

Does American Express perform a credit check?

Yes, however, it is not a full credit check of the applicant. American Express only performs an internal American Express credit check.

Is there an annual fee for the card?

No. The card is provided through the University at no cost.

Is there a preset spending limit on the American Express-NYU Travel Card?

Usually no preset spending limit exists. This provides you with increased flexibility to conduct business activity. If a credit limit has been placed on your card, you can contact American Express (number on the back of the card) to determine the reason.

Am I responsible for settling my card charges?

YES. You, as the Cardmember, are solely and personally responsible to American Express for all authorized charges made in connection with the American Express-NYU Travel Card issued to you. The University is not responsible to AMEX for payment of such charges. The Cardmember is responsible for contacting American Express to discuss any payment or account issues.

The University will remit payment directly to American Express on your behalf for all school / departmental approved charges, when the reimbursement form is properly submitted to Accounts Payable at least 15 days prior to the payment due date. Any non-approved charges appearing on the bill must be paid directly by you to American Express.

How will I receive my AMERICAN EXPRESS-NYU TRAVEL CARD statement?

In 2011 American Express changed their method of statement delivery from paper to electronic. To receive your statements electronically, you must enroll in Manage Your Card Account (MYCA). To enroll, go to americanexpress.com/register and click Create a New Account to begin registration. Have your card available for reference. Statements are ready on the American Express website 3 days after billing cycle is complete, giving 27 days to ensure American Express is paid on time.

Can I use the NYU TRAVEL CARD for personal expenses?

No. The card is to be used for University business travel and related expenses only. Only approved University business travel and business entertainment expenses will be reimbursed by the University. Original receipts are required when filing for reimbursement. It is the responsibility of the Cardmember to insure timely payment to American Express.

Can I use the NYU TRAVEL CARD to make purchases for my department?

No, this is not the intended use of the travel card. To purchase products and services for your department you should use the NYU Purchasing Card. Please refer to the Purchasing Card webpage for information.

What benefits do I, the cardmember, receive?

- The American Express-NYU Travel Card will eliminate the need for you to charge reimbursable business-related expenses on your personal credit cards. As a result, business expenses will not reduce your personal credit line.
- It will provide emergency check cashing privileges at participating hotels and American Express Travel Service Offices.
- The AMEX Membership Rewards Program offers you the opportunity to accumulate frequent flyer miles based on the total dollars charged.
- A 24-Hour Customer Service line is available for emergencies and billing inquiries (1-800-528-2122).
- A Global Assist line (1-800-554-2639) is available for legal and medical assistance while traveling.
- \$350,000 of Business Travel Insurance and Baggage Insurance up to \$500 for checked baggage and up to \$1,250 for carry-on baggage are automatic and free.

Do I get to keep the frequent flyer miles I earn on the AMERICAN EXPRESS-NYU TRAVEL CARD?

Yes. When you receive your Card you may elect to enroll in the Membership Reward Program by calling 1-800-AXP-EARN (1-800-297-3276). If you are currently enrolled in Membership Rewards under your personal American Express Card(s), you need to call the above number to add your NYU Travel Card to your account. An annual \$75 linkage fee will be charged. However, if you do not have a personal AMEX card enrolled in the Membership Rewards Program an annual membership fee of \$75 will be charged to your account. The University will not reimburse the membership fee or the

linkage fee. Please note that if your account becomes 30 days past due, your Membership Reward points are forfeited and can only be reinstated by paying \$29 per month. This reinstatement fee will not be reimbursed by the University.

Can I continue to use a personal credit card for business travel and business entertainment expenses?

Yes. You do not need an American Express-NYU Travel Card to pay for University business travel and business entertainment expenses.

What if a merchant does not accept the AMERICAN EXPRESS CARD?

You may pay by other means and submit the charge on an approved expense report with proper documentation.

What if I need cash to pay for incidental expenses?

Cardholders will have the ability to obtain a cash advance of up to \$500 per week, from any ATM that accepts the American Express Card. You will be assessed a fee on your withdrawal. The fee will be reimbursed to you as part of your approved expenses. The Card eliminates the need for University issued cash advances.

How do I set up a PIN to access cash at an ATM?

To establish a PIN in order to access cash at an ATM, the Cardmember must call 800 Cash Now (800-227-4669) from the phone number associated with your billing address. If you will be traveling outside the U.S., you must call to establish your PIN prior to leaving the country.

What if my AMERICAN EXPRESS-NYU TRAVEL CARD is lost or stolen?

Report this loss directly to American Express (1-800-528-2122) for replacement. By reporting the Card lost or stolen immediately, you will not be liable for charges arising from its unauthorized use. A replacement card will automatically be forwarded to you at the location you specify by American Express. If necessary, it can usually be provided within 24-48 hours.

If I leave the University's employment can I keep my NYU Travel Card?

No. The University will notify American Express of employment termination and your account will be canceled. You will remain personally liable for any outstanding balance on your account. You must shred your card and dispose of it.

What happens if I am late in paying my bill?

- If payment does not reach American Express by the next billing cutoff date, your account will be considered 30 days past due.
- Accounts at 45 days in arrears will be considered delinquent, a delinquency charge will be assessed, and charging privileges will be suspended until the account is paid current. (The University will not reimburse delinquency charges.) You may also be called to the phone to verify authorization of a charge during a transaction.
- At 90 days past due charging privileges will be canceled and the balance must be paid in full prior to consideration of reinstatement.
- At 180 days past due a Cardmember's personal credit may be affected.

What happens if my AMERICAN EXPRESS-NYU TRAVEL CARD is canceled for non-payment?

It is important to note that American Express will notify you three times before canceling your account: Once at 30 days past due, the second time at 45 days past due and the final notice at 60 days past due. American Express will continue to contact you until the past due balance is paid.

What if I am out of town or on an extended trip when my AMEX bill arrives?

You need to handle this liability much as you would your other financial obligations. You can manage your account on line using a service provided by American Express called Manage Your Card Account(MYCA). To enroll visit www.americanexpress.com/register.

How can I authorize a colleague to call American Express to discuss my account on my behalf?

Yes, you as the cardmember must call American Express to set up this access.

When my card expires, how do I get my replacement card?

American Express will automatically send your new card to your current billing address approximately two weeks before your current card expires.

If you do not receive your new card, you must contact American Express directly at 800-528-2122.