



Travel Charge Card PNC Visa Cardholder Information



University of Pittsburgh
Office of Travel Management
118 Forbes Pavilion
Pittsburgh, PA 15260
412-624-4433
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<http://www.pts.pitt.edu/Travel/overview.htm>



University of Pittsburgh

*Department of Parking Transportation & Services
Office of Travel Management*

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Dear PNC Visa Corporate Card Applicant:

All fulltime faculty, staff and research associates who travel on University business are eligible for the PNC Visa. If you travel on University business and wish to carry the University's corporate card, please complete the enclosed application and forward it on to the Office of Travel Management. Additional information and applications are available by visiting Travel Management's website <http://www.pts.pitt.edu/Travel/visa.htm>

The PNC Visa card will have far greater acceptance than does Amex. However, in the unlikely event that the PNC Visa is not accepted, it is possible to obtain cash from over 800,000+ ATM machines worldwide.

PLEASE REVIEW THE TRAVEL CHARGE CARD HANDBOOK CAREFULLY AND IN PARTICULAR BE AWARE OF THE FOLLOWING ITEMS:

- By accepting the PNC Visa, you agree to adhere to the Cardholder Agreement; a copy of which you will receive with the new card.
- As with the American Express program, cardholders are individually responsible to pay all charges that appear on their monthly statements and to pay those charges in full each month.
- It is only possible to charge business travel expenses to the PNC Visa. Personal/retail purchases are not permitted.
- Corporate cards are not assignable or transferable.
- PNC and the University may share information about your address, phone number and employment status and such other information requested by PNC to assist in collection efforts related to your account.
- Your new PNC Visa account will have an initial monthly credit limit of \$3,000.
- Cash advance through ATM's is limited to a maximum of \$500 per transaction with a maximum of two cash advance transaction per thirty-day billing period.
- Only fulltime employees of the University are eligible to apply for the PNC Visa card. Your account will be terminated if your employment status changes to something other than fulltime.

Sincerely,

Vincent C. Johns

Vincent C. Johns
Travel Manager

The University has implemented a charge card program with Visa through PNC for reimbursable travel expenses. The goal of the program is to provide a source of credit to University travelers, convenient access to cash and to collect specific, meaningful historical travel data.

Eligibility for a Card

- All fulltime faculty, staff and research associates who travel more than twice a year on University business are eligible to apply for a PNC Visa card.
- PNC Visa has sole discretion to determine whether an applicant is credit worthy.

Application Process

- Print an application from the following website <http://www.pts.pitt.edu/Travel/visa.htm> or contact the Office of Travel Management 412-624-4433, E-mail: travel@pitt.edu to obtain a copy.
- When the applicant has signed the completed application and obtained the signature of their Department Head/Dean, forward the application to the Office of Travel Management for final processing (118 Forbes Pavilion, Pittsburgh, PA 15260) by the University and PNC.


Charge Card Utilization

- The PNC Visa card is a University sponsored card issued to University employees at no charge and should be utilized for all travel advances and travel related expenses such as hotel charges, car rental, meals, etc.
- PNC Visa requires that the card be utilized for business travel expenses only. **The card may not be used for personal/retail charges.**
- The PNC Visa card is not assignable or transferable.

Credit Limits

- The initial credit limit on the PNC Visa will be \$3,000 monthly
- If the cardholder's initial credit limits are insufficient, the cardholder may contact PNC Customer Service (1-800-685-4039) and request that their credit limit be increased. PNC Visa has sole discretion to determine whether an applicant's credit limit may be increased.

Cash Advance

- In the unlikely event that the PNC Visa card is not accepted or when actual cash is required for a transaction payment, it is possible to obtain cash advances for travel through the VISA/PLUS network of 800,000+ ATM's (automated tell machines) worldwide. Call 1-800-VISA-911 or visit (www.visa.com/pd/atm/main.html) for locations.
- Whenever you need cash, look for an ATM with the  PLUS logo. Then, insert your card, enter your unique PIN, and you're connected with your cash. PNC will send you your initial PIN in a separate mailing shortly after you receive your new card. After you receive your initial PIN, if you wish to change it, call PNC Customer (1-800-685-4039).
- The maximum cash advance allowance is \$500 per transaction; and a maximum of two (2) transactions per 30-day billing period.

- Cardholders will be charged a 3% transaction fee each time the ATM cash advance feature is utilized. The transaction fee will appear on the cardholder's PNC Visa statement. The fee is reimbursable by the University and is to be listed on the traveler's Travel & Business Expense Report with documentation of the transaction verified by the transaction receipt from the ATM or a copy of the cardholder's PNC Visa statement.

Account Statements

- The PNC Visa account statement simplifies business expense management with a detailed breakdown of all monthly charges, and the format is simple to read, understand, and reconcile. For most transactions, the establishment's city and state are included, as well as the record of charge or reference numbers.
- In the case of a **Billing Error** please contact the merchant first to resolve any billing discrepancies; they can resolve most issues with a single phone call. If you are unable to resolve this issue with your merchant please complete the "**Billing Inquiry Form**" on the back of your PNC Corporate Card statement.
- PNC Visa will work to resolve billing discrepancies, and will expedite processing credit refunds.

Payment to PNC Visa

- Payment is due by the payment date shown on the PNC Visa statement. It is the cardholder's responsibility to review the statement and pay PNC Visa in full by the due date; the cardholder is solely liable for payment of the debt and obligation to PNC Visa.
- The Payment Coupon should be returned, along with a check for the total amount due, to PNC Visa. Be certain to include your account number on your check. A return envelope will be provided, or payment can be sent to:
PNC Bank Corporate Card
PO Box 828702
Philadelphia, PA 19182-8702

Late Fee

- Late fees may apply to all unpaid balances.
- **Late fees are not reimbursable by the University.**

Delinquency Notification

- PNC Visa will provide the University with a delinquency report highlighting those employee accounts that are past due as well as previously cancelled cards (including lost and stolen cards).

Cancellation

- PNC Visa maintains the ability to cancel cards at the University's or the Cardholder's request. This can be done by contacting PNC Visa's Customer Service Center at 1-800-685-4039 or The Office of Travel Management (412-624-4433).
- PNC Visa reserves the right to cancel or suspend a card at its discretion.
- Fulltime employment is required to be eligible for a PNC Visa card. If a cardholder's employment status changes to something other than fulltime, their PNC Visa account will be cancelled.

Lost or Stolen Card

- In the event that a card is lost or stolen, immediately contact PNC's Customer Service Center

1-800-685-4039. Failure to notify PNC may result in cardholder liability.

Travel Insurance

- Free, **primary** collision damage waiver (LDW) insurance for the full value of a rental car is included when the rental is charged to the PNC Visa card. In order to minimize risk and liability to the University and/or the individual traveler, all car rentals should be charged to the PNC Visa card. If you are traveling internationally or planning to drive in "off-highway" conditions, please confirm that coverage is included or contact 1-800-VISA-911 if you have any questions.
- \$1,000,000 travel accident insurance is provided at no charge when PNC Visa card is used to purchase airfares.

Reimbursement

- As stated in University Travel Policy 05-07-01, expense reports must be submitted to Payment Processing (3000 C.L.) within ten (10) working days after completion of a journey.
- The University will promptly reimburse all authorized expenses upon receipt of the expense report. All payments to PNC Visa are the responsibility of the cardholder.

Customer Information

- PNC will share customer transaction and experience information among its family of companies. PNC companies also share other personal information, such as applications, financial statements, and credit reports.
- PNC will share information about individual account usage with the University.
- The University may share information with PNC about a cardholder's address, phone number and employment status, and such other information requested by PNC to assist PNC in collection efforts relating to a cardholder's account.

On-Line BankCard Center (www.pcard.treasury.pncbank.com)

- The PNC On-line BankCard Center will allow cardholders to view current activity, review past statements, run activity reports and communicate with PNC via e-mail.
- In order to gain access to the On-Line BankCard Center, the initial sign-in requires that the cardholder choose a sign-in, provide their account number and a Web ID. Each cardholder's initial Web ID has been preset. The Web ID is the cardholder's Social Security Number plus five zeros (00000).
- A Power Point presentation is available that provides an over view of how to use the On-Line Banking Center (<http://www.pts.pitt.edu/Travel/visa.htm>)

Cost of Services Provided

<u>Service</u>	<u>Cost to Individual Traveler</u>
Annual Card Fees	Waived
Card Replacement	No Charge
Collision Damage Insurance (full coverage)	No Charge
Hotel Reservations Guaranteed	No Charge
Travel Accident Insurance (\$1,000,000)	No Charge when the card is used to purchase airfares.
Cash Advance	3%
Late Payment Fee	Subject to change see cardholder agreement