From:	Travel on behalf of Tipton, Emily Lynnette
To:	TRAVEL@LISTSERV.UTK.EDU
Subject:	Travel Update | March 2023: Travel Card Security, Fraudulent and Disputed Charges, Reporting Unauthorized Access, International Airfare Booking Update, Training Resources
Date:	Tuesday, March 21, 2023 5:13:35 PM
Attachments:	image008.png

Much like protecting our personal information and credit cards, it is important to take steps to protect university resources from compromise and fraudulent use. This UT Travel Update issue shares tips for protecting your travel card through features available in the Bank of America Global Card Access service and the process for addressing fraudulent or disputed transactions. Also, we are including guidance and contact information should you suspect unauthorized access or identify unauthorized travel purchases in Concur.

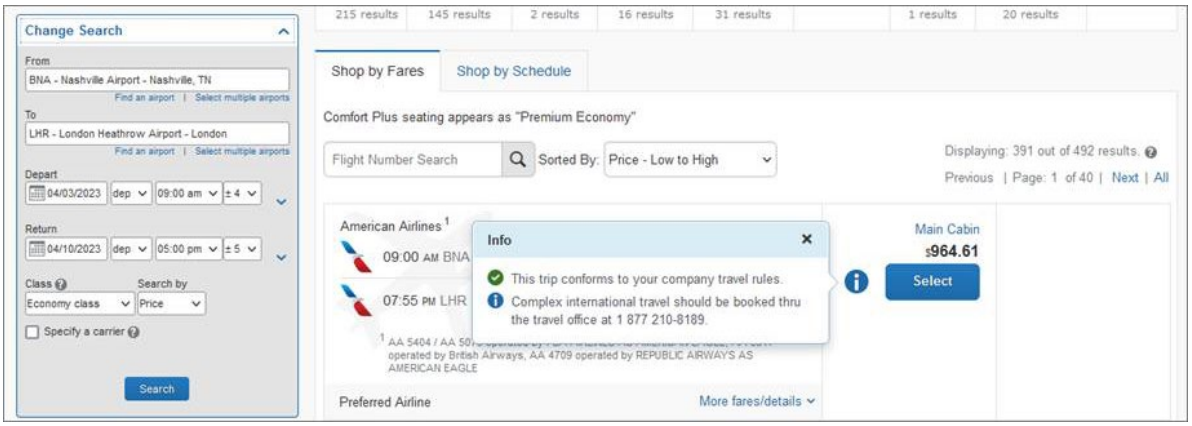
Travel Card Pointers:

- **Register for Global Card Access (GCA)** ** REQUIRED cardholder step **
  GCA is an online card management tool for cardholders to confirm credit limit, current balance, available credit and recent card activity in a user-friendly dashboard. Cardholders also have access to manage their PIN, lock their card and set alerts to keep informed and your card secure. For added convenience, you can easily view or download up to 12 months of statements. Download the GCA app for on-the-go access for iOS and Android devices.
  Additional resources: Travel Card Troubleshooting and Travel Card Overview Recordings
- **Not Traveling, Lock Your Card**
  As a best practice, travel card holders not in active travel status should lock their cards in their GCA profile to prevent unauthorized charges on the card account and unlock the card only when they begin booking travel or actively traveling. A locked card can be compromised, but it will not result in charges being loaded into the Concur system for reconciliation since all charges attempted on a locked card will be declined.
- **Addressing Fraudulent Travel Card Transactions**
  When a fraudulent transaction occurs on a travel card - a charge the cardholder did not make - the cardholder should immediately contact the card-issuing bank at 1-888-449-2273. The bank will verify recent account activity and initiate a replacement of the compromised card. This notification process can also apply to lost or stolen travel cards. For support, please contact ap_cardadmin@tennessee.edu.
- **Disputing Travel Card Transactions**
  When disputing a charge on a travel card charge, the cardholder should work with the vendor to try to get the issue resolved. If the vendor will not correct the charge within 30 days, then the cardholder should contact the issuing bank at 1-888-449-2273. After the bank has been notified, the bank will issue a provisional credit for the charge. Some examples of the types of charges that should be disputed are:
  - The incorrect amount was charged to a travel card and the vendor refuses to issue the credit or correct the amount.
  - A trip was canceled and the vendor refuses to issue the credit.

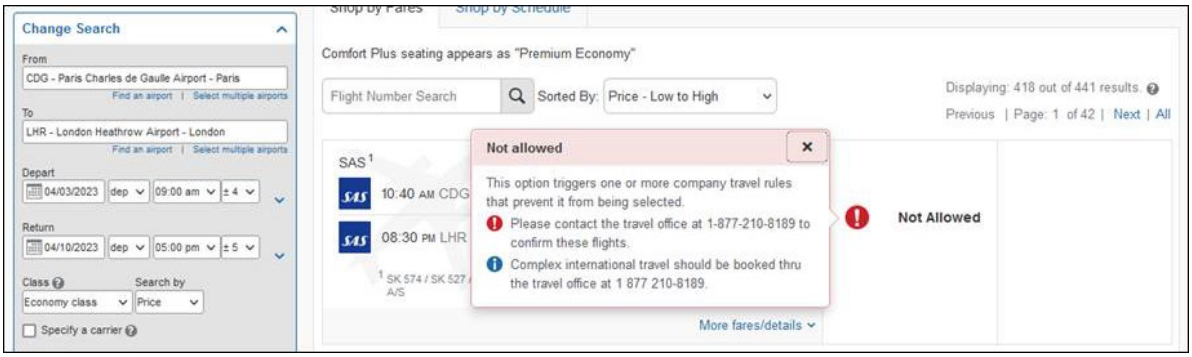
  NOTE: There is a 60-day window to dispute the charge on the card.
- **Reconciling Fraudulent or Disputed Travel Card Transactions**
  When reconciling a travel card charge that has been disputed, a separate expense report should be created with the business purpose "Fraudulent/Disputed Charge." The expense type for the charge must also be "Fraudulent/Disputed Charge." Additional resources: Fraudulent and Disputed Travel Card Charges knowledge base article.
- **Declined Transaction**
  The cardholder should contact the card-issuing bank at the number listed on the back of the card with the following information: name on card, last segment of the card number, vendor, transaction date, and potentially your cardholder verification ID (9 + UT personnel number). If additional assistance is necessary, contact ap_cardadmin@tennessee.edu.
- **Manage Card Transactions**
  Unlike managing personal credit cards, UT travel card reconciliation **does not** require direct payments to Bank of America. Cardholders should reconcile transactions per UT FI0531 Travel Card policy, by submitting a Concur expense report within 30 days of the corresponding trip's end date. If the transaction is for future travel, such as conference registration, airfare, or lodging deposits, it can be added to an expense report reflecting the travel dates and 'held' to be submitted with additional trip expenses and submitted within 30 days of the trip's end date.

Updates and Reminders:

- **Reporting Unauthorized Access**
  If you suspect your Concur travel profile has been compromised contact the travel support team at travel@tennessee.edu and your campus or institute information security office immediately. Unauthorized access may appear as unauthorized purchases that appear as out-of-pocket expenses listed under Available Expenses or changes made to your Concur profile contact information. However, it may also surface as travel booking confirmation or travel preparation emails received to your university email account. If you are unsure of the situation or have additional questions, please contact travel@tennessee.edu.
- ***UPDATE* International Airfare Bookings via World Travel**
  The ability to book international airfare that does not include a domestic stop has been temporarily suspended. Travelers needing to make changes or purchase new international airfare that does not include a domestic destination will need to contact World Travel directly for assistance.



However, international airfare that does not include a domestic destination must be purchased directly through World Travel. World Travel can be contacted 24x7 at 877-210-8189 anytime or 865-777-1600 for after-hours international travel needs. Collect calls accepted. You may also email blueteam@worldtrav.com during regular business hours.



- **Just-In-Time Training Resources**
  Visit the Travel Training and Support article to browse recent recordings on introductory topics such as requesting a travel card and processing in-state travel to advanced topics including reconciling a centrally held travel card and managing guest travelers. For those just getting started, look for the titles with a red asterisk (*) noting our 'start here' recommendations. See the FAQ 'Attachments' area for a Learning Opportunities guide that outlines all available materials by topic area or visit the Travel FAQ knowledge base to search for specific topics.

Tips:

If you have questions about the listserv or need assistance using the Concur platform, please contact the travel team.

UT Travel Team
University of Tennessee
travel@tennessee.edu

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https://listserv.utk.edu/cgi-bin/wa?SUBED1=TRAVEL&A=1