

**Bank of America
Individual Liability Travel Card**

Cycle Limit – This is the cardholder’s **cycle based** limit. A cardholder can indicate their preference by selecting one of four (4) travel limits: \$1,000, \$1,500, \$2,500 or \$5,000. Any limit greater than \$5,000 the Program Administrator must email DOA’s Charge Card Administration Team (cca@doa.virginia.gov) with specifics as to what limit is needed and to provide justification as to why a limit over \$5,000 needed for review. Any request for a higher limit must be approved and established by DOA’s Charge Card Administration Team.

Each month the cycle limit will reflect the card limit less any outstanding balance. Upon payment, the cycle limit will replenish (less any current charges). For example, cardholder Joe has a cycle limit of \$5,000. The cycle closes on 10/15 and he had \$4,900 worth of charges. At 12:01am on 10/16, he only has \$100 available on his card. He will not have his full \$5,000 until his account is paid in full.

Cash % Limit – This is a percent of the cycle limit between 0 and 20%, in increments of 5% and is the maximum **cash withdrawal** a cardholder may receive from a bank or ATM per cycle. The agency must be established with Bank of America for Cash Access. The limit can be set by the Program Administrator at 0%, 5% or 10% or no greater than the dollar equivalent of \$500. Any request for a higher limit must be approved and established by DOA’s Charge Card Administration Team.

This limit is established by the Program Administrator once the card is issued in WORKS and not by the cardholder during the initial transaction.

The cash limit replenishes after payment in full each cycle.

Retail Cycle Limit – The maximum Retail Cycle Limit is \$100 per cycle. This is the maximum amount a cardholder can spend on the IL Travel Card at retail vendors registered with an MCC listed under the Retail Table.

The Retail Cycle Limit is established by the Program Administrator once the card is issued in WORKS and not by the cardholder during the initial transaction.

The retail cycle limit replenishes after each cycle and when full payment is made.

The cycle limit should not be set to coincide with the credit limit.

Any request for a higher limit must be approved in advance and established by DOA’s Charge Card Administration Team.

Retail cycle limits over \$100 is required to have an exception on file with the exclusion of Higher Education.

Travel Table (allowed under the Cycle Limit)

<u>MCC Code</u>	<u>MCC Description</u>
3000 - 3299	Airlines
3351 - 3441	Rental Car Agencies
3501 - 3811	Hotels
4011	Railroads-Freight
4111	Transportation-Suburban and Local Commuter Passenger, including Ferries
4112	Passenger Railways
4121	Limousines and Taxicabs
4131	Bus Lines
4511	Air Carriers, Airlines-not elsewhere classified
4582	Airports, Airport Terminals, Flying Fields
4722	Travel Agencies and Tour Operators
4784	Bridge and Road Fees, Tolls
4789	Transportation Services-not elsewhere classified
4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services
5499	Miscellaneous Food Stores-Convenience Stores, Markets, Specialty Stores, and Vending Machines
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5811	Caterers
5812	Eating Places, Restaurants
5814	Fast Food Restaurants
5962	Direct Marketing-Travel-Related Arrangement Services
5983	Fuel Dealers-Coal, Fuel Oil, Liquefied Petroleum, Wood
7011	Lodging-Hotels, Motels, Resorts-not elsewhere classified
7012	Timeshares
7511	Truck Stop Transactions
7512	Automobile Rental Agency-not elsewhere classified
7513	Truck Rental
7523	Automobile Parking Lots and Garages

Cash Table (allowed under the Cash Limit)

<u>MCC Code</u>	<u>MCC Description</u>
6010	Member Financial Institution-Manual Cash Disbursements
6011	Member Financial Institution-Automated Cash Disbursements
6012	Financial Institutions-Merchandise and Services

Retail Table (allowed under the Retail Transaction Limit)

<u>MCC Code</u>	<u>MCC Description</u>
2741	Miscellaneous Publishing and Printing a
4812	Telecommunication Equipment Including Telephone Sales
4816	Computer Network/Information Services
5111	Stationery, Office Supplies, Printing and Writing Paper a
5122	Drugs, Drug Proprietary's, and Druggists Sundries a
5192	Books, Periodicals and Newspapers a
5310	Discount Stores
5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise
5411	Grocery Stores, Supermarkets
5441	Candy, Nut, Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries
5611	Men's and Boys' Clothing and Accessories Stores
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports Apparel, Riding Apparel Stores
5661	Shoe Stores
5691	Men's and Women's Clothing Stores
5697	Alterations, Mending, Seamstresses, Tailors
5699	Accessory and Apparel Stores-Miscellaneous
5734	Computer Software Stores
5912	Drug Stores, Pharmacies
5942	Book Stores
5943	Office, School Supply, and Stationery Stores
5947	Card, Gift, Novelty, and Souvenir Shops
5969	Direct Marketing-Other Direct Marketers-not elsewhere classified
5994	News Dealers and Newsstands
5999	Miscellaneous and Specialty Retail Stores
6300	Insurance Sales, Underwriting, and Premiums
7210	Cleaning, Garment, and Laundry Services
7211	Laundry Services-Family and Commercial
7216	Dry Cleaners
7299	Other Services-not elsewhere classified
7338	Quick Copy, Reproduction, and Blueprinting Services
7399	Business Services not elsewhere classified
7549	Towing Services
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8299	Schools and Educational Services-not elsewhere classified
9399	Government Services not elsewhere classified

Exclude Table

Any MCC's not listed on the Travel, Cash or Retail Transaction Tables listed above will decline if a charge is attempted.