Rochester Institute of Technology

PNC Travel Card Delinquency Procedures

The PNC Bank travel card requires payment within 25 days of the statement date. It is imperative that the balance is paid before the due date to avoid incurring a late payment charge. Late payment charges are the responsibility of the cardholder and will not be reimbursed by RIT. The available balance is not reset to your monthly limit until payment for the previous month has been made.

RIT receives and monitors monthly delinquency reports from PNC Bank.

**Cardholder balance 31-60 days past due**

RIT will send an email to cardholder indicating delinquent balance. Cardholder will respond to email indicating when the balance will be paid in full (including any late payment charges).

**Cardholder balance 61-90 days past due**

Suspension of the travel card will occur when account balance reaches 61 days past due. The cardholder and supervisor will receive an email stating the card will be suspended and balance due is expected to be paid in full by end of business day. The cardholder’s procurement card, if applicable, will also be suspended.

**Cardholder balance 91-120 days past due**

Cancellation of the travel card will occur when account balance reaches 91 days past due. The cardholder and supervisor will be contacted, stating the card will be cancelled and balance due is expected to be paid in full by end of business day. The cardholder’s procurement cards, if applicable, will also be cancelled. You will not be entitled to receive an RIT corporate travel card or travel advances in the future.

The RIT travel card is a personal liability credit card; therefore, delinquent balances will affect your personal credit. In addition, delinquencies such as this jeopardize the viability of the travel card program and it has a potentially serious impact on RIT. If you would like to speak with a PNC representative regarding your account balance, you may call 1-800-685-4039.

If you need assistance or guidance regarding resolution of delinquent debt on your RIT travel card, you may contact your HR Services Manager who will provide you with information regarding RIT’s Employee Assistance Program.