**Frequently Asked Questions – VISA Business Travel Cards (BTCs)**

Personal Credit Cards (also called Business Travel Cards, or **BTCs**) are **personal liability** VISA credit cards issued by UMB Bank to employees of the State of Kansas who travel on official State business. The cardholder (**not the State**) is personally liable for charges made to a BTC. An individual’s personal credit history is reviewed as part of the BTC issuance process. Employees charge expenses incurred during official State travel to BTCs, submit travel claim forms at the end of travel periods and receive reimbursement from the State prior to the credit card billing (for the BTC) becoming due.

BTCs are not associated with the State’s Procurement Card (P-Card) Program. **In addition, please note that BTC transactions are never uploaded from VISA to SMART.** Please refer to the State Procurement Card (P-Card) Program if your agency is in need of a state liability procurement card whose transactions are uploaded from VISA to SMART (for electronic transaction approval and payment by the cardholder’s agency).

1. **What services are provided with UMB Bank’s BTC package?**

The UMB VISA BTC includes important services which can help make your business travels more trouble free.

* VISA Travel Emergency Services 24/7
* Primary Coverage Auto Rental insurance
* $500,000 Travel Accident Insurance
* $1,250 Baggage Insurance
* No annual fees
* Extended grace period (**for required payment in full**) without late fees
* Internet Account Access – Check your BTC’s balance and statements, view transactions, and begin reconciliation of your credit card account
* 24 hour / 7 day automated account inquiry
* VISA Commercial Account Representatives available at 1-888-494-5141

1. **How do I apply for a BTC?**

Complete the BTC Application Form **(.pdf format)** – You must have Adobe Acrobat Reader in order to view this form. Once the form is opened on your PC, you will be able to fill it in from your PC, then print it off for signature. Place your cursor on the first field (name) and then tab to each succeeding field. Please note that that Adobe Acrobat Reader does not allow for saving the document and that your name will appear on your credit card exactly as written on the application form.

1. **What are the minimum requirements for receiving a BTC?**

* You must be a permanent full-time employee.
* Your salary must be at least $15,000 per year

1. **Will my personal credit history be reviewed by UMB Bank when my BTC application is processed?**

* Issuance of BTCs by UMB Bank is conditional upon review of your past credit history. Please contact Tim Hund if you have concerns regarding this procedure.

1. **What is the billing cycle limit (credit limit) for BTCs?**

* The billing limit (credit limit) for the BTC is $2,500. Please contact Tim Hund, if you believe the $2,500 limit will cause a hardship during your travel.

1. **Will my BTC have to be activated?**

* Prior to using the BTC, the cardholder must activate the card by following instructions provided on the card.

1. **Will the State of Kansas have liability for charges to individual BTCs?**

* The State of Kansas will have **NO** liability for charges to individual BTCs.

1. **Will I be charged interest if I have an unpaid balance on my BTC account?**

* No interest will be charged for retail transactions paid within 45 days of billing.

1. **Can I charge cash advances to my BTC?**

* Cash advances cannot be charged to BTCs.

1. **Is the State employee covered by travel insurance if a plane goes down for mechanical reasons and the traveler’s ticket was purchased with a BTC?**

* If the ticket is purchased using a BTC, and there is a mechanical failure of the aircraft and a loss of life of the traveler, there is coverage of $500,000 which is paid to the estate of the employee.
* If a ticket is purchased using a BTC, and there is a loss of life of the traveler from an act of “**war**” or “**terrorism**”, the employee is **not** covered by travel insurance. This noncoverage of travel insurance is a result of the United States being officially “**at war**” since September 11, 2001.