

STATE TRAVEL CARD FREQUENTLY ASKED QUESTIONS

1. What is an Individual Liability Account?

An individual liability account is a credit account in an employee's name for use in travel on State business. These accounts are the responsibility of the employee to pay in full. Employees are then requested to complete travel expense vouchers for reimbursement. The current vendor for individual liability accounts is JPMorgan Chase.

2. What is a State Liability Account?

A State liability account is a credit account in an agency's name for the use of large travel related purchases. These accounts are the responsibility of the State and are paid by each agency. The current vendor for State liability accounts is US Bank.

3. What transactions can be purchased using the US Bank Card?

Your agency can only use the US Bank travel card for airline, lodging and registration/conference fees.

4. What transactions can be purchased using the JPMorgan Chase Card?

Employees may use this card for charges that include, but are not limited to airline, lodging, taxi, car rental, parking and meals.

5. What is required for my agency to get a State Liability account established/maintained?

Your agency may contact the Division of Purchases for all necessary information. This account will be a direct liability to your agency and must be paid in full each month.

6. Can the individual liability card be used for personal expenses?

NO. The card is issued for State of Maine business related expenses, such as lodging, car rental, meals, gasoline, etc.

7. What are the individual liability card limits for travel expenses?

In general, most cards are issued with a card limit of \$5,000 for travel expenses. Travel expenses include purchases made through airlines, hotels, car rentals, restaurants, and other travel related vendors. Lower credit amounts may be warranted depending upon an individual's credit history.

8. What if my travel requirements exceed \$5,000 and I need a higher travel limit?

If your travel requirements are in excess of \$5,000 per month, you should contact your agency's Travel Program Administrator to request a higher limit. Since your account is to be paid in full at the close of each billing cycle the \$5,000 limit should be sufficient.

9. Can I pay only a partial payment of the balance due each month?

No. This card is issued as a corporate card and must be paid in full upon the receipt of each statement.

10. What is the interest rate charged on the corporate travel card?

If your balance is paid in full at the end of each billing cycle, there is no interest charge.

11. What costs are involved for delinquent payments?

A late fee payment of \$10.00 may be imposed if the account is 5 days past due. In addition, JPMorgan Chase will impose a 2.5% delinquency fee for any previously billed unpaid balance for each billing cycle the balance remains outstanding.

12. How do I apply for a corporate travel card?

You will be required to submit an application which can be obtained by contacting the Travel Program Coordinator in the State Controller's Office.

14. Are all applicants issued state travel cards?

Applications will be reviewed based on the individual's credit history as well as travel requirements. JPMorgan Chase or the Program Administrator may decline to issue a card. If so, JPMorgan will mail a notice to the cardholder and send a copy to the Program Administrator. If you are approved, the credit card will be mailed to the billing address indicated on the application.

15. Will my payment delinquency show up on my credit report?

The individual liability travel card is in the name of the employee. Any activity may affect their credit rating.