



February 2024

The State of California Statewide Travel Program (CA-STP)

Individual Billed Travel (IBT) cardholder guide

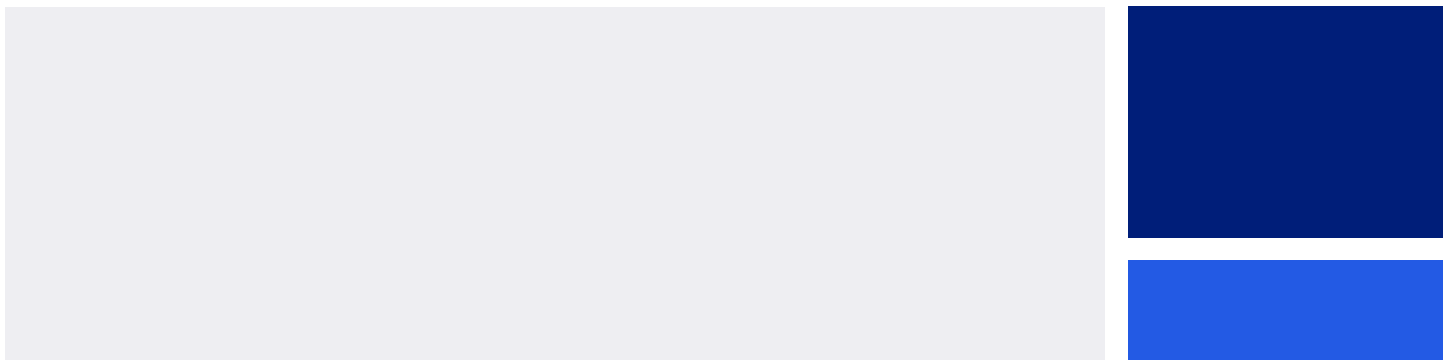


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A message to cardholders

Welcome to U.S. Bank and the California Statewide Travel Program (CA-STP), the state of California's Individually Billed Travel (IBT) card program. Through an IBT card agreement, U.S. Bank provides Visa bank card services for the state of California.

You have been selected by your agency/organization to use the CA-STP IBT card to support your travel needs. This cardholder guide gives you the information needed to use the IBT card effectively within policy. Please keep this guide on hand and use it as a reference tool when questions arise. Your agency/organization may also supplement these instructions with procedures of its own. Read this information carefully and contact U.S. Bank Customer Service or your agency/organization program administrator if you have questions about any part of this program.

Contact us

U.S. Bank Customer Service

Contact us 24/7

Toll-free.....	(800) 344-5696
Collect calls (outside the U.S.).....	(701) 461-2010
Fax.....	(866) 851-7347
Fax (outside the U.S.).....	(701) 461-3464

My agency/organization program administrator

Name: _____

Phone: _____

Cardholder instructions for use of your IBT card

Purpose

To provide you, the cardholder, with instructions on the proper use of the U.S. Bank CA-STP IBT card.

Cardholder responsibilities

You are responsible for using your IBT card in accordance with your agency's/organization's policies and procedures and any applicable travel regulations. If required by your agency/organization, retain receipts, sales slips and other travel documentation as directed.

Other responsibilities include:

- Signing your card in the signature panel
- Maintaining card security to prevent unauthorized charges against your account
- Obtaining receipts at the point of sale and verifying for accuracy
- Reconciling receipts and other travel documentation to your cardholder statement, if required by your agency/organization
- Calling U.S. Bank Customer Service immediately to report lost or stolen cards
- Notifying U.S. Bank Customer Service of any billing discrepancies posted on your cardholder statement that cannot be resolved with the merchant
- Forwarding the reconciled statement, travel documentation and all associated receipts/charge slips to your manager or designated office, if required by your agency/organization
- Informing your program administrator of name, telephone, address or other account changes
- Prohibiting any member of your staff, family or your supervisor from using this card

The CA-STP IBT card must not be used for personal expenses.

General information

This IBT card has your name embossed or printed on it. You, alone, are authorized to use this card.

Each time you use the IBT card, there is a travel authorization process, whereby the merchant seeks approval via a telecommunications system. This authorization confirms that your travel is within spending limits. Merchants may also call to obtain approval for charges you are making. The dollar amounts of charges authorized (approved) are deducted from your monthly credit limit until the charge is billed against your account.

Your monthly credit limit, single transaction limit, merchant blocking controls and other spending parameters are established by travel program policy (see Department of General Services [Travel Bulletin 23-06](#)) and maintained by your agency/department. Contact your program administrator if you have any questions regarding your account spending controls or if you experience declines. You may also contact U.S. Bank Customer Service by calling the phone number on the back of your card if you experience declines at the point of sale. They will assist you when they can and direct you to your agency's program administrator when necessary.

For emergency travel transactions that exceed transaction or spending limits, you should contact your program administrator prior to using the card and follow all procedures established by your agency/organization.

A statement for your IBT account is generated on your cycle date. Each agency/organization is assigned a cycle date (e.g., the 26th of the month). If your cycle is the 26th of the month, your cardholder statement will be generated at the close of business on the 26th day of every month. Charges posted to the account for billing from the 27th day of the previous month to the 26th day of the current month will be reflected on your cardholder statement. If your cycle falls on a weekend or a holiday, it will be forwarded to the next business day.

Use of this IBT card does not relieve you from adhering to all state and departmental acquisition regulations, policies and procedures. If you have questions about travel regulations, please contact your agency/organization travel office.

Procedures

Card receipt and activation

After your program administrator has completed the cardholder setup and U.S. Bank has processed it, you will be sent a U.S. Bank IBT card. You should immediately acknowledge receipt of the card by activating your account with U.S. Bank by calling (800) 344-5696. An interactive voice response (IVR) system will prompt you through the account activation process. You will be asked for information such as your business telephone number, ZIP code and 16-digit account number.

IBT card activation steps

Please gather this information before you call:

- Your 16-digit account number
- Mailing address and ZIP code
- Social Security number or the four-digit numeric code communicated to you by your program administrator
- Business telephone number

To activate:

Call (800) 344-5696.

Respond to each of the following prompts:

1. "Welcome to Corporate Payment Systems Customer Service. Please enter your 16-digit account number."
2. "Please enter the five-digit ZIP code of your mailing address."
3. "To activate your account, press 1."
4. "To activate your account, please key in the last four digits of your Social Security number."
5. "Please enter your business telephone number, beginning with the area code."
6. "Your account has been successfully activated. Thank you."

Note: If you are unable to enter all required information, you'll be transferred to a U.S. Bank Customer Service representative for personal assistance.

Card acceptance

You may use your IBT card at Visa merchants designated by your agency/organization. You might find that some merchants do not currently accept IBT cards. However, U.S. Bank can assist with card acceptance. For information regarding acceptance, merchants can contact U.S. Bank Merchant Payment Services at (800) 432-9413 or merchant@usbank.com.

Transaction referral or decline

U.S. Bank has many safeguards in place to ensure the security of your IBT card. If a transaction triggers one of these safeguards, it may refer or decline versus being immediately approved.

Referral

If an IBT card exceeds normal transaction activity or authorization parameters or a particular transaction is identified as high-risk, the merchant may be asked to verify additional information or secure additional identification before transaction authorization can be given. This is called a referral inquiry.

In referral inquiry situations, the merchant should follow the instructions provided to them by their processing bank, in accordance with Visa regulations. The merchant may call U.S. Bank Customer Service requesting authorization to proceed. In this case, you might need to call your agency program administrator to provide U.S. Bank with a manual authorization approval that allows the merchant to override the decline with an approval code.

Decline

IBT card transactions may also be declined for various reasons. For example, a decline may occur when a transaction exceeds your account's single travel limit or goes over your total monthly spending limit.

A transaction decline may also occur due to the following:

- Your IBT card account has not been activated.
- There are too many transactions conducted or dollars spent in one day on your IBT card.
- You have exceeded your credit limit.
- An incorrect account expiration or security code is presented at point of sale.
- An incomplete or incorrect mailing address is used at point of sale.
- You are attempting a transaction at an unauthorized type of merchant.

Contact U.S. Bank Customer Service by calling the number on the back of your card or contact your program administrator for assistance regarding a declined IBT card transaction.

Authorized uses

Authorized uses of an IBT card may vary by agency/organization. Please refer to your agency's/organization's policies and procedures for specific guidelines and authorized travel information.

Prohibited uses

The CA-STP IBT program prohibits the use of certain merchant category codes (MCC). These include but are not limited to:

- Financial institution/manual cash
- Financial institution/auto cash
- Financial institution/merchandise
- Non-financial institution/foreign currency/money order/travelers checks
- Security brokers and dealers
- Timeshares and fines
- Bail and bond payments
- Wire transfer/money order
- Dating and escort services
- Massage parlors
- Betting/track/casino/lotto

Agencies/organizations may further restrict the type of transactions you are authorized to make using your IBT card. Please check your internal policies and procedures for more information regarding authorized and restricted transactions.

Procedures after travel

Statements

At the close of each billing cycle, your cardholder statement will itemize each transaction that was posted to your IBT card during the past billing cycle. Statements are available to save or print on U.S. Bank Access[®] Online, an electronic access system. Additionally, your agency/organization may opt to receive a billing file of transactions and load it into an expense reporting system. Please check your internal policies and procedures for more information regarding expense reporting.

Complete each of the following actions, unless your internal agency/organization procedures direct you to do otherwise:

- Review your IBT cardholder statement for accuracy.
- Submit payment for full balance due to U.S. Bank through Access Online or by mailing a check.
- Keep copies of sales receipts and transactions to be submitted for travel reimbursement.
- Submit your Travel Expense Claim (TEC) reimbursement documents as directed by your agency/organization.

Many agencies/organizations will also access transaction information using Access Online as an alternative to paper statements. If so, please follow your agency's/organization's procedures for review and approval of electronic statement data.

Electronic access

View your account and transaction information through Access Online. Based on your agency's/organization's policies and procedures, Access Online enables cardholders to:

- Review transactions.
- Initiate transaction disputes.
- Review and print statements.

Online training

For access to the U.S. Bank Access Online web-based training site, simply log in to Access Online and look for the training link on the left-side toolbar. This will take you directly to the web-based training site where you may access modules, tutorials, recorded training sessions and guides. The web-based training provides valuable information about U.S. Bank Access Online capabilities, including an explanation of access screens as well as necessary key sequences and functions for reviewing transactions and disputing a transaction electronically.

Disputed items

A dispute is a questionable transaction posted to your IBT cardholder statement. There are several reasons why a dispute might occur. Some examples include but are not limited to:

- *Unauthorized transaction:* A charge on your IBT card account that you did not participate in and did not authorize.
- *Duplicate processing:* A charge on your IBT card account that represents multiple billings to the account. Only one charge from the merchant has been authorized.

- *Unrecognized*: A charge on your IBT card account that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft, invoice) will be sent to the account holder for review.

If you encounter any of the above situations regarding your U.S. Bank IBT card account, you need to take action immediately.

Dispute situations are defined as a disagreement between the merchant and the cardholder where the cardholder is asking for their issuer's assistance. Visa regulations help with a variety of dispute reasons. Some common reasons for disputing a sales transaction are:

- *Merchandise or service not received*: The card has been charged for a transaction, but the merchandise or service has not been received.
- *Merchandise returned or service canceled*: The card has been charged for a transaction, but the merchandise has been returned and there has been no credit given by the merchant.
- *Duplicate processing*: The card has been charged for a transaction twice when only one charge was authorized.
- *Unrecognized*: The card has been charged for a transaction that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft) will be sent to the cardholder for review.

There are additional dispute types not listed above. Please contact U.S. Bank Customer Service for more information on specific scenarios.

Instructions for disputing a sales transaction

Before disputing or questioning a charge on the statement, please validate that you have taken the following actions:

- Review receipts for the amount in question, as it may have posted to the statement with a different merchant name or with a different amount.
- Understand that foreign transactions may post for more or less than your receipt.
- Attempt to contact the merchant to resolve the issue.
- Document all interactions with the merchant (names, dates, responses, etc.).

If neither you nor anyone authorized to use the card recognize the transaction as one you participated in, please call U.S. Bank Customer Service at (800) 344-5696 and they will assess the proper action to be taken, including initiating a dispute or fraud case.

Initiating a dispute case

If you still desire to dispute the transaction after attempting to contact the merchant and verifying your receipts, choose one of the following options to initiate a case:

- Fill out the dispute interview on Access Online explaining the reason for filing the dispute and the transaction information.
- Call U.S. Bank Customer Service at (800) 344-5696.

Important information to include when initiating a billing dispute case

Whether you are initiating the dispute online or over the phone, it is important that the following information be provided to U.S. Bank:

- The account number and details on the transaction in question (date and dollar amount)
- Your contact information including a daytime phone number with area code
- An explanation of why you believe there is an error or why you need additional information
- Any supporting documentation such as credit vouchers, return shipping documents, copies of receipts or contracts, or communications you've had with the merchant
- The date you contacted the merchant to attempt to resolve the issue, the name of the person you interacted with and the merchant's response

Always keep a copy of all documentation for your records.

Time frames for dispute cases

All billing dispute cases need to be initiated within 60 days from the date of the first statement on which the item was billed. If you wish to initiate a case that is beyond the 60-day time frame, you may still attempt the case by calling U.S. Bank Customer Service; however, it may be past the time that U.S. Bank can assist you with the transaction.

What will happen after the case is started?

Once the request to initiate a dispute is received by U.S. Bank, several steps will occur:

- The amount of the transaction will be suspended. You will still see the amount included in your balance but will not be required to pay for the suspended portion of your bill.
- You will receive communications regarding the status of your claim and requests for additional information. Many of these letters are time-sensitive and require a cardholder response. It is important that these responses are received by the required time frames included in the letters.
- Because disputes are governed by Visa regulations, which provide guidelines for action and timelines, all disputes require that certain criteria must be met to pursue dispute rights. As a result, we will ask you for a variety of information regarding the case. These questions vary and are specific to your dispute type. The questions may include but are not limited to:
 - Detailed description of what you were expecting vs. what happened
 - Dates and details of your interactions with the merchant
 - Tracking information showing how merchandise was received or returned
 - Cancellation dates, confirmation numbers and/or merchant's return policy information
 - Supporting documentation such as emails, receipts, contracts, etc.

If all requirements are met, U.S. Bank will attempt to return the charge (chargeback) to the merchant. If this occurs, you will receive a provisional credit for the disputed amount on your account and the suspension will be lifted. The merchant has an opportunity to respond through Visa. If this happens you may be required to provide an updated response to the merchant's rebuttal. You will be notified if additional information is needed. Updated responses and cardholder letters are often required throughout the case depending on the dispute type and merchant's responses, so it is very important that you respond quickly to any dispute letters you receive. If the claim is resolved in your favor, your provisional credit will remain on the account as a

permanent credit. If the claim is not resolved in your favor, the charge will be reposted to the account. Dispute cases may be very complex and are not guaranteed to be successful. U.S. Bank is required to follow Visa regulations for disputes.

What if I have questions?

If you have questions while initiating a dispute case, contact U.S. Bank Customer Service at (800) 344-5696.

If you have questions about an existing dispute case:

- Contact the U.S. Bank Fraud team at (800) 815-1405. They are available 24 hours a day, 7 days a week. (This is for existing fraud or dispute cases only.)
- If assigned to a case processor, you may contact them directly at their extension. You may also call U.S. Bank Customer Service using the number on the back of your card. They will connect you with the appropriate dispute representative.

Foreign transactions

Transactions initiated in a foreign currency will post to your cardholder statement in U.S. dollars. U.S. Bank will provide you with the foreign dollar amount and the exchange rate applied at the time the transaction was processed. A foreign transaction fee of 1% will be charged and incorporated into the exchange rate that appears.

Suspension procedures

Promptly reviewing your cardholder statement and submitting payment is essential. In the event prompt payment is not made to U.S. Bank, your IBT card is subject to a late payment penalty of 2.5% and is also subject to account suspension or cancellation actions as dictated in the IBT card agreement. In addition, please refer to your agency's/organization's policy for additional suspension procedures and cancellation actions.

Lost or stolen cards

Immediately notify your program administrator and U.S. Bank Customer Service in the event your IBT card is lost or stolen or if you believe your account number has been compromised in any way.

Provide the following information to your program administrator:

- Your complete name and card number
- The date you notified U.S. Bank Customer Service
- Any travel(s) made on the day the card was lost or stolen

U.S. Bank will issue a replacement card within 24 hours via standard mail and assign a new account number to you.

In the case of a lost or stolen card, it is important to immediately notify your program administrator and call U.S. Bank Customer Service at (800) 344-5696. If outside the U.S., call collect at (701) 461-2010.

Cancellation of cards

If your IBT card needs to be canceled for any reason (e.g., you leave your agency/organization), immediately notify your program administrator and surrender your card. Your program administrator will instruct you of any additional action that may need to be taken.

Fraud and misuse

U.S. Bank Fraud department continually monitors accounts and transactions to prevent and halt fraud activity. If fraud activity is suspected, the U.S. Bank Fraud Prevention unit may contact you by telephone to inform you about the use (or attempted use) of your IBT card in a fraudulent manner. You can help prevent fraud by carefully reviewing your statement of account on a regular basis. If you discover a fraudulent transaction, you should immediately report suspected fraud to U.S. Bank Customer Service.

Nonreceipt of requested cards

After a new account is set up, allow for normal U.S. Postal Service (USPS) mailing time to receive your card or account activation letter. If you have reason to believe that your card should have been received and you have not yet received it, contact U.S. Bank Customer Service to verify the mailing date. You may be instructed to report your card as lost in the mail. A new card will be issued within 24 hours and sent via USPS. A new account number will be assigned to your account. You should immediately bring this situation to the attention of your program administrator.

Replacement card procedures

If for any reason you need to replace the IBT card that was issued to you, simply contact U.S. Bank Customer Service. U.S. Bank will issue a new card within 24 hours to be mailed via USPS.

Changes to your cardholder information

Direct any required changes regarding your IBT cardholder information (such as name, address, telephone number, email address, restrictions or accounting code) to your program administrator to update in Access Online.