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# Travel Card 101 Training





# Cardholder & DoD Benefits



## Cardholder Benefits

The GTCC helps cardholders by:

- Eliminating the need for travelers to pay for expenses with personal funds
- Providing a safe (reduces the need to carry cash) and convenient (eliminates the need to use personal funds/credit cards) method to pay for official travel expenses
- Providing extended payment terms when compared to personal credit cards
  - No interest charges or annual fees
  - Direct payment (via split disbursement)
  - No 'hit' against a credit report when applying
  - More accurate voucher submissions
  - 'Mission Critical' status for long-term travel when no ability to submit interim travel vouchers
  - Payment due at 61 days past billing before considered delinquent (120 days for PCS travel)
  - Late fees apply at 75 days past billing

## DoD Benefits

The GTCC helps the Department by:

Increasing the Department's ability to capture data related to spend, providing business intelligence which supports:

Initiatives for travel program improvements and enhancements

Reducing overall travel costs and expanding strategic sourcing opportunities

DoD auditability requirements, providing a more exact 'picture' of where DoD travel funds are spent

Improved travel card program management

Reducing the need (and costs to the Department) for travel advances and related reconciliation/collection

Improving the financial readiness/security of travelers, leading to mission completion

Earning rebates based on card usage, which allows Components to bring dollars back to their programs

Allowing use of the GSA City Pair Program

Availing travelers a tax exemption in [certain states](#)



# Law and Other Documentation



There are many laws and governing documents that frame how the travel card program operates. Some of the most important are listed below:

- Public Law 105-264
- Public Law 107-314
- Public Law 109-115
- DoD Government Travel Charge Card Regulations
- DoD Statement of Understanding

You will learn more about each law and document in this course.

**DoD Government Travel Charge Card Regulations & The DoD Statement of Understanding**

**Government Travel Charge Card Regulations (authorized by DoDI 5154.31, Volume 4) establish command, supervisory, and personal responsibility for use of the GTCC and the operation of the DoD travel card program. It is the responsibility of commanders and supervisors at all levels to ensure compliance with this regulation.**

**The DoD Statement of Understanding must be signed by each cardholder upon initial card issuance, when arriving and in-processing into a new organization, and every three years thereafter. It states that the applicant understands the provisions of the travel card program and proper use of the travel card. DoD Components may modify the DoD Statement of Understanding to reflect specific organization requirements.**





# Types of Cards



There are two types of IBAs: standard and restricted.

A standard travel card is issued to individuals with a FICO credit score above 659.

Restricted travel cards look just like standard travel cards, but carry a lower default credit limit.

A restricted travel card is issued in the following situations:

- An individual has a FICO credit score below 660.
- An individual who declines a credit score check on the travel card application and completes the alternate creditworthiness assessment form DD 2883 with all affirmative responses.

Both standard and restricted accounts are open and ready for use upon verification of receipt of the card.





# Credit Limit



The credit limits for standard and restricted travel cards have different total credit limits. This table shows the credit limits for standard and restricted travel cards.

The cardholder's APC can temporarily raise total credit limits, with the commanding officer's or supervisor's approval, in order to meet mission requirements. If the credit limit needs to be increased above a certain level, additional approval by the cardholder's major command, service, or agency chain of command is required.

A hand in a white shirt sleeve points to a table of credit limits. The table is tilted and has a light blue background with a white border. The table has three columns: 'Credit Limit', 'Standard', and 'Restricted'. The rows are 'Total Credit Limit', 'ATM', and 'Retail'.

Credit Limit	Type of Card	
	Standard	Restricted
Total Credit Limit	\$ 7,500.00	\$ 4,000.00
ATM	\$ 250.00	\$ 250.00
Retail	\$ 250.00	\$ 100.00



# Authorized Use



- You are required to use your travel card for authorized reimbursable expenses whenever a credit card is accepted worldwide, to include:
  - Lodging
  - Rental car expenses
  - Meal Expenses
- ATM access
- As a traveler, you may use the travel card at ATMs to obtain cash needed to pay for out-of-pocket travel-related expenses where the travel card cannot be used. A Personal Identification Number (PIN) is required for ATM access. You may not obtain ATM advances earlier than three working days before the scheduled travel and not at all at completion of travel. ATM and cash advance fees are charged by the travel card vendor, and may also be charged by the ATM owner. Such fees are part of your incidental expense allowance and are not separately reimbursable.



# Unauthorized use / misuse of the GTCC

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The GTCC is only authorized for use during periods of official travel, and only for authorized travel expenses (per the Joint Travel Regulations). The GTCC must not be used for personal expenses.

The APC must report instances of potential unauthorized personal use and misuse to the cardholder's supervisor and commander/director for further investigation. Supervisors, commanders, or directors may take administrative or disciplinary action dependent upon the outcome of their investigation and the circumstances of the unauthorized use / misuse.

Military members who violate travel card policy and misuse the travel card are subject to prosecution under Article 92 of the Uniform Code of Military Justice (UCMJ) for failure to obey a lawful order or regulations, as well as any other applicable articles of the UCMJ based on the nature of the misconduct involved.

DoD civilian employees who misuse or abuse the travel card may be subject to administrative or disciplinary action up to and including removal from Federal service.

Some examples of misuse uncovered by Inspector General audits include using the GTCC to pay for:






- Adult entertainment
- Gambling
- Any expense for a person other than the cardholder, even when that person is on official travel (with the exception of authorized expenses for dependents when on PCS travel or other rare situations)
- Excessive ATM cash withdrawals for amounts exceeding authorized meals and incidental expense amounts



# Applying for a Card



## Applying for a Travel Card

- The first step to obtain a travel card is to contact your APC.
- Completion certificate for this class (Program & Policies – Travel Card Program Travel Card 101).
- The APC will also provide you with the link to the DoD Statement of Understanding (SoU)  for you to complete electronically and return to them.
- You will then be sent an Inviter's e-mail  .
- Go to the CitiManager log in page  .
- User Registration screen  .
- Invitation Passcode and Inviter's email input screen  .







## Processing Applications

The online IBA application process is the most preferred; it is the easiest, quickest and most efficient way to apply for a Travel Card and provides the added benefit of being able to track its progress. A fillable PDF application form is also available on the travel card vendor's website.

Applications can be processed using either routine or expedited procedures.

Select each tab to learn more about processing applications.

Processing Routine Applications

Processing Expedited Applications

### Processing Routine Applications

The APC and travel card vendor performs the following steps when processing routine applications:

1. The APC verifies the information entered by the applicant and completes the billing hierarchy information.
2. The APC approves the application within three days of receipt of the completed application package.
3. The travel card vendor processes the application and mails the travel card within three business days of receipt of the approved application. The applicant should receive the travel card within 10 days of the application submission date.

Processing Routine Applications

Processing Expedited Applications

### Processing Expedited Applications

An expedited application will be processed when a traveler is scheduled to travel within five working days or is in a travel status and requires a card. The APC and the travel card vendor perform the following steps when processing expedited applications:

1. In the online application the APC selects "X" from the drop down menu under "Plastic Delivery" to request an expedited travel card.
2. For the hard copy form or the fillable PDF application form, the APC checks the block for "Expedited Card Delivery" at the top of block 5.
3. The APC then faxes or scans a hard copy application or submits the saved fillable and electronically signed PDF application to the travel card vendor as soon as possible.
4. The APC ensures expedited card delivery and alternate mailing addresses are on the application, and verifies the travel card vendor received the application.
5. The travel card vendor processes and forwards expedited cards within 24 hours to the individual cardholder's stated address, the travel location, or an address as otherwise directed by the APC. Expedited mail delivery time is 2 to 3 business days. Services are available for travel cards to be delivered in 1 to 2 business days or on Saturday.



# Receipt Verifying the Travel Card



## Receipt Verifying the Travel Card

When you receive the card:

- Read the cardholder agreement, which contains important account information.
- Retain the agreement for your records.
- **Acknowledge receipt** of your card and **Set up your PIN** immediately (regardless of travel status) with the travel card vendor. Failure to verify receipt will prevent use of the card. Reference the sticker on the front of the card for details.
- Sign the travel card.
- Update your DoD travel system profile with your new travel card information.
- Consider frequently logging into your GTCC account online or with the mobile app with the travel card vendor to check your available balance, make payments, receive mobile alerts, access your statements, or especially when you are about to travel, checking to see if your card account is open or temporarily blocked, checking to see why your card might be declining and the many other benefits of having online and mobile access to your travel card account.

Mouse over the **Note** icon to review some important information.

 **Important Notes**

- **For security purposes, the cardholder selects a PIN when receipt verifying the card. This PIN will be used for transactions including ATM access.**

• **If a card is not used in a 12-month period, the account may be closed.**





# Payment Policy



## Payment Policy

When you start using your travel card, you will receive a monthly billing statement if any transactions have been made to your account during the billing period. This statement lists all the transactions that occurred during the billing cycle.

If there are incorrect transactions on the statement, you may dispute them. Disputes must be filed within 60 days of the statement date on which they first appeared. You can submit your dispute online through the travel card vendor's tool, or a dispute form may be obtained from your APC or on the travel card vendor website.

Unless you are in a mission critical or PCS status which keeps a travel card account from aging, you are required to make payment, in full of the undisputed charges, by the due date regardless of whether or not you receive reimbursement. Accounts are past due if you do not pay by the statement due date. Accounts become delinquent and are suspended at 61 days after the statement due date.

Account Number: 22900269170203405990340599222

Account Number	Due Date	Total Amount Due	Enter Amount Paid
30001-30001-30069-1702	06/16/2017	\$3,405.99	

Molly Marine  
2145 Anywhere Street  
Camp Lejeune, NC 09844

Address Correspondence to:  
CITIBANK GOVERNMENT CARD SERVICES  
P.O. Box 182173  
COLUMBUS, OH 43218-2173

FOR TELEPHONE OR ADDRESS CHANGE ON TRAVEL CARDS, PLEASE PLACE AN X IN THE PARENTHESES AND MAKE THE DESIRED CHANGES ON THE REVERSE SIDE.

Payment options: Please list using perforation and return this portion with your payment. Make check or money order payable in U.S. dollars on a U.S. bank to Citibank. Include account number on check or money order. No cash please. Do not staple or tape your check to this coupon.

### CITIBANK GOVERNMENT CARD SERVICES

#### CARD STATEMENT

Previous Balance	Payments And Credits	New Charges	New Balance
\$0.00		\$3,405.99	\$3,405.99

FOR CUSTOMER SERVICE CALL 1-800-251-7888 OR WRITE P.O. Box 5428, BOKU FALLS SD 57117-6428  
OUTSIDE THE U.S. AND CANADA CALL COLLECT 727-842-9076  
SEND PAYMENTS TO: CITIBANK GOVERNMENT CARD SERVICES, P.O. Box 182173 COLUMBUS, OH 43218-2173

Agency Name: \_\_\_\_\_  
Accounting Code: \_\_\_\_\_  
Billing Office id: \_\_\_\_\_  
Discretionary Code: \_\_\_\_\_  
Single Purchase Limit: \_\_\_\_\_

Account Number: 30001-30001-30069-1702  
Agency/Org Id: \_\_\_\_\_  
Tax Exempt#: \_\_\_\_\_  
Cycle Purchase Limit: \$0.00

Invoice Date: 06/22/2017  
Due Date: 06/16/2017



# Fees



## Late fees

Late fees are applied to accounts beginning at 75 days past the initial statement date when the charges first appeared. There is a fee for each 30-day billing cycle thereafter, if the account remains unpaid.

These fees are not reimbursable

Return check or dishonored electronic payment fees  
If you use a check or electronic funds transfer (EFT) to pay the travel card vendor, and the payment is dishonored or returned for insufficient funds, a returned fee may be charged. This fee is non-reimbursable.

## Salary Offset

To collect outstanding balances on accounts 126 days past billing, Salary Offset can be initiated for the collection of an undisputed delinquent amount via a direct deduction from an employee's payroll disbursement or retirement annuity on behalf of the travel card vendor.

A DFAS processing fee, travel card vendor administration fee, and late fees will be added to the balance on the account when it is enrolled in Salary Offset.

These fees are not reimbursable.

## ATM fees

An ATM fee may be assessed by the travel card vendor and/or the ATM owner.

ATM fees are not reimbursable as a separate miscellaneous expense. The incidental expense (IE) portion of per diem (paid at \$5.00/day in CONUS and at various rates in OCONUS) covers such expenses, if incurred.

If an Actual Expense Allowance (AEA) is authorized by the AO, these fees may be separately reimbursable and should be included in the traveler's detailed voucher

Transaction fee for transactions made in foreign currencies  
For each purchase made in a foreign currency, the bank will pass along all charges assessed by the bankcard associations. The international transaction fee will appear as a separate transaction on the billing statement.

These fees are reimbursable and should be included on your voucher.

## Reduced Payment Plan (RPP)

The travel card vendor offers two payment plan options to a delinquent cardholder that allows for payment of an outstanding balance over an agreed upon, defined time period. The set-up fee is waived if the cardholder selects a two-payment plan. If a multiple-payment plan is selected, a setup fee, monthly maintenance fees, and monthly late fees apply.

These fees are not reimbursable.




# Accessing Your Account



## Cardholder Profile Changes

It is the cardholder's responsibility to notify the organization's APC and the travel card vendor of changes in contact information (e.g., address, phone number, email address, name, or employer).

Cardholders should perform the following actions when changes occur to contact information:

- Update your account profile information in the [GTCC online account management tool](#)  online or on the mobile app anytime or by using the form provided on the back of your paper statement, or by calling the travel card vendor's toll free phone number:
  - 800-200-7056
  - 757-852-9076 (Collect)
- Contact the APC

Failure to notify the travel card vendor and APC of cardholder profile information changes including an address change may prevent the cardholder from receiving the travel card billing statement on time. In addition, the travel card account may be closed until the correct address is provided to the travel card vendor.

**Starting in March of 2020 all new online applicants have access to the GTCC account management tool online as a requirement of the online application process.**

**Any existing cardholder that does not yet have access to their account online can go to <https://home.cards.citidirect.com/>**

- **Click the Self-Registration for Cardholders link on the login screen.**
- **Select Fill the card's data option.**

**You will be verified during registration by the information on your monthly statement.**

**Once you have access to the tool, review and update your contact information under the My Card Account/Card Maintenance tab.**



# Lost or Stolen Card



What happens if your card is lost or stolen?

**Step 1: Report a lost or stolen card**

Immediately call and report a lost or stolen travel card to the travel card vendor. You should also follow up with your APC

**Step 2: Card is cancelled immediately**

After a card is reported as lost or stolen, it will be immediately cancelled

**Step 3: Travel card vendor issues a new travel card**

The travel card vendor will issue a travel card with a new account number using either routine or expedited processing at no additional cost. The cardholder will establish a new PIN when verifying receipt of their new travel card.

## Important Note

**The cardholder is only responsible for valid charges made before the travel card was compromised. If the card was lost or stolen, all previously authorized transactions, disputed and undisputed, will be transferred to the new account.**



# Delinquencies



## Delinquency

An account is delinquent when a cardholder fails to pay the outstanding balance in full within 6 days of the billing statement date.

Mouse over each day to review the delinquency process.





# Delinquency Factors & Consequences



## Contributing Factors & Consequences of Delinquency

Some contributing factors to delinquency are:

- Failure to pay the travel card vendor by the billing statement due date
- Failure to file for reimbursement within five working days of return from travel
- Failure to use split disbursement to pay the travel card vendor
- Failure to claim all authorized expenses
- Excessive/unauthorized ATM withdrawals or card use for personal expenses
- Failure to update mailing address with the travel card vendor and APC

Some of the consequences of delinquency are:

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







# Cancellation & Reinstatement



## Account Cancellation and Reinstatement

While you enjoy the benefits of having a travel card, you must follow policy. Misuse of the travel card or not making timely payments can result in account cancellation.

A card will be cancelled for the following reasons:

- Two checks returned due to insufficient funds in a 12-month period
- Three suspensions in a 12-month period (the card will be permanently closed on the third suspension)
- When the account is 126 days past billing and remains unpaid
- When the cardholder's APC asks the travel card vendor to close the travel card account
- Travel Card is lost or stolen
- Salary Offset

In rare instances, when extenuating circumstances apply, you may be eligible for reinstatement of a cancelled account.

Reinstatement of a cancelled account must meet certain criteria. The individual must:

- Submit a Reinstatement Application
- Consent to a credit score check
- Pay a non-reimbursable reinstatement fee
- Have had no payments returned for nonsufficient funds in the last 12 months and no more than three times in the life of the account

Subsequent cancellation will make the individual ineligible for any future reinstatements.





# Reduced Payment Plan (RPP)



## Reduced Payment Plan

The travel card vendor may offer a Reduced Payment Plan (RPP) to delinquent cardholders in order to avoid Salary Offset. A RPP is a written agreement between the cardholder and the travel card vendor where the cardholder agrees to make monthly payments to the vendor. The number and amount of payments will be negotiated with the cardholder and will be based on what is required to resolve the entire account balance in a reasonable timeframe. A RPP can only be requested before Salary Offset takes place. Failure to comply with the agreed-to payment schedule will result in automatic referral for Salary Offset.

Mouse over the **Note** icon to read some important points.

 Important Points

## Note

### During RPP:

- The traveler's travel card is suspended and the account is deactivated.
- Applicable fees are assessed. These fees are not reimbursable.
- If the traveler misses a payment, the account is automatically referred for Salary Offset.





# Salary Offset



## Salary Offset

You previously learned that one of the consequences of delinquency is Salary Offset. Salary Offset is the collection of an undisputed amount via a direct deduction from a cardholder's payroll disbursement or retirement annuity on behalf of the travel card vendor for any amount owed.

Mouse over the **Legal Speak** icon to read the policy.

 Learn more about Salary Offset

Mouse over the **Learn More** icon for more information.

 Learn more

When Salary Offset goes into effect, up to 15% of the cardholder's disposable income may be withheld and used to pay the delinquent amount. Additionally, the cardholder will incur enrollment fees and three late payment fees; these fees are non-reimbursable. A description line will be added to the Leave and Earnings Statement identifying the amount withheld each pay period.

## Salary Offset Policy

According to the DoD Financial Management Regulation (DoD FMR), Volumes 7A and 8, upon written request of the travel card vendor, the Department will, on behalf of the travel card vendor, collect by deduction from the amount of pay owed to the cardholder any funds the cardholder owes to the travel card vendor as a result of delinquencies not disputed by the cardholder.

Specifics on the procedures are contained in DoD FMR, Volume 7A (for military members) and Volume 8 (for DoD civilian employees and retirees).



# Salary Offset Dispute Process



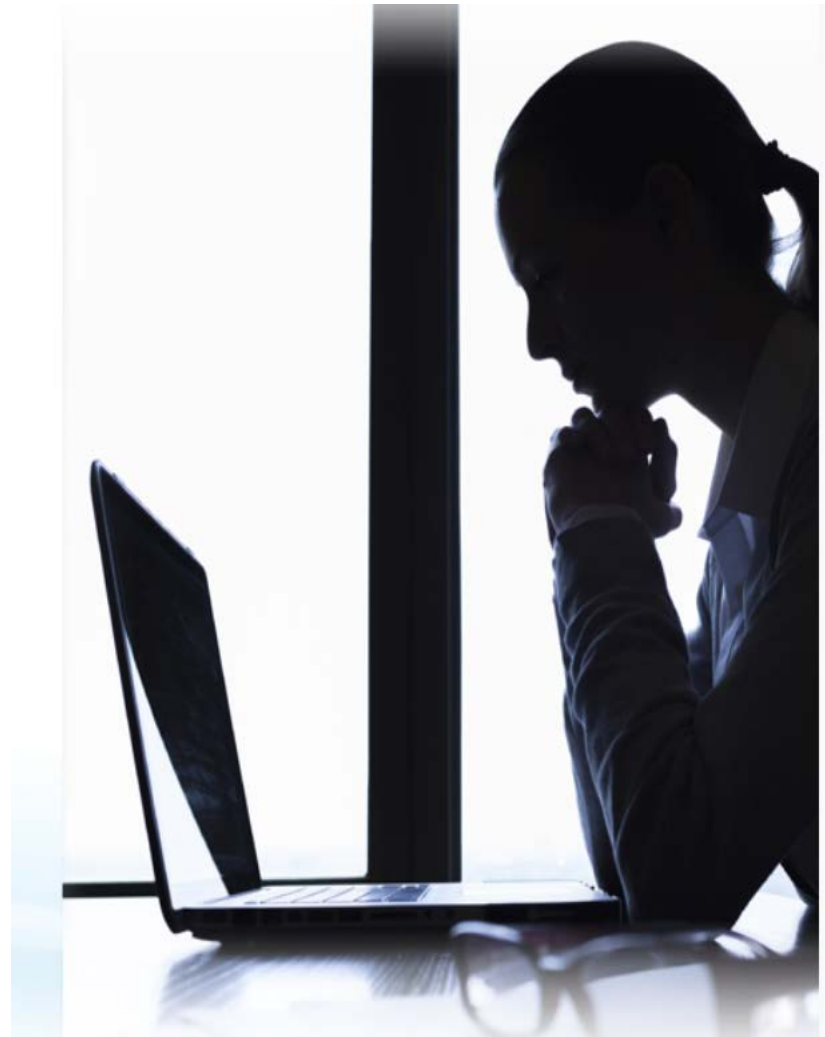
Janet, a cardholder, has received a letter stating her salary will be offset to pay her delinquent travel card account if she doesn't make payment within 30 days.

**What can Janet do?**

Once an account is 91 days past the billing statement date, the travel card vendor will send a **Salary Offset Due Process Notification Letter** to the address on her account.

Janet may then petition for a hearing, disputing the validity or amount of the debt, and the amount of the proposed offset schedule.

It is important that Janet files the request for a hearing within the stipulated deadline stated in the **Due Process Notification Letter**. If a hearing is requested, the **Salary Offset process** is suspended temporarily.





# Split Disbursement Policy



## Split Disbursement

Split disbursement is required by DoD policy and is there to assist cardholders with timely payment of travel card accounts. When preparing your voucher you need to review the split disbursement amounts to ensure money is being disbursed to completely pay all charges made to the travel card.

Mouse over the **Legal Speak** icon to read more about the split disbursement policy.



Split Disbursement Policy

To assist the traveler in fulfilling their payment responsibility, reimbursement for travel card charges must be sent directly to the travel card vendor. The remainder of any entitlement is sent to the traveler. This process is referred to as split disbursement.

All DoD personnel (military or civilian) are required to split disburse the total outstanding charges against the travel card.

When using DTS, travelers must ensure that expenses charged to the card are correctly indicated as such for each expense. In addition, the amount of meals or other miscellaneous expenses already included in the per diem, as well as the amount of any ATM withdrawals should be included in the Adjust Disbursements screen to be split disbursed to the card.

When not using DTS, the total amount of travel card charges must be annotated on the DD 1351-2.



# Mission Critical Status



## Mission Critical Status

Mission Critical Status is a special designation used to accommodate the unique requirements of individuals deployed long-term to locations that prevent them from filing interim vouchers (if authorizations were created outside of DTS) and making prompt payments to the travel card vendor. The APC or Component Program Manager (CPM) designates Mission Critical Status with prior approval of the traveler's commander or supervisor. This status must be authorized in the travel orders.

Mouse over the **Note** icon to read some important points.



**Important Points**





# Summary



## Key Summary Points

The key points covered in this class are:

- All DoD personnel (military or civilian) are required to use the GTCC to pay for all costs related to official Government travel.
- There are laws and policies that govern travel cards, such as eligibility, mandatory use, and the requirement for split disbursement.
- Using a GTCC offers many benefits. A travel card is an efficient tool for conducting official travel and enhances financial readiness.
- There are two types of travel cards: standard and restricted. Restricted cards are issued based on lower credit score criteria and have a lower available credit limit, or when the card applicant does not authorize a credit score check but answers all the responses affirmatively on the alternate creditworthiness assessment form DD 2883.
- A travel card is issued for payment of official Government travel expenses only. It is not authorized for personal expenses.
- Cardholders are required to use travel cards for all official travel expenses wherever credit cards are accepted. Cardholders are authorized to withdraw cash from ATMs to pay for out-of-pocket, travel-related expenses at locations where the card cannot be used.
- No travel card will be issued without a properly completed application form, the signed GTCC Regulations Statement of Understanding, and the completion certificate from this training (Program & Policies – Travel Card Program [Travel Card 101]).