Information Paper:
How to Correct EFT Returns

Introduction
An Electronic Funds Transfer (EFT) return occurs when your bank or the Government Travel Charge Card (GTCC) vendor receives a payment that contains inaccurate information. When that happens, the institution that received the bad information rejects the payment.

Note: Before signing any DTS document, you* should always review your DTS profile. If your EFT information is not correct, an EFT return will occur.

*In this information paper “you” are the traveler.

Correct an EFT Return from a Financial Institution
A financial institution typically returns payments due to inaccurate EFT information. When that happens, you, the Authorizing Official (AO), and a Defense Travel Administrator (DTA) all receive an email informing everyone about the return. DTS stamps the document EFT RETURN.

To correct an EFT return with bad EFT information:

1. Starting on the DTS Dashboard, select Options next to the document, then Create Amendment on the pop-up menu.

2. Enter a comment to explain why you are making the amendment, then select Amend Document.

3. When the document opens, select Review Profile on the Progress Bar.

4. Select Open Profile.

5. In the left column, select EFT and Credit Card Accounts.

6. Follow one of the two paths below, depending on who is responsible for correcting the bad EFT info:

<table>
<thead>
<tr>
<th>If a DTA corrected it ...</th>
<th>If you need to correct it ...</th>
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<tbody>
<tr>
<td>Select the Refresh Account Data link near the top of the screen.</td>
<td>In the right column, enter the correct account information.</td>
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<tr>
<td>Note: You must do this after the DTA made the change.</td>
<td>Check the Update Permanent Profile box.</td>
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<td></td>
<td>Select Save.</td>
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7. Stamp the document SIGNED to initiate the routing process.
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.

An incorrect Social Security number (SSN) is usually the reason for an EFT return from the GTCC vendor. To have the funds correctly deposited:

- If the travel card vendor has the incorrect SSN, you or your APC must contact the travel card vendor to have them correct it, then follow the steps below.

- If your SSN is incorrect in your DTS profile, follow the steps below, then have a DTA create a new profile for you using the correct SSN.

To correct an EFT return from the GTCC vendor:

1. Follow steps 1-2 above.

2. Select Expenses on the Progress Bar.

3. In the Other Expenses section, add a Non-Mileage Expense using the following information:
   a. Expense = GTCC Return (manual entry)
   b. Reimbursement Method = Personal
   c. Date = date of return
   d. Cost = amount of return

4. In the Substantiating Documents section, attach the EFT Return email.

5. Stamp the document SIGNED to initiate the routing process.

Additional Information

- To help prevent EFT returns, always verify that your EFT information and SSN are correct in your DTS profile before you create a travel document.

- When you save profile changes to your DTS profile from a travel document, the changes only apply to that travel document and any travel documents you create in the future. They do not affect other existing documents. You must change or update them individually.
• If you notice that your account information is incorrect after a payment has already been made, **do not** amend the document until DTS applies the **EFT RETURN** stamp to the document. This usually happens within a week.
  
  o If you do not get an EFT return within a week, the bank may have deposited the money into the wrong account. Refer to your local business rules for guidance.

For information about lost payments, refer to Appendix K in the [DTS Financial Field Procedures Guide](https://www.defensetravel.dod.mil).