



Cardholder Guide Business Transaction

Procurement Services Branch
Ministry of Technology,
Innovation and
Citizens' Services

Business Transaction Account

The Business Transaction Account (BTA) allows service providers to consolidate charges for airfare purchase to a single BTA for each ministry department.

The program substantially reduces the number of manual payments to travel agencies through a consolidated invoice, which requires only one electronic payment each month. This eliminates government receivables for suppliers and provides considerable administrative savings for government.

The BTA is a MasterCard account number issued by the Bank of Montreal (BMO) to a ministry department, branch or office. The account number resides with a travel agency and is used to pay for travel tickets (airfare, bus or train) issued to a select group of individuals that have been identified to the travel agency. There is no plastic card issued and transactions are usually initiated with the travel agency by phone, fax or email.

When tickets are issued by the travel agency, they are to be accompanied by a "nil" invoice/itinerary billed in the name of the department/branch. This invoice/itinerary will be used to reconcile the monthly statement received from the Bank of Montreal and clear the inter-ministry journal voucher charge-back that is initiated by the Procurement Services Branch (Ministry of Technology, Innovation and Citizens' Services). The Procurement Services Branch pays the monthly Bank of Montreal statements on behalf of all ministries and promptly charges back the ministry their business transaction account expenditures.

All purchases made on the BTA are to be billed in the name of the department/branch. Car rentals and hotel reservations are not to be booked on a business transaction account and must be paid directly by the employee.

Table of Contents

Business Transaction Account 1

Table of Contents 2

Benefits of Using Business Transaction Accounts 3

Appointing a Business Transaction Account (BTA) Coordinator 4

Setting up a Business Transaction Account and BTA Accountholder 5

Account Use 6

Business Transaction Account Reconciliation and Payment 7

Benefits of Using Business Transaction Accounts (BTAs)

The BTA provides:

- Management Information – all travel information available on tickets purchased with a business transaction account is available electronically to the Province (i.e., who travelled, what common carrier was used, what travel agent was used, class of travel, when and where travelled). Ministries can also receive their choice of customized management information reports. These reports can be used to analyze trends in business travel to identify potential savings within ministries.
- Efficiency and Convenience – Travel agencies will provide efficiency and convenience in coordinating employee travel with the most up-to-date information on schedules, availability and fares.

Appointing a Business Transaction Account (BTA) Coordinator

The ministry senior financial officer is responsible for appointing a ministry BTA coordinator by completing a [Commercial Card Coordinator/Alternate Change Application FIN 182](#). The completed form must be forwarded to the attention of the Government Card Coordinator, at the Procurement Services Branch.

The BTA coordinator responsibilities include:

- ensuring all forms for setting up a BTA are complete and accurate;
- ensuring that the BTA accountholders have completed the [Business Transaction Account, Acknowledgment of Terms of Use and Consent FIN 178/A](#), and understand their responsibilities;
- ordering BTA numbers and maintaining BTA information in BMO *details*Online;
- monitoring the BTA program; and
- informing the government card coordinator of contact information changes.

Setting up a Business Transaction Account and BTA Accountholder

A separate BTA should be established for each department, branch or office in a ministry (there is no limit to the number of BTAs a ministry can use). The BTA should be at the level where expense authority and payment reconciliation will occur. This should not be done centrally (i.e., for the entire ministry or division) unless specific procedures have been developed to ensure timely reconciliation and payment.

To request a new BTA or update an existing account, complete the [Request to Open/Change a Business Transaction Account \(BTA\) FIN178](#). The BTA accountholder is the office contact that will be the custodian of the BTA number and function as the main contact with the travel agency. The BTA accountholder is to provide contact information for the department/branch and the travel agency. Transaction and monthly limits should be set annually based on actual requirements and must be within the budget allocation of the expense authority to whose budget the expenditures will be charged. The form is to be authorized by the expense authority and forwarded to the BTA coordinator along with the Business Transaction Account, Acknowledgment of Terms of Use and Consent FIN178/A which is to be completed by the BTA accountholder.

The BTA coordinator will inform the BTA accountholder when the account has been setup. The BTA accountholder will then complete and send the [Notice To Vendor, Business Transaction Account FIN 179](#) to the travel agency, which includes contact information and the list of authorized users whose travel can be charged to the BTA.

The BTA accountholders responsibilities include:

- ensuring that the [Request to Open/Change a Business Transaction Account \(BTA\) FIN178](#) is complete and accurate;
- completing the [Business Transaction Account, Acknowledgment of Terms of Use and Consent FIN 178/A](#);
- ensuring that the [Notice To Vendor, Business Transaction Account FIN 179](#) is complete and accurate;
- ensuring that the Authorized Users list is updated with the travel agency;
- reporting any unauthorized or misuse of the account to the senior financial officer and the BTA coordinator;
- informing the BTA coordinator of contact information changes; and
- reconciling monthly Bank of Montreal statements to the travel agency information and ensuring the reconciliation is approved by the expense authority.

Account Use

BTAs are used to pay for authorized travel tickets (airfare, train and bus). Tickets are purchased in the name of the traveller and are billed to the ministry department, branch or office. The BTA should not be used for personal travel or cash advances or other travel related expenditures for which the travel card should be used.

Procedures for Purchasing Travel Tickets

- order the ticket from the travel agent and bill to the BTA number. Tickets can only be ordered for individuals listed on the Authorized Users List;
- the ticket is received from the travel agency with an invoice/itinerary. The invoice/itinerary is to have a "nil" balance showing the charges and the credit for payment made with the BTA;
- the ticket is delivered to the employee. The employee as qualified receiver, signs the invoice to signify receipt of goods;
- the "nil" invoice is held in a pending file until the Bank of Montreal statement arrives;
- cross-reference the employee travel voucher number to the travel agency invoice (at the discretion of ministry expense authority).

Business Transaction Account Reconciliation and Payment

When the monthly Bank of Montreal statement is received, it will immediately be paid by the Procurement Services Branch (Ministry of Technology, Innovation and Citizens' Services) and charged-back to the ministry on an inter-ministry journal voucher to a ministry clearing account. The Bank of Montreal statement is to be coded and reconciled to the travel agency invoice/itineraries which should have been signed by the qualified receiver (traveller). Discrepancies must be resolved as soon as possible. (Travel agencies should be informed that all charges or credits must be referenced to the original transaction.) The reconciled and coded Bank of Montreal statement is to be sent to the expense authority for authorization and then entered into the CAS Accounts Payable module as a "zero invoice" to reallocate the expenditures to the appropriate accounts and clear the ministry clearing account.

For more information about the BTA program see [Core Policy & Procedures Manual](#).