



Travel Card/CBA Policy

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I. Policy Statement

The University of Louisiana Monroe's Travel Card/CBA (Controlled Billed Account, cardless) Policy defines the procedures and guidelines associated with obtaining the Travel Card/CBA account and the appropriate use of the card/account. The Travel Card is a Visa Credit Card issued by the Bank of America (BOA) to be used by ULM employees to pay for specific travel expenses. The CBA non-card account is issued for departmental use by a cardholder for individuals and groups associated with the department, college, or other, as needed, and is the only person authorized to use the account.

The use of the State of Louisiana's Liability Cards for purchases must comply with purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, Statewide Card Policy, internal agency policies and procedures, and/or PPM49, as applicable.

The State of Louisiana credit cards are issued with corporate liability, under which, the State of Louisiana is liable for the cost of the purchases. Due to the state liability, these cards are to be issued to State of Louisiana employees only.

The agency should evaluate its internal policy and procedures at least annually to ensure compliance with all policies. Any exception to the State's policy will be considered on a case-by-case basis. The request should be made in writing on an Exception Request Form and sent to the Office of State Travel for consideration. The request shall:

- Cite the specific paragraph(s) of the policy for which the exception is requested.
- Include a description and justification for the exception.
- State the specific length of time for which the exception is necessary.

The form can be found on the Office of State Travel's website. The Agency Program Administrator and the State Program Administrator must keep all approved exceptions on file.

Purpose

The State of Louisiana Card Program will provide eligible employees with an efficient, cost-effective method for purchases of goods and services and for approved travel as required during the normal course of job duties. The Travel Card/CBA account is the preferred mechanism for payment of high-cost travel expenses. Use of these cards improves efficiency and reduces costs by:

- Providing a convenient way to pay for goods and services and travel-related expenses
- Keep employees from having to use personal funds and request reimbursement
- Reducing the need to request purchase orders and check requests
- Providing prompt payments to vendors
- Increasing efficiency and effectiveness by utilizing one source of payment for travel
- Reducing the need for cash advances

II. Purpose of Policy

The purpose of this policy is to provide: specific information on how to obtain a Travel Card/CBA account, clear information on the appropriate use of the card/account, the requirements of the Program Administrator, Approver and Cardholder associated with use of the card/account and procedural information related to transactions, accounting, and reconciliation.

III. Applicability

This policy is applicable to all faculty, staff and administrators who use the Travel Card/CBA account and prepare and manage travel arrangements.

IV. Definitions

Accountholder/Cardholder: The employee that has been issued a Travel Card or is the cardholder of a CBA account.

Agency Program Administrator: The State employee responsible for administering and managing the State of Louisiana's liability cards at the agency level and acts as the main contact between the agency, the State, and the issuing bank.

Agreement Form: A form signed by a program administrator, cardholder and cardholder approver, annually, that acknowledges they have received required training from the agency, completed the state's certification requirement and received a passing score of at least 90, understands the Travel Card Policies, both state and agency, and accepts responsibility for compliance with all policies and procedures related to all card programs and PPM49.

Approver: The cardholder's supervisor or the most logical supervisor that is at least one level higher which would be most familiar with the business case and appropriate business needs for the cardholder's transaction and is responsible for approving transactions on-line in Works.

Bank: Bank of America (BOA).

Billing Cycle: The period of time between billings. The State of Louisiana P-Card closing period ends at midnight on the 5th of each month. The State of Louisiana Travel Card closing period ends at midnight on the 8th of each month.

Billing Cycle Purchase Log: Used in the reconciliation process for purchases/services charged during the billing cycle. A PDF Billing Cycle Purchase Log is available electronically in Works, but not required to be sent to program administrators at this time.

Card Abuse: Refers to the use of the card for non-approved State business purchases, including personal purchases. See the definitions of "card misuse" and "fraud" and "Fraud Misuse".

Card Misuse: Use of the card for legitimate purchases but for goods or services that are prohibited by the State or internal agency policy (e.g., purchases for fuel for a State Vehicle when the agency participates in the Statewide Fuel Card Program) See the definitions of "card abuse" and "fraud" and "Fraud and Misuse".

Cardholder: State of Louisiana employee whose name appears on the card or the person who has been assigned by the agency as the accountholder/authorizer for the CBA and is given authority to make purchases within preset limits on behalf of the agency.

Cardholder Enrollment Form: This form initiates the card issuance process for the cardholder.

CBA (Controlled Billed Account, cardless): A credit account issued in an agency's name (no plastic cards issued). These accounts are direct liabilities of the State and are paid by ULM. CBA accounts are controlled by a single authorized accountholder/authorizer to provide means to purchase any allowed transaction/service within the PPM49 and other policies. Only the cardholder can use the account for the department.

Controlled Billed Account (CBA) Accountholder/Authorizer: Person responsible for the CBA account. The accountholder/authorizer is a specific person assigned to a CBA account with the same responsibilities as a cardholder. Each CBA account must have only one accountholder/authorizer. Only the authorized cardholder can use the account for the department.

Cycle: The period of time between billings. For example, ULM's travel card closing period ends at midnight the 8th of each month. Synonymous with "billing cycle".

Cycle Limit: The maximum spending (dollar) limit a Travel Card/CBA account is authorized to charge in a cycle. These limits should reflect the individual's or department's purchasing patterns. These are preventative controls, and as such, they should be used judiciously.

Default Coding: Agency-specific accounting assigned to an individual cardholder's transaction which exports to the agency's accounting system, if applicable. ULM does not use default coding at this time.

Department Head: An elected officer, an appointed officer, the executive head of a State agency, or the President of a college or university.

Disputed Item: Any transaction that was double charged, charged an inaccurate amount, or charged without corresponding goods or services by the individual cardholder.

Dormant Card: An account with no transactions within a twelve-month period.

Electronic Funds Transfer (EFT): An electronic exchange or transfer of money from one account to another, either within the same financial institution or across multiple institutions.

Electronic Signature: An electronic sound, symbol, or process attached to or logically associated with a record or executed or adopted by a person with the intent to sign the record.

Export File: Refers to the data that is pushed from the issuing bank into LaGov or any other applicable accounting system, and then imported into the agency's financial system to create the payment voucher for the issuing bank.

Fraud: Any transaction, intentionally made, that was not authorized by the cardholder or not for Official State Business. See definitions of "card misuse" and "fraud" and "Fraud Misuse".

Incidental Expense: Expenses incurred while traveling on official state business, which are not allowed on the state liability Travel Card. Incidentals include, but are not limited to: meals, fees and tips to porters, baggage carriers, bellhops, hotel maids, transportation between places of lodging/airport such as taxi, phone calls and any other expense not allowed in the Statewide Card Policy.

INTELLILINK: Visa's web-based auditing tool which is used to assist with monitoring and managing the agency's card program usage to ensure that card use conforms to all policies and procedures.

LaGov: State of Louisiana's integrated system used for accounting, financing, logistics, human resources, travel and data warehouse storage and reporting.

Merchant: A business or other organization that may provide goods or services to a customer. Synonymous with "supplier" or "vendor".

Merchant Category Code (MCC): The standard code the credit card industry uses to categorize merchants based on the type of goods or services provided by the merchant. A merchant is assigned an MCC Code by the acquiring bank.

Merchant Category Code Group (MCCG): A defined group of merchant category codes. MCCGs which are used to control whether or not cardholders can make purchases from particular types of merchants.

Participating Entity: Any State agency, board, commission, university, or college participating in the State's credit card program.

Personal Purchases: Non-work-related goods or services purchased solely for the benefit of the cardholder, the cardholder's family, or another individual.

Policy and Procedure Memorandum 49 (PPM49): The state's general travel regulations. These regulations apply to all state departments, boards and commissions created by the legislature or executive order and operating from funds appropriated, dedicated, or self-sustaining; federal funds, or funds generated from any other source. <https://www.doa.la.gov/oa/ost/ppm-49-travel-guide/>

Receipt: A merchant-produced original document, either paper or electronic, that records the relevant details for each item purchased, including quantities, amounts, a description of what was purchased, the total charge amount, and the merchant's name and address (e.g. sales receipt, invoice, packing slip, credit receipt, etc.) This must match the online transaction amount and any other relevant documentation regarding the transaction.

Single Transaction Limit (STL): The maximum spending (dollar) limit assigned to each cardholder for a single transaction made to the card. The Unit/Budget/Department Head will establish the single purchase dollar limit.

A single purchase/charge may include multiple items but cannot exceed cardholder's limit. The STL limit may be up to \$5,000; however, this limit should reflect the individual's purchasing patterns. These are preventative controls, and as such, they should be used judiciously. An STL over \$5,000 on a travel card must be approved by the Office of State Travel.

Spend Control Profile: A unique profile associated with a cardholder, sets the card credit limit, single transaction limit, and MCCs on the cardholder's ability to make purchases on behalf of the State.

Split Purchase: A practice whereby one or more cardholders or suppliers split a purchase into two or more transactions and/or purchase orders to circumvent either single transaction limits or bid requirements. This is prohibited by the State's Corporate Liability Card Policy.

State Program Administrator: Serves as the central point of contact in the Office of State Travel, responsible for managing and overseeing the State's Card Programs.

Support Documentation: The vendor-produced document that records the relevant details of each item purchased, including quantities, amounts, description, cost, total charge amount, vendor's name (detailed sales receipt, original invoice, packing slip, credit receipt, etc.). All supporting information and documentation, such as authorizations, conference details, and approvals, must be uploaded to Works. The purpose of the expense must be notated on the transaction.

Transaction: Refers to a single purchase of goods or services. A credit also constitutes a transaction.

Transaction Documentation: All documents pertaining to a transaction. Examples of transaction documentation include but are not limited to itemized purchase receipts/invoices (with complete item descriptions, not generic such as "general merchandise"), receiving documents, credits, disputes, and written approvals. For travel expenses, documentation should also contain airline exceptions, justifications, approvals, travel authorizations, travel expenses, etc. The purpose of the expense must be notated on the transaction.

Travel Card: A credit account issued in an employee's name for the purpose of making authorized payment for specific travel expenses incurred while on official state business travel only. This account is the direct liability of the State and is paid by the University of Louisiana Monroe. Travel card accounts are the preferred payment for purchases of goods and services related to travel, excluding travel incidentals. Also referred to as the State Travel Card.

Travel Card Profile: Unique profile associated with a cardholder that sets the card credit limit, single purchase limit (STL) and MCCs on the Cardholders ability to make purchases on behalf of the state. The Profile name must be unique.

Travel Card/CBA Approver/Reviewer: Supervisor or individual within the University who is responsible for verifying that all charges against the cardholder's account are authorized and supported by adequate documentation. A traveler cannot approve their own travel.

Travel Card/CBA Approver Agreement Form: A form signed by the cardholder's approver annually, acknowledging completion of the required training from both the agency and the state. The cardholder's approver also signs to acknowledge understanding of the state and agency Travel Card/CBA Account Policies and accepts responsibility for compliance with all policies and procedures.

Travel Card/CBA Program Administrator: The ULM appointed travel administrator, who acts as liaison between the cardholder, the State Program Administrator, and Bank of America and provides support and assistance to all agencies. The Travel Card/CBA Program Administrator also processes new card applications and changes to cardholder information, provides training and maintains policies and procedures.

Travel Card/CBA Program Administrator Agreement Form: A form signed by the Travel Card/CBA Program Administrator annually, acknowledging completion of the required training from both the agency and the state. The Travel Card/CBA Program Administrator also signs to acknowledge understanding of the state and agency Travel Card/CBA Policies and accepts responsibility for compliance with all policies and procedures.

Travel/CBA Cardholder Agreement Form: A form signed by a cardholder annually, acknowledging completion of the required training from both the agency and the state. The cardholder also signs to acknowledge understanding of the state and agency Travel Card/CBA Policies and accepts responsibility for compliance with all policies and procedures.

Travel/CBA Cardholder Enrollment Form: A form that initiates the Travel Card/CBA issuance process for the cardholder.

Unit/Budget/Department Head: The employee designated by the University for assigning cardholder's spending limits per transaction and per cycle (daily, weekly, monthly, and/or annually). That employee will also assign the maximum number of transactions allowed within each billing cycle (within the overall limits established by the Division of Administration and the Office of Management and Finance).

Works/Workflow: Bank of America's web-based system used for program maintenance, card/CBA issuance, suspension, cancellation, and reporting, that includes user profiles and transaction workflow. Cardholders must allocate transactions, upload receipts, rosters, and other documentation, and sign off on transactions to route to their approver. The approver must review and sign off also.

V. Policy Procedure

The Travel Card is a Visa credit card issued by the Bank of America (BOA) for the State of Louisiana. The Travel Card/CBA account is a tool used to manage travel and accounting by assisting employees with a single source of payment for specific travel expenses during authorized state travel. The State of Louisiana Division of Administration's (DOA) [Statewide Card Policy](#) and [Policy and Procedure Memorandum 49 \(PPM49\)](#) provide the specific criteria for appropriate use of a Travel Card/CBA account for state travel.

The CBA (Controlled Billed Account, cardless) will still be used by the University of Louisiana Monroe with the State Travel Card program. New CBA accounts will be issued with the Travel Card Program. Only the cardholder can use the account for the department.

Travel Cards/CBA accounts will be issued with both single purchase limits and monthly cycle limits. The approver/department head determines both the card cycle limit and the single purchase limit (SPL). The SPL can be approved up to \$5000. Exceptions to the SPL may be requested from the Office of State Travel by completing and submitting a [Travel Card Request for Exception Form](#) through the Program Administrator.

The Travel Card is a VISA Card and will be identified with the State of Louisiana seal and marked Louisiana "Commercial Travel Card/Louisiana Travel Card". The cards are embossed with the Employee's name, UL Monroe Travel, account number and tax-exempt number.

It is a tool used to assist employees in paying for higher cost travel expenses incurred for official state business, specifically lodging, airfare, registrations, and vehicle rentals.

The Travel Card enables employees to purchase travel-related accommodations and services with the convenience of a credit card to offset allowable official state business travel expenses in accordance with PPM49 while providing management with a means of maintaining control over those expenses. State agencies must use a state-issued card for all high-cost travel expenses, such as registration fees, lodging, airfare, and vehicle rentals.

Controlled Billed Accounts (CBA)

The purpose of a CBA is to provide a tool for agencies to assist with the payment of high-cost travel expenses. The traveler should be aware that there is no plastic issued for a CBA to ensure that this will not impair his travel plans. CBAs cannot be transferred from one employee to another. Other types of purchases, such as utility bills and monthly recurring charges, are allowable on the CBA with approval from the Office of State Travel.

All CBA transactions must be in accordance with PPM49 guidelines, current purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, and internal agency policies and procedures, as applicable:

1. The Office of State Travel must grant approval before using the CBA for other types of charges.
2. The account(s) must be issued in the name of the agency and not an individual person (the cardholder is identified in Works® by their business email address). The agency must designate one individual identified as the cardholder to use the CBA account. Alternate contacts are not allowed and any other person's use of the account is considered misuse, even if the purchase is for legitimate State of Louisiana business.
3. CBA account(s) shall have a monthly cycle limit and should have a single transaction limit (STL) determined by the agency. Agencies are only allowed to have an STL above \$5,000 for CBA accounts. These limits should reflect the agency's travel patterns. The Agency Program Administrator may establish a new or additional CBA account through Works®.
4. CBA accounts are not issued a physical card. These are referred to as ghost accounts.
5. The full CBA account number shall never be included in any correspondence (such as emails, fax, reports, memos, etc.). If an account number is required, only the last four or eight digits of the account number can be used. In the event that using the full account number is necessary to make hotel reservations, caution should be exercised by the agency to ensure that the full account number is used in a secure environment with a valid hotel or hotel booking website and never filed with the entire account number. Account numbers must be blacked out or removed before storing the documentation.

Obtaining and Retaining a Travel Card/CBA Account

The Unit/Budget/Department Head initiates the request for a travel card or account for each prospective cardholder under his/her jurisdiction by completing a [Travel Cardholder Enrollment & Annual Review Form](#) and forwarding it to the Travel Card/CBA Program Administrator. The cardholder must complete a [Travel Cardholder Agreement Form](#) before a card/account is issued.

Cards should be distributed only to frequent travelers and based on the request of a supervisor, manager, or department head, not as an automatic process upon hiring. The Unit/Budget/Department Head will:

- a. Assign spending limits per transaction; (Note: limits higher than \$5,000 must be approved by the Office of State Travel);
- b. Assign spending limits per day/cycle; and
- c. Ensure that the cardholder's ULM's email address matches the cardholder's name.

The Travel Cardholder Agreement Form is to be forwarded to the Travel Card/CBA Program Administrator for final approval and processing.

The Program Administrator will ensure that the required training on the use of the card is completed and contact the cardholder after receiving the new card from the BOA. New cardholders, current cardholders as well as cardholder approvers are required to complete annual in-house Travel Card/CBA training provided by ULM as well as the statewide card training through the State of Louisiana – SAP SuccessFactors portal. The training portal is accessed at the following link:

<https://lagoverp.doa.louisiana.gov/learningext>. Each cardholder is to pass the statewide card training with a score of 90 and provide the training certificate to the Travel Card/CBA Program Administrator before receiving and using a Travel Card or CBA account.

Current cardholders, cardholder approvers and the program administrators are required to complete the corresponding agreement and enrollment/renewal forms annually. By signing the agreement form, the individual acknowledges understanding the procedures and responsibilities associated with the Travel Card/CBA program requirements, procedures and guidelines. Requests for a higher STL may be requested to a program administrator by submitting another enrollment & annual review form. However, a higher STL than \$5,000 must be submitted to the Office of State Travel on an exception request form.

Expiring Travel Cards will automatically be replaced/renewed prior to the Travel Card's expiration date by the issuing bank. All replacement/renewed cards will be sent to ULM's Travel Card Program Administrator for proper distribution.

Pre-approval for travel is initiated by a travel authorization submitted to the required approving official(s) and attached to the appropriate transaction(s) in Works. Post-approval of travel is required by the same officials to verify accuracy of charges and maintain accountability.

Travel Card/CBA Use Guidelines for Group Travel

The Travel Card can be used by an employee working in an Advisor/Coach capacity to pay for allowable travel expenses for a student or staff group or athletic team's authorized travel. The CBA is the preferred method of payment for group expenses, but an individual travel card can be used, after obtaining approval from the Office of State Travel. The Cardholder must accompany the group.

An employee who travels with student groups or athletic teams on authorized travel may request permission to use their card to pay for allowable travel expenses for the student group by working through the Program Administrator to submit a [Travel Card Request for Exception Form](#) to the Office of State Travel.

Increases in the STL and the Card Cycle Limit can also be requested to address the expected spending pattern associated with group travel expenses. A request for permission to use the travel card for baggage fees for group travel may also be initiated.

Allowable Travel Card/CBA Transactions

The Travel Card/CBA account can only be used for the transactions listed below, and each purchase must fall within PPM49's guidelines.

1. Airfare
2. State Contracted Travel Agency Fees
3. Registration for conferences/workshops
4. Membership Dues associated with registrations – should not be for memberships on non-travel purchases
5. Hotel/Lodging
6. Rental Car – travel card to be used only if the Enterprise CBA is not available
7. Tolls in conjunction with the contracted vehicle rental
8. Parking – Only with hotel stay and combined on invoice and Park-N-Fly Parking
9. Internet Services – Only with hotel stay and combined on invoice
10. Gasoline for Rental Car/State Owned Car Only – Not to be used if agency is part of the Fuel Card Program/Contract. If the program is not covered in a certain area, then the travel card may be used, and the file must be completely documented.
11. Shuttle Service – Only when pre-paid prior to trip, and not for individual ground transportation during a business trip such as taxi, bus, Uber, etc. without approval from Office of State Travel.

The Travel Card/CBA account may not be used for the following purchases:

1. Alcoholic beverages
2. Cash advances – cash instruments, cash refunds
3. Controlled substances (prescription drugs, narcotics, etc.)
4. Entertainment costs – ski tickets, tours, etc.
5. Food and meals (Unless approved through the Office of State Travel. A signed roster of participants will be required.)
6. Gift Cards/Gift Certificates
7. Personal purchases
8. Not be loaned to another person or use to pay another person's expenses without prior approval from the Office of State Travel

In the event merchants elect to include a surcharge or convenience fee, VISA and MasterCard have strict merchant guidelines governing the assessment of surcharge fees:

- The merchant must register with VISA 30 days prior to beginning a surcharge policy.
- The merchant must provide clear disclosure to the customer.
- The amount of the surcharge must be listed as a separate item and detailed on the receipt.
- The surcharge must apply to all credit cards accepted by the merchant.
- The surcharge must be equivalent to the merchant's interchange rate but cannot exceed 4%.

For any charge where the Supplier has charged a surcharge, a cardholder or user should obtain a copy of the acknowledgement letter sent to the Supplier by Visa authorizing the Supplier to impose a surcharge, as part of their supporting documentation.

Convenience Fees are charged as a flat fee (regardless of the total cost) when purchases are made via one form of payment channel over another – online or by phone vs. in store or by mail.

The decision to use a State Travel Card/CBA on a purchase that will incur a surcharge or convenience fee should be based on rare and extenuating circumstances such as no other form of payment is accepted, timeliness of payment to avoid late fees, urgency of the needed item or services, lack of other vendors, etc. ULM is required to carefully evaluate the necessity of the State Travel/CBA Card transactions which are subject to surcharge or convenience fees.

Prior to processing any transactions that include convenience fees, the Cardholder must consult with a Program Administrator to discuss the appropriateness of the additional fee. The Cardholder must submit their request in writing justifying the need to make the purchase with their Travel Card and the Program Administrator will then determine if the convenience fee complies with Visa regulations and is in the best interest of the State. Only then will the convenience fee be allowed.

Louisiana State sales tax is not to be charged on card purchases. Cardholders should make every effort at the time of purchase to avoid being charged Louisiana state sales tax. In the event state sales tax is charged, it is the cardholder's responsibility to have the vendor issue a credit to the cardholder's account.

Should taxes be included in a transaction and the cardholder fails to resolve the issue with the merchant, the cardholder is responsible for paying the taxes.

The Cardholder will:

1. Ensure that Travel Card/CBA transactions are not split in order to circumvent the policy limit.
2. Ensure that all items purchased are required for bona fide University purposes (no personal expenses). The purpose for the expense must be notated on the transaction.
3. Ensure that prices paid are fair and reasonable.
4. Notify the vendor that any university business purchase is exempt from state taxes.
5. Obtain detailed (itemized) transaction receipts from the vendor each time the Travel Card/CBA account is used. Receipts must have a detailed description of what was purchased.
6. Assume personal responsibility for all purchases made with the card, including unauthorized purchases or charges and/or overages as defined in PPM49.
7. Understand that ULM retains the right to cancel a cardholder's privileges. Cards that are revoked for non-compliance with policies and procedures and/or Cardholder's Agreement must be turned in to the Controller's General Accounting Department.
8. Be subject to disciplinary action for noncompliance with policies and procedures.
9. Notify the Program Administrator immediately upon separation, change in department, and when anticipating and/or prior to an extended leave of absence. Ensure that all transactions have been reconciled and signed by both the cardholder and the approver. Ensure that the account has been suspended until the return to work, or to be closed if separation occurs. Ensure that the approver has all the necessary documentation for the statement, if the cardholder will be absent when the statement comes in. Types of extended absences could include maternity leave, family medical leave, medical leave, military obligations, sabbaticals, etc.

Travel Card/CBA Cardholder Requirements

Each Travel Card/CBA Cardholder is required to complete ULM Travel Card Training and the Office of State Purchasing (OSP) Statewide Card certification training through the State of Louisiana annually. The training portal is accessed at the following link: <https://lagoverp.doa.louisiana.gov/learningext>.

Each cardholder is to pass the training with a score of 90 and provide the training certificate to the Travel Card/CBA Program Administrator before receiving and using the Travel Card. ULM training sessions will require a sign-in sheet to be kept for proof of training. Certificates will be required for completing the online training in lieu of session attendance.

The cardholder will complete a [Travel Cardholder Agreement Form](#) each year. This Agreement form details the specific required actions on the part of the cardholder for appropriate use of the card. The completed Agreement Form signifies acknowledgment, understanding and an agreement to comply with the responsibilities and regulations listed in the document.

All cardholders are purchasing agents for the State of Louisiana and their individual State agencies. Cardholders are required to stay informed of all updates or changes to the program, as communicated by the Agency Program Administrators or other program-related personnel. Cardholders must have an understanding of current purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, internal agency policies and procedures, and/or PPM49, as applicable.

To avoid the policy's spending limits, purchases should never be artificially divided. Regardless of the amount of the Single Transaction Limit (STL) on the card, cardholders cannot circumvent it by splitting a transaction into two or more transactions.

Card Usage and Procedures

1. Card usage is for official state business only. No personal use is allowed. The card is limited to the person whose name is embossed on the card or the person assigned as the CBA cardholder.
2. Annually complete all required State and agency training on policies and procedures and sign the Cardholder Agreement Form, with documentation given to the Agency Program Administrator.
3. Notify the Agency Program Administrator if fraudulent charges are noticed, as the card may need to be cancelled and another card issued.
4. Report any declining transactions to your Agency Program Administrator. After a decline, do not attempt the transaction again until the issue is resolved.
5. Immediately report a lost or stolen card by calling Bank of America at 1-888-449-2273 and informing your Agency Program Administrator so that the card can be cancelled.
6. Notify the Agency Program Administrator prior to an extended leave of absence. Ensure that all transactions have been reconciled and signed-off by both the cardholder and the cardholder's approver. Ensure that the account has been suspended until the cardholder returns to work.
7. Complete an exit interview with the approver and return the card immediately upon request or upon separation from the agency. Cardholders should discontinue use of the card immediately upon notification of separation. This will allow for enough time for receipts to be submitted and outstanding charges to be processed before leaving employment. Failure to do so may result in the charges not being reconciled.

8. Cardholders shall:

- Never loan the card to another person.
- Never give account number or pin number to any individual other than the merchant to whom a purchase is being made.
- Never include the full card account number in emails, faxes, reports, memos, etc. If necessary, the use of the last four or eight digits is allowed. In the event that using the full account number is necessary to make a procurement purchase or travel-related purchase, caution should be exercised by the agency to ensure that the full account number is used in a secure environment with a valid vendor or website and never stored with the entire account number. Account numbers must be blacked out or removed before storing the documentation.
- Never send a copy of the card if requested by a merchant. If this is required for payment, then the cardholder must use another form of payment.
- Never pay State of Louisiana sales taxes on exempted purchases.
- Never pay State of Louisiana sales taxes for in-state travel purchases (lodging/vehicle rentals).
- Never use the card to access or attempt to access cash.
- Never accept cash, gift cards, or store credit in lieu of crediting the card account.
- Never purchase gift cards/gift certificates without prior approval from the Office of State Travel, as they are considered cash and taxable.
- Never purchase food or entertainment services without obtaining prior written permission from the Office of State Travel.
- Never purchase alcohol.
- Never use the travel card for travel incidentals. A traveler must present a personal credit card when checking into a hotel to cover any incidental expenses.
- Never purchase fuel or vehicle maintenance if the agency participates in the Fuel Card and Maintenance Program. However, in the event that the fuel program is not covered in a certain geographic area, the card may be used, and documentation of the transaction should be maintained indicating the reasons why a fuel card could not be used.
- Never make a payment directly to the bank in the event that an unauthorized charge is placed on one of the individual's state corporate liability cards.

Failure to comply with the above requirements may result in card privileges being revoked and/or disciplinary action.

WORKS® WORKFLOW

1. Cardholders must reconcile all transactions in Works®.
2. Cardholders must enter a line-item description for each transaction. Comments should include the purpose of the purchase, for whom it was made, and other relevant information to allow outside parties to determine whether the expense was business-related.
3. Cardholders must upload and attach a copy of the invoice or receipt, along with any supporting documentation, to the applicable single transaction in Works®. Attachments must meet the following requirements:
 - Be a PDF document
 - Be legible (e.g. not too dark, not too light)
 - Contain copies of all pages of invoices or other documents.

4. The cardholder must allocate accounting codes to the GL segments (Index-Fund and Account).

Cardholder's must sign off on all transactions timely. Only after both the cardholder and the approver sign off on the transactions will the monthly credit limits refresh.

Documentation

All transactions must have a detailed, itemized receipt. It should not contain a generic description such as "general merchandise" or should be fully documented in Works®. Documentation must be adequate and sufficient to comply with purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, internal agency policies and procedures, and/or PPM49 and for recording of expenditures in the state/agency accounting system.

It is the cardholder's responsibility to obtain itemized receipts and any other documentation. Documentation is required for all purchases and credits, regardless of the order method. For items such as registrations, where the vendor does not normally generate a receipt or packing slip, a copy of the ordering document may be used.

Documentation must include a full description and line item pricing for the purchase. Electronic receipts must not be edited and must be maintained in compliance with the agency retention policy. Cardholders must maintain documentation for all transactions, including an invoice or receipt.

If a cardholder does not obtain a receipt and a duplicate cannot be obtained, the cardholder should submit the Missing Receipt Form. Multiple uses of the form in a fiscal year will result in the suspension of card privileges for a period of time determined by ULM, after a violation warning by a program administrator.

The approver must verify and ensure that the attached documentation is complete, appropriate, and accurate. Failure to comply may result in card privileges being revoked and/or disciplinary action.

Minimum Travel Documentation Requirements

Non-Routine Travel

Travel Authorization along with:

- Purpose of the travel, noted in Works® if not on the authorization
- Lodging transactions with itemized receipt/folio
- Conference lodging transactions with proof of the conference room rate
- Airfare transactions with the itinerary with total cost
- Conference registration invoice/receipt with total cost and conference agenda
- Rental vehicle invoice with upgrade form if needed
- Approvals for waivers to Policy and Procedure Memorandum 49 (PPM49)

Routine Travel

- Routine travel must be noted in Works®
- Lodging transactions with itemized receipt/folio
- Rental vehicle invoice with upgrade form if needed
- Approvals for waivers to Policy and Procedure Memorandum 49 (PPM49)

Note: Blanket/Annual Travel Authorizations must be made available upon request from the Office of State Travel.

Food Purchases (must have prior approval)

- Itemized receipt
- Special meals and student group meals, including athletics, must include sign-in sheet (also known as a wet roster and includes actual signatures)
- Only the athletic department is allowed food purchases on travel cards, per ULM

Card Cancellation

If a card needs to be cancelled, the approver and/or cardholder should notify a program administrator. All tasks and responsibilities are to be completed. The card needs to be returned to the program administrator for disposal and the cardholder should be removed from the Works system, unless the cardholder is still an employee of the state of Louisiana and subject to another card or role.

A card must be used every 12 months at a minimum. A card may be retained if approved by the Office of State Travel, but it must be cancelled if a request is denied. If approved, the card must be cancelled if not used within a 24-month period of the last use, no exception. The card is to be returned to the program administrator for disposal.

Travel Card/CBA Approver Requirements and Procedures

The Travel Card/CBA Approver will complete the ULM Travel Card Training and the Office of State Purchasing Statewide Card certification training through the State of Louisiana annually. The training portal is accessed at the following link: <https://lagoverp.doa.louisiana.gov/learningext>. Each approver is to pass the training with a score of 90 and provide the training certificate to the Program Administrator. ULM training sessions will require a sign-in sheet to be kept for proof of training. Certificates will be required for completing the online training in lieu of session attendance.

The Travel Card/CBA Approver will complete a [Travel Card Approver Agreement Form](#) each year. This Agreement form details the specific required actions on the part of the Approver for appropriate supervision of the card/account use. The completed Agreement Form signifies acknowledgment, understanding and an agreement to comply with the responsibilities and regulations listed in the document.

The approver exercises critical control by ensuring authorized and appropriate card use and correct allocation of expenses in accordance with all current purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, internal agency policies and procedures, and/or PPM49, as applicable. No cardholder may approve his or her own expense transactions. Approvers are limited to twenty cardholders and must be the immediate supervisor or the person most familiar with the cardholder’s business needs who is at least one level higher than the cardholder. The cardholder shall never be the final approver of his own monthly billing cycle log or online transactions.

The Travel Card/CBA Approver will:

1. Obtain, review, and understand the State and agency internal policies.
2. Annually complete both the State and agency required trainings on policies and procedures and sign the Approver Agreement Form, with documentation given to the Agency Program Administrator and a copy kept on file with the approver.

3. Immediately report any fraud or misuse, whether actual, suspected or personal charges to the Office of State Travel, Agency Program Administrator, as well as the agency head and other personnel/agencies as required. An approver who knowingly or willfully approves a personal or fraudulent purchase is subject to the same disciplinary actions as the cardholder.
4. Notify the Agency Program Administrator immediately upon separation, a change in department or section, or an extended leave for themselves and any cardholders they are responsible for.
5. Conduct a card program exit interview with the Agency Program Administrator and the cardholder, process the cardholder's transactions, and ensure receipts/supporting documentation are obtained and uploaded into Works® with all approvals and sign-offs on each transaction prior to separation date.
6. Ensure that the card is collected from the employee upon separation or change in department/section and return the card to the Agency Program Administrator.
7. If the card becomes lost, stolen, or incurs fraudulent charges, ensure the approver or the cardholder promptly informs the Agency Program Administrator. Ensure the cardholder or Agency Program Administrator immediately notifies the bank.
8. Ensure each transaction, to the best of Approver's knowledge:
 - Has an appropriate business purpose, is not for personal use, and fits the cardholder's business needs. The purpose needs to be notated on the transaction.
 - Is in compliance with all current purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, internal agency policies and procedures, and/or PPM49, as applicable.
 - Includes an itemized receipt, as well as any supporting documentation required to support the transaction. Receipts must not include a general description, such as "general merchandise".
 - Includes the receipt date, supporting documentation, and documentation dates correspond with known business needs or trip allowances and dates.
 - Has received approval for travel authority and does not contain duplicates of expenses included on travel reimbursements.
 - Has all receipts and supporting documentation ~~are~~ scanned into Works® tied to the appropriate transaction and reviewed against the receipt and supporting documentation. The purpose is to be notated on the transaction.
 - Does not include Louisiana State sales tax.
 - Has been allocated properly for payments (Index-fund and account) as outlined in the agency policy and procedures and as required in Works®.
 - Includes all documentation that corresponds with the program billing cycle dates. The P-Card begins on the 6th of the month and ends on the 5th of the following month. The Travel Card begins on the 9th of the month and ends on the 8th of the following month.
9. Review the information and documentation entered and uploaded into Works® by the cardholder prior to signing off on the transaction. If the information is not correct, the approver should flag the transaction and electronically return it to the cardholder for additional information and/or correction.
10. Ensure all transactions are approved in Works® by the approver rather than auto-signed off. An approver in Works® must be at least one level higher, have thorough knowledge of the cardholder's job responsibilities, and be familiar with the business case and appropriate business needs. The approver's electronic approval certifies that the goods and/or services purchased are essential and necessary, appropriately budgeted, and in compliance.

Travel Card/CBA Program Administrator Requirements and Procedures

The Travel Card/CBA Program Administrator will complete the ULM Travel Card Training and the Office of State Purchasing Statewide Card certification training through the State of Louisiana annually. The training portal is accessed at the following link: <https://lagoverp.doa.louisiana.gov/learningext>. Each Program Administrator is to pass the training with a score of 90 and maintain a copy of the training certificate.

The Travel Card/CBA Program Administrator will complete a [Travel Program Administrator Agreement Form](#) each year. This Agreement form details the specific required actions on the part of the Program Administrator for appropriate supervision of the card use. The completed Agreement Form signifies acknowledgment, understanding and an agreement to comply with the responsibilities and regulations listed in the document.

The Agency Program Administrator serves as the main point of contact for all card program personnel and serves as a liaison between their agency, the Office of State Travel, and the issuing bank. The Agency Program Administrators are responsible for coordinating, monitoring, and overseeing the Agency's card program. They must ensure that key controls are in place and are operating as designed. It is mandated that the agency have at least a primary and secondary administrator.

Expiring cards will automatically be replaced or renewed prior to the expiration date by the issuing bank and sent to the Agency Program Administrator for distribution to cardholders who have completed the annual requirements of re-certification from the Office of State Travel's online training, the agency's internal training, and signed the most current Cardholder Agreement Form.

A random selection of transactions and supporting documentation must be audited monthly by a second party; either the agency's fiscal section or the Agency Program Administrator. To maintain segregation of duties, the Agency Program Administrator or second reviewer(s) cannot be an approver and cannot have the responsibility of auditing the mandatory monthly reports. Program administrators are tasked with maintaining internal controls over each card and CBA.

Monthly certification that the above procedures have been conducted must be certified in LEO by the 14th (P-Card) and the 16th (Travel Card) of the current month for the billing cycle ending 30 days prior. The certification will indicate that agency personnel administering the card program have generated the required reports, all requirements listed in the policy have been completed, and necessary findings have been investigated, documented, and handled appropriately.

The Travel Card/CBA Program Administrator will:

1. Keep informed of program updates/changes distributed by the Office of State Travel. Agency Program Administrators are responsible for communicating notifications and announcements and disseminating all information to the department head, cardholders, approvers, and any other agency personnel, as deemed appropriate.
2. Maintain the annual, signed agreement form for the State of Louisiana Statewide Cards for all participants in the card programs. A copy of the signed agreement along with the State and agency policies, or a link to all policies, current purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, internal agency policies and procedures, and/or PPM49 as applicable, shall be provided to the program participant.
3. Maintain files of the annual OST online certification course for all program participants.

4. Provide the State Program Administrator written notice immediately of any changes in status to the Agency Program Administrator.
5. Collaborate with the agency's department head to develop and maintain the agency's card policy and procedures to address areas specific to the state agency or areas that are not covered by the statewide policy.
6. Annually review cardholders, set cardholder limits, and ensure appropriate utilization. Documentation shall be maintained showing compliance with this requirement to include a list of all cardholders, including a statement all were reviewed, signed, and dated. Note: The approver's agreement form cannot be substituted for this review unless the agreement form is modified to add cardholder limits.
7. Annually review the agency's card procedures to ensure compliance with all current purchasing policies, rules and regulations, mandates, Louisiana Statutes, Executive Orders, internal agency policies and procedures, and/or PPM49, as applicable.
8. Annually review spending limits and MCCs against actual usage and terminate cards that show consistently low usage or have been dormant for one year.
9. Issue secure user ID's for all program participants in Works®.
10. Ensure that all cardholders' job titles are listed in the Nickname field in Works®.
11. Terminate a cardholder and cancel cards through Works® upon notification by the approver or cardholder.
12. Immediately inform the State Program Administrator of any potential misuse, abuse, or fraud.
13. Respond to monthly reviews and inquiries from the Office of State Travel within the timeframe provided in the request.
14. Monitor card status for cancellation of inactive cards.
15. Monitor card abuse, intentional or non-intentional, to determine if the card should be cancelled, and the abuse reported and investigated.
16. Monitor issuance of cards and maintain a current list of all active cardholders.
17. Ensure prompt reconciliation of transactions in Works.
18. Ensure payment is made in full, on a timely basis each month to Bank of America.
19. Ensure that all necessary approvals are obtained for exceptions to single transaction limits over \$5,000 as well as opening MCC codes with restrictions.
20. Ensure that all required records and documents are maintained in accordance with university and state policy.

Record Retention

Works® electronically maintains all system entries and scanned supporting documentation for a minimum of three (3) years and is available upon request for up to seven (7) years. If an agency requires documentation retention for more than 7 years, it is the responsibility of the agency to obtain the transaction data. Transactional documentation must be retained in the department of record for a minimum of three (3) years.

Documents related to the issuance of accounts to employees must be maintained in the centralized location for a minimum of seven (7) years.

VI. Fraud, Misuse, Enforcement and Disciplinary Action

The Travel Card/CBA Program Administrator is responsible for ensuring that all policies, procedures and guidelines regarding the use of the Travel Card/CBA account are followed.

Fraud and Misuse

All program participants or anyone associated with the program who knowingly, or through willful neglect, fails to comply with the requirements may be subject to suspension or termination of account privileges or other disciplinary action, up to and including termination of employment and criminal prosecution to the fullest extent of the law.

Fraudulent Purchases

Any use of the card that is determined to be an intentional attempt to defraud the State of Louisiana for personal gain is prohibited. An employee suspected of having misused the card with the intent to defraud the State will be subjected to an investigation. Should the investigation result in findings that show that the actions of the employee have caused impairment of state service, and should those findings be sufficient to support such action, the employee will be subject to disciplinary action. The nature of the disciplinary action will be at the discretion of the agency's appointing authority and will be based on the investigation findings and the record of the employee. Any such investigation and ensuing action shall be reported to the Legislative Auditor, the Office of Inspector General, and the Director of the Office of State Travel. Also, the agency's policy should state the procedures regarding repayment of funds including actions taken, timeframe for repayment, and consequences if repayment is not made in accordance with the agency's policy.

Any recognized or suspected misuse of the State's credit card(s) should be immediately reported to the Agency Program Administrator and reported to the State of Louisiana Inspector General's Fraud and Abuse Hotline at 1-866-801-2549. For additional information, visit:

<http://oig.louisiana.gov/index.cfm?md=pagebuilder&tmp=home&nid=3&pnid=0&pid=4&catid=0>. (This may be done anonymously)

Cardholders and other program personnel are prohibited from using the State credit cards to purchase any goods or services that are not directly or indirectly related to official State of Louisiana business. Intentional use of the card for personal purchases will result in disciplinary action, up to and including termination from State employment and criminal prosecution.

Approvers who knowingly, or through willful neglect, approve personal or fraudulent purchases are subject to the same disciplinary actions as those making the purchase.

Non-Approved Purchases

A purchase made by a cardholder for which payment by the State is unapproved. A non-approved purchase differs from a fraud purchase in that it is an unintentional misuse of the card with no intent to deceive the agency for personal gain or for the personal gain of others.

When a non-approved purchase occurs, the cardholder should be counseled to use more care in handling the card. The counseling should be in writing and maintained in the employee's file for no longer than one year, unless another incident occurs.

The employee should be made to pay for the non-approved purchase. Should another incident of a non-approved purchase occur within a twelve-month period, the agency's appointing authority should consider revocation of the card.

Security

Each cardholder, Agency Program Administrator, auditor, cardholder approver, or any other employee participating in the program is responsible for the security of their card, Works® user ID(s) and password(s), and therefore should:

1. Recognize that the P-Card and Travel Card are the property of the State of Louisiana, and the cardholder is responsible for the physical security and control of the card and its appropriate use.
2. Keep cards in a secure location that only the cardholder can access when not in use. Cardholders are responsible for the card's security and any transactions made against it, as well as ensuring that purchasing guidelines and internal controls are followed. The cardholder is also responsible for maintaining the security of card data such as the account number, pin number, expiration date, and card verification value (CVV), the 3-digit security code located on the back of the card. Note: CBA's are issued in the agency's name only, with each account assigned to a single individual.
3. Never display the card account number, Works® user ID, or passwords around their work area.
4. Never give the card account number, user IDs or passwords to someone else.
5. Never email the full account numbers, user ID numbers, or passwords, or store the full account numbers in supporting documentation. Caution should be exercised by the agency to ensure that the full account number is used in a secure environment with a valid vendor or website and never filed with the entire account number. Account numbers must be blacked out or removed before storing the documentation.
6. Secure the assigned Works® application user IDs. Never leave the work area while logged into the system or leave log-in information lying in an unsecured area.

Disputes

If the cardholder discovers items on the monthly billing statement that do not match retained receipts and supporting documentation, transactions they did not make, incorrect transaction amounts, or if there is a problem with service or quality, their first course of action should be to contact the merchant to attempt to resolve the issue.

If the merchant acknowledges that an error has been made, they will credit the cardholder's account. The credit should appear on the next monthly billing statement. Cardholders should check their next statement for credit.

If the issue is not resolved, the Statement of Disputed Item Form can be obtained on the Office of State Travel's website. The form must be completed, mailed, or faxed with the required enclosure within 60 days from the billing close date (5th of each month) to:

Bank of America – Commercial Card Services Operation P O Box 53142
Phoenix, AZ 85072-3142
Phone: (800) 410-6465 Fax: (888) 678-6046

A copy of the dispute form should also be sent to the Agency Program Administrator. The transaction must be paid; therefore, it is important for the cardholder to mark purchasing documentation as "DISPUTED". The cardholder should retain a copy of the disputed documentation and verify receipt of the credit on future statements.

All disputes must be identified in writing within 60 days of the billing statement. Bank of America will then resolve disputes within 180 days.

Sales tax is not a disputable item. The cardholder must inform merchants that the purchase is exempt from Louisiana sales tax and provide the tax exemption number.

VII. Policy Management

Upon adoption, the University's Vice President for Business Affairs shall be the Responsible Executive for the management of this Policy. The State Card Travel/CBA Policy requires yearly updates as mandated by the Office of State Travel. Periodic updates will need to be addressed as warranted by ULM or the Office of State Travel.

VIII. Exclusions

Exemptions to this policy, or its procedures will be reviewed on a case-by-case basis. As mandated in the PPM49, approvals must be granted by the Office of State Travel. In certain cases, the Department Head, University of Louisiana Monroe President, may grant approval.

IX. Effective Date

Policy will be in effect upon the date it is adopted and signed by the President.

X. Adoption

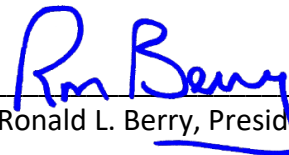
This policy is hereby adopted on this 5th day of November 2024.

Recommended for Approval by:

Approved by:



Dr. Bill Graves, VP Business Affairs



Dr. Ronald L. Berry, President

XI. Appendices, References and Related Materials

[Appendix A - State Travel Policy and Procedure Memorandum 49 \(PPM49\)](#)

[Appendix B - State of Louisiana Statewide Card Policy](#)

[Appendix C - Travel Cardholder Enrollment Form](#)

[Appendix D - Travel Cardholder Request for Exception Form](#)

[Appendix E - Travel Cardholder Agreement Form](#)

[Appendix F - Travel Card Approver Agreement Form](#)

[Appendix G - Travel Program Administrator Agreement Form](#)

XII. Revision History

Original adoption date: April 5, 2017

Revised October 25, 2018: Revisions include all annual Office of State Travel PPM49 revisions for FY19 and the inclusion of the CBA information.

Revised September 30, 2019: Revisions include all annual Office of State Travel PPM49 revisions for FY20.

Revised October 29, 2020: Revisions include all annual Office of State Travel PPM49 revisions for FY21.

Revised January 30, 2025: Revised due to a new Statewide Card Policy of the Office of State Travel that replaced purchasing and travel card policies, effective October 1, 2024.