



Policy Title: Travel Card Policy	Policy Number: BUBS 105
Date Issued: October 1, 2022	Responsible Executive: Chief Procurement Officer
Date Last Revised: October 1, 2024	Responsible Office: Business Services

Travel Card Policy

Policy Statement

Baylor University (the “University”) issues Travel Cards in the names of authorized individuals to purchase domestic and international business travel-related goods and services. Only eligible business travel and entertainment expenses may be charged; personal purchases are strictly prohibited. All transactions must be supported by a business purpose, include receipt documentation, and be reviewed in Ignite Expense. Improper or unauthorized use of the Travel Card may result in disciplinary action up to and including termination of employment and criminal prosecution.

This policy and associated procedures may change from time to time at the discretion of the University and/or the Issuing Bank. It is the responsibility of cardholders, delegates, and approvers to remain current on such policies and procedures.

Failure by the University to follow any aspect of this policy does not invalidate any University action(s) or give rise to any cause of action against the University. This policy does not create a contractual obligation on behalf of the University toward any individual or entity.

Reason for the Policy

The use of the Travel Card creates efficiencies and reduces administrative burdens on the University, but also exposes the University to potential risks. Some potential risks associated with the card program include inappropriate card use, internal and external fraud, inappropriate accounting practices, non-compliance with IRS regulations, and reputational damage to the University. This policy puts controls in place to mitigate these risks.

1. Travel Card Policy

Individuals/Entities Affected by this Policy

This policy applies to University employees who apply for and are approved to use a Travel Card, and employees who review, approve, or record financial transactions on behalf of the University.

Exclusions

NONE

Related Documents and Forms

University Policies and Documents

[Buying and Paying Guide](#)
[Global Safety and Security Policy](#)
[Purchasing Card Policy](#)
[Spouse/Dependent Travel](#)
[Travel and Business Expense Policy](#)

Forms and Tools

[Travel Forms](#)
[Travel Trainings and Job Aids](#)
[State Tax Exemption Forms](#)

Definitions

These definitions apply to terms as they are used in this policy.

Allowable Expense	A necessary, reasonable, and appropriate expense incurred for the benefit of University business and therefore permitted to be charged based on the permission of the University or by the terms of sponsored programs
Business Meal	Meals taken with students, colleagues, donors, individuals or entities doing business with the University or seeking to do business with the University, in which specific business discussions take place as the primary purpose for the meal
Cardholder	University employee who has been granted Travel Card privileges
Delegate	University employee authorized to prepare and edit expense reports on behalf of a cardholder in Ignite Expense
Expense Report Approver	University employee tasked with approving expense items and expense reports for a business unit. Approval workflow is derived automatically in Ignite Expense.

Group Travel	Travel consisting of 10 or more individuals, traveling to the same destination for the same business purpose
Ignite Expense	The electronic expense reporting tool used by University employees. Expenses incurred on a Travel Card are recorded and supported in this tool.
Ignite Marketplace	The University's electronic catalog-based requisitioning and ordering system
Issuing Bank	The institution that issues credit cards to University employees on behalf of the card networks (Visa, Mastercard, etc.)
Receipt Documentation	Documentation issued by the supplier or service provider to substantiate the business transaction. Receipts must include: <ul style="list-style-type: none"> • Merchant information – name, address, phone, etc. • Date of transaction • Itemization of goods/services purchased • Total amount paid (points/awards exchanged for goods/services will not be reimbursed). • Form of payment (e.g., last four digits of the card)
Travel Assistant	University employee authorized in the Travel Management Company's online booking tool ¹ to make travel arrangements on behalf of another employee using their Travel Card
Travel Card	The credit card issued to authorized employees by the University to only pay for business travel and entertainment expenses
Travel Management Company (TMC)	The authorized travel agency or agencies that fulfill University business travel reservations through the use of an online booking tool or live travel agent
University Research Administrator (URA)	Individuals within the Office of the Vice Provost for Research with responsibilities to manage sponsored programs

Contacts

Subject	Contact	Telephon e	Office email/web site
Card Program Administrator	Purchasing_Card@baylor.edu	254-710-1561	https://procurement.web.baylor.edu
Procurement Services	Procurement_Services@baylor.edu	254-710-1561	https://procurement.web.baylor.edu

¹ Travelers should continue to use their existing method of booking until such time as a new Travel Management Company booking tool is engaged for their department/unit.

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Principles and Procedures

Eligibility

University employees are eligible for a Travel Card provided they meet the following criteria:

1. Full-time, active employment status in good standing with the University
2. Complete the application, with approvals by the Line Manager and Business Officer
3. Review the policy, user agreement, and training materials
4. Successfully complete the travel card assessment
5. Complete annual refresher trainings, as required

Individuals who do not meet the above criteria are not eligible for a Travel Card. Employees who have had a card revoked or who have defaulted on card payments are not eligible to reapply for a Travel Card.

Obtaining a Card

To obtain a Travel Card, employees must:

1. Complete and submit an Enrollment Application and User Agreement. Line Manager and Business Officer approvals are required.
2. Complete the required training and assessment with a score of 100.

Application materials must be submitted to the Card Program Administrator for review and processing. Once approved, the Travel Card will be delivered to the employee's home address within ten business days. Cards will not be issued until the employee has successfully completed the required training.

Card Specifications

Each Travel Card is issued with approved characteristics and limits determined by the University.

Monthly Purchase Limit

During the application process, the monthly purchase limit is established based upon anticipated frequency of travel.

Level	Name	Description	Limit
1	Infrequent Travel	Travel 1-2 times annually	\$2,500
2	Moderate Travel	Travel 3-10 times annually	\$5,000
3	Frequent Travel	Travel 11+ times annually	\$10,000

A different monthly limit may be requested by a cardholder's Business Officer.

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Split Transactions

A split transaction is defined as a transaction that has been divided into two or more separate transactions in order to circumvent specified card limits. Split transactions are strictly prohibited and will result in card termination and/or disciplinary actions.

One-Time Modification

Cardholders may request a one-time limit modification by completing the [Card Increase Form](#). Requests require Business Officer approval.

Cash Advance

Cardholders may withdraw an emergency cash advance from the Travel Card, subject to limits and fees imposed by the Issuing Bank. Appropriate distribution and documentation must be provided for all expenses purchased with a Travel Card cash advance.

Limit Reviews

Card limits are analyzed regularly by the Card Program Administrator and reviewed with management. Adjustments may be made based upon exception and/or business needs.

Roles and Responsibilities

Cardholders

Cardholders are responsible for all charges made on the Travel Card. The Cardholder that completes an approved application and receives his/her name embossed on the card is the only authorized user. Cardholders must read, understand, and abide by this policy and accompanying procedures. Cardholders may initiate transactions on behalf of others, but are responsible for purchasing only eligible goods and services as described in this policy. Cardholders with questions about whether certain expenditures are allowed on sponsored projects or restricted funds must contact their University Research Administrator (URA) or dean's office.

Card Security

The Cardholder is the only person authorized to make purchases utilizing the card and is responsible for the physical security of the card at all times.

1. Cardholders must not share their card number, expiration date, security code, or PIN with anyone not specifically identified as authorized to have the card in this policy. Usage of any University issued card by anyone other than the assigned Cardholder is strictly prohibited and will result in card termination.
2. Cardholders must not compromise their card by including the card number, expiration date, security code, or PIN in electronic communications.
3. Lost, stolen, compromised, or damaged cards must be reported to the Issuing Bank and the Card Program Administrator immediately, but no later than 12 hours after the Cardholder determines the card has been lost, stolen, or compromised.

4. Cardholders that have a name change processed by Human Resources must request a new card from the Issuing Bank and inform the Card Program Administrator.
5. When warranted, Cardholders may assign a Travel Assistant to make travel arrangements in the Travel Management Company's online booking tool². When this occurs, the Travel Card should be a saved profile payment method and all charges must be authorized by the Cardholder.

Allowable Purchases Only

The Travel Card must be used only for University travel and business entertainment expenses within preapproved spending limits. See *Allowable and Unallowable Purchases* for more information.

Travel Card Payment

The Cardholder must pay the monthly statement balance in full by the due date specified by the Issuing Bank. Cardholders will receive an email from the Issuing Bank when the monthly statement becomes available.

The University will reimburse employees in a timely manner for approved, allowable transactions upon receipt of complete and proper documentation in Ignite Expense. The Cardholder agrees to use such reimbursement to pay the balance of the Travel Card. The University does not directly pay Travel Card statements for University employees.

Transaction Accuracy and Disputes

Cardholders are required to review all transactions on a biweekly basis to ensure each transaction is a valid, correct, and fully authorized business expense. Cardholders may delegate this review to a designee; however, Cardholders must still ensure that all charges are familiar and reasonable. Cardholders should contact the merchant in the event of incorrect charges.

Cardholders must dispute unauthorized or unrecognized charges promptly with the Issuing Bank to initiate a fraud claim and request a replacement card. Cardholders will be liable for unauthorized charges not reported if it is later discovered that the charge was unauthorized.

Timely Reconciliation of Purchases

Cardholders should reconcile all transactions on a biweekly basis via an expense report in Ignite Expense. The Cardholder seeking reimbursement is responsible for the timely submission of his or her own expense reports. All expense reports require a valid, detailed business purpose and the approval of the Department Approver.

Expense reports must be fully processed within 60 days of either the transaction date or trip end date, whichever is latest. Expense reports submitted to the Expense Auditor outside of the 60-day window will be reported to Payroll as taxable income.

² Travelers should continue to use their existing method of booking until such time as a new Travel Management Company booking tool is engaged for their department/unit.

Receipt and Documentation Requirements

Original receipt documentation for all expenses equal to or greater than **\$68** is required.

Receipts must include:

- Merchant information – name, address, phone, etc.
- Date of transaction
- Itemization of goods/services purchased
- Total amount paid
- Form of payment (e.g., last four digits of the card)

Certain funding sources may require additional documentation in order to process expenses. In such cases, the Cardholder should consult with their University Research Administrator (URA), prior to incurring an expense.

Exceptions to Receipt Requirements

Lodging/hotel charges always require receipts, regardless of amount.

Missing Receipt Policy

Cardholders must exhaust all measures to obtain required receipts. When an original receipt cannot be obtained, a [Lost or Destroyed Original Receipt Statement](#) must be completed and attached to the expense report.

The University reserves the right to reject expense reports in which the form is used excessively or inappropriately.

Document Retention

All required receipt documentation is maintained in Ignite Expense and will be stored as per the University [Records Retention and Archival Policy](#).

Cardholders have no expectation of privacy in any Travel Card documentation or transaction records.

Any items purchased with the Travel Card are property of Baylor University.

Leave of Absence, Change in Position, or Employee Termination

Cardholders are responsible for submitting expense reports for all card transactions and ensuring the card is paid in full prior to the following events:

1. Leave of absence (30 days or more)
 - Card to be suspended two weeks prior to change in status, if scheduled
 - Card remains suspended while Cardholder is on leave and is reactivated upon request to Card Program Administrator
2. Department transfer, change in business unit, or change in employment status

- Card must be closed two weeks prior to change via the [Termination Form](#)
 - Cardholder must reapply if a Travel Card is needed in new position
3. Employee resignation/retirement/termination
- Card must be closed two weeks prior to change in status via the [Termination Form](#)
 - In the event of immediate termination, the employee's Line Manager collects and destroys the card and contacts the Business Officer and Card Program Administrator

Business Unit/Entity Approvers

Approvers must read, understand, and follow this policy and accompanying procedures. Approvers are responsible for reviewing card transactions in Ignite Expense, and for ensuring the accuracy of the general ledger coding and the detailed business purposes required for each transaction. When coding to a sponsored program or restricted fund, Approvers must contact their URA or dean's office to confirm whether an expense meets the terms and/or conditions of the funding source.

Approvers must review transactions on all submitted expense reports on a regular basis. Review means to verify:

- Each transaction is an allowable, legitimate expense in compliance with University policies
- A detailed business purpose is provided
- Appropriate supporting documentation is attached
- All transactions are charged to the appropriate general ledger accounts

The Approver should request additional documentation or require changes to the expense report as necessary.

Approvers must report suspicious activity to the Card Program Administrator, Business Officer, and Internal Audit as soon as they are aware of or suspect questionable activity occurring on a Travel Card.

Approvers must periodically review unreconciled transactions and address unreviewed Cardholder charges, as well as assist with resolving any outstanding charges for separated employees.

Approvers may be disciplined, up to and including termination, for failure to comply with their duties and responsibilities outlined in this policy.

Allowable and Unallowable Purchases

Allowable Purchases

The Travel Card is intended to facilitate Baylor travel and business entertainment expenses. The Travel Card is not intended to replace or bypass the [Purchase Order process](#) in Ignite Marketplace for group travel expenses. Cardholders should contact

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Procurement and Payment Services with any questions related to approved suppliers and appropriate payment methods. Examples of allowable Travel Card uses include business:

- Airfare
- Hotels
- Conference Registration
- Car Rental
- Ground Transportation
- Meals
- Business Meals/Entertainment
- Other business expenses such as parking, tolls, internet, and office supplies that are needed for conducting University business while in travel status

All travel and business entertainment purchases must comply with the Travel and Business Expense Policy.

The full list of allowable Merchant Category Codes (MCCs) is included as an exhibit to this policy.

Unallowable Purchases

The below is a non-exhaustive list, but is intended to serve as a guide for those purchases that are unallowable on the Travel Card and will not be reimbursed:

Alcoholic beverages	Parking/speeding tickets/citations
Charitable contributions	Personal insurance
Childcare	Personal mobile phone, including accessories (e.g., chargers, etc.)
Clothing and toiletries	Personal vehicle expenses including gasoline, maintenance, or emergency repair
Expenses related to normal commute	Pet Care
Fines, credit card interest, late fees, etc.	Personal Expenses
Hotel no-show fees	Professional or contracted services
House sitting expenses	Relocation expenses
Luggage/briefcases	Salon and spa services
Memberships for reward clubs or airline clubs	
Optional trip insurances	

Purchases made directly from the University are unallowable, e.g. event tickets, Campus Rec activities, Mayborn Museum, University sponsored conference registration, etc. If purchasing from the University, an [Intercompany](#) funds transfer must be requested.

Expense Reporting

All Travel Card transactions are automatically uploaded into Ignite Expense for reconciliation. Ignite Expense is the sole location for users to upload receipts, reconcile transactions, submit expense reports, and store supporting documentation for Travel Card transactions. Expense items should not be manually created for Travel Card

transactions. If the Cardholder fails to see transactions in Ignite Expense within seven business days of purchase, the Card Program Administrator should be contacted.

When reconciling meals, the per diem rate cannot be claimed in conjunction with Travel Card meal expenses.

All card transactions are required to be submitted and given final approval within 60 days of their posted date. Delegates cannot submit expense reports for approval; only the Cardholder can finalize expense report submission.

Expense reports submitted to the Expense Auditor outside of the 60-day window will be reported to Payroll as taxable income.

Card Charge Auditing

Procurement and Payment Services routinely performs audits on Travel Card transactions and reconciliations. Audits include a review of:

- Transaction data
- Timely expense report submission
- Valid and appropriate business purpose
- Receipt documentation

The Card Program Administrator, along with Internal Audit, perform audits periodically and submit recommendations to the appropriate Business Officer, Expense Approver, and management. Additionally, all card transactions are subject to Issuing Bank fraud filters and audit analytics that may result in follow up with the Cardholder and/or a suspended card while the Issuing Bank attempts to contact the Cardholder.

Card Suspension and Cancellation

The University may suspend or cancel a Travel Card at any time in the sole discretion of the University. Reasons may include, but are not limited to:

- Card inactivity for an extended period of time
- Suspected fraud
- Untimely reconciliation
- Delinquent account status
- The cardholder is under investigation for misuse or has been placed on leave
- Cardholder resignation/termination
- Failure to follow University policies
- Personal/non-reimbursable charges, even if they have not been reimbursed
- Failure to provide original receipts for transactions/excessive use of the Lost or Destroyed Original Receipt Statement
- Failure to complete required trainings by assigned due dates

Cards suspended 90+ days may be reinstated with the written approval of the cardholder's Department Chair and Business Officer.

Cards suspended up to three times in a 12-month period will be cancelled, and depending on the reason for suspension, may be cancelled prior to the third suspension. Once a card is cancelled, the cardholder is **not** eligible to apply for another card. The cardholder will be responsible for directly paying for any business-related travel expenses and requesting reimbursement.

Violations

The University will seek recoupment for Cardholder reimbursements that are determined to be for purchases which were unauthorized or not for University business. The University retains the right to collect the amount of any unauthorized purchases by other means necessary (e.g., payroll deduction or civil suit as appropriate under the circumstances).

Failure to adhere to this policy will result in the suspension or cancellation of Cardholder privileges. Policy violations may also result in reporting of violations to Human Resources, Office of Provost, Internal Audit, and Business Services; removal of purchasing authority; termination of employment; and possible criminal prosecution.

Exhibit A- Activity Matrix

Activity	Cardholder	Business Unit/Entity Approver	Business Officer	Card Program Administrator	Internal Audit
Initiate card application and complete training	●				
Approve card application		●	●	●	
Maintain card security	●				
Notify Card Program Administrator of Cardholder leave of absence or change in position	●	●			
Notify Card Program Administrator of Cardholder termination		●			
Review all transactions biweekly to ensure each transaction is a valid business expense	●				
Make statement payment directly to Issuing Bank	●				
Report fraudulent charges to Issuing Bank to initiate a fraud claim	●				
Reconcile all card transactions in Ignite Expense within 60 days of the posted date	●				
Review each transaction for appropriateness, business purpose, policy compliance, and supporting documentation		●			
Ensure all card transactions are submitted and approved within 60 days of the transactions posted date via an expense report	●	●	●		
Perform daily oversight of program and review of card activity				●	
Audit card activity and submit results and recommendations to stakeholders				●	●
Review and notify the responsible departments or personnel of any noncompliance, policy violations, etc.				●	●

Exhibit B- Allowable Merchant Categories

MCC #	Merchant Description
3000-3301	Airlines
3302-3500	Car Rental
3501-4000	Hotels
4011	Railroads
4111	Local Commuter Transport
4112	Passenger Rail
4121	Taxicabs/Limousines
4131	Bus Lines
4511	Airlines
4582	Airports/Fields/Terminals
4722	Travel Agencies
4723	Other Travel/Pkg Tour Operators
4784	Toll and Bridge Fees
4789	Travel Service
5309	Duty Free Stores
5331	Variety Stores
5411	Grocery Stores
5441	Candy/Nut/Confection Store
5451	Dairy Product Stores
5462	Bakeries
5499	Misc. Food Stores
5541	Service Stations
5542	Automated Gas Dispensers
5811	Caterers
5812	Restaurants
5813	Bars/Taverns/Lounges
5814	Fast Food Restaurants
5912	Drug Stores & Pharmacies
5994	News Dealers/Newsstands
7011	Hotels
7332	Blueprint and Photocopy Service
7338	Quick Copy/Repro Services
7399	Business Services
7511	Truck Stops
7512	Auto Rental
7523	Auto Parking Lots/Garages
7524	Express Parking Lots/Garages
8220	Colleges/Univ/JC/Profession
8641	Civic/Social/Fraternal Assc.
8699	Member Organizations
9751	Merchandise/UK Supermarkets