

Government Travel Charge Card Program



Program Initiatives

**Headquarters, U.S. Marine Corps
Programs & Resources Department
Fiscal Division
Finance Branch**



Program Initiatives

- ◆ Salary Offset/Charge-Offs
- ◆ Controlled Spend Account
- ◆ Aging Analysis Report



Salary Offset/Charge-Offs



Updates

- ◆ Once a cardholder (CH) is 90 days delinquent, Citi notifies DFAS of non-payment
 - ◇ CH receives Due Process Letter from DFAS
- ◆ At 120 days Citi again notifies DFAS of non-payment begins to check eligibility for Salary Offset
- ◆ DFAS provides monthly updates to Citi on members who are eligible for Salary Offset
 - ◇ Eligible but does not have disposal income available
 - ◇ DFAS will monitor pay account for 90 days
 - ◇ If disposal income does not become available; GTCC account will be reviewed for Charge-Off



Updates cont.

- ◆ August 6th Cycle is the first 90 day review of these type of accounts
 - ✧ We should start to see more Charge-Offs
- ◆ Delinquency clock stops when an account is in a Salary Offset category
- ◆ Charge-Off happens at 210 days
- ◆ Continue to monitor your accounts that should be Charging-Off and keep HQMC-RFF up to date



Controlled Spend Account



Purpose

CSA : A new travel card concept to facilitate a low maintenance but responsive vehicle for use by travelers. Goals are to design a product that:

- ◆ Meets mission requirements
- ◆ Decreases workload on all functional areas



CSA Concept

- ◆ Potentially, all cardholders could transition to a Controlled Spend Account (CSA) and no credit check will be necessary
- ◆ Spending Limits on the CSA will be based on approved travel authorizations and amount will be just enough to perform the mission
- ◆ CSA will be used for all TDY and potentially sometime in the future all permanent change of station expenses as well
- ◆ If needed, Cardholders could contact Citi directly to request temporary spending limit increases versus relying on the APC, APC would be notified by Citi



CSA Benefits

- ◆ Severely reduces the risk of Delinquencies and Misuse
- ◆ CSA only has value if individual has an approved travel order
- ◆ Substantially reduces workload of APCs



What's Different?

	Controlled Spend Account	Government Travel Card
Target Audience	Supports 100% of the travelers	Supports only 75% of the travelers
Credit Checks Required?	NO	YES
Credit Limit Activation/De-Activation of GTCC	Spending limit adjusts up or down based on approved travel orders and Activates automatically	Set Credit Limits (\$7500 – Standard or \$4000 – Restricted Account) Requires APC to Activate/De-Activate GTCC
Delinquency Management Required?	YES, but s/b minimal	YES
Voucher Payments	100% to Control Spend Account	Split-Disbursement Semi-Automated
Use of Card for credit balance refunds	Residual balance: Payment by check or Electronic Funds Transfer (EFT) from Citi	Payment by check or Electronic Funds Transfer (EFT) from Citi



CSA Details

- ◆ Temporary Spend Limits (TSLs) can be requested by calling Citi
 - ✧ TSL requests can be made by both cardholders and APCs
 - ✧ TSLs are good for 5 days, amendments maybe required
 - ✧ Confirmatory email - sent to the Cardholder, APC, Commander or Supervisor, and Order Issuing POC
- ◆ CSA Card is used for all authorized travel expenses



Total Trip Reimbursement

- ◆ 100% of Voucher Settlement Disbursed to Citi
- ◆ Residual Balance: occurs when the amount reimbursed (entitlement/voucher amount) is greater than the amount charged to the card
- ◆ Residual Balance:
 - ◆ Payment by EFT to Personal Bank Account
 - ◆ Payment by Check from Citi



Aging Analysis Report



Updates

- ◆ Aging Analysis delinquency will be computed at 61 days vice 60 days
 - ◇ 61 days is when card is suspended
 - ◇ 61 days is when account is effecting command's delinquency rates
- ◆ Ensure you use Cycle Based Subscriptions
- ◆ Delinquency %'s should start to look better
 - ◇ But continue your hard work



QUESTIONS?

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