Effective Date: **August 15, 2025**

POLICY

EMPLOYMENT, FINANCE AND ADMINISTRATION

BU OneCard Policy (6.4.2)

RESPONSIBLE OFFICE

Procure to Pay

Introduction

The **BU OneCard** and a new instance of Concur were released by Travel and Card Services (part of Procure to Pay in Financial Affairs), on July 14, 2025. The new credit card, issued by U.S. Bank, replaces previous versions of the Travel Card and Purchasing Card, combining upgraded features of both programs onto a single piece of plastic.

BU Cardholders can either have Travel privileges, Non-Travel (Purchasing) privileges, or Both (Purchasing + Travel) privileges, depending on requirements and approval.

BU's instance of Concur has been upgraded so transactions of both expense types (travel and non-travel) will flow into a single platform for more efficient reconciliation. Additionally, card program administration and pre-trip requests and approvals are now incorporated into a new Concur module called Concur Request.

This policy controls all aspects of the BU OneCard program and is divided into the following two sections:

I. BU OneCard for Travel Policy (6.4.2.1)

II. BU OneCard for Non-Travel Policy (6.4.2.2)

BU OneCard for Travel Policy (6.4.2.1)

Formerly Travel Card Policy (6.4.2)

1. Contents

2. Policy Statement

The **BU OneCard** for travel is a *corporate-liability Visa card*, meaning that it is directly billed to and paid for by the University. The **BU OneCard** for travel is integrated with the University's online travel and expense management system, Concur, streamlining the expense reporting process. It also eliminates the need for cash advances and reduces the financial burden on the traveler.

When using the **BU OneCard** for travel, the following apply:

- The **BU OneCard** for travel must be used when incurring travel and business expenses (while on a trip) using University Funds. When not using University Funds (e.g., federally sponsored research where University Funds are not involved) employees are encouraged to use the **BU OneCard** for travel for all University travel and business expenses;
- Full-time faculty and staff (paid through the University's payroll system) who anticipate traveling on behalf of the University are eligible to apply for the **BU OneCard** for travel with supervisor approval;
- The **BU OneCard** for travel may only be used for appropriate and allocable expenses as defined in the University Travel & Business Expense Policy (in addition to any other school/departmental policies, if applicable);
- The Cardholder must review card charges in Concur in a timely manner and notify U.S. Bank and BU Travel & Card Services immediately should any fraudulent changes be detected. Once applicable credits and refunds have been issued, the cardholder should complete a Travel Expense Report in Concur to clear fraudulent transactions;
- Approvers and Financial Approvers have oversight over a cardholder's access to and use of the **BU OneCard** for travel; this includes the application process, reviewing and approving card charges for policy compliance, and ensuring that charges are reconciled in a timely manner;
- Personal expenses are generally not allowed on the **BU OneCard** for travel. The only exception is for "ancillary" personal expenses. These are personal expenses incurred when making a purchase primarily for business purposes, when the personal portion of the expense cannot be easily separated from the business portion when incurring the expense. Any personal charges incurred on the card must be itemized and marked as "Non-Reimbursable / Personal Expense" in Concur and will be reimbursed by the traveler to the University following the process described in Sections 8.0 and 9.0 of this policy;
- Cardholders must complete mandatory training before a **BU OneCard** for travel can be issued;

- Cardholder and/or Approver must notify Travel & Card Services in advance (or as soon as possible) whenever a cardholder is terminated or transferred to a different department.

3. Reason for Policy

Using the **BU OneCard** for travel reduces the time and effort involved in the expense reporting process for the employee, automates the approval process, and improves before- and after-the-fact reporting on University travel destinations and vendors. Improved reporting helps the University locate travelers in the event of an emergency, assists with IRS-required reporting about foreign activities, and strengthens the University's negotiating position for improved pricing and services with travel vendors.

This policy and related procedures are designed to ensure that expenses on the **BU OneCard** for travel are subject to appropriate review and approval, are reported and posted to the University's books and records accurately and timely, that personal charges and unspent advances are appropriately reimbursed to the University, that processes are in place to prevent misuse of the card, and that, should fraudulent charges result, they are detected and reported timely.

4. Definitions

- **"Ancillary" Personal Expense**. "Ancillary" personal expenses are personal expenses incurred when making a purchase that is primarily for Boston University business purposes, and when the personal portion of the expense cannot be easily separated from the business portion when incurring the expense. A personal side trip that is part of an airline ticket purchased to attend a conference, or a rental car arrangement that includes some personal mileage, are examples of ancillary personal expenses;
- **Expense Management System.** SAP Concur is the Expense Management System used by Boston University to automate the reporting, approval, and processing of travel expense reports. All charges incurred by the Cardholder are automatically uploaded to SAP Concur to facilitate the expense reporting process;
- **Approver**. Individual assigned as an employee's direct supervisor in SAP (Human Capital Management). For any direct reports completing an expense report, this person is responsible for reviewing and approving **BU OneCard** for travel applications. See "Responsibilities and Controls" section for more detail;

- **Financial Approver**. Individual assigned as the financial cost object approver in SAP (Financial Accounting) for a school, college, unit, or department cost center. This person is responsible for completing a secondary approval for **BU OneCard** for travel applications. See "Responsibilities and Controls" section for more detail;
- **University Funds**. Any funds that are directly provided and administered by the University (e.g., endowment funds, gifts, general budget funds, and discretionary funds provided from University sources). University funds do not include those that are provided to Boston University by a sponsoring agency and allocated to a principal investigator or member of the faculty (e.g., federal sponsored/corporate grant).

5. Who Should Know This Policy?

Holders of the **BU OneCard** for travel, Approvers, Departmental Financial Administrators, Payment Services, Travel & Card Services, and Internal Audit should understand this policy. Procure to Pay in Financial Affairs is responsible for compliance and the management of the **BU OneCard** for travel and this policy.

6. Roles and Responsibilities

A. Schools, Colleges, Units and Departments

Schools, Colleges, Units, and Departments have an important role in monitoring overall compliance with the **BU OneCard** for travel Policy (and the Travel and Business Expense Policy), to ensure that travel and business expenses (including those charged to the card) are reasonable in nature. These responsibilities include confirming that authorized individual approvers are appropriate based on the employee's role and assigned duties.

Schools, Colleges, Units, and Departments may impose more (not less) stringent controls over travel and business expenses than those required by this policy and are responsible for communicating and implementing any additional controls.

B. Cardholders

Each Cardholder must:

- Complete mandatory training administered online by Travel & Card Services prior to the issuance of a **BU OneCard** for travel. Travel & Card Services will contact new cardholders to arrange a training session (these are offered frequently);
- Purchase travel arrangements and related incidentals in accordance with the University Travel & Business Expense Policy. Spending should always be consistent with each employee's responsibilities for stewardship and the safeguarding of University assets. Use of the **BU OneCard** for travel to purchase commodities identified in the "Restrictions and Limitations" section of this Policy is not allowed;
- **IMPORTANT: Ensure each card transaction is assigned to a Travel Expense Report as incurred but within 30 days of the transaction date; Travel Expense Reports must be submitted within 30 days of the trip end date** (or transaction date if charges are incurred for a cancelled trip);
- Never split the purchase of an item into separate transactions, or across other cards within your School, College, Unit, or Department, or to multiple days, to circumvent individual transaction limits;
- Retain all original itemized receipts for card charges $25 or greater in accordance with the Travel & Business Expense Policy and attach them to the relevant transactions in Concur Expense Report submission and approval;
- Cardholders are responsible for managing their account profiles in Concur and can make updates as needed by submitting a Card Services Request in Concur to ensure that the most current information is on record (e.g., name change, address change, phone number, e-mail change, approver change).

C. Approver

Each Approver must:

- Review and approve all **BU OneCard** for travel applications from direct reports, ensuring that card limits are reasonable based on intended travel needs of the Cardholder;
- Review and approve all Cardholder Travel Expense Reports in Concur in a timely manner (generally within 7 days of report submission by direct report). As part of the review of the Cardholder's travel and business expense transactions (including those on

the **BU OneCard** for travel), the Approver shall identify instances of misuse of the **BU OneCard** for travel. Instances of suspected non-ancillary personal or fraudulent use should be reported to Travel & Card Services as soon as they are identified for investigation and remediation. Training for Approvers is strongly recommended and encouraged. Prior to issuance of the **BU OneCard** for travel, the Approver must become familiar with **BU OneCard** for travel policies and procedures.

- All delegated approvers should know **BU OneCard** for travel policy and travel policies, and have the knowledge and judgment to approve card transactions; the delegated approver cannot be an individual who reports to the Cardholder and cannot be the Cardholder;
- Review and approve Cash Advance Requests in Concur;
- Work with departmental Financial Approver and Cardholder to reconcile any unassigned card charges based on the parameters of this policy (see Unassigned Card Charges section).

D. Financial Approver

Each Financial Approver must:

- Provide a secondary review of all **BU OneCard** for travel applications after Approver review and sign-off, including ensuring that card limits are reasonable based on expected travel needs of the Cardholder;
- Review and approve cash advance requests (after Approver reviews and approves request);
- Review monthly “Unassigned Card Charges” and “Unsubmitted and Sent Back” reports distributed by Travel & Card Services and work with Approvers to ensure that Cardholders reconcile all outstanding charges in a timely manner;
- Communicate any intended changes in Cardholder employment status to Travel & Card Services in a timely manner.

E. Card Administrator (Travel & Card Services)

- Provide oversight of the **BU OneCard** for travel program and maintain documentation for Concur. In the event the department is unable to provide needed guidance, Cardholders should contact the Card Administrator in Travel & Card Services;
- Manage and evaluate the **BU OneCard** for travel program, reconcile the unassigned

charges account and serve as a liaison between the University and U.S. Bank;

- Create and maintain a list of active Cardholders for distribution to Schools, Colleges, Units, and Departments as needed;
- Approve and initiate any departmental approved cash advances requested (after Approver and Financial Approver review and signoff);
- Develop, coordinate, and provide training programs for Cardholders and Approvers to ensure that Cardholders and Approvers thoroughly understand, agree to, and abide by all business rules, policies, and procedures that govern the usage of the **BU OneCard** for travel;
- Perform audits on any and all **BU OneCard** for travel accounts at any time. These audits do not require advance notice and may be performed by the Card Administrator and/or by Internal Audit. Audits are a combination of desk reviews of expense reports and meetings with cardholders to review receipts and related documentation;
- Provide departmental metrics and reporting to facilitate the evaluation of policy compliance.

F. U.S. Bank

- Authorize purchases 24 hours a day, 365 days a year;
- Provide, at the end of each billing cycle, Boston University a bill that includes all individual charges by the University's cardholders;
- Issue a temporary credit to the Cardholder's account when notified of a disputed charge. This credit will appear on the University's U.S. Bank statement the month following U.S. Bank notification. If the dispute is resolved in favor of the University, U.S. Bank will issue a permanent credit to the account;
- Upon proper authorization, issue a new **BU OneCard** for travel in the event that a card is lost/stolen or expires.

7. Procedures and Processes

A. Cardholder Eligibility

University departments determine who is eligible to possess a **BU OneCard** for travel. An employee's request for a **BU OneCard** for travel, submitted through Concur Request, must be approved by both the employee's Approver (direct supervisor), and the department's Financial Approver. Student employees, part-time and contract employees are not eligible for a **BU OneCard** for travel.

All potential cardholders must complete three steps to facilitate the approval process, including:

1. Apply for a new **BU OneCard** for travel by submitting a New Card Request in Concur Request;
2. Accept the Boston University "U.S. Bank **BU OneCard**" Cardholder Agreement;
3. Complete required training.

B. Credit Limits

Each Cardholder has a specific monthly credit limit based on expected travel for University business purposes. In unusual circumstances and for legitimate business reasons, the monthly limit can be temporarily adjusted by submitting a Card Services Request for a Temporary Change Limit in Concur Request. The request must be approved by the Approver and Financial Approver.

Card limits available in the application for a **BU OneCard** include:

Category	Description	Monthly C
Level 1	Infrequent Travel (1-2 trips per fiscal year)	$2,500
Level 2	Moderate Travel (Domestic) – 3-10 trips per fiscal year)	$5,000
Level 3	Moderate Travel (Domestic and International) – 3-10 trips per year	$7,500
Level 4	High Travel (11+ trips per fiscal year)	$10,000

Monthly limits above $10,000 must have a valid business justification documented on the **BU OneCard** for travel application and are subject to review by the Card Administrator.

Note: Cardholders with both Travel privileges and Non-Travel (Purchasing) privileges will have a single transaction limit of $10,000, and a monthly transaction limit of $40,000.

C. Purchase Guidelines for Cardholders

Step 1

Before making any purchase, ensure the purchase is consistent with your unit's guidelines for purchase approvals and that there are sufficient funds in the budget to support the purchase. If the purchase is related to a sponsored award, verify that the items to be purchased are allowable given the sponsor policies and the specific terms and conditions of the award. Refer to the sponsored award section of the Travel & Business Expense Policy for more information.

Step 2

Inform the vendor that the **BU OneCard** for travel will be your payment method. Provide the card account number and expiration date printed on the back of the card. You may also be required to provide the three-digit card verification code which is located on the back of the card.

Step 3

IMPORTANT: Ensure each card transaction is assigned to a Travel Expense Report as incurred but within 30 days of the transaction date; Travel Expense Reports must be submitted within 30 days of the trip end date (or transaction date if charges are incurred for a cancelled trip);

Step 4

Original and itemized receipt documentation is required to be uploaded for all card charges of $25 or greater. See Travel & Business Expense Policy for detailed information related to receipt documentation and retention requirements. All receipt documentation must be attached electronically to the related transaction in Concur via scan or photo if using the Concur smartphone mobile app for Apple and Android devices. To prevent fraudulent activity, please review all receipt documentation prior to upload and submission to ensure that personal and confidential information (i.e., full account numbers) is properly concealed.

Step 5

Every month, click on the Expense tab in Concur and review the “Available Expenses” section to ensure you do not have any unassigned credit card charges that fall outside the 30-day reporting window. Financial Approvers will receive monthly “Unassigned Card Charges” and “Unsubmitted and Sent Back” reports from Travel & Card Services to monitor any unreconciled expenses.

D. Lost Receipts

If a Cardholder loses a receipt or invoice, they must first contact the merchant to request a duplicate. If a replacement receipt cannot be obtained, the Cardholder must create a Missing Receipt Declaration in Concur.

E. Purchases Declined at the Point of Sale

Cardholders must first call U.S. Bank at the number on the back of the card to determine the reason for the decline and may follow up with the Card Administrator (Travel & Card Services) after obtaining this information. These mechanisms for declining transactions are meant to protect the Cardholder, the merchant, and Boston University. Occasionally, temporary overrides of Merchant Category Codes or changes to transaction limits may be necessary. Please refer to sections H and I below for more information.

Although the merchant may accept the **BU OneCard** for travel, the purchase could be declined at the point of sale. The following are possible reasons for a decline:

- The transaction amount exceeds established limits;
- The transaction amount exceeds the remaining available balance of total monthly spending limit;
- The cardholder has not activated a newly assigned or renewed card;
- The card has expired or has been terminated;
- The cardholder or the merchant transposed the card account number during the exchange of information. All cardholders should ensure that the merchant has received the correct number for the appropriate **BU OneCard** for travel to minimize the occurrence of this type of decline at the point of sale;
- The merchant enters an incorrect expiration date;
- Purchases that are prohibited with the **BU OneCard** for non-travel (see section 8).

F. Card Renewal

A new **BU OneCard** for travel will automatically be reissued to active cardholders prior to the expiration date. The card expires on the last calendar day of the month listed on the card. Generally, the cards are issued for a four-year period. Upon expiration, a renewal card is mailed directly to the cardholder. The cardholder is required to destroy the expired card upon receiving the new card. If a cardholder does not receive a card before the current one expires, contact U.S. Bank for assistance. Cardholders are responsible for activating their own renewal cards.

G. Credit Limit Change and Merchant Category Code (MCC) Overrides

Cardholders may request a change in credit limit from the original pre-set limit. Requests for changes may be temporary or permanent. Requests for changes in credit limits must be submitted in Concur Request and be approved by the Approver and Financial Approver.
It is strongly recommended that the Cardholder anticipate spending needs and initiate these requests in advance– generally at least fourteen (14) days prior to trip departure.

H. Replacement / Worn Card

To replace a card that is worn out or defective, Cardholders should submit a Card Service Request in Concur for a Replacement/Worn Card (retain same #). The replacement will be sent directly to the address on file. Because the requested card will have the same number as the one it is replacing it will be sent ACTIVE to prevent suspending spending privileges.

I. Termination / Cancellation of Card

A card may be suspended or cancelled for reasons including but not limited to the following:

- The cardholder no longer uses the card;
- The cardholder is no longer employed at Boston University;
- The cardholder has not abided by the **BU OneCard** for travel policy.

When a Cardholder is leaving Boston University, Travel & Card Services recommends submitting a Card Services Request in Concur to Close/Cancel the **BU OneCard** for travel. This ensures that all required documentation is collected, and any outstanding charges are properly allocated to the correct funding sources.

Before their termination date, the Cardholder is responsible for surrendering the **BU OneCard** for travel, submitting all receipts, and reconciling any unassigned transactions in Concur.

It is the responsibility of the Approver (or their designee) and the department's administrative head to notify Travel & Card Services of the employee's resignation or termination. Please note that departments will not be able to request new cards until all charges on the canceled card have been fully reconciled.

If a Cardholder transfers to a new department, the current Approver and/or department administrative head must collect and destroy the **BU OneCard** for travel. The Cardholder needs to complete a new application for a **BU OneCard** for travel in Concur and obtain approval from their new department Approver (direct supervisor) and Financial Approver. The Cardholder's former department Approver is responsible for ensuring that cards are cancelled and destroyed, as part of the standard termination procedure.

To otherwise close out a cardholder account, submit a Card Services Request in Concur to Close/Cancel the **BU OneCard** for travel.

J. Changes to Cardholder Account Profile

Cardholders are responsible for managing their account profile in Concur and can make updates as needed by submitting a Card Services Request in Concur to ensure that the most current information is on record.

K. Cash Advances

In general, the University does not provide cash advances. In the rare circumstance where an advance is needed, and after receiving the required approvals, a Cardholder may use the **BU OneCard** for travel to obtain a cash advance through an ATM. Advance requests must be submitted in Concur Request through a "Cash Advance Request," and must be approved by the Cardholder's Supervisor, Financial Approver, and the Card Administrator. For the policy and procedures related to travel advances, see the "Travel Advances" section of the Travel and Business Expense Policy.

When funds made available for an advance are withdrawn, these funds will be reflected automatically in the Cardholder's expense report and the Cardholder will be required to provide itemized receipts showing how the advance was spent within 30 days of returning from the trip. Any advanced amount not spent should be classified as Expense Type "Cash Advance Return" and will be deducted from any other funds due to the Cardholder. Any amount remaining resulting from an unused travel advance identified by the employee must be repaid to the University. Mechanisms for repayment are described in Section 9.0 of this policy.

L. Unassigned Charges

All card transactions must be assigned to an expense report within 30 days of the transaction date, regardless of when the Cardholder returns from a trip. All charges are required to be assigned, documented and approved in Concur within 30 days of the trip end date (or from transaction date if charges relate to a cancelled trip). For any charges that are not assigned within an expense report:

Within 30 days of transaction date	Cardholder will be notified via email to assign and process transacti
Within 45 days of transaction date	Notification will be sent to Cardholder and Financial Approver reque assigned and processed in Concur.

***Metrics on late travel reports and unassigned charges will be provided monthly to department and school/college financial administrators.**

Transactions not assigned to an expense report within 60 days will be reviewed by the Travel Department, and the Cardholder's **BU OneCard** for travel will be placed on "hold" until charges are assigned. "Hold" status means that new charges cannot be made using the **BU OneCard** for travel until the hold is released. After 120 days, as required by IRS Accountable Plan rules, these amounts will be considered taxable compensation to the employee on Form W-2 and subject to the appropriate tax withholding.

Example: An employee travels on University business and charges airfare totaling $600 on the University **BU OneCard** for travel for a trip ending on February 1. No travel expense report has been filed by March 1. Travel & Card Services reaches out to the employee and the supervisor on a weekly basis through April 1 with a reminder to complete and submit the travel expense report promptly; if the employee does not respond and the report is not submitted by April 1, the **BU OneCard** for travel will be placed on "hold" status. After June 1, the amounts will be charged to the department's default cost center, will be considered taxable compensation to the employee, and will be included on the employee's Form W-2.

M. Personal Expenses Charged to the BU OneCard for travel

Personal expenses are generally not allowed on the **BU OneCard** for travel. The only exception is for "ancillary" personal expenses. These are personal expenses incurred when making a purchase primarily for business purposes, when the personal portion of the expense cannot be easily separated from the business portion when incurring the expense. A personal side trip that is part of an airline ticket purchased to attend a conference, or a rental car arrangement that includes some personal mileage, are examples of ancillary personal expenses. Cardholders must use their own funds or a personal credit card to pay for personal expenses that are easily separated from University expenses. Use of the **BU OneCard** for travel for any purchase that is 100% personal will be treated as a violation of University policy.

N. Personal Expenses Flagged by Employee

When completing an expense report for an expense that has both personal and business components, or a personal expense that was inadvertently charged to the **BU OneCard** for travel, the personal portion charged to the card should be identified as "Non-Reimbursable / Personal Expense" in Concur, and will then be flagged as an amount due back from the Cardholder to the University. If the total amount of the "Non-Reimbursable / Personal Expense" placed on the **BU OneCard** for travel is **greater** than the total due to the employee for out-of-pocket expenses, the employee will owe the University the difference. Mechanisms for repayment are described in Section 9.0 of this policy.

O. Personal/Unallowable Expenses Not Flagged by Employee

Amounts may be identified for additional review by Travel & Card Services or University auditors during an after-the-fact audit or review, if charges originally treated as University expenses appear not to have been valid business expenses. This could be the result of an undetected error in filling out the form (e.g., an amount not matching a receipt for an out-of-pocket expense), an expense submitted twice in error, or an expense not allowed under University policy such as an unapproved upgrade. For such findings, Travel & Card Services will immediately notify the Cardholder and the respective school/department to verify or resolve the finding. In the event the review establishes that the charges are not valid University expenses, and the employee agrees with this determination, the employee may be asked to authorize a reimbursement to the University using one of the repayment methods noted in the Repayment Methods Section of this policy.

P. Repayment Methods

If it is determined that funds are owed to the University as a result of personal expenses charged to the **BU OneCard** for travel, unused travel advances, or charges determined not to be valid during an audit or review as described in Section 8.0 of this policy, and the employee is in agreement that these funds are owed, the employee will be given the option to select one of the following repayment methods to reimburse the University for funds owed:

1. Deduct the full amount from employee's next regularly scheduled paycheck. (One-time Salary Deduction);
2. Deduct 50% of amount from employee's next two (2) regularly scheduled paychecks. (Partial Salary Deduction);
3. Payment by personal check (payable to Boston University).

Q. Typical BU OneCard for travel purchases

Typical travel-related purchases made by cardholders:

- Travel transportation (airfare, car rental, train, taxi, etc.);
- Accommodations;
- Meals, including business meals;
- Incidentals;
- Conference registration fees and related travel transportation/accommodations;
- Passport/visa fees.

For a list of common travel-related expenses, see the Travel & Business Expense Policy. The **BU OneCard** for travel should be used for all expenses incurred on a trip with the exception of cash-only transactions, such as tips and gratuities.

R. Guest Booking Considerations

Cardholders will have the option to book for Guests either via the Concur's online booking tool, or by telephone with Boston University's Travel Management Company. In Concur, users will have a "Book for a guest" option under the Travel tab. All reservations/bookings for guests and visitors will be associated with, and charged to, the individual's BU OneCard for travel. These card transactions will be linked with and expensed though the Cardholder's Concur profile. If a department does not have an established guest account in Concur and has a need to reimburse a Guest for out-of-pocket expenses, they should contact Travel & Card Services.

8. Restrictions and Limitations

IMPORTANT: Lending or sharing the BU OneCard is strictly prohibited. The only person entitled to use a BU OneCard is the person whose name appears on the face of the card. No BU OneCard should be lent to another person for any reason.

Purchases that are prohibited with the **BU OneCard** for travel include, but are not limited to:

- Purchases that are subject to any special regulations or require detailed documentation and/or special authorization in advance of the commitment of University resources such as furniture, drapes and carpeting, radioactive substances, controlled substances, equipment leases, service/maintenance contracts, consulting services, legal fees, mortgages, rents, real estate taxes, employee relocation services, translations and interpreting language study and donations are prohibited. Approvers and Cardholders should contact the Card Administrator if there are questions about what purchases may be prohibited;

- **Gift Cards**. Gift cards must not be purchased using the **BU OneCard** for travel for any reason other than research study subject payments, which must be approved in advance by Travel & Card Services. Gift cards for any other purpose must be purchased using the catalog in SAP Ariba **Guided BUying**;

- **Payments subject to reporting on IRS Form 1099-MISC**: The IRS uses form 1099-MISC to track miscellaneous income for individuals and companies who have been paid $600 or more in non-employee service payments during a calendar year. **BU OneCard** for travel payments that would require 1099-MISC reporting to the Internal Revenue Service are prohibited;
- Examples of individuals who would receive a Form 1099-MISC form, and therefore cannot be paid with the **BU OneCard** for travel, include:
  - Human subjects;
  - Independent Contractors providing services such as:
    - Attorneys;
    - Guest speakers / Lecturers;
    - Health care or medical care service;
    - Honorarium;
    - Performers;
    - Physicians;
    - Space/facilities;
    - Royalties
- Additional expenses that are prohibited with the **BU OneCard** for travel:
  - Charter Buses (without prior approval from Sourcing & Procurement);
  - Taxi Voucher Booklets;
  - Gift Cards;
  - Frequent Flyer Mileage Fees;
  - Personal Auto Repairs;
  - Personal EZ Pass;
  - Lost/Stolen Property Replacement;
  - Newspapers and Magazine not related to business purpose of travel;
  - Trip Protection/Trip Cancellation Insurance;
  - Toiletries;
  - Hotel Upgrade or Entertainment (including fitness room fees);
  - Airline Upgrade Fees or Airline Club memberships or day passes;
  - In-Flight and In-Room Movie Purchases;
  - Additional Domestic Car Rental Insurance;
  - Cellular Phone Charges/Bills;
  - Non-ancillary personal purchases.

The following table outlines common expense types and the appropriate expense report type in Concur (Travel vs. Non-Travel): How to Determine Expense Report Type (Travel vs. Non-Travel)

9. Lost or Stolen Cards, Unidentifiable or Fraudulent Charges

A. Lost or Stolen Cards

To limit potential risk to the University and the Cardholder's project or activity, action must be taken immediately to report lost or stolen cards as well as any unauthorized or unidentifiable charges. It is imperative that the cardholder take immediate action by following these steps:

1. **Contact U.S. Bank**. The cardholder should contact U.S. Bank immediately for cancellation of the card account whether the card is lost or stolen. U.S. Bank representatives are available 24 hours a day, 7 days a week by calling the phone number on the back of your card. When reporting a lost or stolen card, the caller should advise the customer service representative the call is regarding a **BU OneCard** for travel. The cardholder is required to provide the **BU OneCard** for travel account number and the cardholder's name to identify the caller.
2. **Notify Travel & Card Services**. Complete a Card Services Request in Concur Request by selecting Close/Cancel/Replace Existing Card, choosing Close/Cancel, and entering Lost/Stolen/Compromised Card as the reason for action.
3. **Reconcile Fraudulent Transactions.** Follow instructions in the "How to Reconcile Fraudulent Transactions and Handle Refunds" guide on the training page.

B. Unidentifiable or Fraudulent Charges

Unidentifiable or fraudulent charges result from the unauthorized use of the card account by a party who gains access to the card account number or establishes a counterfeit representation of a card account. If your statement contains an unidentifiable or fraudulent charge, contact U.S. Bank using the telephone number on the back of the card.

10. Compliance with Policy; Violations and Consequences

Violations of this Policy will be investigated and may result in one or more of the following actions:

- Written warning;
- Mandatory attendance at additional training classes;
- Cancellation of the **BU OneCard**;
- Revocation of Approver signatory rights (Approvers only);
- Disciplinary action;
- Termination;
- Civil and/or criminal prosecution;
- Seeking restitution for lost funds;

The Card Administrator and Internal Audit regularly review **BU OneCard** transactions, both through central electronic records and through in-person audits, and have the authority to investigate and to determine whether a policy violation has occurred. Major violations may be referred to the University's Human Resources Office for further review at 617-353-2380. Policy violations include but are not limited to:

  - Purchase of items for non-ancillary personal use;
  - Sharing the **BU OneCard** card number with another person;
  - Use of the **BU OneCard** by a suspended or terminated employee;
  - Receiving cash back from any refund, return or exchange;
  - Purchase of items defined in Restrictions and Limitations;
  - Failure to take immediate action regarding lost/misplaced cards, including disputed charges;
  - Use of the **BU OneCard** for purchases of more than one preset spending limit by splitting the purchase into more than one transaction;
  - Failure to return the **BU OneCard** for travel when reassigned, terminated or upon request of the Card Administrator;
  - Failure to reconcile receipts and accounting information;
  - Failure to review and allocate transactions correctly and in a timely manner;

- Failure to appropriately review and follow-up on **BU OneCard** for travel activity (Approvers only);

11. Related or Affected Policies

- Boston University Ordering and Contracting Policy;
- Boston University Code of Ethical Conduct;
- University Record Retention Policy;
- Sponsored Award Expense Review Policy;
- Taxability of Gifts, Prices & Awards to Employees Policy;
- Travel and Business Expense Policy;
- Massachusetts Certificate of Exemption (ST-2) or the Massachusetts Sales Tax Exempt Purchaser Certificate (ST-5);
- Please visit Travel Servicesfor more information;

- See the BU Travel Services site for references and training materials.

12. Tools and References

- Travel Services Resources

13. Contacts

- Shirley Hood, Card Services Specialist
  617-353-6698, smoore@bu.edu
- Chase Milanese, Associate Director, Travel & Card Services
  617-358-8065, cmilanese@bu.edu
- Denise Greene Senior Director of Payment Services
  617-353-3046, degreene@bu.edu
- Randall Moore, Associate Vice President & Chief Procurement Officer
  617-358-0300, rcmoore@bu.edu
- Nicole Tirella, Senior Vice President, Chief Financial Officer, and Treasurer
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BU OneCard for Non-Travel Policy (6.4.2.2)

Formerly PCard Policies & Procedures (6.3.5)

1. Contents

2. Policy Statement

The **BU OneCard** for non-travel is a *corporate-liability Visa card*, meaning that it is directly billed to and paid for by the University. The **BU OneCard** for non-travel is integrated with the University's online travel and expense management system, Concur, streamlining the expense reporting process.

The **BU OneCard** for non-travel brings efficiency to the process of making routine purchases by reducing paperwork, allowing control and accountability at the school or department level, and streamlining the purchasing cycle for low dollar purchases.

When using the **BU OneCard** for non-travel, the following apply:

- The **BU OneCard** for non-travel must only be used for the purposes of Boston

University and must not be used for any personal purchases. This document outlines the roles and responsibilities of the cardholder (“Cardholder”), the Approver (“Approver;” i.e., the cardholder’s supervisor), Departmental Administrative Heads, and the Travel & Card Services Office (“Travel & Card Services”).

- Full-time faculty and staff (paid through the University’s payroll system) who regularly make purchases on behalf of the University are eligible to apply for the **BU OneCard** for non-travel with supervisor approval;
- The **BU OneCard** for non-travel may only be used for appropriate and allocable expenses as defined in the University Travel & Business Expense Policy (in addition to any other school/departmental policies, if applicable);
- The Cardholder must review card charges in Concur in a timely manner and notify U.S. Bank and BU Travel & Card Services immediately should any fraudulent changes be detected. Once applicable credits and refunds have been issued, the cardholder should complete a Non-Travel Expense Report to clear fraudulent transactions;
- Approvers and Financial Approvers have oversight over a cardholder’s access to and use of the **BU OneCard** for non-travel; this includes the application process, reviewing and approving card charges for policy compliance, and ensuring that charges are reconciled in a timely manner;
- Non-Reimbursable / Personal expenses are never allowed on the **BU OneCardd** for non-travel;
- Cardholders must complete mandatory training before a **BU OneCard** for non-travel can be issued;
- Cardholder and/or Approver must notify Travel & Card Services in advance (or as soon as possible) whenever a cardholder is terminated or transferred to a different department;

- Inappropriate use of the **BU OneCard** for non-travel in place of properly executed contracts or purchase orders can result in a significant cost penalty to the University. In general, the preferred purchasing method to obtain preferential vendor terms and pricing is via SAP Ariba **Guided BUying** purchase requisition (“shopping cart”). A complete listing of preferred purchasing methods can be found in the Ordering and Contracting Policy as referenced in the “Related or Affected Policies” section below. Procure to Pay negotiates preferred pricing arrangements and discounts for the University; such discounts are not available when the **BU OneCard** for non-travel is used for non-preferred suppliers.

3. Reason for the Policy

This policy and the related procedures are designed to ensure that the **BU OneCard** for non-travel is used appropriately, consistent with the objectives of the University's overall internal control framework, designed to protect University assets and ensure budgetary controls.

4. Definitions

- **Expense Management System**. SAP Concur is the Expense Management System used by Boston University to automate the reporting, approval, and processing of non-travel expense reports. All charges incurred by the Cardholder are automatically uploaded to SAP Concur to facilitate the expense reporting process;
- **Approver**. The individual assigned as an employee's direct supervisor in SAP (Human Capital Management). For any direct reports completing an expense report, this person is responsible for reviewing and approving **BU OneCard** for non-travel applications. See "Responsibilities and Controls" for more detail;
- **Financial Approver**. Individual assigned as the financial cost object approver in SAP (Financial Accounting) for a school, college, unit, of department cost center. This person is responsible for completing a secondary approval for **BU OneCard** for non-travel applications. See "Responsibilities and Controls" for more detail;
- **University Funds**. Any funds that are directly provided and administered by the University (e.g., endowment funds, gifts, general budget funds, and discretionary funds provided by University sources). University funds do not include those that are provided to Boston University by a sponsoring agency and allocated to a principal investigator or member of the faculty (e.g., federal sponsored/corporate grant).

5. Who Should Know About This Policy

Holders of the **BU OneCard** for non-travel, Approvers, Departmental Financial Administrators, Payment Services, Travel & Card Services, and Internal Audit should understand this policy. Procure to Pay in Financial Affairs is responsible for compliance and the management of this for non-travel and this policy.

6. Roles and Responsibilities

A. Schools, Colleges, Units and Departments

Schools, Colleges, Units, and Departments have an important role in monitoring overall compliance with the **BU OneCard** for non-travel Policy (and the Travel and Business Expense Policy), to ensure that travel and business expenses (including those charged to the card) are reasonable in nature. These responsibilities include confirming that authorized individual approvers are appropriate based on the employee's role and assigned duties.

Schools, Colleges, Units, and Departments may impose more (not less) stringent controls over travel and business expenses than those required by this policy and are responsible for communicating and implementing any additional controls.

B. Cardholders

Each Cardholder must:

- Complete mandatory training administered online by Travel & Card Services prior to the issuance of a **BU OneCard** for non-travel. Travel & Card Services will contact new cardholders to arrange a training session (these are offered frequently);
- Purchase goods and services in accordance with the University's Travel & Business Expense Policy. Spending should always be consistent with all employees' responsibilities for stewardship and the safeguarding of University assets. Use of the **BU OneCard** for non-travel to purchase commodities identified in the "Restrictions and Limitations" section of this Policy is not allowed;
- Ensure each card transaction is reviewed and a justification for the purchase transaction is assigned to a Non-Travel Expense Report prior to the close of each month;
- **IMPORTANT: Non-Travel Expense reports must NOT be submitted more frequently than once per month;**
- Never split the purchase of an item into separate transactions, or across other cards within your School, College, Unit, or Department, or to multiple days, to circumvent

individual transaction limits;
- Retain all original itemized receipts for card charges in accordance with the Travel & Business Expense Policy and attach them to the relevant transactions in Concur expense report submission and approval;
- Cardholders are responsible for managing their account profile in Concur and can make updates as needed by submitting a Card Service Request in Concur to ensure that the most current information is on record (e.g., name change, address change, phone number, e-mail change, approver change).

C. Approver

Each Approver must:

- Review and approve all **BU OneCard** for non-travel applications from direct reports, ensuring that card limits are reasonable based on intended purchasing needs of the Cardholder;
- Review and approve all Cardholder Non-Travel Expense Reports in Concur in a timely manner (generally within 7 days of report submission by direct report). The delegated approver should know **BU OneCard** for non-travel policy and travel policies, and have the knowledge and judgment to approve card transactions; the delegated approver cannot be an individual who reports to the Cardholder and cannot be the Cardholder;
- Training for approvers is not mandatory. However, prior to issuance of the **BU OneCard** for non-travel, the Approver must become familiar with **BU OneCard** for non-travel policies and procedures. By approving the Cardholder's online application for the **BU OneCard** for non-travel, the Approver agrees to follow the **BU OneCard** for non-travel policies.

As part of the review of the Cardholder's travel and business expense transactions (including those on the **BU OneCard** for non-travel), the Approver shall identify instances of misuse of the **BU OneCard** for non-travel. Instances of suspected non-ancillary personal or fraudulent use should be reported to Travel & Card Services as soon as they are identified for investigation and remediation. Training for Approvers is strongly recommended and encouraged. Prior to issuance of the **BU OneCard** for non-travel, the Approver must become familiar with **BU OneCard** for non-travel policies and procedures.

D. Financial Approver

Each Financial Approver must:

- Provide a secondary review of all **BU OneCard** for non-travel applications after Approver review and sign-off, including ensuring that card limits are reasonable based on expected purchasing needs of the Cardholder;
- Review monthly “Unassigned Card Charges” and “Unsubmitted and Sent Back” reports distributed by Travel & Card Services and work with Approvers to ensure that Cardholders reconcile all outstanding charges in a timely manner;
- Communicate any intended changes in Cardholder employment status to Travel & Card Services in a timely manner.

E. Card Administrator (Travel & Card Services)

- Provide oversight of the **BU OneCard** for non-travel program and maintain documentation for Concur. In the event the department is unable to provide needed guidance, cardholders should contact Travel & Card Services;
- Manage and evaluate the **BU OneCard** for non-travel program, reconcile the unassigned charges account and serve as a liaison between the University and U.S. Bank;
- Create and maintain a list of active Cardholders for distribution to Schools, Colleges, Units, and Departments as needed;
- Develop, coordinate, and provide training programs for Cardholders and Approvers to ensure that Cardholders and Approvers thoroughly understand, agree to, and abide by all business rules, policies, and procedures that govern the usage of the **BU OneCard** for non-travel;
- Perform audits on any and all **BU OneCard** for non-travel accounts at any time. These audits do not require advance notice and may be performed by the Card Administrator and/or by Internal Audit. Audits are a combination of desk reviews of expense reports and meetings with cardholders to review receipts and related documentation;
- Provide departmental metrics and reporting to facilitate the evaluation of policy compliance.

F. U.S. Bank

- Authorize purchases 24 hours a day, 365 days a year;

- Provide, at the end of each billing cycle, Boston University a bill which includes all individual charges by the agency's cardholders;
- Issue a temporary credit to the Cardholder's account when notified of a disputed charge. This credit will appear on the University's U.S. Bank statement the month following U.S. Bank notification. If the dispute is resolved in favor of the University, U.S. Bank will issue a permanent credit to the account;
- Upon proper authorization, U.S. Bank will issue a new **BU OneCard** in the event that a card is lost, stolen or expires.

7. Procedures and Processes

A. Cardholder Eligibility

University departments determine who is eligible to possess a **BU OneCard** for non-travel. An employee's request for a **BU OneCard** for non-travel, submitted through Concur Request, must be approved by both the employee's Approver (direct supervisor), and the department's Financial Approver. Student employees, part-time and contract employees are not eligible for a **BU OneCard** for non-travel.

All potential cardholders must complete three steps to facilitate the approval process, including:

1. Apply for a new **BU OneCard** for non-travel by submitting a New Card Request in Concur Request;
2. Accept the Boston University "U.S. Bank **BU OneCard**" Cardholder Agreement;
3. Complete required training.

B. Transaction Limits

Each Cardholder with only Non-Travel (Purchasing) privileges has a single transaction limit of $3,000 and a monthly transaction limit of $30,000. In unusual circumstances and for legitimate business reasons, the monthly limit can be temporarily adjusted by submitting a Card Services Request for a Temporary Change Limits in Concur Request. The request must be approved by the Approver and Financial Approver.

Note: Cardholders with both Travel privileges and Non-Travel (Purchasing) privileges will have a single transaction limit of $10,000, and a monthly transaction limit of $40,000.

C. Purchase Guidelines for Cardholders:

Step 1 Before making any purchase, ensure the purchase is consistent with your unit's guidelines for purchase approvals and that there are sufficient funds in the budget to support the purchase. If the purchase is related to a sponsored award, verify that the items to be purchased are allowable given the sponsor policies and the specific terms and conditions of the award. Refer to the sponsored award section of the Travel & Business Expense Policy for more information.

Step 2 Inform the vendor that the **BU OneCard** for non-travel will be your payment method. Provide the card account number and expiration date printed on the back of the card. You may also be required to provide the three-digit card verification code which is located on the back of the card.

Step 3 **IMPORTANT: Non-Travel Expense reports must NOT be submitted more frequently than once per month.**

Step 4 Original and itemized receipt documentation is required to be uploaded for all card charges. See Travel & Business Expense Policy for detailed information related to receipt documentation and retention requirements. All receipt documentation must be attached electronically to the related transaction in Concur via scan or photo if using the Concur smartphone mobile app for Apple and Android devices.

To prevent fraudulent activity, please review all receipt documentation prior to upload and submission to ensure that personal and confidential information (i.e., full account numbers) is properly concealed.

Step 5 Every month, click on the Expense tab in Concur and review the "Available Expenses" section to ensure you do not have any unassigned credit card charges that fall outside the 30-day reporting window. Financial Approvers will receive monthly "Unassigned Card Charges" and "Unsubmitted and Sent Back" reports from Travel & Card Services to monitor any unreconciled expenses.

D. Lost Receipts

If a Cardholder loses a receipt or invoice, they must first contact the merchant to request a duplicate. If a replacement receipt cannot be obtained, the Cardholder must create a Missing Receipt Declaration in Concur.

E. Purchases Declined at the Point of Sale

Cardholders must first call U.S. Bank at the number on the back of the card to determine the reason for the decline and may follow up with the Card Administrator (Travel & Card Services) after obtaining this information. These mechanisms for declining transactions are meant to protect the Cardholder, the merchant, and Boston University. Occasionally, temporary overrides of Merchant Category Codes or changes to transaction limits may be necessary. Please refer to section G for more information.

Although the merchant may accept the **BU OneCard** for non-travel, the purchase could be declined at the point of sale. The following are possible reasons for a decline:

- The transaction amount exceeds established limits;
- The transaction amount exceeds the remaining available balance of total monthly spending limit;
- The cardholder has not activated a newly assigned or renewed card;
- The card has expired or has been terminated;
- The cardholder or the merchant transposed the card account number during the exchange of information. All cardholders should ensure that the merchant has received the correct number for the appropriate **BU OneCard** for non-travel to minimize the occurrence of this type of decline at the point of sale;
- The merchant enters an incorrect expiration date;
- Purchases that are prohibited with the **BU OneCard** for travel.

F. Card Renewal

A new **BU OneCard** for non-travel will automatically be reissued to active cardholders prior to the expiration date. The card expires on the last calendar day of the month listed on the card. Generally, the cards are issued for a four-year period. Upon expiration, a renewal card is mailed directly to the cardholder. The cardholder is required to destroy the expired card upon receiving the new card. If a cardholder does not receive a card before the current one expires, contact U.S. Bank for assistance. Cardholders are responsible for activating their own renewal cards.

G. Transaction Limit Change and Merchant Category Code (MCC) Overrides

Cardholders may request a change in credit limit from the original pre-set limit. Requests for changes may be temporary or permanent. Requests for changes in credit limits must be submitted in Concur Request and be approved by the Approver and Financial Approver.

H. Replacement / Worn Card

To replace a card that is worn out or defective, Cardholders should submit a Card Service Request in Concur for a Replacement/Worn Card (retain same #). The replacement will be sent directly to the address on file. Because the requested card will have the same number as the one it is replacing it will be sent ACTIVE to prevent suspending spending privileges.

I. Termination / Cancellation of Card

A card may be suspended or cancelled for reasons including but not limited to the following:

- The Cardholder no longer uses the card;
- The Cardholder is no longer employed at Boston University;
- The Cardholder has not abided by the **BU OneCard** for non-travel policy.

When a Cardholder is leaving Boston University, Travel & Card Services recommends submitting a Card Services Request in Concur to Close/Cancel the **BU OneCard** for non-travel. This ensures that all required documentation is collected, and any outstanding charges are properly allocated to the correct funding sources.

Before their termination date, the Cardholder is responsible for surrendering the **BU OneCard** for non-travel, submitting all receipts, and reconciling any unassigned transactions in Concur.

It is the responsibility of the Approver (or their designee) and the department's administrative head to notify Travel & Card Services of the employee's resignation or termination. Please note that departments will not be able to request new cards until all charges on the canceled card have been fully reconciled.

If a Cardholder transfers to a new department, the current Approver and/or department administrative head must collect and destroy the **BU OneCard** for non-travel. The Cardholder needs to complete a new application for a **BU OneCard** for non-travel in Concur and obtain approval from their new department Approver (direct supervisor) and Financial Approver. The Cardholder's former department Approver is responsible for ensuring that cards are cancelled and destroyed, as part of the standard termination procedure.

To otherwise close out a cardholder account, submit a Card Services Request in Concur to Close/Cancel the **BU OneCard** for non-travel.

J. Changes to Cardholder Account Profile

Cardholders are responsible for managing their account profile in Concur and can make updates as needed by submitting a Card Services Request in Concur to ensure that the most current information is on record.

K. Unassigned Charges

All card transactions must be assigned to an expense report within 30 days of the transaction date. All charges are required to be assigned, documented and approved in Concur within 30 days. For any charges that are not assigned within an expense report:

Within 30 days of transaction date	Cardholder will be notified via email to assign and process transactio
Within 45 days of transaction date	Notification will be sent to Cardholder and Financial Approver reques assigned and processed in Concur.

***Metrics on late travel reports and unassigned charges will be provided monthly to department and school/college financial administrators.**

Transactions not assigned to an expense report within 60 days will be reviewed by the Travel Department, and the Cardholder's **BU OneCard** for non-travel will be placed on "hold" until charges are assigned. "Hold" status means that new charges cannot be made using the **BU OneCard** for non-travel until the hold is released. After 120 days, as required by IRS Accountable Plan rules, these amounts will be considered taxable compensation to the employee on Form W-2 and subject to the appropriate tax withholding.

L. Non-Reimbursable / Personal Expenses Charged to the BU OneCard for non-travel

Non-Reimbursable / Personal expenses are not allowed on the **BU OneCard** for non-travel.

M. Personal/Unallowable Expenses Not Flagged by Employee

Amounts may be identified for additional review by Travel & Card Services or University auditors during an after-the-fact audit or review, if charges originally treated as University expenses appear not to have been valid business expenses. This could be the result of an undetected error in filling out the form (e.g., an amount not matching a receipt for an out-of-pocket expense), an expense submitted twice in error, or an expense not allowed under University policy such as an unapproved upgrade. For such findings, the Travel & Card Services will immediately notify the Cardholder and the respective school/department to verify or resolve the finding. In the event the review establishes that the charges are not valid University expenses and the employee agrees with this determination, the employee may be asked to authorize a reimbursement to the University using one of the repayment methods noted in the Repayment Methods Section of this policy.

N. Repayment Methods

If it is determined that funds are owed to the University as a result of personal expenses charged to the **BU OneCard** for non-travel, or charges determined not to be valid during an audit or review as described in Section 8.0 of this policy, and the employee is in agreement that these funds are owed, the employee will be given the option to select one of the following repayment methods to reimburse the University for funds owed:

1. Deduct the full amount from employee's next regularly scheduled paycheck. (One-time Salary Deduction);
2. Deduct 50% of amount from employee's next two (2) regularly scheduled paychecks. (Partial Salary Deduction);
3. Payment by personal check (payable to Boston University).

8. Restrictions and Limitations

IMPORTANT: Lending or sharing the BU OneCard is strictly prohibited. The only person entitled to use a BU OneCard is the person whose name appears on the face of the card. No BU OneCard should be lent to another person for any reason.

Prohibited Commodities. Purchases that are prohibited with the **BU OneCard** for non-travel include, but are not limited to, local and off campus travel expenses for employees including meals, fuel/gasoline, car rentals.

- Purchases that are subject to any special regulations or require detailed documentation and/or special authorization in advance of the commitment of University resources such as furniture, drapes and carpeting, radioactive substances, controlled substances, equipment leases, travel expenses, service/maintenance contracts, consulting services, legal fees, mortgages, rents, real estate taxes, employee relocation services, translations and interpreting language study and donations are prohibited. Approvers and Cardholders should contact Travel & Card Services department if there are questions about what purchases may be prohibited;
- **Gift Cards**. Gift cards must not be purchased using the **BU OneCard** for non-travel for any reason other than research study subject payments, which must be approved in advance by Travel & Card Services. Gift cards for any other purpose must be purchased using the catalog in SAP Ariba **Guided BUying**;
- **Payments subject to reporting on IRS Form 1099-MISC**: This is the IRS form used to report miscellaneous income for individuals and companies who have been paid $600 or more in non-employee service payments during a calendar year. **BU OneCard** for non-travel payments that would require 1099-MISC reporting to the Internal Revenue Service are prohibited;
- Examples of individuals who would receive a Form 1099-MISC form, and

therefore cannot be paid with the **BU OneCard** for non-travel, include:

- Human subjects;
- Independent Contractors providing services such as:
  - Attorneys;
  - Guest speakers/Lecturers;
  - Health care or medical care service;
  - Honorarium;
  - Performers;
  - Physicians;
  - Space/facilities;
  - Royalties.

The following table outlines common expense types and the appropriate expense report type in Concur (Travel vs. Non-Travel): How to Determine Expense Report Type (Travel vs. Non-Travel).

9. Lost or Stolen Cards, Unidentifiable or Fraudulent Charges

A. Lost or Stolen Cards

To limit potential risk to the University and the Cardholder's project or activity, action must be taken immediately to report lost or stolen cards as well as any unauthorized or unidentifiable charges. It is imperative that the cardholder take immediate action by following these steps:

1. **Contact U.S. Bank**. The cardholder should contact U.S. Bank immediately for cancellation of the card account whether the card is lost or stolen. U.S. Bank representatives are available 24 hours a day, 7 days a week by calling the phone number on the back of your card. When reporting a lost or stolen card, the caller should advise the customer service representative the call is regarding a **BU OneCard** for non-travel. The cardholder is required to provide the **BU OneCard** for non-travel account number and the cardholder's name to identify the caller.
2. **Notify Travel & Card Services**. Complete a Card Services Request in Concur Request by selecting Close/Cancel/Replace Existing Card, choosing Close/Cancel

, and entering Lost/Stolen/Compromised Card as the reason for action.

3. **Reconcile Fraudulent Transactions.** Follow instructions in the “How to Reconcile Fraudulent Transactions and Handle Refunds” guide on the training page.

B. Unidentifiable or Fraudulent Charges

Unidentifiable and fraudulent charges result from the unauthorized use of the card account by a party who gains access to the card account number or establishes a counterfeit representation of a card account. If your statement contains an unidentifiable or fraudulent charge, contact U.S. Bank using the telephone number on the back of the card.

10. Compliance with Policy; Violations and Consequences

Violations of this Policy will be investigated and may result in one or more of the following actions:

- Written warning;
- Mandatory attendance at additional training classes;
- Cancellation of the **BU OneCard;**
- Revocation of Approver signatory rights (Approvers only);
- Disciplinary action;
- Termination;
- Civil and/or criminal prosecution;
- Seeking restitution for lost funds;

The Card Administrator and Internal Audit regularly review **BU OneCard** transactions, both through central electronic records and through in-person audits, and have the authority to investigate and to determine whether a policy violation has occurred. Major violations may be referred to the University’s Human Resources Office for further review at 617-353-2380. Policy violations include but are not limited to:

- Purchase of items for non-ancillary personal use;

- Sharing the **BU OneCard** card number with another person;
- Use of the **BU OneCard** by a suspended or terminated employee;
- Receiving cash back from any refund, return or exchange;
- Purchase of items defined in Restrictions and Limitations;
- Failure to take immediate action regarding lost/misplaced cards, including disputed charges;
- Use of the **BU OneCard** for purchases of more than one preset spending limit by splitting the purchase into more than one transaction;
- Failure to return the **BU OneCard** when reassigned, terminated or upon request of the Travel & Card Services department;
- Failure to reconcile receipts and accounting information;
- Repeated failure to obtain receipts for transactions;
- Failure to review and allocate transactions correctly and in a timely manner
- Failure to appropriately review and follow-up on **BU OneCard** for non-travel activity (Approvers only)

11. Related or Affected Policies

- Boston University Ordering and Contracting Policy;
- Boston University Code of Ethical Conduct;
- University Record Retention Policy;
- Sponsored Award Expense Review Policy;
- Taxability of Gifts, Prices & Awards to Employees Policy;
- Travel and Business Expense Policy;
- Massachusetts Certificate of Exemption (ST-2) or the Massachusetts Sales Tax Exempt Purchaser Certificate (ST-5);
- Please visit Travel Services for more information;
- See the BU Travel Services site for references and training materials.

12. Tools and References

- Travel Services Resources

13. Contacts

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- Randall Moore, Associate Vice President & Chief Procurement Officer
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END OF POLICY TEXT

Additional Resources Regarding This Policy

The **BU OneCard Policy** (6.4.2) is part of the Finance and Administration Policies Manual. This Policy replaced the Travel Card Policy (6.4.2) and the Formerly PCard Policies & Procedures (6.3.5) on August 15, 2025.

Categories: Employment, Expenses, Finance and Administration, Travel Keywords: bu onecard, credit card, domestic travel, international travel, one card, onecard, procurement card, purchases, travel, travel card