

DoD Government Travel Charge Card – DoD Agencies

Defense Travel Management Office





Agenda

- Government Travel Charge Card (GTCC) Program Overview
- Card Types, Applications and Credit Scoring
- Use and Misuse of the GTCC
- Delinquencies
- Program Parameters
- Training
- Program Updates



Presentation Theme

Interactive session

To Promote

Information Sharing



Eligibility, Design, and Associated Fees

- Eligibility
 - DoD personnel, unless otherwise exempt, will use the IBA
 - Foreign Nationals (FNs) – not authorized to use GTCC
 - For FN's employed by DoD, travel expenses may be placed on a CBA
 - NAF Employees – authorized to use GTCC
 - Exemptions are listed in DoD FMR, Vol. 9, Chapter 3
- Card design – may be issued in three different designs...Standard, Quasi-Generic, Generic
- Fees – ATM, expedited card delivery, returned check, late fee, etc., may be charged by Citi®
 - All fees are listed in the DoD FMR, Vol. 9, Chapter 3



Card Types

Standard Travel Card

- Total credit limit: \$7,500 (Cash advance limit - \$665)
- Split disbursement mandatory
- Billing statement mailed to cardholder's address

Restricted Travel Card

- Total credit limit: \$4,000 (Cash advance limit - \$365)
- Split disbursement mandatory
- APC "Activation/Deactivation" may be required
- Billing statement mailed to cardholder's address

Centrally Billed Accounts

(Transportation Accounts and Unit Cards)

- Limited use
- Credit limit consistent with mission
- Government liability
- Account Manager responsible for management, and timely reconciliation



Credit Limit Increase Thresholds

Standard Accounts – Limits

	Default	APC Approval	HL3 Approval	CPM Approval	DTMO Approval
Overall Credit	\$7,500	Up to \$10,000	Up to \$15,000	Up to \$25,000	\$25,001 or higher
Cash	\$665	Up to \$5,000	Up to \$10,000	Up to \$25,000	\$25,001 or higher
Retail	\$250	Up to \$500	Up to \$1,000	Up to \$2,000	\$2,001 or higher

Notes:

- An APC may **temporarily** raise credit limits of a Restricted Account up to six months and a Standard Account up to twelve months.
- Defense Agency CPMs are listed under HL3, but still have CPM approval authority.



Credit Limit Increase Thresholds (continued)

Restricted Accounts – Limits

	Default	APC Approval	HL3 Approval	CPM Approval	DTMO Approval
Overall Credit	\$4,000	Up to \$7,500	Up to \$10,000	Up to \$20,000	\$20,001 or higher
Cash	\$365	Up to \$2,000	Up to \$4,000	Up to \$20,000	\$20,001 or higher
Retail	\$100	Up to \$200	Up to \$500	Up to \$1,000	\$1,001 or higher

Notes:

- An APC may **temporarily** raise credit limits of a Restricted Account up to six months and a Standard Account up to twelve months.
- Defense Agency CPMs are listed under HL3, but still have CPM approval authority.



Applications and Credit Scoring

- Credit check
 - With consent, the FICO™ score is used as follows:
 - No credit score – Restricted card issued
 - 001-499 – No card issued
 - 500-659 – Restricted card issued (lower limits)
 - 660+ – Standard card issued (regular limits)
 - Without consent, a restricted card is issued
- If applicant is declined:
 - Applicant receives a letter advising him/her to contact credit bureaus for clarification



Misuse of the GTCC

- Use of a travel charge card for other than official federal government travel and travel-related expenses
 - Examples of misuse include:
 - Personal Use
 - Use while not on official government travel
 - Excessive ATM withdrawals
 - Local use, not on official government travel status under a travel order/authorization
- In most instances, an APC is first point of contact when misuse is suspected
- Cardholder activity should be monitored regularly to identify possible misuse



Delinquency

- Occurs when a cardholder fails to pay the full, outstanding balance within 60 days of billing date
- Contributing factors:
 - Excessive/unauthorized cash withdrawals or card usage for unofficial travel expenses
 - Failure to:
 - File for reimbursement
 - File for reimbursement in a timely manner
 - Use reimbursement to pay Citi®
 - Claim all authorized expenses
 - Pay Citi® by billing statement due date
 - Use/enforce mandatory split disbursement



Delinquency Timelines





Consequences of Delinquency

- Suspension of charging privileges
- Counseling
- Oral and/or written reprimand
- Cancellation of the account
- Salary offset (after 90 days)
- Negative reporting to credit bureaus (after 210 days)





Credit Implications

- Impact negligible UNLESS bill is never paid
 - Only reported to credit bureaus if salary offset is unsuccessful (after 210 days)
- No reporting on payment history
- Citi® only receives a credit score, which is not retained
- Commanders/supervisors/APCs do not see credit score



Account Closure and Cancellation

- An account may be cancelled for the following reasons:
 - Three checks returned due to non-sufficient funds during a 12-month period
 - Three suspensions during a 12-month period (the card will be cancelled by Citi® on the third suspension)
 - Salary offset and charge off
- Citi® may also close an account upon the request of an APC or CPM





Salary Offset

- Collection of an undisputed, delinquent charge card amount from an employee's payroll or retirement annuity
- Due Process letter sent to cardholder when account is 90 days delinquent
 - Letter will advise on intent to submit account for salary offset unless:
 - Balance is paid in full within 30 days *OR*
 - An acceptable repayment plan has been reached between the cardholder and Citi® *OR*
 - Cardholders can prove the balance is not valid
 - Letter will include procedures advising the cardholder of the right to file for a hearing to protest the balance due



Reduced Payment Plan (RPP)

- Allows outstanding balance payments over a defined time period
- Only offered prior to cardholder being submitted for salary offset
 - Once salary offset begins, RPP is no longer an option
- Cardholder signs a written agreement to make scheduled payments against delinquent balance
- Citi® will proactively offer cardholder a fee-free opportunity to split balance into two payments
- Payment terms will be outlined in Due Process letter
- If cardholder defaults on the agreement for any reason, account immediately submitted for salary offset



Mission Critical Status

- Status applied to an IBA when travel is being performed under competent orders and traveler is performing duties that, through no fault of his/her own, prevent the traveler from filing a voucher for outstanding travel card charges
 - Status will be determined on a case-by-case basis
- APC/CPM must enroll account in mission critical status
 - Cardholder may not enroll his/her own account
- While in mission critical status:
 - Account will not be reported as delinquent
 - Account will not be suspended or cancelled
 - No late fees will be charged
 - Account will not begin aging until status termination date
 - Monthly statements will continue to be sent to cardholder



CBA Exception

- Process by which an APC or CPM may request a temporary delay of a CBA suspension
- Exception must be requested by HL 3 or higher APC/CPM
- Exception request must include justification and anticipated payment date
- Exception period should not exceed 30 days total
- Exceptions should be granted in two week periods
- Repeated requests for exceptions will be reported to the CPM/DTMO for intervention and resolution
- No more than three requests for exception will be granted within a rolling 12 month period



Account Upgrades (IBA)

- Process by which cardholder may request an additional credit check to “upgrade” restricted account to standard
- Applicant must agree to new credit check
- Applicant's FICO score must meet minimum threshold for a standard account
- Upon receipt of favorable result, Citi® will increase credit limit and change account type from Restricted to Standard
- Written notification of denial sent to cardholder
- No fee will be charged for upgrading account



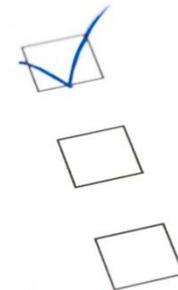
Reinstatement

- Process by which a cardholder whose account has been closed due to non-payment may apply to have his/her account reinstated
- Requirements:
 - Account balance must be paid in full at least 60 days prior to reinstatement date
 - Previous account *cannot* have:
 - Charged off **OR**
 - Three or more payments returned for non-sufficient funds (NSF) over the life of the account **OR**
 - A NSF payment within the previous 12 months



Reinstatement (continued)

- Applicant must:
 - Submit a new application that contains:
 - Agreement to credit check
 - APC/CPM name, address, phone number, signature
 - Meet minimum FICO score required for a restricted account
 - Agree to pay the Reinstatement Fee of \$29 which will be billed upon reinstatement
 - Application discloses fee and states that it may not be reimbursed by the government





Do Not Strand Policy

- Policy which allows Citi® to temporarily open a deactivated or suspended account at the cardholder's request in the event the cardholder is traveling on official DoD travel away from their official duty station
 - Cardholder must call customer service
 - Attempted charges must reflect a travel status – (i.e., declines at hotels, restaurants, etc.)
- Card activated for no more than 5 days if the card was in a deactivated status prior to call to customer service
- For accounts that are in a suspended status (60-90 days delinquent), cardholders will be required to call customer service each time a charge needs to be forced through
- Merchants may refuse to force charges through



Electronic Access System (EAS) Reports





GTCC Training

- Initial Training (mandatory):
 - For cardholders and APCs
 - Must use DoD standard training material
 - Cardholder training found on the TraX website
www.defensetravel.dod.mil/passport
- Refresher Training:
 - Required every three years (Changed from two)
 - May come from another source (e.g., GSA, VISA, or Citi®)





Program Updates

- New data-mining tool – Visa® IntelliLink®
 - Can now be rolled out to any APC at any level
 - Conference session offered on Thursday from 2:00 p.m. to 4:40 p.m.
 - Only individuals who currently have a user ID and password will be allowed to attend this session
- Enhancements to EAS
 - We are constantly working with Citi® to enhance CitiDirect
- DoDFMR, Volume 9, Chapter 3
 - In progress
 - New card product
 - Controlled Spend Account (Air Force pilot)
- Dashboards



Resources



- DTMO website www.defensetravel.dod.mil
- Travel Assistance Center - available 24 hours a day, 7 days a week
 - 1-888-Help1Go
 - If you are calling from overseas, use DSN 312-564-3950 or dial 809-463-3376 (wait for the beep) then dial 1-888-Help1Go (888-435-7146)
 - Submit a help desk ticket through the Tickets section of TraX
- Component Websites
 - USMC <http://www.marines.mil/units/hqmc/pandr/gtcc>
 - Army www.asafm.army.mil
 - Air Force <https://www.my.af.mil/afknprod/afgtc>
 - Department of Navy <https://www.navsup.navy.mil/ccpmd>