POLICY NAME	AMERICAN EXPRESS (AMEX) CORPORATE CARD POLICY
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PURPOSE AND SCOPE

The McGill University American Express Corporate Card (Amex Card) is a University selected charge card assigned to authorized employees.

The Amex Card provides a wide variety of travel benefits which include guaranteed reservations, travel insurance, and convenient access to cash in local currencies from banking machines while not drawing down on personal lines of credit.

For the purposes of this Policy, "employee" collectively refers to academics, researchers, and administrative staff.

Refer to the Procedures for details regarding the implementation and interpretation of the following policies.

POLICY

P1. Eligibility

The Amex Card is available to Academics and Administrative Staff.

With respect to Administrative Staff, they are considered eligible if they are frequent travelers (i.e. must travel at least once per month for a minimum duration of 7 days) and must also have a Role Profile of Level 3 or above. Administrative Staff applications will require the Faculty Financial Officer/Finance Contact approval.

All applications will require the approval of the Associate Vice-President (Financial Services).

P2. Card Holder Responsibilities

The Amex Card is issued in the name of the employee and the University. The cardholder, whose name appears on the card is the only person authorized to use it.

All precautions should be taken by the cardholder in maintaining the security and confidentiality of the charge card information which should not be accessible to persons other than the cardholder. The following information must be protected:

Cardholders are responsible to secure the Amex card and all information relating to the Amex Card:

- Personal Account Number (PAN): the number on the face of the card.
- Card Verification Value (CVV): the 4 digits written on the front of the card.
- Expiration date.
- Personal Identification Number (PIN): the number entered when making card present/in-store purchases.

The amount billed each month must be paid in total by the cardholder, net 30 days after the billing date. Delinquency fees will be levied by American Express on overdue accounts. The American Express Cardholder Agreement governs the application of delinquency charges.

Reimbursement of expenditures related to University activities incurred personally by McGill employees must be claimed via an expense report. Questions regarding reimbursement of travel and other personal expenses are to be directed to the Travel Desk via the **FIS Service Desk Portal**.

P3. Lost or Stolen Cards

Amex cardholders must notify American Express immediately upon discovery of the loss, theft, or unauthorized use of a card. **To report a lost or stolen card, call toll free 1-800-268-9824**.

P4. Fees and Transactions

Cash Advances may be obtained via the Express Cash Program. Amex cardholders are provided with a personal identification number (PIN) that allows direct access to cash via automatic banking machines.

The monthly cash advance limit on the Amex Card is $500 CAD or foreign currency equivalent.

A charge of $1.00 per transaction plus 2% of the withdrawal amount will be charged to the cardholder. Transaction fees are the responsibility of the individual and are not reimbursed by the University.
McGill University covers the annual membership fee of all Amex Cards.

P5. Waiver of Liability

The agreement between McGill University and American Express provides that McGill is jointly and severally liable with the cardholder for all charges incurred by the cardholder except if:

- McGill has already reimbursed the employee for business related charges
- McGill invokes the waiver of liability on charges that are 60 days overdue
- The charges incurred are for personal reasons

P6. Delinquency Charges and Card Cancellation/Suspension

Delinquency fees will be levied on overdue accounts. American Express may deny access to cash dispensers and automatic banking machines to any cardholder whose account is overdue.

American Express will suspend all rights on accounts which are 60 days overdue. The waiver of liability will be invoked by McGill University and the card will be cancelled.

The Travel Desk will advise American Express of the cardholders who are no longer with the University. These cards will automatically be cancelled.

Amex Cards which are not used within a 12-month period will automatically be cancelled by the University.

P7. Membership Rewards Program

Enrollment in the Membership Rewards Program is voluntary. Amex cardholders may have the Membership Rewards Program added to the individual Amex Card for a fee by calling 1-800-716-6661. The fee is the responsibility of the cardholder and will not be reimbursed by McGill University.

P8. Application and Card Renewal

The [Application form](#) must be signed by the applicant.

Cards are renewed automatically by American Express. However, **if the Card account is 60 days past due upon renewal, American Express will not send a renewal Card**.

PROCEDURES

PR1. Administrative Responsibility

The administration and overview of the American Express Corporate Card are under the responsibility of Transaction Services (Travel Desk) within Financial Services. As such, any related inquiries should be directed to the Travel Desk via the **FIS Service Desk Portal**.

Any dispute will be resolved by the Associate Director of Transaction Services.

PR2. Application

Forward the completed and signed Application form to the Travel Desk via email. Allow 10 to 15 working days for processing. An email notification will be sent once the card is received.

Additional information can be found on the American Express website.

PR3. Related Documents/Links

American Express Application Form

Procedures for Travel and Other Expenses

Minerva Advances and Expense Reports Menu Options & Instructions - Submit a Request for an Advance | Submit an Expense Report