



U.S. General Services Administration

Government Travel Charge Card Program Overview – DoD Agencies

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Agenda

- Government Travel Charge Card (GTCC) Program Overview
- Program Management
- Delinquency Progression
- Internal Controls
- Payment Methods
- Reports
- Training
- Resources
- References
- Open Discussion

Defense Travel Management Office

Scope of the Enterprise

- DoD Travel Spend: \$8.1B (FY15)
- Housing and Cost of Living Allowances: \$23B (FY15)
- Commercial Travel Office Services: \$236M/5 years
- U.S. Car/Truck Rental Program: \$389M (FY15)
- Military Bus Program (Safety Inspection Contract): \$1M annually
- Government Travel Charge Card: ~\$40B/10 Years

Commercial Travel Program Management

- GSA City Pair – DoD Customer Interface
- U.S. Government Rental Car/Truck
- Military Bus Program
- Recruit Travel & Assistance
- Commercial Travel Office Services
- Premium Class Travel Oversight

DoD Travel Card Program Management

- Individually Billed Accounts
- Centrally Billed Accounts



Travel Policy and Implementation

- Joint Travel Regulations (JTR)
- Policy Simplification

Customer Support and Training

- TAC (Travel Assistance Center)
- Travel Training Resources
- Service and Agency Liaison

Allowance Program Management

- Basic Allowance for Housing
- CONUS Cost of Living Allowance (COLA)
- Overseas COLA
- Overseas Housing Allowance
- OCONUS Non-Foreign Per Diem Rates
- Currency Adjustments

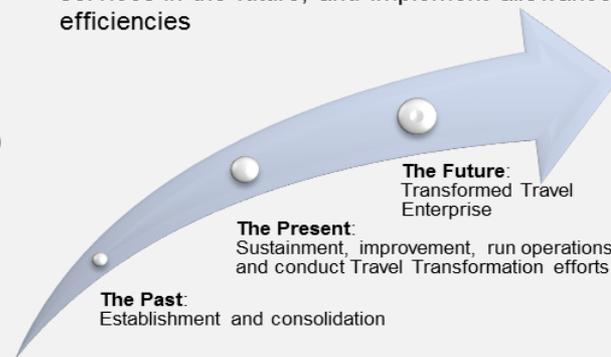
Defense Travel System

- Functional Requirements and Oversight



Area of Focus

- Travel and Allowance Reform – Simplify travel policy, explore the best strategy for providing travel services in the future, and implement allowance efficiencies





DTMO Role

- Serves as the DoD's Travel Card Program Manager for all DoD Components
 - Manage DoD's SmartPay[®] 2 tailored task order
 - Provide guidance and overall management of the program
 - Coordinate with GSA, the Card vendor, and DoD Components/Agencies
 - Develop DoD travel card policy and procedures
 - Facilitate travel card training for DoD
 - Review or initiate component review of card processes
 - Assist with Centrally Billed Account (CBA) reconciliation



Benefits of the GTCC Program

- Improves financial readiness/security of travelers
- Eliminates the need for travelers to use personal funds
- Reduces the need (and costs to the Department) for travel advances and related reconciliation/collection
- Improves audit readiness and program management
- Increases rebates from the travel card vendor (See DoDI 5154.31, Volume 4 Section 040306)
- Provides travel insurance
- Increases data capture, providing business intelligence to improve travel programs, reduce overall travel costs and expand strategic sourcing opportunities
- Allows use of GSA City Pair Program and Tax Exemption



Proper GTCC Usage

- Primary payment method for official travel expenses include:
 - Lodging
 - Meals (when possible)
 - Rental Vehicle/Gas
 - Transportation (airfare, train, bus)
- For cardholder, official travel expenses only
- Not for personal use
- Service/Agency will determine PCS/dependents usage



Card Types: Individually Billed Account

Standard

- Total Credit Limit: \$7,500
- Total Monthly ATM Limit: \$665
- Total Monthly Retail Limit: \$250
- Credit Check with Score 660 or Higher
- Individual liability

Restricted

- Total Credit Limit: \$4,000
- Total Monthly ATM Limit: \$365
- Total Monthly Retail Limit: \$100
- APC “Activation/Deactivation” required for periods of travel/non-travel
- Issued to cardholders refusing a credit check
- Credit Score 500-659
- Individual liability



Card Types: Centrally Billed Account

Transportation Only

- Limited use
- Credit limit consistent with mission
- Government liability
- Requires management and monthly reconciliation
- New accounts must be approved by the CPM

Unit Cards

- Issued to an individual or unit for group travel only when cost effective and in the best interest of the mission
- Appropriate for group of travelers, such as new recruits, prisoners, and foreign nationals participating in an official DoD sponsored program or activity
- Can be used for lodging, meals, etc., arranged using other than a contract or purchase order
- Credit limit consistent with mission
- Government liability
- Requires management and monthly reconciliation
- New accounts must be approved by the CPM

Credit Limit Increase Thresholds

Chart for DoD Independent Agencies

	Default	APC Approval	HL4 Approval	HL3/CPM Approval	DTMO Approval
Overall Credit	*\$7,500 **\$4,000	Up to \$10,000	Up to \$15,000	Up to \$25,000	No Maximum
Cash	*\$665 **\$365	Up to \$5,000	Up to \$10,000	Up to \$25,000	No Maximum
Retail	*\$250 **\$100	Up to \$500	Up to \$1,000	Up to \$2,000	No Maximum

*Standard Accounts credit limit increases are based on mission requirements and are limited to no more than 12 months.

**Restricted Accounts credit limit increases are based on mission requirements and are limited to no more than 6 months.

Citi Cardholder Fees

Late	<ul style="list-style-type: none">• Begins at 75 days• \$29 each 30-day cycle
Non-Sufficient Funds	<ul style="list-style-type: none">• \$29 fee for NSF check (non-reimbursable)
Salary Offset	<ul style="list-style-type: none">• \$25 DFAS processing fee• \$55 Citi Administration fee• \$87 (late fee \$29 x 3)
Re-Instatement	<ul style="list-style-type: none">• \$29 fee (if approved)
Expedited Card Delivery	<ul style="list-style-type: none">• \$20 fee
ATM/Cash Advance	<ul style="list-style-type: none">• ATM service fee 2.4%• ATM user/terminal fee
Merchant Surcharge	<ul style="list-style-type: none">• Up to 4%• United States/U.S. Territories Only
Reduced Payment Plan (Multiple)	<ul style="list-style-type: none">• \$45 Setup• \$10 monthly maintenance• \$29 monthly late payment



Agency Program Coordinator

- APC must be the right person for the job:
 - Independent performer/self-management
 - Appropriate rank, grade, maturity, and skills
 - Trained and certified with EAS access and IntelliLink®
 - Designated in writing
- Monitor unit's GTCC program via reporting
 - Relay sensitive information and notify Director of suspected misuse and abuse
- Assist cardholders
 - Increase/decrease credit limits
 - Activate/deactivate cards
 - In/out processing
- Coordinate with DTS administrator to maintain cardholder profile information



Agency Program Coordinator (continued)

- Perform Program Reviews:
 - Public Law 112-194
 - Government Charge Card Abuse Prevention Act of 2012
 - Minimum requirements to ensure effective management controls
 - Compliance checklist – DoDI 5154.31, Volume 4, Annex 9
 - Findings of significant weaknesses must be reported to the CPM in addition to the Command or Agency Head
 - Coordinate with DTS DTA/FDTA to identify travelers not submitting a voucher within 5 days of returning from travel



Proprietary Information

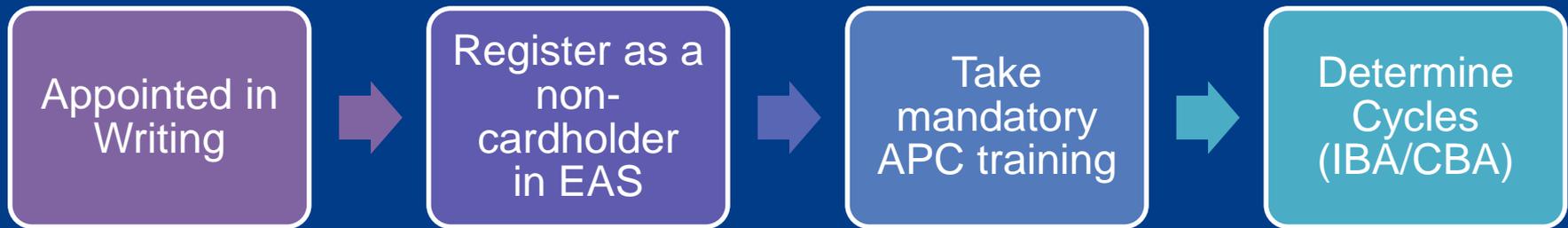
- Ensure cardholders confidentiality
 - Personally Identifiable Information (PII)
- Information of a sensitive nature should always be handled carefully
 - DoDI 5154.31, Volume 4, 041103, 0414, 041401
 - Keep in a secured location
 - Use password protection
 - Always treat information as if it were your own



Cardholder Responsibilities

- Be familiar with GTCC Regulations
- Verify receipt card with GTCC vendor
- Update contact/card information in DTS and GTCC vendor
- Ensure the account is active, available for use prior to travel
- Use card for all expenses related to official travel unless otherwise exempted
- Submit travel vouchers within 5 business days
- Use split disbursement during travel settlement process
- Ensure charges are accurate; dispute inaccuracies within 60 days

Path of an APC



Policy

- Public Law
- OMB
- DoDI 5154.31 Vol. 4

Reporting

- Schedule & Pull Reports
- Analyze Reports
- Advise cardholders & management

Maintenance

- Hierarchies
- Cardholder Profiles
- Training/SOU
- Applications
- Correspondence

Metric Reporting

IBA-
Delinquent
Accounts

- **0.00% – 1.00% (Green)**
- **1.01% – 2.00% (Yellow)**
- **>2.00% (Red)**

CBA-
Delinquent
Dollars

- **0.00% – 1.00% (Green)**
- **1.01% – 2.00% (Yellow)**
- **>2.00% (Red)**

Split
Disbursement

- **80% – 100% (Green)**
- **60.1% – 79.9% (Yellow)**
- **60% and Under (Red)**

Delinquency Timeline for IBA

Current

- File travel voucher within 5 days after completion of travel
- Receive statement
- Day 1 = The day after charges post to the cardholder's statement
- Past Due status at day 31
- Disputed/Fraudulent transactions must be reported within 60 days of when the charge first appears on a statement

0 - 60 Days*

Suspended

- No new charges allowed on card
- Late fee applied at day 75
- Additional late fees applied at day 91 and each 30 day increment thereafter
- Receiving APC must transfer member into their HL regardless of delinquency
- Affects Command's delinquency rate

61 - 125 Days*

Cancelled/Closed

- Submitted for enrollment in Salary Offset
- Member may request a travel advance, if required to travel
- Receiving APC must transfer member into their HL regardless of delinquency
- Affects Command's delinquency rate

126 - 210 Days*

Charge Off

- May charge off
- Could affect cardholder's credit rating
- Delinquency removed from HL

211 Days*

* Days = days past billing statement date

Delinquency Timeline for CBA

Current

- Receive statement
- Day 1 = The day after charges post to the cardholder's statement
- Past Due status at day 31
- Prompt Pay Act (PPA) Interest is incurred at day 31
- Disputed/Fraudulent transactions must be reported within 60 days of when the charge first appears on a statement

0 - 60 Days*

Suspended

- No new charges without CBA exception granted by travel card vendor
- PPA interest is being accrued until payment receipt
- Affects Command's delinquency rate
- At 61- 90 days exceptions must be approved by CPM/HL 2-3
- At 91-125 days exceptions must be approved by DTMO/HL 1

61 - 125 Days*

Cancelled/Closed

- PPA interest is being accrued until payment receipt
- At 126 days and beyond no further exceptions can/will be approved
- Reinstatement of account upon payment in full and CPM approval
- Cannot transfer to another HL

126 - 210 Days*

Charge Off

- May charge off
- Could affect the organization's ability to open new CBA accounts
- Delinquency removed from HL

211 Days*

* Days = days past billing statement date



Causes of Delinquency

- Unauthorized charges that are not reimbursable
- Not properly utilizing Split Disbursement for GTCC expenses
 - Need to adjust Split Disbursement amounts on DTS Payment Totals page
- Not signed up for Scheduled Partial Payments (SPP) when on long term travel
- Not paying undisputed charges in full on the monthly statement by due date
- Not disputing unrecognized charges



Causes of Delinquency (continued)

- Misuse/Abuse
 - Utilizing card for personal use
 - Using ATM to withdraw credit balance refund
- Late submission of travel claim
 - Travel claims should be submitted within 5 working days of completion of official travel
 - Coordinate with your LDTA if you do not have access to obtain the Unsubmitted Voucher report in DTS Report Scheduler



Account Closure and Cancellation

- An account may be cancelled for the following reasons:
 - Delinquency
 - Having two (2) or more NSF's within a 12-month period
 - Having three (3) NSF payments in the life of the account
 - Salary offset and charge off
 - Not used in a 12-month period (with an option to reopen without a new application, if the need for travel arises)
 - At the request of a CPM or APC for retirement, separation, termination, or death



Disciplinary Action

- Components should issue/publish regulations for appropriate disciplinary action when warranted for fraud, abuse and misuse
- Directed per DoDI 5154.31, Volume 4
 - MilPers – 040103.A. Compliance
 - Counseling, admonishment, reprimand, non-judicial punishment (Article 15, Uniform Code of Military Justice (UCMJ)), court-martial, and administrative separation
 - Commanders or supervisors must ensure that security clearance reviews are conducted when the cardholder comes under investigation for charge card misuse



Disciplinary Action (continued)

- CivPers – 040103.B. Compliance
 - Appropriate administrative or disciplinary action up to, and including, removal from Federal service
 - Components must advise DTMO of additional administrative action, or recommended legislation your Component considers necessary to effectively take disciplinary action against DoD civilian employees for improper, fraudulent, or abusive use of DoD travel cards
 - Review of the security clearance (or modification or revocation of such security clearances in light of this review) of the individual involved in travel card misuse or abuse cases is not a disciplinary action



Internal Controls

- DoDI 5154.31 Vol. 4, *041004. Program Review
- Ensure your program is in compliance with regulations
- Commanders and Agency Heads ensure periodic internal control reviews are conducted
- Public Law 112-194, the “Government Charge Card Abuse Prevention Act of 2012”, outlines minimum requirements
 - Recommend having a checklist (see DoDI 5154.31, Vol. 4, Annex 9) with all requirements



Split Disbursement

- Public Law 107-314
 - National Defense Authorization Act of 2003
- Mandatory for all military and civilian personnel
 - Cardholders sign the Statement of Understanding (SOU) and agree to use split disbursement to pay for all outstanding charges
 - Use split disbursement to pay interim vouchers for long term travel
 - For DTS travel, cardholders request scheduled partial payments (SPP) as part of the authorization process, ensuring expenses anticipated to be charged on the travel card are properly designated

Payment Methods

- Split-disbursement is mandatory for DoD
- CitiDirect Online: <http://home.cards.citidirect.com>
- Pay By Phone 1-800-200-7056/757-852-9076 (collect)
 - Free! No pay by phone fee, posts within 48 hours
- Western Union/Quick Collect, posts within 48 hours
- Personal Check U.S. Mail, posts within 7 to 10 business days
- Express Mail Payments, posts within 48 hours



*Note: Payments CANNOT be made at a Citibank branch



Reduced Payment Plan (RPP) and Salary Offset

- RPP (applies to IBA's only)
 - Plan offered to delinquent cardholders allows outstanding balance payments over a defined time period
 - Two Payment Plan
 - Multiple Payment Plan
 - Offered prior to cardholder being submitted for salary offset
 - Failure to comply with the agreed-to payment schedule will result in automatic referral for salary offset



Reduced Payment Plan (RPP) and Salary Offset

(continued)

- Salary Offset (applies to IBA's only)
 - Collection (by deduction from the amount of pay owed to the cardholder) of any amount the cardholder owes to the travel card vendor as a result of undisputed delinquencies



Mission Critical (MC) 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
 - Mission critical must be stated in the orders
 - Status will be determined on a case-by-case basis
 - Not authorized where timely vouchers filed or SPPs used
- APC/CPM
 - Must enroll account in mission critical status
 - Must ensure mission critical status is not being abused
 - May not use mission critical status to avoid delinquency
 - May not enroll his/her own account
 - Use PCS Status Report to remove cardholders in MC



CBA Exception

- A HL3 APC or CPM may request a temporary delay of a CBA suspension from Citi (requires 3 business days)
- Exception requests must include when payment was initiated, justification, and anticipated payment date
- Approval of requests are at the GTCC vendor's discretion
- Approved accounts are placed in exception status for a period NTE 30 days
- No more than three (3) requests for exception will be granted within a rolling 12-month period without DTMO review and concurrence
- Exception requests for accounts 91 days past billing must be sent to the DTMO for authorization
- Canceled accounts do not qualify for CBA exception



Electronic Access System (EAS) Mandatory Reports



Electronic Access System (EAS) Reports



GTCC Training

- Initial Training (mandatory)
 - Cardholders and APCs
 - Must use DoD standard training material
 - Cardholder training (CH 101) and APC Travel Card Program Management (APC Course) (Mandatory) found on the TraX website
www.defensetravel.dod.mil/passport
- Refresher Training:
 - Required every three years
 - May come from another source (e.g., GSA, VISA, or Citi®)



GTCC Training (continued)

- GSA SmartPay Forum – EAS training
- Web-based Training – CLASS
 - Computer Based Trainings (CBTs)
 - User Guides/Reference Documents
 - Registration and schedules are available online at Citi's Commercial Card Learning and System Support (CLASS) platform via CitiDirect®
- On-site Training - Citi offers no cost, onsite training for Agencies meeting the required minimum participation level of 20 students or more (dependent on local site logistics) and also instructor-led training conducted at their training facilities.





Resources

- DTMO website (www.defensetravel.dod.mil)
- RSS Feed APC Toolkit/DTS CBA Specialist Toolkit (www.defensetravel.dod.mil/site/rss.cfm)
- Travel Explorer (TraX) (www.defensetravel.dod.mil/passport)



Resources (continued)

- Citi DoD Travel Card Resources
(http://www.citibank.com/tts/card_solutions/commercial_cards/public_solution/dept_defense.htm)
- Citi EAS Logon
(<https://home.cards.citidirect.com/CommercialCard/Cards.html?classic=2>)
- VISA IntelliLink
(<https://intellilink.visa.com/Auth/Login?ReturnUrl=%2f>)



References

- OMB Circular A-123 App. B Revised
- Public Law 105-264
 - Travel and Transportation Reform Act of 1998
- Public Law 107-314
 - National Defense Authorization Act of 2003
- Public Law 112-194
 - Government Charge Card Abuse Prevention Act of 2012
- DoDI 5154.31, Volume 4
 - Government Travel Charge Card Regulations
- Joint Travel Regulations (JTR)



Open Discussion