



*U.S. General Services Administration*

# Government Travel Charge Card Best Practices

## Department of Defense

August 2016

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# Agenda

- Everyday Best Practices for Cardholders – Defense Travel Management Office (DTMO)
- Individually Billed Account Reports – Defense Travel Management Office (DTMO)
- Centrally Billed Account Management – Navy
- Using the IBA for PCS – Air Force
- Using the DTS CBA Reconciliation Module – Army
- IntelliLink Reports Best Practices – Defense Contract Management Agency (DCMA)
- Open Discussion

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# **Everyday Best Practices for Cardholders**

**Kathy Windsor, DTMO**



## Best Practices for Cardholders

- Educate cardholders to immediately verify receipt of GTCC
- To help avoid declines, remind cardholders to update:
  - GTCC vendor cardholder profile (name changes, address, email, phone number)
  - DTS travel profiles (card number, expiration date)
- Confirm cards are open, active, and have enough credit for the official travel period
- Ensure cardholders follow policy and use their cards for:
  - Temporary Duty Travel
  - Permanent Change of Station, where applicable

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# **Individually Billed Account Report Best Practices**

**Kathy Windsor, DTMO**

# Best Practices – IBA Reports

- Be a Citibank® Custom Reporting System (CCRS) “power user” and be proactive!
- Customize CCRS
  - Log into CCRS: Web tools>CCRS>IBA Travel>Organizational Shared Folders>DoD Travel Shared Reports
  - Click the My Reports Tab
    - Create Folder – click the Folder icon display
    - Save/Copy Report templates in “My Reports”
  - Set report preferences – select your style from “Grid”



## Best Practices – IBA Reports (continued)

- Subscribe to a Report from a Report Template
  - Click the “subscriptions” link below the desired report or my reports. Example: Supplemental IBA Folder: IBA Account Listing with Active Start and End Dates
    - Click the “subscriptions” link below the desired report or right click to copy the report to “my reports”
    - Click the “add subscription” link. Complete subscription information including a delivery email



### IBA Account Listing with Active Start and End Dates

Owner: CITIBANK-SE79817 STACY ESLICH - sesli9905

Modified: 3/5/14 1:21:32 PM

[Edit](#)

[Subscriptions](#)

[Export](#)

[PDF](#)

## Best Practices – IBA Reports (continued)

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

- Schedule Aging and Delinquency Reports for the IBA cycle:
  - 6th of the month - Navy/USMC
  - 11th of the month – Army
  - 22nd of the month – Air Force
  - 23rd of the month – DoDIAs

## Best Practices – IBA Reports (continued)

AF  
cycle  
22

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

- Subscribing with “Daily Load Complete” runs the report daily when the data from the previous business day has finished loading into CCRS
- Citi® does not load data/update reports on weekends or Thanksgiving Day, Christmas Day, or New Year’s Day
- A CCRS Report Ready Notification email will be sent when the reports are ready for viewing in the CCRS History folder
- In this example, AF accounts would roll on the last business day (Friday the 20<sup>th</sup>) and reports would be as of the 21<sup>st</sup>



## Best Practices – IBA Reports (continued)

- APC starts working reports at the beginning of each cycle
  - GTCC Regulations lists mandatory reports for IBA:
    - Account Activity Text Report
    - Account Listing Report
    - **Declined Authorizations Report**
    - Delinquency Report - Hierarchy
    - DoD Travel IBA Aging Analysis or IBA Aging Analysis Summary Report
    - **Non-Travel Activity Report**
    - **Weekend/Holiday Activity Report**



## Best Practices – IBA Reports (continued)

### ➤ Monitor reports

- Review pre-suspension reports for accounts approaching 61 days delinquent – suspension
- Schedule and review CCRS reports a minimum of once per cycle and take corrective action, as necessary
- Commanders may require additional reports

### ➤ Review separations monthly, and keep hierarchies clean:

- Deactivate, unless PCSing
- T1 (terminated)
- B9 (deceased)
- V9 (closed by agency), as needed

# Declined Reports

## 03-01-16 to 03-31-16 IBA Declined Authorizations Report

Page by:

Report As Of Date: 2016-04-02-15.16.05

HL3	HL3 Name	Account Name (Short)	Decline Date	Decline Time	Primary Decline Reason			Merchant City	MCC	Merchant Name	Decline Transaction Amount
34XXX	UNIT 321	TOM TERRIER	3/31/2016	05:27:13	Exp Date Mismatch	3	207	ANYTOWN	3000	AIRLINE	\$540.80
34XXX	UNIT 322	SUZIE SPANIEL	3/30/2016	05:41:27	Needs Activation	3	134	ANYTOWN	3001	AIRLINE	\$210.60
34XXX	UNIT 323	NED POINTER	3/13/2016	15:48:59	CRD NOT EFCTV	3	802	ANYCITY	3509	HOTEL	\$349.72
34XXX	UNIT 324	BART BOXER	3/23/2016	04:07:54	Not Enough Avail\$	3	48	ANYCITY	6011	ATM	\$205.50

GTCC expiration date on card does not match the GTCC expiration date current in Citi's® system.

Cardholder has not verified receipt of the GTCC with Citi customer service when they receive a new card.

The available credit limit is not sufficient for the transaction.

GTCC is currently in a deactivated status. DoD policy: restricted accounts be deactivated when not in a travel status.

# Non-Travel Activity

## Non Travel Activity Report

Report Filter: (Cash, Fuel, Food Trans with NO Air, Hotel, Car +/-7 days)

Page by:

Report As Of Date: 2016-04-14-11.54.35

HL 3	HL 3 Name	Account Name	Transaction Date	MCC	Merchant Name	Total Transaction Amount
32XXX	DEF	BEAGLE BARNEY	3/8/2016	6011	SPLIT DISBURSEMENT PAYMEN	(395.22)
32XXX	DEF	COLLIE CHRIS	3/14/2016	7523	DAILY PARKING #XXX	8.00
34XXX	UNIT 321	TERRIER TOM	3/4/2016	0000	PAYMENT - THANK YOU	(39.54)
34XXX	UNIT 322	SPANIEL SUZIE	3/15/2016	0000	CREDIT BALANCE REFUND#DR#	1.54
32XXX	ABC	POODLE MIMI	3/16/2016	0000	RETURN FUNDS REQUEST #DR#	590.12
32XXX	DEF	RETRIEVER RON	3/6/2016	5542	MARATHON PETRO011296IN	33.00
32XXX	DEF	RETRIEVER RON	3/6/2016	5542	PILOT	21.00
32XXX	DEF	DALMATIAN DAISY	3/14/2016	0000	COMM CARD WEB PAY	(82.55)
32XXX	DEF	BASSETT BILLY	3/9/2016	0000	LATE PAYMENT CHARGE	29.00
34XXX	UNIT 324	BOXER BART	3/6/2016	0000	CASH ADVANCE FEE	2.26
34XXX	UNIT 324	BOXER BART	3/6/2016	6011	MAPCO EXPRESS #4064	102.75
32XXX	DEF	SHEPHERD HERCULES	3/10/2016	9399	LODGING	390.00

Credit posted

Debit - local parking

Credit posted

Debit - Credit Balance Refund

Debit - Funds Return

Debit - Gas

Debit - Gas

Credit posted

Debit - Late Payment Fee

ATM Fee

ATM Pull

Debit - Lodging

# IBA Aging Analysis

## GTCC IBA Aging Analysis Report

K/J \* 100

L/I \* 100

Page by:

Report As Of Date: 2016-04-07-11.53.21

G

H

I

J

K

L

Hierarchy Level 1 Name	Hierarchy Level 2	Hierarchy Level 2 Name	Hierarchy Level 3	Hierarchy Level 3 Name	%61+ Days Past Billing by Open Accounts(#)	%61+ Days Past Billing by Factored Net Charge Volume –IBA (\$)	Factored Net Charge Volume	Open Accounts	# of Accounts 61+ Days Past Billing	61+ Days Past Billing
IBA TRAVEL	2XXXX	HL2 NAME	31XXX	AGENCY ABC	0.89%	0.79%	\$43,914.11	112	1	\$346.24
IBA TRAVEL	2XXXX	HL2 NAME	31XXX	<b>Total</b>	<b>0.89%</b>	<b>0.79%</b>	<b>\$43,914.11</b>	<b>112</b>	<b>1</b>	<b>\$346.24</b>
IBA TRAVEL	2XXXX	HL2 NAME	32XXX	AGENCY DEF	0.51%	0.84%	\$405,493.23	592	3	\$3,422.65
IBA TRAVEL	2XXXX	HL2 NAME	32XXX	<b>Total</b>	<b>0.51%</b>	<b>0.84%</b>	<b>\$405,493.23</b>	<b>592</b>	<b>3</b>	<b>\$3,422.65</b>
<b>Total</b>					<b>0.57%</b>	<b>0.84%</b>	<b>\$449,407.34</b>	<b>704</b>	<b>4</b>	<b>\$3,768.89</b>

# IBA Delinquency

## GTCC IBA Delinquency - Hierarchy

Page by:

Report As Of Date: 2016-04-07-11.51.10

HL3	HL3 Name	Billing Type	Account Name	Account Status	Qualifier	Current Balance	60 Day Past Due	90 Day Past Due	120 Day Past Due	150 Days Past Due	180+ Days Past Due
31XXX	ABC	IBA	MIMI POODLE	Closed	Suspended	375.24	346.24	0.00	0.00	0.00	0.00
32XXX	DEF	IBA	BARNEY BEAGLE	Closed	Cancelled	2378.29	29.00	109.00	29.00	29.00	2,153.29
32XXX	DEF	IBA	HERCULES SHEPHERD	Closed	Suspended	807.84	505.96	0.00	0.00	0.00	0.00
32XXX	DEF	IBA	CHRIS COLLIE	Open	Past Due	4469.65	0.00	0.00	0.00	0.00	0.00
32XXX	DEF	IBA	DAISY DALMATION	Open	Past Due	2548.05	0.00	0.00	0.00	0.00	0.00
32XXX	DEF	IBA	RON RETRIEVER	Open	Past Due	1433.91	0.00	0.00	0.00	0.00	0.00
32XXX	DEF	IBA	BILLY BASSETT	Closed	Suspended	625.4	0.00	567.40	0.00	0.00	0.00

881.20 676.40 29.00 29.00 2,153.29

= \$3,768.89 & Matches Column  
61+ Days Past Billing Total on  
Aging Analysis Report

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# **Centrally Billed Account Best Practices**

**Danielle Russell, Navy**

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# What makes for a Great CBA Program?

- Electronic Reconciliation
- Reporting Capabilities
- Training
- People!



## Reconciliation – Go Electronic!

- Payments for electronic accounts post to the bank in approximately 48 hours
- Manually paid accounts approximately 2 to 3 weeks
- With **DTS** you can easily pay part of an invoice and hold the rest until you have more time to work it.
  - Citi pays the oldest balance first
- **iRAPT** – Invoicing, Receipt, Acceptance and Property Transfer (formerly Wide Area Work Flow)



# Reporting Capabilities

CITIBANK CUSTOM REPORTING SYSTEM (CCRS)

- Citibank Commercial Card Reporting System - GSA>Shared Reports>Organizational Shared Folders>Department of Defense Travel Shared Reports>
  - IBA and CBA Account Listing
    - Shows all accounts and current balances
  - IBA and CBA Delinquency – Hierarchy
    - Shows Current Past Due and Suspended
  - Prompt Payment Interest Report
- Navy created a report in the Navy Travel Folder labeled “CBA All Account Status” that combines these first two reports. It is sent out every Wednesday.
  - Includes Reporting Object Number Days Past Due



# Reporting Capabilities CITIBANK CUSTOM REPORTING SYSTEM

(continued)

- Work with your CPM and or bank representative to ensure you have access to your account(s) status
  - Work accounts before they are past due
  - Work accounts with the highest balance first
  - Ensure funds / LOAs are obligated and correct

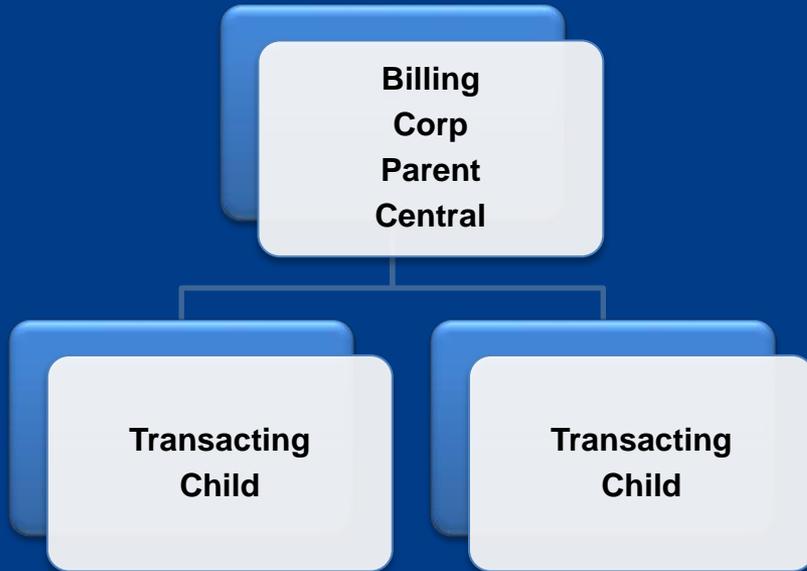


## GTS Financial

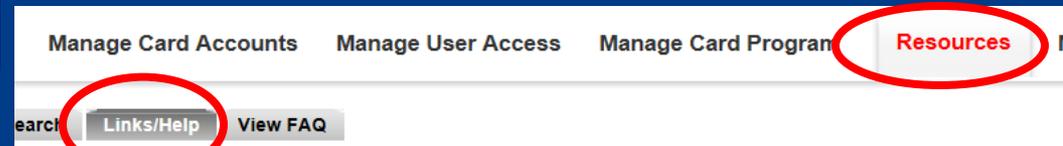
- Navy Commands and NAVPTOs can view all suspended transactions affecting CBA invoices using GTS Financial
- Additional information can be found on the CCPMD website
  - [https://www.navsup.navy.mil/ccpmd/travel\\_card/desk\\_guides/Final%20CBA%20User%20Guide%20WG%20Copy%20v7%20Mar%202012.pdf](https://www.navsup.navy.mil/ccpmd/travel_card/desk_guides/Final%20CBA%20User%20Guide%20WG%20Copy%20v7%20Mar%202012.pdf)

# Understanding Training & Fundamentals

## Billing/Transacting Accounts



# Understanding EAS



- How to download your statement
- CitiManager Site User Guide for the Department of Defense
- Bank Days vs DOD days
  - Add 30

finance

Current Balance \$:	1681.21
Past Due Amount \$:	1652.21
Past Due Days:	60
Amount Due \$:	0
Available Credit Limit \$:	5818.79
Credit Limit % Used:	22.42

Annotations:

- Is equal to 90 DOD days (points to Past Due Days: 60)
- 1 to 30 Days: 0
- 31 to 60 Days: 1652
- 61 to 90 Days: 0
- Move one bucket to the right (points to 31 to 60 Days)



# People!

- Combating delinquency is a team effort!
  - Work with your CPM
  - Bank representatives
  - CTO
  - DTS teams
  - DTMO
  - Leadership, etc.
- Our mission is to support the warfighter!
  - A timely paid CBA keeps DoD traveling
  - Increases rebates paid back to DoD for unfunded programs
  - Less prompt payment interest paid... more DoD money for travel
- Work and celebrate with your GTCC team!

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# **Best Practices for Using the Individually Billed Account for Permanent Change Of Station**

**Jim Sisson, Air Force**



## Best Practice: Using the GTCC for PCS

- AF implemented GTCC usage for PCS in 2008...basic process
  - File received from AFPC and forwarded to CitiBank
  - CitiBank matches accounts where possible and returns separate file for unmatched accounts (Infrequent Travelers, ITs)
  - Banking Division sends prescribed email to all PCS travelers, highlighting GTCC benefits & encouraging ITs to obtain a GTCC
- Obvious benefits: personal finances, increased rebates, etc.



## Best Practice: Using the GTCC for PCS

(continued)

- PCS spend increased 20% from FY14-15 (\$73-\$88M)... great work, but still missing opportunities
  - In FY15, 22% (17K) of records to CitiBank were unmatched...of 17K, 20% opened a GTCC acct, but only 3% used during PCS
- How can you help?
  - For AF, ensure your travelers understand the 2008 mandate and use the card for PCS travel at every opportunity!
  - For non-AF, check with your Component on PCS process/opportunities

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# **DTS CBA Reconciliation Module Best Practices**

**Frank Rago, Army**



# Army Travel Efficiencies: Travel Charge Card

- Goal: Transition Army CBA to DTS Reconciliation Module.
- WHY: Current manual reconciliation process is cumbersome, time consuming and requires too many resources to perform.
- HOW: BCA conducted and determined that transition training/help desk function would produce desired results if done by contractor. Immersion won contract and began process in 2015. Transition ECD FY 17.
- IPR: USARC, ARNG fully transitioned. USMA, OA-22 in transition.
- Bulk of past due CBA (\$8.9 million) are Europe (ASC 405th)
- Citi will begin deactivating restricted cards not used in past 90 days. List will be available to HL 3 APC.

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# **Best Practices for IntelliLink Reports**

**Bob Lamneck,  
Defense Contract Management Agency**



## IntelliLink Reports Best Practices

- Visa IntelliLink Monitoring: SmartPay2 Contract requires monthly monitoring of cardholders activity to identify potential misuse/abuse
- APCs must report each case of improper, fraudulent, abusive, or negligent use of a GTCC by a DoD employee in a timely manner so that the appropriate corrective or disciplinary/adverse action may be taken. This includes any use at establishments for purposes that are inconsistent with:
  - Official business
  - DoD
  - Applicable regulations to the supervisor or manager of the individual or parties responsible



## IntelliLink Reports Best Practices (continued)

- Rules Library. The following rules are available in the rules module of Visa IntelliLink can help you identify potential misuse/abuse cases:
- Accounts with Questionable History and/or Higher Predictor Scores – view transactions from card accounts with past adverse categorized transactions and/or multiple transactions within a specified Predictor score range
- ATM Withdrawal Exceeding \$500 Threshold – Looks for cash withdrawals >\$500 in a single transaction
- Blocked MCCs – Identifies transactions with Merchants under Merchant Category Code (MCC) that are categorized as blocked/restricted for the card program



## IntelliLink Reports Best Practices (continued)

- Cash Withdrawal with no Associated Travel – View ATM and cash transactions that do not have associated travel (Air, hotel, rental car or rail) transactions within two weeks before and after the cash withdrawal
- DCMA Level Data Merchants – shows all transactions made at merchants that show 3rd level date (itemize receipt)
- DoDIG
  - DoDIG List of Adult Establishments (1-50) – List of adult entertainment establishments
  - DoDIG List of Adult Establishments (51- 100)
  - DoDIG List of Adult Establishments (101 – 151)
  - DoDIG List of Adult Establishments (152 – 164)



## IntelliLink Reports Best Practices (continued)

- Operation Nightclub: Shows purchases made at MCC 5813 (drinking places, bars, taverns, nightclubs, lounges and discos) that are over \$100
- Public Law 112-194 GTCC Abuse Prevention Act: looks for potential misuse at casinos or adult entertainment establishments
- Public Law 112-194 GTCC Abuse Prevention Act: looks for potential misuse at casinos or adult entertainment establishments with ATM withdrawals >\$100
- Restaurant/Bar Multiple Charges over \$100 in a 7-day period: View transactions with MCCs for restaurants and bars (Commonly used by adult entertainment establishments) where the billing amount was over \$100 and occurred more than once in a 7-day period



## **IntelliLink Reports Best Practices** (continued)

- Transactions over \$200 at Drinking Places – Looks at purchases and ATM withdrawals at drinking places (Alcoholic beverages) – Bars, taverns, nightclubs, cocktail lounges and discotheques
- Weekend Purchase Activity – Identifies transactions that occurred on weekends (Saturday/Sunday)

# Example of DCMA 3<sup>rd</sup> Level Data Merchants Rule

## Line Item Details

Item Sequence Number	Quantity	Unit Measure	Unit Cost	Item Descriptor	Commodity Code
1	1.00	NMB	2.99	GIFT CARD TIN	84544502294
2	1.00	NMB	50.00	VISA \$50	7675018661
3	1.00	NMB	4.95	GIFT CARD SVC FEE	6908

- All charges are examples of misuse of the GTCC for personal business and must be reported to the cardholder's supervisor and cardholder IAW DoDI 5154.31



# Open Discussion