

Cardholder Information Sheet Individual Liability (Employee Paid) Travel Card

All new applicants will have to apply for a new Individual Liability card with Bank of America using a secure online website. Neither the Department of Accounts, nor your employing agency is permitted to transmit certain sensitive data pertaining to you (i.e. Social Security Number). Therefore; you must provide specific information using the secure online environment in order to begin the process for a Bank of America Travel card.

Listed below are steps which will occur during this process. Some items may be omitted depending on your personal situation. We have attempted to cover all different scenarios which may be encountered.

- Employee will receive an email from Commonwealth of Virginia Charge Card Administration with a reply to email address of cca@doa.virginia.gov providing the information needed to log on to a one-time use only, secure website in order to enter the data necessary for the application process.
- Once logged on to the Bank of America WORKS system, the employee must provide their Social Security Number (SSN), Date of Birth, Home Address, and requested Travel cycle limit.
 - *NOTE: You must use your home address on the application.*
- The employee will have to agree to the Terms and Conditions provided by Bank of America in order for the application to proceed to the agency Travel Program Administrator for approval.
- The agency Travel Program Administrator(s) will receive an email that there is a pending application in WORKS for their review.
- The Program Administrator will then review the application in WORKS for policy compliance. Note that the Program Administrators will not see the Social Security Number or Date of Birth entered by the employee.
- If the Program Administrator approves the application, it is then routed to Bank of America to begin their internal process.

Bank of America's Internal Process:

- A soft credit check will be performed on the employee to obtain a current credit score. A soft credit check is defined as a request for credit score but it does not log on the employee's credit.

Please note: There may be occasions where Bank of America representative will contact the employee directly. Bank of America will make three (3) attempts to reach the employee by phone with one attempt to request the Program Administrator (PA) to have the employee contact

Bank of America (contact number will be provided). If the employee still does not reply, the card request will be declined.

- A review of the credit score of the employee will be done in conjunction with the requested limits on the card application.
- If the employee's credit score supports the Cycle Limit requested, the card will be issued and sent via US Mail to the home address on the application.
- If the employee's credit score does not support the Cycle Limit requested, the card will be issued at a cycle limit lower than what was requested. At a minimum, the cardholder will receive \$1,000 cycle limit if the original cycle limit requested was above \$1,000. The limit the card was issued at will be printed on the card mailer that the card is attached to. The card will be sent to the home address on the application via US Mail.
- On cycle limit will be displayed on the actual card mailer which has the card attached.

New Policy with Bank of America Travel Cards:

Cardholders should be aware there is a new policy regarding delinquent balances over 90 days on an Employee Paid (Individual Liability) Travel Card. It is noted in the new Employee Agreement you have to sign but it is also listed below:

In the event any cardholder has becomes 91 days delinquent, your agency will deduct the total delinquent charges on your card from your pay and pay Bank of America directly and the travel card will be permanently closed. This will occur regardless of whether or not reimbursement for travel costs has occurred.

Cardholders are responsible for maintaining their card delivery and statement billing address (their home address only) with Bank of America. They can either change it online via WORKS, or by calling the Bank of America Customer Service at 888-449-2273. Program Administrator's can no longer maintain address of Employee Paid (individual Liability) travel cards.