



# Cardholder Guide Travel Card Program

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

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The Bank of Montreal (BMO) provides commercial card services to the provincial government through to March 31, 2017. The travel card is a personal pay/shared liability product.

The **account agreement** is between the Bank of Montreal and an individual employee. The agreement describes the contractual terms and conditions that will apply to use of the card. The primary liability for paying BMO in full, in a timely fashion, rests with the employee as the named cardholder.

The **cardholder agreement** is between the Province and an individual employee. With the liability for payment of charges resting primarily with the employee, *but* with the Province requiring that BMO issue cards without requiring a credit check, limitations have been placed on use of the card. The purpose of the agreement is to outline the terms and conditions that apply to an employee's use of a BMO MasterCard and to obtain the employee's agreement with those terms and conditions.

The cardholder agreement includes a consent clause under the provisions of the *Freedom of Information and Protection of Privacy Act* for an employee's personal information collected as part of a transaction to be stored, or accessible, by BMO or other financial institutions at locations outside Canada. Personal information could include, for example, the details of a daily vehicle rental or a hotel stay or, the name of a restaurant in which an employee dined. BMO is the only major Canadian financial institution to locate its card program servers in Canada. However, as is the case with personal credit cards that employees may have, a BMO MasterCard transaction involves five parties: the cardholder, the merchant, the merchant's bank (that processes all card transactions on behalf of the merchant), Bank of Montreal and MasterCard International. The electronic transmission of data between the merchant, their bank, BMO and MasterCard is required for a transaction to be concluded. During this interaction amongst the various parties personal information may transit outside of Canada and/or be stored, or subsequently be accessible, outside of Canada.

For ease of administration the two forms are attached to a single application/ signature page. An Adobe® PDF version of the forms has been posted to the Goods and Services Catalogue on the [Commercial Card Services webpage](#).

Your ministry card coordinator will only issue a new Bank of Montreal corporate travel MasterCard upon receipt of a completed, signed and approved form.

For more information about the corporate travel card program, please refer to the [Core Policy & Procedures Manual](#)

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## **Travel Card Cash Advances**

Government employees who are on authorized travel status may be able to use the BMO MasterCard travel card to obtain cash advances from Automated Teller Machines (ATMs).

Cash advances can be obtained from all BMO ATMs, and most ATMs operated by other financial institutions.

BMO does not charge a fee if the advance is obtained from a BMO machine (at Bank of Montreal locations and other locations). Fees, in differing amounts, are charged if the advance is obtained from a machine operated by another financial institution. Please note: these fees are levied by BMO and may be in addition to a fee charged by the operator of the ATM.

BMO **does** charge interest on advances, which is calculated as of the date of the advance, at a rate of the BMO annual prime lending rate plus 2%.

BMO interest charges and ATM fees will appear on a cardholder's monthly statement. These amounts are to be paid by the billing due date. The amount of interest will be based on the number of days between the date of the advance and the day the advance is repaid.

## **Travel Card Pin Numbers**

On occasion there may be a need for a cardholder to request a new PIN number for his/her travel card. Cardholders are requested to call the BMO Customer Service number on the back of their BMO MasterCard for these types of requests.

If the request is routine in nature, BMO Customer Service will mail out the new pin number to the cardholder.

If the cardholder requires the PIN number immediately, these types of RUSH requests can be handled by BMO Customer Service. The pin can be reset by a BMO representative, but after speaking with a representative and once the pin has been reset, the cardholder must go to a BMO Automated Bank Machine (ABM) within 24 hours to choose a new pin number. When an ABM is not available, the cardholder can go to any financial institution and request an over the counter cash advance, provided the cardholder is able to show two pieces of identification.

## **Travel Card Policy**

For more information about the corporate travel card program, please refer to the [Core Policy & Procedures Manual](#)

## **Travel Card - Cardholder Payment Options**

BMO issues billing statements as of midnight on the third day of each month, covering the preceding month's purchases.

Travel cardholders are to pay the full amount of their statement by the billing due date shown on their statement, which is typically 30 days after the statement issue date.

Interest penalties will apply to charges not paid in full as of the billing due date, at the rate of prime plus 2%. Please note: to avoid interest penalties the full amount of the statement must be paid.

For example, a statement may be issued in the amount of \$100, covering several transactions. If the cardholder only pays BMO \$95 by the billing due date, BMO will assess an interest penalty on the full \$100, not just the \$5 outstanding.

Travel cardholders are personally responsible for any overdue payment interest charges, unless the failure to pay is due to the Province not reimbursing the cardholder in sufficient time to make payment to BMO.

Travel card coordinators may issue a user ID and password to individual cardholders that will allow them to view their transaction records on the BMO *detailsOnline* system.

Payment can be made to BMO at any time before the payment due date. Cardholders may pay BMO through one or more of the following options:

Travel Card Payment Options		
Payment Options	Action Required	Timeframe for Payment
<b>Pre-Authorized Debit (PAD)</b>	Cardholder provides banking information to BMO - either preauthorized debit form from the cardholders financial institution or a copy of a voided cheque	On the statement due date Electronic ABM Payments : 1-2 business days (not including weekends) For Manual/Paper ABM Payments: upon receipt of mailed payment from the Bank of Montreal. Payments are backdated to original payment date
<b>Instabank (BMO Automated Bank Machine)</b>	Cardholder sets up bill payment option with BMO - cardholder must have an account with BMO	
<b>Bank of Montreal - in branch ABM</b>	Cardholder deposits bill payment in a Bank of Montreal Branch ABM. Bank of Montreal forward the paper payment to the BMO Payment Centre	
<b>Bank of Montreal Branch:</b>		
<b>Teller</b>	Cardholder pays in person at a BMO Teller Station	1-2 business days
<b>Quick Deposit and Night Deposit</b>	Cardholder drops payment into BMO Deposit or Night Deposit Drop Boxes at a BMO Branch	1-2 business days
<b>Real Time Payments</b>	Cardholder pays in person at a BMO Teller Station. At this time the Cardholder requests a real time payment. BMO confirms sufficient funds and processes payment immediately.	immediate
<b>Other Financial Institutions that accept MasterCard Payments:</b>		
<b>Instabank</b>	Cardholder sets up bill payment option using their financial institutions ABM machine and makes payment at that machine.	3-5 business days
<b>Teller</b>	Cardholder makes payment at a teller station at his/her own financial institution	3-5 business days
<b>Direct Banking (net/phone)</b>	Cardholder sets up bill payment option using their financial institutions telebanking service	2-3 business days
<b>Mail</b>	Cardholder makes payment to BMO via cheque. Cheque is mailed to the BMO Payment Centre address.B9	Payment is applied upon receipt.

Click [here](#) for more information about receiving an electronic payment to your bank account for travel reimbursements.

## **Travel Card Vehicle Rental Insurance Procedures**

Employees who are acquiring a daily vehicle rental under the corporate supply arrangements (CSAs) issued by Procurement Services Branch, and who are paying with the BMO MasterCard travel card, are **not** to purchase the following:

- collision or loss damage insurance (CDW / LDW);
- personal injury insurance (PII or PAI); or,
- other insurance offers.

In the event of an accident the rental agencies holding CSAs cover third party liability losses up to \$2 million, and most of the cost of any collision and comprehensive losses. BMO MasterCard provides insurance for the deductible amount not covered by the car rental agencies.

For additional information on Bank of Montreal MasterCard insurance plans, please refer to the *Corporate MasterCard Master Assist Travel Protection* brochure provided with your MasterCard travel card.

For insurance inquiries and claims contact BMO at 1 866 556-4432

## **Travel Card - Contact Information**

### **What should I do if my card is lost or stolen?**

Lost or stolen cards should be reported immediately to BMO. Call the BMO Corporate Customer Service Representative at 1 800 361-3361, the number is available 24 hours a day.

### **Other contact information**

Bank of Montreal Customer Service – US and Canada 1 800 263-2263  
Elsewhere 1 514 877-0330

Ministry Card Coordinators – [Card Coordinator List](#)

Government Card Coordinator: Procurement Services Branch 250 387-7300  
[Procurement@gov.bc.ca](mailto:Procurement@gov.bc.ca)

## **Frequently Asked Questions**

### **Why does the Province want employees to use the Bank of Montreal (BMO MasterCard) Corporate Travel Card instead of travel advances?**

The BMO Corporate Travel Card is a more convenient, efficient way to fund government travel. It eliminates the time and expense of requesting a travel advance. Most travel expenses can be charged directly to the card, and cash is available through most bank machines in Canada and worldwide.

The province has realized substantial cost savings since instituting the corporate card program. For example, the vehicle rental insurance program has largely eliminated the cost of repairing rental vehicles damaged during use.

Employees also benefit from a travel insurance package covering such things as lost luggage.

### **Who is eligible to use the BMO Corporate Travel Card?**

Any government employee who is required to travel as part of his/her job is eligible to apply for a BMO Corporate Travel Card, even if travel is limited to once or twice each year. There is no restriction by position, classification or regional location. Individual ministries may have restrictions for short-term staff.

### **What can I use the BMO Corporate Travel Card for?**

The BMO Corporate Travel Card is issued to employees by the Province to pay for authorized business travel expenses.

The card should be used directly, wherever possible, to pay for accommodations, vehicle rentals, meals, etc. It is especially important to always use your BMO Corporate Travel Card when renting a vehicle because of insurance cost savings.

Airfare should not be purchased with the card. Government policy requires that airfare be charged directly to the ministry. At locations where the card cannot be used, and to cover incidental expenses, employees may be able use the Automatic Banking Machine (ABM) cash advance feature. The Province will reimburse ABM fees.

### **When is my payment due?**

Cardholders should complete a Travel Voucher (i-Expense) claim immediately after the trip is completed, rather than waiting for the Bank of Montreal (BMO) statement to arrive.

Full payment is required by the due date shown on your BMO statement. You should pay BMO as soon as your ministry reimburses you. Please follow up with your ministry if your travel reimbursement is delayed.

An account is delinquent if there are any charges unpaid after the due date (normally 30 days after the statement is issued). Charges left unpaid for an extended period of time will result in suspension, and ultimately cancellation, of the card. Collection efforts will be undertaken by the Ministry and BMO to recover the delinquent amount.

Payment must be made in full to reactivate the card. Please remember that delinquency charges are the responsibility of the cardholder.

### **What is a compromised Card – what will happen?**

A compromised card is a card whose number may have become known to an unauthorized person/or persons. This could be an isolated incident, or part of a larger problem of which MasterCard becomes aware. It does not necessarily mean that there has been fraudulent activity on the account, but BMO MasterCard feels that it is prudent at the time to issue a new card number to ensure that no fraudulent activity happens at a later date.

BMO will advise your ministry card coordinator who will in turn notify you the cardholder. BMO will issue you a new card and PIN number. The card will be sent to your ministry card coordinator who will record the card and distribute to you. The PIN number will follow in the mail to you the cardholder a few days later.