

## Obtaining and Using a Yale American Express Corporate Card

Revision Date 12/22/98

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# 1 – Overview

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## Overview

A Yale University corporate American Express Charge Card is available to certain Yale University employees at no charge to the employee or the employee's department. Eligible employees who travel on University business may find it beneficial to use the corporate card for their travel expenses.

The individual cardholder is personally responsible for payment of all charges on the card, but the University should be able to provide reimbursement before the American Express bill is due if the employee submits an Employee Reimbursement form promptly upon return from the trip or upon incurring expenses.

The card is provided exclusively for business expenses, particularly for those resulting from an employee's travel on University-related business.

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## Who is eligible for a card?

In order to receive a Yale American Express Corporate Card the Applicant must:

- Be a faculty member (excluding visiting faculty) or a Managerial & Professional employee
- Be eligible for University benefits (i.e. at least half-time employee)
- Have a term of employment at the University that will last 6 months or longer
- Earn more than \$15,000 annually on the Yale payroll
- Travel on University business
- Pass an American Express credit review

**NOTE:** American Express will communicate directly with an applicant if the credit review is unsatisfactory. If you have had a prior card revoked by American Express for non-payment or have ever been put on a retail hold, the decision for reapplication will be made by American Express.

Spousal cards are not available through this program.

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## Benefits of the Yale American Express Card

Benefits of the card include:

- No pre-set spending limit
- No annual membership fee
- Over 1700 travel service locations worldwide for personal check-cashing and foreign currency exchange

NOTE: cash advances are not permitted on this card

- Travel accident insurance (with door-to-door coverage, 24 hours a day, up to \$200,000) if air ticket was purchased on the card or on a travel requisition
- Airline baggage insurance up to \$1250 for carry-on luggage and up to \$500 over the coverage provided by the carrier as long as the tickets are charged
- Membership miles program (\$50 fee) that enables traveler to earn points for purchases and transfer them into major air and hotel frequent flyer programs (Call 1-800-695-1841 to inquire or enroll)

## 2 – Apply for a Yale American Express Card

**Obtain the application** The application form for a Yale American Express Corporate Card is available from the Forms and Instructions web site (<http://www.yale.edu/ppdev/forms/intro.html>).

**Complete the form:** Complete the following fields:

In this field...	Enter...
Name	Your name as you would like it to appear on the card (maximum 20 characters, including spaces)
Billing address	The address the bill will be sent to (maximum 20 characters, including spaces)
Home/Office	Check the appropriate box
City/state/zip	Enter a maximum 17 characters in city, including spaces
Home address	Home address (if different from billing address)
City/state/zip	Enter a maximum 17 characters in city, including spaces
Social security number	Your social security number
Business phone number	Your office phone number
Home phone number	Your home phone number
Organization number	Your departmental 6 digit Organization number <ul style="list-style-type: none"> <li>▪ If you do not know the number you should use, contact your departmental Business Office</li> </ul>
Signature	Applicant's signature
Date	Date of application

**Submit the form** Fax the completed form to Yale's American Express Program Administrator at 432-5536.

**Cover sheet for new employees** If you are a new employee and have not yet been paid. Include on a cover sheet with the faxed application:

- The name and phone number of your department's business administrator
- Your position
- Your starting date

This information will assist the timely processing of your application.

**Receive your card** If the credit review is satisfactory, you should receive your card directly from American Express in 3-4 weeks from the time you submit the application.

NOTE: American Express mails new cards in plain envelopes that may look like "junk mail," in order to avoid drawing attention to them in the mail. If you receive what appears to be junk mail from American Express in the weeks following your application, it could contain your card.

**Do not throw away your card by accident!**

### 3 – Use a Yale American Express Card and Request Reimbursement

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**Use your card for University-related business expenses**

A cardholder can use the Yale American Express Corporate Card at any business that accepts American Express cards.

The card is intended primarily for use by employees traveling on University-related business, and should only be used for University-related business expenses except in case of an emergency.

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**Submit expenses for reimbursement**

Retain all receipts when you use the card.

After an expense has been incurred on the card, you can request reimbursement through the Employee Reimbursement procedure.

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**Cardholder responsibility**

The cardholder is responsible for:

- paying all charges on a Yale American Express card.
- maintaining clear and accurate records of their account.
- alerting their business office, and American Express of any changes in address, either home, or campus.
- closing their account.

## 4 – Close a Yale American Express Card

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<b>Close the account when employment ceases</b>	<p>Holding a Yale American Express Card is a privilege of qualified Yale employees. When a cardholder ceases to be an employee of Yale University, the Yale American Express Card account must be closed.</p> <p>It is the cardholder's responsibility to close their American Express Account in a timely manner, to avoid late fees, and to ensure timely reimbursement of any business expenses.</p>
<b>Reasons to Close the Account</b>	<p>If a cardholder:</p> <ul style="list-style-type: none"><li>▪ Leaves the University as a full-time employee</li><li>▪ Will no longer be required to travel on University related business</li><li>▪ Has not used the card in six months or more, and has no foreseen need for use</li><li>▪ Loses, or has the card stolen from them</li></ul> <p>then the account must be closed immediately</p>
<b>Steps to close the account</b>	<ol style="list-style-type: none"><li>1) Contact the departmental business office to alert them of the impending deactivation of the card.</li><li>2) If departing from the University, provide the business office with an accurate address and phone number where you can be reached.</li><li>3) Contact an American Express Representative by calling the toll free number on the back of the credit card.</li><li>4) The American Express Representative will advise you of the proper procedures necessary to close the account.</li><li>5) Pay the final bill, in full. The cardholder is responsible for all payments due on statements not yet received.</li><li>6) Destroy the card. To avoid any fraudulent activity from occurring on the account, cut the card up into several small pieces in a manner that they may not be pieced back together, and divide them between at least two disposals.</li><li>7) In order to ensure timely reimbursement of any fees due back to the cardholder for business related charges made after the card has been deactivated, the cardholder should submit an employee reimbursement form as soon as the final statement has been received, and the bill has been paid.</li></ol>

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