

FAQs for Travel & Entertainment (T&E) Cards

What is a T&E card?

A T&E card is a Vanderbilt University Medical Center (VUMC) issued credit card assigned to an individual employee to support their business related travel and entertainment expenses.

Who's eligible to have one?

T&E Cards are issued to VUMC employees who have an active Concur Profile and are one of the following:

- VUMC employee who need a T&E Card to support their business travel.
- VUMC employee who, as part of their regular job responsibilities, make reservations and pay for travel (airfare, hotels & car rentals) on behalf of guest travelers (speakers, patients, students, etc.).

Remember this is institutional policy; departments can always exercise more restrictive policy. Obviously, the departmental approver and the Privilege Approver still have discretion on whether to approve the card application.

Am I responsible for paying the bill? Will my personal credit be impacted by having a card?

No. The cardholder is not responsible for the card statement or payments and having a T&E card does not impact the cardholder's personal credit. Your personal credit history will not be checked or affected when applying for or using a T&E Card.

What type of limits should I request?

Unlike PCards, T&E cards have credit limit "buckets". Buckets include two limits (transaction and monthly) and one cannot be changed without also changing the other. Limit selection is required on the application.

- The limit bucket you choose should be sufficient to cover your largest individual transaction as well as all your travel expenses for a calendar month.
- To determine your transaction limit, the Travel & Payment Cards team suggests reviewing your past travel spend for the previous year.

What approvals do I need on my application?

Please follow the approval process as defined by your department's leadership. Final signature approvals of T&E card applications are required of the assigned Privilege Approver for your Home Department. Home Department Privilege Approvers are assigned within the [Privilege Management \(PM\)](#) system.

What is the International Chip and Signature Travel & Entertainment (T&E) Card Solution?

MasterCard Chip and Signature Card is a practical solution for U.S. payment card users who work internationally. To accommodate the fact that EMV (Europay, MasterCard, and Visa) payments are now the global standard, the Chip and Signature Card features integrated circuit chip (ICC) technology for use where chip card payments are accepted. The Chip and Signature Card also has a conventional magstripe for use with magstripe readers.

How will the Chip and Signature Card benefit me?

If you travel internationally, the Chip and Signature Card is a solution to the recurring card acceptance issues encountered abroad. With the Chip and Signature Card, you can make problem-free payments at international merchants that accept EMV payments only, as long as chip and PIN is not required.

Is the Chip and Signature Card a “chip and PIN”?

No, the Chip and Signature Card works with “chip and PIN” (contact EMV) payment terminals because it features ICC technology. However, cardholders with the Chip and Signature Card authenticate their payments using a conventional signature, not an electronic PIN. Information from Chip and Signature Card transactions is converted to magstripe through MasterCard’s On-Behalf processing service.

Will I need a PIN?

No. Unlike a full EMV card, Chip and Signature Cards are authenticated with your signature at the payment terminal. VUMC does expect to issue Chip and PIN cards to all our cardholder’s prior to October 2015.

Will I need a protective sleeve for my Chip and Signature Card?

No, the Chip and Signature Card has a contact plate but is not a contactless chip. The card cannot be waved at the point of sale. It must be inserted or swiped to complete a transaction. However, it is much harder to counterfeit an ICC card like the Chip and Signature Card than a traditional magstripe card, bringing added security value.

I am traveling internationally. Are there countries where my T&E card will not work?

Yes. The following 5 countries are currently on the Office of Foreign Assets Control list and/or do not have the ability to process MasterCard credit card payments and transactions will be declined:

- Cuba
- Iran
- Burma/Myanmar
- Sudan
- Syria

What is the billing address for my T&E card?

1301 Medical Center Drive
TVC B706-A
Nashville, TN
37232-5336

What can I use my T&E card to purchase?

(The following lists are general descriptions and not an all-inclusive listing of codes.)

T&E cards are intended for travel expenses for the cardholder and guests of VUMC (when the cardholder is also assigned the Guest Travel Coordinator privilege in Concur). A T&E card should only be entered into the Concur profile of the cardholder. Having a T&E card number in multiple Concur profiles will result in closure of the card. ***A T&E cardholder cannot use their T&E card to pay for the travel expenses of other VUMC employees with active Concur profiles.***

The following types of Merchant Category Codes (MCCs) are OPEN on T&E cards:

- **Airfare** (including baggage, airports, Wi-Fi)
- **Hotels, Motels, Lodging**
- **Car Rentals**
- **Colleges, schools, organizations, associations**
- **Transportation** (railways, bus, taxi, ship/boat, bridges, tolls, parking)
- **Fuel** (for rental cars only)
- **Meals** (restaurants, groceries, bakeries, caterers)
- **Entertainment** (recreational/sporting camps, bowling alleys, athletic fields, tourist attractions, aquariums, bands, theatres)
- **Office needs** (photocopy, bookstores, periodicals, newsstands, stationary, printing, specialty retail services)
- **Government Services/Postage**
- **Drug Stores**
- **Dry Cleaners**

The following types of Merchant Category Codes (MCC) are CLOSED on T&E cards:

- Wholesale Clubs/Discount/Department Stores
- Lab Supplies
- Tour and Travel Agencies
- Shipping
- Medical Services

When I travel internationally should I ask a merchant to run my charge in USD if they can?

No! Always ask a merchant to run a credit card charge in the local currency when traveling internationally. When you have a foreign transaction run in USD vs the local currency most times the merchant will then add

on to the charge the Cross Border processing fees. This will result in your receipts not matching (being less than) the T&E card transaction that feeds into Concur.

Where do my T&E Card transactions go?

Once transactions (both debits & credits) post to your T&E card they will feed into your Concur profile. Typically transactions take about 3-4 calendar days to show up within Concur, but may take longer depending on the merchant. A receipt will need to be uploaded and attached to each expense equal to or greater than \$25.00.

How do I know if I have unexpensed T&E card transactions in Concur?

All T&E card charges will initially feed into the 'View Charges' area within your Concur profile. Note: Please also check any unsubmitted expense reports for outstanding T&E transactions, as those transactions will no longer show within the 'View Charges' area. Cardholder's receive a report from Concur on the 20th of each month to identify any transactions in their profile showing as "unexpensed".

	Date	Description	Expense	Amount
<input type="checkbox"/>	02/18/2015	MARRIOTT 337V7JW NEWOR NEW ORLEANS, LA	Hotel	\$1,122.92
<input type="checkbox"/>	02/15/2015	MNA-AIRPORT PARK NASHVILLE, TN	Parking/Tolls	\$38.00

TOTAL AMOUNT: \$2,867.73

T&E card Transaction review.

Cardholder's should receive an email each time a transaction feeds into their Concur profile. It is the cardholder's responsibility to review all transactions timely to ensure all transactions are valid business transactions that they made on their T&E card. Anything incorrect or suspicious should be reported immediately to the payment cards team at vumcpaymentcards@vanderbilt.edu. If you believe your card has been compromised, please call Comdata Customer Service (800.741.4040) immediately to have the card closed.

When and where do I allocate these charges?

Cardholders are responsible for submitting T&E charges in an expense report within 30 days of the expense OR (**for prepaid travel expenses**) at the conclusion of the trip. Even after submission, the expense report is not fully processed until it is approved in Concur by the Expense Report Approver (ERA).

If you are a **Guest Travel Coordinator (GTC)**, complete your expense reports on a schedule that works best for your volume but is also after the trip has concluded. GTCs should never submit multiple expense reports for

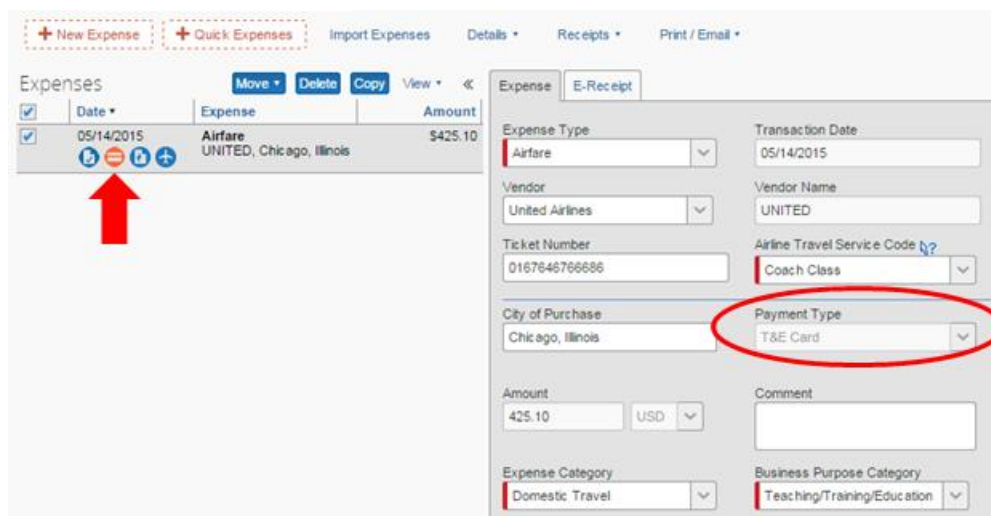
one guest and overall, they should submit as few expense reports as possible. We suggest checking your “View Charges” box around the 20th of every month to allocate and expense charges timely. Remember the charges will not post to the General Ledger until the expense report has been fully processed and the status shows as “Extracted for Payment”.

How do I submit T&E card credits in Concur?

Credit transactions need to be expensed in Concur just like debit transactions. **Best practice** is to submit both the original charge and any credits associated with that charge together in one expense report in Concur. Credits normally take longer to post so please wait for any credits you know are coming to feed into Concur before expensing the original charge. If a credit feeds into your profile and the original charge has already been expensed you should include the credit in the next expense report you submit.

How do I verify an expense in my expense report is a T&E card charge?

All T&E card transactions feed into Concur and have an orange MasterCard icon attached. When imported into an expense report they will always have a Payment Type of “T&E Card” and will be locked down (greyed out) and that field cannot be edited.



Three IMPORTANT things cardholders and their Expense Report Approver (ERA) should always look for before submitting and approving an expense report in Concur:

1. T&E card transactions in the expense report have a payment type of “T&E Card”. T&E transactions should never have a payment type of “Personal Credit Card/Cash” or “Out of Pocket”
2. All T&E card transactions are imported and always have an orange MasterCard icon attached. If an expense does not have **Reimbursement to employee for Out of Pocket expenses** this orange icon then it is not a T&E card transaction.

Report Totals	
Expense Report	
Report Total :	\$105.96
Less Personal Amount :	\$0.00
Amount Claimed :	\$105.96
Amount Rejected :	\$0.00
Amount Approved :	\$105.96
Company Disbursements	
Amount Due Employee :	\$0.00
Amount Due Travel Card :	\$105.96
Total Paid By Company :	\$105.96
Employee Disbursements	
Amount Owed Company :	\$0.00
Total Owed By Employee :	\$0.00

3. Ensure in the Report Totals box that the Company Disbursement section is accurate. If an expense report ONLY includes T&E card transactions then the "Amount Due Employee" should be \$0.00.