

Government Travel Charge Card Regulations



Cardholder Reference Edition

This Cardholder Reference Edition is derived from the [GTCC Regulations](#)

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POLICY AND PURPOSE

1. Overview

The Government Travel Charge Card (GTCC) is mandated to be used by DoD personnel to pay for authorized expenses including meals when on official travel unless an exemption is granted. This includes temporary duty (TDY) and, per Component guidance, permanent change of station (PCS) travel.

2. Benefits of Using the GTCC

Use of the GTCC provides several [benefits](#) to the cardholder when compared to the use of personal credit cards or other forms of payment, to include: extended payment timelines (up to 60 days for TDY travel and up to 120 days for PCS travel), no interest charges, direct payment (via split-disbursement), no “hit” against a credit report when applying, and more accurate voucher submissions. In addition, benefits to the Department include rebates returned from the travel card vendor (allowing the Services to bring dollars back to their programs), reduced costs of issuing and reconciling travel advances, and greater access to travel data to help improve and implement new travel programs. It also improves financial and traveler readiness leading to mission completion.

3. Compliance

Cardholders must use their Government travel card only for authorized travel expenses as described in the Joint Travel Regulations ([JTR](#)) and not for personal use. Military personnel who misuse the card are subject to disciplinary actions in accordance with Article 92 of the Uniform Code of Military Justice ([UCMJ](#)). Civilian personnel who misuse the travel card may be subject to appropriate administrative or corrective action.

4. Misuse

Misuse is defined as any unauthorized use of the GTCC. Examples include using the card: (a) for adult entertainment, (b) for gambling, (c) for expenses related to personal, family or household expenses when not in travel or PCS status, (d) to pay for the expenses of anyone other than the cardholder or an authorized dependent, (e) for cash withdrawals more than three days prior to travel start date, and (f) intentionally failing to pay undisputed charges in a timely manner.

GENERAL TRAVEL CARD INFORMATION

1. Agency Program Coordinators (APCs)

APCs are the primary point of contact for cardholders within their organization. They help cardholders with everything from the GTCC application process and setting up their accounts to the everyday use of the travel card. APCs are responsible for execution and management of the day-to-day operations of the DoD travel card program.

2. Cardholder Responsibilities

- A. Training. When an individual first applies for a travel card and then every three years after that, they must complete the “Program & Policies - Travel Card 101” training course that is available on the [TraX](#) web site. Cardholders will ensure a copy of their certificate of completion is retained by the APC or can be obtained from TraX. Refresher training may also be completed using other training sources as approved by the applicable Component Program Manager (CPM). Refresher training and the updated Statement of Understanding (SOU) will be documented and retained either electronically or in hard copy by the APC.
- B. Before Travel. Cardholders must immediately verify card receipt and create a PIN with the travel card vendor upon receiving the card in the mail. Cardholders must also update their traveler profile in the applicable Defense Travel System (DTS or MyTravel) with their GTCC account number and expiration date. Cardholders are responsible for providing a signed SOU and certificate of training to their APC upon initial card issuance, arrival and in-processing into a new organization and every three years thereafter. The DoD Statement of Understanding DD3120 is available from the DoD Forms Management Office website at <https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd3120.pdf>. Additionally, cardholders should check their account online or confirm with their APC that their card account is open and there is sufficient available credit based on mission needs. If the cardholder’s demographic information (mailing address, email address, phone number, last name, etc.) changes at any time, they must update their account online, through their APC or by calling the number on the back of their card. Cardholders whose mail has been returned to the travel card vendor for non-delivery will have a return mail indicator placed on their account. A return mail indicator temporarily blocks the travel card until the mailing address has been updated and/or verified with the GTCC vendor by the cardholder or APC.
- C. During Travel. Ensure the card is used to pay for all official travel expenses, unless there has been an exemption granted. If the cardholder finds their card account is blocked or the card declines for any reason, they should contact their APC or the travel card vendor for resolution or simply check their account status on the mobile app using their smartphone. Cardholders may be exempt from certain state taxes for lodging in selected states. Travelers are directed to obtain [tax information](#) from the GSA SmartPay website and present the tax-exempt form to the merchant for the exemption to be applied.
- D. After Travel. Cardholders are required to submit travel vouchers within five working days of travel completion, and use split disbursement to pay their travel card bill. It is the travel

cardholder's responsibility to pay any remaining balance of undisputed charges no later than the due date, regardless of the status of their travel reimbursement. Accounts are considered past due at 31 days past billing and delinquent if unpaid 61 days after the billing date. Cardholders are responsible for reconciling their travel card account against claimed travel expenses, taking action to avoid erroneous or improper payments, and minimizing credit balances on their account.

- E. Disputed Charges. If the billing statement includes questionable charges, the cardholder will first contact the merchant to try to resolve the questionable charge. If unsuccessful, the cardholder will obtain a dispute form from the APC, or from the travel card vendor's website. The cardholder will complete and send the form to the travel card vendor. All disputes must be submitted within 60 days of the date on the billing statement on which the erroneous charge first appeared. It is the responsibility of the cardholder to ensure the dispute form has been received by the travel card vendor. Once the dispute notification has been received by the travel card vendor, the travel card vendor will issue a provisional credit for the amount of the dispute pending resolution. Formally disputed charges will not age and the account will not suspend for lack of payment. Disputes found in favor of the merchant will result in the disputed charge being placed back onto the cardholders account, with the cardholder responsible for repayment as well as any applicable late fees. Disputes found in favor of the cardholder will result in a permanent credit against the account, relieving the cardholder from responsibility for the disputed amount.

3. Two Types of Travel Cards

- A. Standard Cards. Standard cards are issued to individuals with a FICO credit score above 659. The default limits are \$7,500 for credit, \$250 for cash, and \$250 for retail purchases. Increased limits can be requested on a temporary basis (not to exceed 12 months) to meet mission needs when validated by commanders and supervisors. Note that the FICO credit score (soft pull) is not provided to the cardholder or their APC.
- B. Restricted Cards. Restricted cards are issued to individuals with a FICO credit score below 660. Individuals who do not consent to a credit score (soft pull), but still require a travel card must complete all responses affirmatively on the alternate creditworthiness form DD 2883 to be issued a restricted card. Credit scores are only reviewed by Citibank and not provided to the cardholder or the APC. The default limits are \$4,000 for credit, \$250 for cash, and \$100 for retail purchases. Restricted travel cards are the same in appearance as standard cards. In the same manner as standard cards, these limits can be raised temporarily (not to exceed 6 months) when necessary to meet mission needs.

4. Online Account Access

The travel card vendor provides online account access and management through CitiManager at <https://www.citimanager.com/>. Cardholders have the option to manage their CitiManager account online or with a smartphone. For optimal viewing on a smartphone ensure you select the CitiManager Mobile login from the sign on drop down menu. CitiManager lets cardholders view balance and charges, obtain their billing statements, make payments, as well as set up email and text alerts.

5. Cash Withdrawals

Travelers should limit the use of their card at ATMs to obtain cash and only do so when needed to pay for “non-cardable” travel related expenses. Valid “non-cardable” travel related expenses are those that cannot be charged on the travel card. The cardholder will establish a personal identification number to gain ATM access upon receipt verification of their card. ATM withdrawals will not be obtained more than three working days before the scheduled departure date. The travel card vendor will charge the cardholder a transaction fee for ATM use. In addition, ATM owners may charge a service fee for ATM access. These charges will appear on the cardholder’s billing statement. Cash withdrawal fees (including non-ATM) are not separately reimbursable (with rare exception), and instead are included in the incidental expense portion of the per diem rate.

6. Split Disbursement

All DoD personnel are required to split disburse all undisputed expenses charged to the travel card as a part of the travel settlement process. To support the split disbursement requirement, both DTS and MyTravel automatically include air/rail, hotel, rental vehicle, and other miscellaneous, non-mileage expenses identified by the traveler in the split disbursement amount paid directly to the travel card vendor. The amount of any ATM withdrawals and any miscellaneous travel card charges, to include but not limited to meals charged to the travel card must also be included in their split disbursement amount paid directly to the travel card vendor. Traveler’s submitting manual voucher’s for travel booked outside of DTS or MyTravel are required to annotate the split disbursement amount in the upper right hand section of the DD 1351-2.

7. Expenses Incident to Official Travel

A. Acceptable but Non-Reimbursable Expenses. The cardholder, while in a travel status, may use the travel card to charge personal non-reimbursable expenses incident to official travel such as in-room movie rentals, personal telephone calls, exercise fees, and beverages, when these charges are part of the room billing.

B. Registration Fees. In cases where the cardholder is required to pay for registration fees in advance of travel, the primary method of payment should remain the purchase card. Use of the IBA is an acceptable alternate form of payment in accordance with individual Component policy and in accordance with the JTR.

C. Mission Related Expenses. Mission related expenses (as described in the JTR) are not permitted to be reimbursed on a travel voucher or purchased with the GTCC. While a mission related expense may be valid and reimbursable, they are not reimbursable using travel funds.

SPECIAL TRAVEL CONSIDERATIONS

1. Mission Critical (MC) Travel

Mission critical travel is defined as travel that prevents the traveler from submitting interim travel vouchers or from scheduling partial payments to pay for charges to their travel card. Mission critical status must be reflected on cardholder's travel authorization or military travel orders. If there is an outstanding balance at the time the cardholder is removed from mission critical status, the balance must be paid within 45 days of removal from status. Travelers in this situation should contact their APC to ensure enrollment in this status.

2. Mission Critical Permanent Change of Station (PCS) Travel

Mission Critical PCS status is applied to an individually billed account while an individual is traveling to a new permanent duty station. Mission Critical PCS status allows the traveler more time to pay amounts charged during a PCS move. Accounts may be placed in MC/PCS status for up to 120 days, and cardholders have no more than 60 days from the time of disenrollment in which to pay their outstanding balance. The individual component policies determine whether an IBA can be used for PCS.

3. Local Travel

The travel card may be used for local travel expenses authorized by the Component. Local travel is defined as authorized travel when the individual is performing official duties in and around the area of the permanent duty station; however, use of the travel card to purchase meals while in this status is not permitted unless otherwise specified in the JTR.

4. Long Term Travel

Long term travel is defined as travel greater than 45 days. While in a long term travel status, the traveler is required to file interim vouchers every 30 days in order to receive partial payments and use split disbursement as the means of settlement to ensure payment to the travel card vendor in order to avoid delinquency. For DTS travel, cardholders must request scheduled partial payments as part of the authorization process, ensuring that expenses anticipated to be charged on the travel card are properly designated.

ANNEX 1 TRAVEL CARD VENDOR FEES

The following fees may be charged by the travel card vendor:

1. Non-Sufficient Funds (NSFs) Fee. A NSF fee will be applied to a cardholder's account when a payment is returned by the cardholder's financial institution for insufficient funds. NSF fees are not reimbursable. An account that has two (2) or more NSF payments within a 12 month period or the 3rd NSF payment in the life of the account is subject to immediate cancellation by the travel card vendor.
2. Reinstatement Fee. Reinstatement is the process of re-establishing a previously cancelled account. The reinstatement fee is non-reimbursable.
3. Late Fees. Late fees are applied at 75 days past billing and at every 30 day increment of the billing cycle thereafter until the past due amount is paid in full. Late fees may be reimbursable if the late fee was charged as the result of a late reimbursement to the traveler.
4. Salary Offset Fees. Salary offset fees are non-reimbursable. Salary offset is the 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. Upon written request DFAS will, on behalf of the travel card vendor, begin the process of salary offset. Accounts become eligible for salary offset when an unpaid balance reaches 126 days past billing.
5. Reduced Payment Plan Fee. The travel card vendor may offer a reduced payment plan to delinquent cardholders for which additional fees will be assessed and are not reimbursable. The plan allows for payment of an outstanding balance over a defined time period as an alternative to salary offset. The Reduced Payment Plan cannot be initiated once salary offset has begun. Failure to comply with the agreed-to payment schedule will result in automatic referral for salary offset.
6. ATM and or non-automated Cash Withdrawal Fees. Cash withdrawal fees may be charged by the travel card vendor and or the ATM owner for each withdrawal. ATM fees and cash advance fees for non-ATM cash withdrawals associated with official government travel are included in the incidental expense portion of the applicable locality per diem rate and are not reimbursable (with rare exception) as a separate miscellaneous expense.
7. Merchant Surcharge Fees. Merchant surcharge fees are reimbursable. Merchants in the United States (US) and U.S. Territories are permitted to impose a surcharge (up to 4%) on consumers when they use a Visa or Master Card credit or charge card. For more information on merchant surcharge fees, see [Visa's](#) website.
8. Foreign Currency Conversion Fees. Also listed as Cross Border Processing Fees on cardholder statements. For each purchase made in other than US dollars, the bank may pass along any charges assessed by the bankcard associations. The international transaction fees will appear as a separate transaction on the billing statement.

ANNEX 2 DELINQUENCY TIMELINE

CURRENT	SUSPENDED	CANCELLED/CLOSED	CHARGE OFF
1 to 60 Days*	61 to 125 Days*	126 to 210 Days*	211 Days*
File travel voucher within 5 days after completion of travel	No new charges allowed on card	Submitted for enrollment in Salary Offset	May charge off
Receive statement	Late fee applied at day 75	Cardholder may request a travel advance if required to travel	Could affect cardholder's credit rating
Day 1 = The day after charges post to the cardholder's statement	Additional late fees applied at day 91 and each 30 day increment thereafter		
Past Due status at day 31			
Disputed or Fraudulent transactions must be reported within 60 days of when the charge first appears on a statement			

***Days = days past billing statement date**