Information Paper:
How to Correct EFT Returns

Introduction
An Electronic Funds Transfer (EFT) return occurs when a payment that contains inaccurate EFT information is transmitted to your bank or the Government Travel Charge Card (GTCC) vendor.

Before signing any DTS document, you should always review your EFT information in your profile. If the EFT information is not current, an EFT return will occur.

Correct an EFT Return from a Financial Institution
When a financial institution returns a payment, the traveler, Authorizing Official (AO), and the DTA receive an e-mail advising about the return. DTS stamps the document EFT RETURN.

Follow these steps to correct an EFT return:

1. Starting on the Vouchers screen, select amend next to the document.
2. When the document opens, select Additional Options>My Account Information from the navigation bar.
3. Enter or update your account information.
4. Check the Save changes to permanent traveler information box to save the account information to your profile.
5. Select Update Personal Information to save the changes.
6. Stamp the document SIGNED to initiate the routing process.

Note: If the DTA corrects the account information using the DTA Maintenance Tool, the changes must be refreshed in the document. After completing Step 2, select the Refresh Account Data link to apply the changes.

Correct an EFT Return from the GTCC Vendor
When the GTCC vendor rejects a payment, the Defense Finance and Accounting Service (DFAS) notifies the Travel Assistance Center (TAC), and provides a copy of the reject notification from the GTCC vendor. The TAC notifies the DTA and traveler.

Follow these steps to correct a GTCC return:

1. Starting on the Vouchers screen, select amend next to the document.
2. Select Expenses>Substantiating Records from the navigation bar and attach the reject notification from the GTCC vendor.
3. Add a manual expense, “GTCC Return” for the amount that was rejected.
4. Select the method of reimbursement of Personal.
5. Stamp the document SIGNED to initiate the routing process.

The payment will be sent to your financial institution. You must make the appropriate payment to the GTCC vendor.

A GTCC return is typically caused by a Social Security number (SSN) mismatch. If the traveler’s SSN is incorrect in DTS, follow the above steps*. However, if Citi has the incorrect SSN, the traveler or APC must contact Citi directly to have them correct it.

*Note: The process only corrects the immediate problem. Eventually, a Defense Travel Administrator must create a new profile for the traveler, using the correct SSN.
To prevent EFT returns from either your financial institution or the GTCC vendor:

- Verify your financial institution’s mailing address, their routing number, your account number, and your SSN prior to traveling.
- If you can, make any required changes to your profile yourself. Changes made by your DTA in the DTA Maintenance Tool do not automatically apply to existing documents. You must refresh the account information in existing documents for the changes to take effect.
- If you make changes to your account using Traveler Setup on the main navigation bar, the changes will not update in existing documents. You must update your information in the EFT Return document.
- If you advise your DTA that your account information is incorrect, but a payment has been made, **DO NOT** amend the document until an EFT RETURN stamp has been placed on the document.
- EFT return responses are typically applied within a week.
  - If a response is not received within a week, the bank may have deposited the money in the wrong account, and may not realize it must be sent back. Refer to local business rules for guidance.
- When an EFT RETURN is received, correct your EFT account information, and stamp the document **SIGNED** to begin the routing process. Do not remove the Line of Accounting (LOA) or add a new LOA, as this may cause the document to reject.
- If a GTCC payment is returned because your SSN is incorrect, amend the document. The payment will **NOT** go back to the GTCC vendor: it will be sent to your EFT account. You are responsible for making the payment to the GTCC vendor.

For information regard lost payments, refer to Appendix K in the DTS Financial Field Procedures Guide.