will be notified via email of any change to their credit limits.

2.9 Card Security

Each Cardholder is responsible for the security of the T&E Card assigned to them. All precautions should be used to maintain confidentiality of all information relating to the card, such as the cardholder account number and expiration date.

An FIU T&E Card and/or number should always be protected and kept in a secure location. The only person authorized to use an FIU T&E Card is the cardholder whose name appears on the face of the card.

Since the T&E Card is a regular VISA card, it can be mistaken for a personal card. For this reason, it is recommended that the T&E Card be kept separate from any personal credit cards.

If a Cardholder is going to be absent for an extended period of time, the cardholder (or Department) should submit a [*Temporary Maintenance Request form*](#), requesting that the card limits be temporarily reduced to \$1 for the period that the employee will be absent.

2.10 Lost, Stolen or Misplaced Cards

If a cardholder loses a T&E Card, or if it is stolen or misplaced, the cardholder should notify JP Morgan Chase immediately by calling 1-800-270-7760. The Cardholder should closely monitor all transactions posted on their billing statement and dispute charges that appear to be fraudulent.

The Cardholder will be liable for all charges incurred if a fraudulent transaction is not disputed within 5 days following the end of the billing cycle in which the disputed transaction occurred.

The Cardholder should also notify the Credit Card Solutions Team when they report a lost or stolen credit card to the Bank to confirm that the Credit Card has been cancelled and that a new Card has been issued. This notification can be done by phone or e-mail. **Do not include the full T&E Card number in any written document.**

Lost or stolen cards reported by telephone are cancelled immediately. A replacement card is issued and mailed to the Cardholder's Campus address within seven to ten working days after being reported.

2.11 Card Cancellation, Employment Change, Transfer and Terminations

Staff participation in the T&E Card Program is subject to termination at the discretion of the Credit Card Solutions Administrator, including but not limited to, the following conditions:

- The Cardholder is no longer employed by the University.
- Improper spending with the T&E Card
- The JP Morgan Chase Statement has not been paid within 75 days of the due date.
- Cardholder is delinquent with a payment more than two (2) times during a 12 month period.
- The Cardholder, Cardholder Supervisor or the Cardholder's Business Unit Approver requests cancellation

The program administrator or Credit Card Solutions office must be notified by the cardholder or by the cardholder's department whenever the cardholder retires, resigns, transfers to another department, or assumes different duties that do not require using the T&E Card.

If the Cardholder transfers to another department or leaves the University, all of the files for the T&E expenses should remain in the department that the expenses were for.

When a Cardholder terminates their employment with the University, they will need to:

- Stop using the T&E Card, immediately or at a minimum of two weeks prior to their last working date.
- Notify the Credit Card Solutions Administrator.
- Turn in all receipts of outstanding purchases to their supervisor for processing of any Expense Reports.
- Complete the Card Cancellation Form: Cut the T&E Card in half and attach the pieces to the Form; obtain Supervisor, Business Unit Approver or Department Chair signature, and mail it to the Credit Card Solutions Card Administrator, Office of the Controller, Modesto A. Maidique Campus, CSC 437.
- **The Cardholder is still responsible for payment of all outstanding charges to the JP Morgan Chase by the statement due date.**

2.12 Type of Funds that can be used with the T&E Card

The T&E card can be used for all authorized University or Direct Support Organization (DSO) business related travel only for the Cardholder and allowed entertainment expenses. The rules of each reimbursing entity may differ and must be followed.

All travel related transactions must comply with the University Travel Policy and Procedures.

2.13 Financial Responsibility of the T&E Card

The University will not be directly responsible for payment of the Cardholder's transactions to the Bank.

It will be the responsibility of the Cardholder to submit an Expense Report for all approved and authorized travel and entertainment expenses. The Expense Report must be submitted with all required documentation according to the University Travel Policy and Procedures and once approved, the Cardholder should receive their reimbursement prior to the date required to make payment to the Bank.

A Cardholders obligation to pay the bank is not contingent on the status or amount of any reimbursement pending.

A T&E Cardholder is responsible for making the payment to JP Morgan Chase by the statement due date for all transactions, regardless if a personal reimbursement has been received or not.

3. Travel & Entertainment Card Policies and Procedures

3.1 Who Should Have a T&E Card

The FIU T&E Card is available to full-time A&P, USPS or Faculty members with approval of their Business Unit Approver.

Part-time staff, students, research assistants, and non-University employees are NOT eligible to receive a T&E Card.

3.2 How to Apply for a Card

Eligible University staff may apply for a Departmental Card by completing the CCS02 application for the T&E Card which is located on the Office of the Controller's Website.

The Cardholder Applicant must sign in with their AD credentials. After they have completed the form, it will be sent electronically via the workflow for appropriate approvals. The completed and approved Application is then sent to the Credit Card Solutions Team, Office of the Controller via work flow for processing.

As part of the application process:

- Each Cardholder must justify the need for the T&E Card, including having it noted in the job descriptions for these employees to reflect that they will be using a University credit card.
- Complete and pass a level II background Check with fingerprinting.

For additional information on adding the duties to a job description and to schedule your back ground check with fingerprinting, please contact Human Resources at 305-348-2500.

All T&E Cardholders must attend a training session on the guidelines and procedures associated with the Card Program. This training session is approximately 1.5 hour.

The list of future [training sessions can be found on the Financial Systems and Support Services webpage](#) under the Office of the Controller website. The Cardholder applicant can sign up for the training session using the FIU Registration Website under the Financial Systems and Support Services webpage.

A T&E Card will be ordered once the following have been completed:

- The T&E Cardholder Application has been completed.
- The Cardholder Applicant has attended the required training session.
- The Cardholder Agreement has been initialed and signed by the Cardholder Applicant.

Once the T&E Card has been ordered, it will arrive to the Cardholder's campus address within 7-10 business days from the date it was ordered. If the Cardholder has not received their new card, the Cardholder is responsible for contacting a member of the Credit Card Solutions Team to inquire about the status of the card. The Credit Card Solutions Team will contact the Bank issuer to resolve the issue.

3.4 Personal Credit

FIU neither evaluates nor considers an employee's personal credit when a request for a T&E Card is made. The Cardholder's personal information (social security number, home mailing address and phone number) has not been made available to JP Morgan Chase. Transactions placed on the T&E Card will not affect the Cardholder's personal credit history.

For bank security purposes, your personal identification is the number 99 followed by your Panther ID#. You will be asked to verify this when activating their cards or when calling into the customer service line.

3.5 Renewal Cards

The T&E Card will be issued to the Cardholder for a period of three (3) years. Approximately one month prior to the Card's expiration date, the Bank will mail a new Card to the Cardholder at the Campus address on file. It is therefore important to notify the Credit Card Solutions Team when the Cardholder changes departments or relocates to another campus location.

Any location or transfer information notification should be done by completing a T&E Cardholder Application.

3.6 Tax Exemption

Transactions made with the T&E Card are **not** exempt from the State of Florida Sales and Use tax.

3.7 Exemptions

There will be times when this manual does not provide specific guidance for a situation a Cardholder or traveler may encounter. The traveler's Budget Administrator and supervisor may determine proper guidance for that situation as long as such guidance is consistent with the prevailing principles that no unnecessary cost is to be charged to a University budget, the expenses are reasonable, and the guidance does not contradict any provision within this manual. Cardholders should request an exception to the T&E Card Procedures by contacting the Credit Card Solutions Administrator.

The Credit Card Solutions Administrator or their designee has authority to grant exceptions or to waive restrictions for use of the T&E Card.

3.8 Restricted/Blocked Merchant Categories

The University has blocked access to certain merchant categories which might generally be considered inappropriate purchases. Under certain circumstances, this restriction may be waived by the Credit Card Solutions Administrator.

Should a transaction be declined due to the blocked merchant category, the Cardholder may request a temporary lift of the blocked merchant by completing and submitting a Temporary Account Maintenance Request form.

The merchant code is assigned by VISA and identifies the type of business. If a Cardholder attempts to place an order with one of these blocked merchant categories, the transaction will be declined.

3.9 Rejected Transactions and Declines

If your T&E Card is rejected, call the toll-free number **1-800-270-7760** on the back of your card to request a reason for the rejection. The Bank will not be able to fix any problems resulting from a rejected transaction and they will direct the Cardholder to contact the Credit Card Solutions Team.

The most common reasons that a transaction is rejected include:

- Exceeding the single or monthly transaction limits.
- The merchant falls under a restricted merchant category code. Certain vendor types have been restricted from use by the FIU Cardholders due to the type of items or services being sold.
- There is no record of the decline which indicates that there is a problem with the data connection between the merchant and the Card Issuer.

3.10 Splitting Transactions

A Cardholder should **never** ask a merchant to split a charge into two or more charges to circumvent their card limits. If a charge exceeds the single or monthly card limits, the card holder should submit a [Temporary Maintenance Request form](#) to the Credit Card Solutions Team.

This rule applies to all funding sources.

3.11 Lost, Stolen or Misplaced T&E Cards

Report any lost or stolen T&E Cards as soon as possible to the JP Morgan Chase at the toll-free number **1-800-270-7760**. The Cardholder should be prepared to provide the following information to the Bank representative: the T&E Card number, Campus address and telephone number and a brief summary of what happened.

The Cardholder is responsible for supplying any information necessary to minimize the liability for a lost or stolen card. The Cardholder should closely monitor their Bank Statement to ensure no fraudulent charges are posted. You should also notify the Credit Card Solutions Administrator as soon as possible to confirm that the card has been cancelled.

Lost or stolen cards reported by telephone are cancelled immediately. A replacement card will be issued and mailed to the Cardholder's Campus address within seven to ten working days after being reported.

3.12 Fraudulent or Unauthorized Transactions

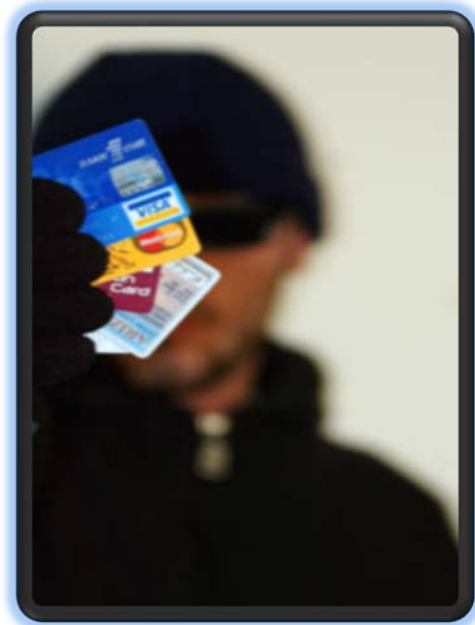
These are transactions which appear on the Cardholder's account as the result of the T&E Card information being acquired and orders being placed without the Cardholder's knowledge. Once the Cardholder is aware of these charges, they must notify JP Morgan Chase Customer Service Department at **1-800-270-7760** to inform them that their Card has been compromised. The Bank will issue credits for all charges that the Cardholder identifies as being a fraudulent transaction.

It is very important for the Cardholder review all transactions in a timely manner and to notify the Bank as soon as they become aware of these types of transactions.

When the Card Issuer is notified that a T&E Card has been compromised, the Card will be cancelled and a new T&E Card will be sent to the Cardholder's Campus address within seven to ten working days. It is very important that the Cardholder confirms their mailing address when contacting the Bank to ensure that the new T&E Card is sent to the correct address.

3.13 Contact with the Card Issuer's Fraud Department

JP Morgan Chase continuously reviews Cardholder transactions to spot potential fraudulent use of the T&E Card. These may be multiple uses of the card for Internet purchases or repetitive purchases from an unusual source or several one dollar transactions. In these instances, someone from the JP Morgan Chase's Fraud Department will attempt to contact the Cardholder about any suspicious charge and until they are able to speak to the Cardholder or to the Credit Card Solutions Administrator, the T&E Card will be placed on hold.



When contacted by the Fraud Department, the individual calling will identify themselves as a bank representative and will state that they are calling regarding the T&E Card account and will provide the last four digits of the T&E Card account number.

The Cardholder will be questioned about the charges, and if the transactions were placed by the Cardholder, the transactions will be authorized by the Bank and the hold on the T&E Card will be removed. If the Cardholder has no knowledge of the transactions, then the

Bank will begin the process of cancelling the T&E Card. The Bank will send a new card directly to the Cardholder and issue credits for all of the fraudulent transactions.

When a new T&E Card is issued under these circumstances, the new T&E Card will be sent by Federal Express to the Cardholder's Campus address.

3.14 Disputing a Transaction

The Cardholder should attempt to resolve any disputes or billing errors directly with the vendor. In most cases, the vendor will issue a credit to the T&E Card account. If an agreement cannot be reached with the vendor, the Cardholder should complete the formal dispute process in the PaymentNet System. For detailed instructions on this process, please see page 19 of this manual.

Formal disputes must be done within 5 days of the billing close date in order to be accepted by the JP Morgan Chase.

3.15 How to Activate the T&E Card

When calling the activation number that is located on the sticker on the T&E Card, JP Morgan Chase will ask the Cardholder to enter a validation code. The validation code is the last four (4) digits of the Cardholder's Panther ID number. Ensure that the activation process has been completed before utilizing the T&E Card.

3.16 Record Retention

All of the T&E Card files should be maintained in an orderly manner. All original documents and invoices supporting the travel and entertainment expenses must be held in the Cardholder's Department for review and audit purposes. These files must be maintained for five (5) fiscal years or in accordance with the DSO's requirements.

If the Cardholder transfers to another department or leaves the University, all of the files for the T&E expenses should remain in the department that the expenses were for.

4. Purchases

4.1 Allowable Travel Related Expenses

All travel purchases made with the T&E Card must comply with the University Travel rules and regulations. For additional information, please refer to the [Travel Department Policy and Procedures](#).

This list is provided to serve as reference to the types of purchases that CAN be purchased with the T&E Card:

- Airfare (Domestic & Foreign)
- Rental car (Domestic & Foreign)
- Hotel room (Domestic & Foreign)
- Registration Fees (Domestic & Foreign)
- Baggage Fees
- Business phone and Internet Connection charges
- Meals for the Cardholder while traveling (must comply with University Meal Allowance limits, meals will only be reimbursed up to the maximum per diem rate)
- Gasoline for a rental car or University vehicle (To be expensed as incidentals in PantherSoft)
- Parking fees or tolls
- Taxi, bus, or train fares
- Books, supplies, and other materials needed while traveling
- Mailing or shipment of materials while traveling

4.2 Vehicle Rental

The T&E Card can be used for the rental of a vehicle by using the State of Florida Contact pricing for car rentals with Avis Rent-A-Car / Budget Car Rental and should be the rental agency of first choice. If a rental cannot be made through Avis Rent-A-Car / Budget Car Rental, a rental can be placed with any car rental agency as long as the cost does not exceed the Avis Rent-A-Car / Budget Car Rental Contract Rates.

To make a reservation, call the State of FL Reservations & Customer Service Desk at 1-800-338-8211 and reference Account Number B133407 (AVIS) or T417711 (Budget).

- You can also [click here](#) to begin your reservation with Avis.
- You can also [click here](#) to begin your reservation with Budget.

All car rentals must include collision damage insurance. No additional insurances will be paid by the University. The rates offered through this contract include bodily injury and property damage insurance coverage and collision damage and/or loss. The renter will not be required to accept additional Collision Damage insurance. The driver will be required to return the vehicle fully fuel or a refueling service charge will be added to the final bill.



Car Rentals must be under the following guidelines:

Individual travel – The rental is restricted to a compact car. If multiple travelers are traveling together or the travel includes a large amount of luggage or equipment, then a larger vehicle may be ordered using the pricing sheet from Enterprise Rent-A-Car /National Car Rental. No additional insurance is required.

4.3 Allowable Entertainment Related Expenses



Entertainment expenditures must be reasonable, prudent, appropriate to the occasion and consistent with the University’s mission. Entertainment expenses are generally allowed only from Concession or Direct Support Organization (DSO) fund sources. These transactions include expenses related to entertainment when the purpose of event is for fundraising, recruitment or promotion of the University, entertainment for guests of the University by designated University officials. “Designated University Officials” may include deans, vice presidents, development officers, senior administrators and other employees who have been asked to serve in a host capacity.

The types of charges may include:

- Food and/or beverages (non-alcoholic)
- Business or entertainment meals
- Employee recruitment meals
- Event admission
- Flowers
- Mementos
- Recruitment meals

4.4 Allowable Transactions Utilizing Foundation Funds

The T&E Card can be used to for travel expenses and for entertainment costs to be reimbursed from the FIU Foundation. These transactions must be made in accordance with the FIU Foundation Policies and Procedures.

4.5 Transactions Not Allowed on the T&E Card

- No Personal Purchases are allowed, under any circumstances.
- No Cash advances are allowed on the Card.
- Cash rebates are not to be accepted by the Cardholder from the vendor.
- All credits must be issued against the T&E Card.
- Expenses not related to official University travel or entertainment
- Any items prohibited by State or Federal laws
- Local purchases of equipment, office supplies, or other commodities used at the University other than incidental expenses
- Employee relocation expense

- Maintenance or lease agreements
- Purchases from Florida International University departments (i.e. Parking Permits, course fees)
- University Group Travel (Refer to the FIU Departmental Card Manual)

5. Billing, Late Fees, Payments and Delinquent Accounts

5.1 Billing & Late Fees

The Cardholder is personally liable for the payment of all charges made on the T&E Card. Monthly statements will be mailed to the Cardholder's Campus address, but the Cardholder is responsible for issuing payment to JP Morgan Chase before the due date. **Statements close on the last day of the month.**



- The T&E Card is not a revolving credit card; therefore, it does not permit partial payments. The Cardholder must pay the amount due in full each month.
- **There is a late fee of 2.5% of the full amount past due (30- & 60+) at cycle and each cycle thereafter. This fee is charged on cycle date.**
- **Late Payment Charges will NOT be reimbursed by the University.**

5.2 Payment to JP Morgan Chase

JP Morgan Chase has provided the PaymentNet system for payment of the T&E Card.

This Web-based service enables the Cardholder to review and print statements and to make payments on-line whenever they want, 24 hours a day, seven days a week.

Please refer to page 21 of this manual for instructions for making a payment with the PaymentNet system.

5.3 Delinquent Accounts

An account becomes delinquent 60 days after the date of the JP Morgan Chase statement. On day 61, the account will be suspended by JP Morgan Chase and no additional transactions will be allowed.

The account will remain frozen until the delinquent balance has been paid in full. Cardholders that allow their account to become past due after 75 days will have their account permanently cancelled.

Prior to receiving the T&E Card, the Cardholder has signed the Travel & Entertainment Cardholder Agreement form, which states that the Cardholder will allow the University to collect any amounts owed on the T&E Card by the Cardholder, including garnishment of wages should the account become delinquent beyond 60 days.

IMPORTANT REMINDERS

- **Account becomes delinquent 60 days after the JP Morgan statement date.**
- **Day 61: Account will become suspended.**
- **Day 75: Account will be cancelled.**

6. Receipts and Reimbursements

6.1 Receipts/Invoice Requirements

Accurate and detailed records of T&E Card transactions allows the FIU Travel Department, FIU and State auditors to verify and audit the Cardholder's purchases for compliance with University, State and Federal policy, statutes, rules and regulations. All receipts/invoices must contain the following information:

1. Vendor Name and Address,
2. Transaction Date.
3. Description of the transaction (ex. hotel folio, flight information, meal receipts or a list of items being purchased).
4. Unit costs for items purchased.
5. Total cost of the transaction.

Receipts may be a cash register receipt, fax confirmation, E-mail, completed Web order form, completed mail order form, hotel folio or a company invoice indicating payment. All of the information on the receipt must be clear and legible, must include all of the required information, and proof and method of payment.

Once the service is provided or the items have been received, the Cardholder signs and dates the receipts or invoices to confirm the T&E Cardholder's receipt of the services or items.

All original receipts, the bank statement and all supporting documentation for transactions on the T&E Card are held by the Cardholder or their Proxy in their department

6.2 Missing Receipts

The Cardholder must have a receipt for all transactions and should attempt to obtain a copy of the receipt from the vendor. If the receipt or invoice cannot be obtained from the vendor, then the Cardholder must complete a Replacement Receipt Form, which is located at the Office of the Controller Website, which will act as supporting documentation of the transaction. Replacement Receipt Forms will not be accepted in place of the hotel folio or car rental agreement.

[A Replacement Receipt Form](#) must contain a detailed description and pricing of all items or services received and it must be signed by the Cardholder's supervisor. Excessive use of the Replacement Receipt Form is not acceptable.

The continued use of the Replacement Receipt Form will not be acceptable.

6.3 Process for Reimbursement of Approved & Authorized T&E Card Transactions

The T&E transactions will be uploaded daily from the Bank into the Travel Module (“My Wallet”) of PantherSoft where they will be available for review by the T&E Cardholder and/or their Proxy. When all of the T&E transactions for a trip have been posted, the Travel Expense report can be prepared and submitted for approval on-line and once approved, the University Travel Department will be notified electronically.

The individual responsible for preparing the Expense Report will:

- complete the Expense Report and print a copy with the bar coding which is to be used as a cover sheet for scanning all of the receipts and supporting documents
- all documents should be submitted via a fax machine to the University Fax Server at (305) 348-1355 for scanning
- these documents will be available for on-line review and no paper documents will need to be submitted
- in preparing the receipts and supporting documentation, all receipts should indicate which type of card used to pay for the transaction (ex. “Departmental Travel Card”, “T&E Card”, or personal credit card), any supporting documents to be scanned that have bar codes should have the bar codes folded over to ensure that the documents are scanned properly.

The Travel Department staff will review the documentation and Expense Report for accuracy and verify that the amounts requested for reimbursement are allowable under the University’s Travel Policy and Procedures and Concession Fund requirements. Any travel transactions where FIU Foundation Funds are being requested must be submitted on a separate Expense Report and will be reviewed by the Foundation staff for reimbursement under the FIU Foundation Travel Policy.

Once approved, the reimbursed amount will be issued as a direct deposit to the Cardholder’s financial institution on file with the University.

Entertainment Expenses will be reimbursed by submitting an Expense Report for reimbursement to the University Travel Department. Entertainment expenses that are to be reimbursed from the FIU Foundation must be submitted on an Expense Report and cannot be combined with the request for reimbursement from other funding sources. These Expense Reports must be submitted with all invoices and any other supporting documents for the entertainment expenses and submitted by fax to (305) 348-1355 which will present the documents for review online.

7. **JP Morgan Chase PaymentNet System Overview**

The PaymentNet System is robust software provided to the University by JP Morgan Chase, providing both Cardholders and Approvers with direct, online

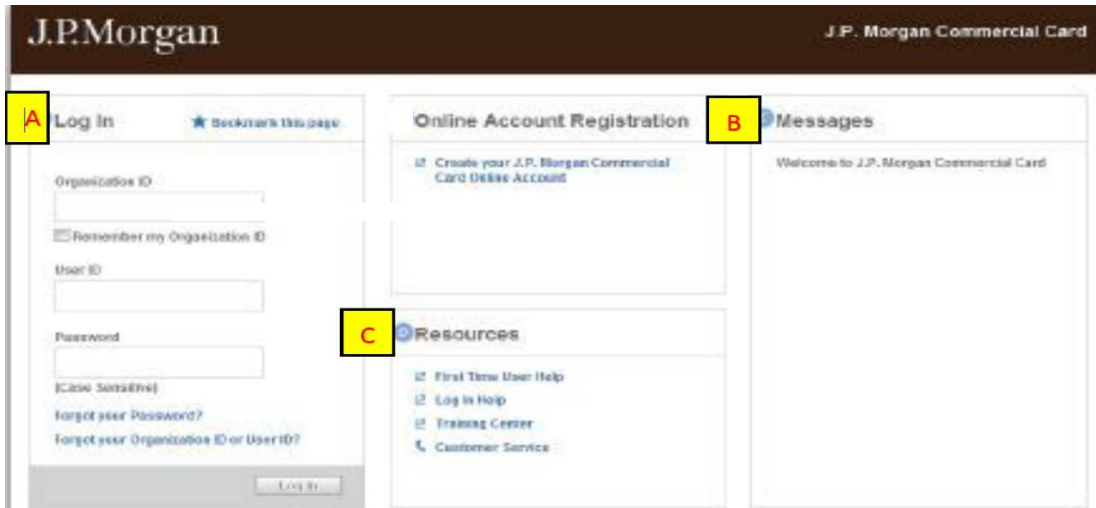
access to view and monitor card activity, dispute transactions and print billing statements.

7.1 Logging into PaymentNet4

To begin, log in at www.paymentnet.jpmorgan.com

The Log In screen displays each time you access PaymentNet. From here, you can log in to your J.P. Morgan Commercial Card account, review the available resources, and read important messages from J.P. Morgan.

PaymentNet registers your computer for increased security, so the logging in process may change whether you log in from a registered computer, a new computer, or when you log in for the first time.



- A. Organizational ID: FIUCARD (check the *Remember My Organizational ID* box)
User ID: TExxxxxx x=Your Panther ID
Password: Fxxxxxxx x=Your Panther ID
- B. Messages. The Messages panel displays important messages from J.P. Morgan. This might include an update about PaymentNet availability from J.P. Morgan to all users.
- C. Resources. The links in this panel provide access to help topics and other resources. Click the First Time User Help link to review help topics for first time users. For general log in assistance, click the Log In Help link. To access training resources, click the Training Center link. For customer service contact information, click the Customer Service link.

By default, you are required to change your password every 90 days. PaymentNet prompts you to change your password when it expires and you cannot log in until the password is changed.

For security purposes, you must log in at least once every 185 days to maintain your status as an active user. If your status becomes inactive, contact your program administrator or J.P. Morgan Customer Service.

First Time Setup

1. Login as directed in step A, above
2. Click **Log In** button
3. You will be prompted to change your password. Enter a new password. Optionally, select the Show Password checkbox to view the password characters as you enter them. Passwords are case sensitive and must conform to the password constraints that display on this screen. A green check mark displays as each requirement is met.
4. Click the **Next** button. Your new password is saved and the First Time Log in Setup —
5. Verify that the email address in the Email Address field is correct. Please do not change the email on file. If it is incorrect, please contact the Credit Card Solutions Team to update.
6. Enter the same address in the Confirm Email Address field.
7. Click the **Next** button. Your new password is saved and the First Time Log in Setup — Set Security Questions screen displays.
8. Respond to all five questions that display. Responses must meet these requirements:
 - You can enter up to 30 characters, including spaces, for each response.
 - You can enter spaces; however, when you answer security questions in the future, remember to include spaces. Also, spaces may not be used as the first character in a response.
 - You can enter lowercase and uppercase letters; responses are not case sensitive. Once you respond to three questions, the Save button is activated.
9. Click the **Save** button. The First Time Log in Setup — Set Security Questions screen displays the security questions and your responses. Optionally, to edit your responses, click the Edit button
10. Click the **Next** button. The First Time Log in Setup — Register Computer screen displays. This screen confirms security requirements and computer registration.
11. Click the **Next** button. The First Time Log in Setup — Setup Complete screen displays.
12. Click the Get Started button.
13. The Welcome screen displays.

7.2 Filing a Formal Dispute Online

PaymentNet®

Quick Reference Card

Disputing Transactions

Note: Before disputing a transaction, you must first attempt to resolve the issue directly with the merchant.

1. Select **Transactions > Manage** to display the **Transaction List** screen.
1. Click the transaction you want to dispute to display the **Transaction Detail** screen.
2. From the **General Information** tab, click the **Dispute** button.
3. Confirm your E-mail Address.
4. Select the **Dispute Reason** from the drop-down list. The system will refresh and may require additional field input.
5. Enter applicable information in the **Additional Information** field if needed.
6. Click **Submit**.

Note: Track the status of your dispute online on the **Transaction List** screen.

- = Dispute in Process
- = Dispute Submitted
- = Dispute Resolved

Click the colored squares and follow the steps to **Undo** or **Resolve** your dispute.

7.3 Viewing Transactions, Running Queries & Downloading a Copy of the Billing Statement

PaymentNet®

Quick Reference Card

Performing Queries for Transactions

1. Do one of the following:
 - Select **Transactions > Query**.
 - From the **Transaction List** screen, click the **Advanced** link, located at the top right of the screen.

Note: To improve query results, enter the minimum amount of characters for the criteria value to identify text fields. (i.e., Type "Banana", instead of "Bananas," "Banana's," "Bananas Inc." or "Banana Store #2342.")

Note: To add additional rows of criteria, click the **Plus (+)** icon located at the right of the screen in each section. To delete a row of data, click the **Trash** can icon for the corresponding row.

2. From the **Criteria** section:
 - Select the criteria for the query from the **Field** drop-down list.
 - Select the **Operation** for the query.
 - Enter the desired data in the **Value** field.
3. From the **Order By** section:
 - Click the **Plus(+)** icon in the **Order** section to display a row.
 - Select the data you want displayed in order from the **Field** drop-down list.
 - Select the **Order Sequence**.

Note: Ordering information is optional. If an **Order By** preference is not selected, the results are based on default settings (i.e., most recent post date, alphabetical order).

4. Click **Process** to run the query. Query results will be displayed on the **Transaction List** screen.

Viewing Transactions

1. Select **Transactions > Manage** to display the **Transaction List** screen.
2. Do one of the following:
 - Click the desired transaction to display the **Transaction Detail** screen.
 - Locate the desired transaction by doing the following:
 - Perform a query
 - Click the desired transaction. The **Transaction Detail** screen displays.
3. Select the appropriate tab to view additional information.

Note: The following tabs are available from the **Transaction Detail** screen:

- **General Information**
- **Addendum**

Note: Additional information on transactions may be available if icons (e.g.,) are displayed on the **Transaction List** screen. Click the icon to view the line item detail.

Viewing Statement

1. Select **Transactions > Statement** to display the **Statement Detail** screen. The current billing cycle statement is displayed.

Note: To view historical statements, select a date from the **Billing Date** drop-down list.

Note: If you have more than one account number, use the **Account Number** drop-down list to view statements for your other accounts.

Downloading and Printing Statements

1. Select **Transactions > Statement** to display the **Statement Detail** screen.
2. From the **Statement Detail** screen, click **Download Statement**.
3. Once the Adobe PDF file is open, you can save or print the statement.

Cardholder Support

The Cardholder Support Team is available 24-hours a day for assistance by calling the number on the back of your card.

7.4 Payment to JP Morgan Chase

Creating a Payment

1. Select **Payments > Create** to display the **Payments Detail** screen.
2. From the drop-down list, select the account for which you want to make a payment.
3. Select the correct bank account.

To modify or create a bank account:

1. Select the **My Profile** icon
2. Select the **Bank Information** tab.
3. Enter the **Payment** amount.
4. Select the **Payment Date**.
5. Click **Submit**. A dialog box opens and verifies the payment information.
6. Click **OK**.

Additionally, Cardholders have the option to set recurring payments.

1. Click the **Payments tab** in PaymentNet
2. Select **Manage > Recurring Tab**
3. Click **Schedule New Recurring**
4. Complete the required fields

8. Glossary of Terms

Cardholder Profile - Parameters that are established for a designated Cardholder that identify the Cardholder, set default accounting information and provide restrictions or spending limitations in the Card Issuer's system and in the FIU PantherSoft system.

Cardholder - A permanent University employee that is granted the authority to use the T&E Card to place orders or make financial commitments on behalf of the University as outlined in this manual.

Card Issuer - The financial institution or bank that provides and supports the T&E Card Program utilized by Florida International University. Currently, the Card Issuer is JP Morgan Chase.

Credit Card Solutions Administrator – This individual is responsible for administering the T&E Card Program at the Florida International University and for the day-to-day operation of the T&E Card Program. This individual provides assistance with processing transactions and ensures that the transactions are in accordance with the T&E Card Guidelines. This individual acts as the liaison between the Cardholder, the vendors and the Card Issuer.

Credit Card Solutions Associate – This individual is responsible for assisting the Program Administrator in the day-to-day operation of the T&E Card Program. This individual also provides assistance with processing transactions and ensures that the transactions are in

accordance with the T&E Card Guidelines. This individual acts as the liaison between the Cardholder, the vendors and the Card Issuer.

Credit Card Solutions Accountant – This individual provides support for the T&E Card Approver and along with the Credit Card Solutions Administrator will conduct periodic reviews of the Cardholder’s records. They are responsible for reviewing the Card Issuer’s master statement of all University T&E Card transactions and the processing of the electronic payment to the Card Issuer.

Expense Report – Submission entered into the Travel Module after travel occurs. The Expense Report serves the purpose of reporting all Travel Expenses as well as requesting reimbursement to Travelers for out of pocket expenses.

Merchant Category Code (MCC) - Code assigned to a merchant/vendor by VISA, which identifies the primary goods or services, provided by the merchant/vendor.

Monthly Billing Cycle - The billing period is defined by the Card Issuer and is from the 1th day of the month, closing the last day of the month.

Monthly Credit Limit - The maximum dollar limit that can be charged by the Cardholder during a monthly billing cycle.

Single Transaction Limit - The maximum dollar limit per transaction that is allowed on a T&E Card.

Transaction - A charge, credit or other financial activity associated with the T&E Card.

Travel Authorization (TA) - The official travel authorization form required to secure approvals and encumbering the funds for any university related business trip.

Vendor/Merchant/Supplier - The business entity from whom a Cardholder is making a purchase.

9. Key Program Contacts

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