

Government Travel Charge Card Program



Cardholder Brief

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



Component Program Managers

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Agenda

- ◆ Travel Card Program
- ◆ Key Players
- ◆ Policy
- ◆ Delinquency Management
- ◆ Takeaways



Travel Card Program

Why use the Travel Card?

- ◆ Public Law 105-264
 - ✧ The Travel and Transportation Reform Act of 1998 mandates use of the Government Travel Charge Card for federal employees on official government travel
- ◆ DoD Financial Management Regulations (FMR) Volume 9 Chapter 3
 - ✧ Mandatory for Frequent Travelers
- ◆ MCO 4600.40A



Key Players

APC

- ◆ Agency Program Coordinator (APC) is the primary liaison between the Cardholder and the Bank
- ◆ Your APC:
 - ◇ Initiates application form
 - ◇ Activates/De-Activates the Travel Card
 - ◇ Controls credit limits
 - ◇ Reviews monthly reports
 - Able to review all Cardholder transactions
 - ◇ Reports delinquency and misuse



Key Players

Cardholder

- ✧ Communicate with your APC
- ✧ Complete a Statement Of Understanding
- ✧ Complete Initial Cardholder Training
- ✧ Notify APC of Lost or Stolen card
- ✧ Keep all receipts
- ✧ Timely completion of travel orders
- ✧ Prompt payment
- ✧ File claim every 30 days on extended TDY



Key Players

Highlights

- ◆ Cardholders must Check In/Out with APC
- ◆ Complete Annual Cardholder Training
- ◆ Cardholders must sign new SOU when reporting to new unit



Policy





Policy

Statement of Understanding

- ◆ Contract stating that the Cardholder understands the GTCC Program
- ◆ States that the card is only to be used for official government travel
- ◆ Cardholder accepts responsibility
- ◆ Must be on file with APC



Policy

Standard versus Restricted

Standard Line

Total Charge \$7,500

Total Monthly ATM \$650

Retail \$250 Monthly

Restricted Line

Total Charge \$4,000

Total Monthly ATM \$350

Retail \$100 Monthly

Retail is all charges other than lodging, airfare, car rental and meals



Policy

Proper Use

- ◆ On official government travel
 - ◇ Lodging
 - ◇ Transportation
 - ◇ Meals
 - ◇ Rental Vehicle
- ◆ For use only by Cardholder
- ◆ Not for personal use



Policy

Unauthorized Transactions

- ◆ Buy dinner for group
- ◆ Use card at Gentlemen's Club
- ◆ Buy vitamins online
- ◆ Use card to get credit balance back
- ◆ Buy cellphone / Pay cellphone bill

PLATINUM CABARET
THE SOUTHWEST'S MOST LAVISH
GENTLEMEN'S CLUB
Featuring 100 Showgirls
Open 7 Days
822 E 21st St Yuma **783-5000**

VICTORIA'S
SECRET



1-800-
flowers.comSM
1-800-FLOWERS.COM, INC.



clubzone.com



Office
DEPOT.





VISA INTELLILINK

First Name	Transaction Date	Billing Amount	Merchant Name	MCC
BRIAN	02/12/2010	69.99	1-800-FLOWERS.COM,INC.	5969
SYLVIA	12/10/2009	64.95	A EAGLE OUTFTR00001156	5691
ALEXANDRA	03/04/2010	100.00	AAFES FOSTER CHINESE GIF	5399
EZRA	09/29/2009	107.75	ALLTEL REPLENISHMENT	4814
JEFFREY	03/15/2010	259.50	ASIAN ENTERTAINMENT NETWO	5813
JEFFREY	01/27/2010	548.24	AT&T QD FLP	4814
KALVIN	01/04/2010	120.00	BAYBROOK JEWELERS	5944
CODY	05/01/2010	880.09	BEST BUY 00001248	5732
JOHN	01/24/2010	686.18	BEST BUY 00008953	5732
MICHAEL	04/03/2010	1,039.43	BEST BUY MHT 00003053	5732
JOSH	03/21/2010	815.34	CLUB ILLUSION ARNAIZ MKTI	5813
BRANDON	04/21/2010	447.54	CONTEMPORARY MITSUBISHI	5511
DAVID	12/07/2009	498.17	DELL SALES & SERVICE	7399
BRIAN	02/12/2010	165.02	DIXIE MUSIC & PAWN LLC	5199
STEPHEN	01/31/2010	241.98	FEDEX	4215
MICHAEL	01/23/2010	180.00	FORBIDDEN TATTOO & PIERCI	7299
MATTHEW	12/14/2009	90.71	HARD ROCK CAFE SHOP	5651
KALVIN	01/02/2010	120.14	HIGH TIMES	5947
CHRISTOPHER	03/03/2010	400.00	K-KEL INC.	5813
MICHAEL	04/22/2010	350.00	PLATINUM CABERET	5813
ALEXANDER	05/10/2010	187.50	PRIMAL FITNESS, INC	7997
JOSH	04/10/2010	895.61	RINGSIDE BAR MAKATI	5813



Policy

Disputed Transactions

- ◆ First attempt with the merchant
- ◆ Initiate the dispute process if:
 - ◇ Issue not resolved with the merchant
 - ◇ Transaction is a billing error
- ◆ Initiated within 60 days
 - ◇ Of the date on which transaction posted
 - ◇ If not filed, responsible for payment
- ◆ Accounts receive temporary credit for transactions in dispute



Policy

Citi Cardholder Fees

◆ Late Fees

- ◇ Begins at 75 days
- ◇ \$29 each 30 day cycle
- ◇ Only reimbursable when in Mission Critical status.

◆ Returned Check

- ◇ \$29 fee for NSF check

◆ Salary Offset

- ◇ \$80 DFAS Fee
- ◇ \$127 (Late Fee x 3)

◆ Expedited Card Delivery

- ◇ \$20 fee

◆ ATM Fees

- ◇ ATM Service Fee 2%
- ◇ ATM User Fee

◆ Re-instatement

- ◇ \$29 fee if approved



Policy

Travel Card Statement

- ◆ Billing Cycle is on the 6th of each month
- ◆ Bill is due upon receipt
- ◆ Cardholder is responsible for full payment



Delinquency Progression

Current

0 to 60 days

Receive Bill

File Claim

Past Due Status

Mission Critical

Suspended

61 to 119 days

No New
Charges

1st late fee @
75 days

Delinq Rate

Cancelled

120 to 209 days

Salary Offset

Cannot transfer

Member has to
use travel
advance

Charge Off

210 days

Charged Off!

Delinq removed

Affects Credit
Rating



Delinquency Management

Mission Critical

- ◆ Engaged in activity in a remote location that would preclude them from filing an interim voucher
- ◆ In an area where a pay activity is not available for them to file an interim voucher/ mailing an interim voucher is unfeasible due to operational limitations
- ◆ Unable to file a voucher due to the nature of their mission (the mission precludes them from being identified as a government employee)



Delinquency Management

◆ *Payment Methods*

✧ **Split Disbursement**

- MOST EFFECTIVE and MANDATORY

✧ **CitiDirect Online**

✧ **Pay By Phone 1-800-200-7056**

- Free! No pay by phone fee.

✧ **Personal Check**

✧ **Citi Banking Center**

✧ **Western Union**



Delinquency Management

Split Disbursement Option

- ◆ **Mandatory for Military and Civilians**
- ◆ Direct payment to Citi for total of outstanding charges
- ◆ Assists travelers in fulfilling their payment responsibilities



Delinquency Management

- ◆ Split Disbursement Amount should Include ALL CHARGES:
 - ◇ Hotel
 - ◇ Transportation
 - ◇ Rental Car
 - ◇ Parking
 - ◇ Fees
 - ◇ Meals
 - ◇ Cash Advances
 - ◇ Cash Advance fees



Split Disbursement

DoD Financial Management Regulation

Volume 9, Chapter 3

★ March 2005

★ 030608. Split Disbursement. To assist the traveler in fulfilling his or her payment responsibility, Block 1 of the DD Form 1351-2 (“Travel Voucher or Subvoucher”) has been modified to permit reimbursement for travel card charges to the travel charge card contractor with the remainder of any entitlement to be sent to the traveler. This process is referred to as split disbursement. All military personnel and any civilian personnel not represented by a local bargaining unit or where bargaining has been completed with the local bargaining unit are required to split disburse the total outstanding charges against the travel charge card. For civilian personnel in organizations or activities where bargaining has not been completed on mandatory split disbursement, if no selection is made in Block 1 on the DD Form 1351-2 (method of payment), the total of the transportation and lodging charges claimed on the travel voucher will be split disbursed by default.

NOTE: Travelers are responsible for ensuring the total of their outstanding charges is annotated in Block 1 of the DD Form 1351-2 for split disbursement. Approving officials are responsible for ensuring that split disbursement is properly designated for the outstanding charges and shall return any vouchers that do not comply to the traveler for correction. Commanders and supervisors should match their delinquent accounts against prior travel vouchers claimed and take appropriate action to address split disbursement utilization or misuse.



Delinquency Management

◆ DTS Claims:

- ✧ DTS defaults to Air, Hotel and Rental Car
- ✧ Manually add other charges
 - Click on Additional Charges then on Payment totals.
- ✧ Enter amounts in the appropriate blocks



SPLIT DISBURSEMENT

Defense Travel System - Welcome to DTS - Windows Internet Explorer

https://dtsproweb.defensetravel.osd.mil/cgi-bin/wspd.cgi.sh/WService=dts_PROD01_ws_d/nu-start-ej-fs.w

Logged In As: [JILL M GLANDO](#) Document Name: JGPHILADELPHI081907_V04 Screen ID: 1063.1 [Close Window](#)
Traveler Name: [JILL M GLANDO](#) Document Type: Voucher [Help for this screen](#)

Defense Travel System
A New Era of Government Travel

Itinerary Travel Expenses Accounting Additional Options Review/Sign

Profile **Payment Totals** Partial Payments Advances

Payment Totals

Following is the calculated totals for the voucher - Voucher Payment Totals

Expense Summary

Total Expenses:	\$1,160.00
Non-Reimbursable Expenses:	\$118.00
Reimbursable Expenses:	\$1,042.00

Disbursement Summary

Gov't Advance Paid:	\$0.00
Scheduled Partial Pmts Paid:	\$0.00
Previous Voucher Payments:	\$0.00
Total Prior Payments:	\$0.00

Credit Summary

Collections:	\$0.00
Waiver / Appeals:	\$0.00
Net To Traveler:	\$1,042.00
Balance Due US:	\$0.00

Trip Summary

Overall Starting Point

Leave From:	STAFFORD, VA	View
Leave:	19-Aug-07	

Location 1: PHILADELPHIA, PA

Leave From:	STAFFORD, VA	View
TDY/TAD Loc:	PHILADELPHIA, PA	
Arrive:	19-Aug-07	
Leave:	24-Aug-07	
Other:	Comm Rail (Central Bill)	View
Type:	CR-C - Comm Rail (Central Bill)	
Depart:	19-Aug-07	

Overall Ending Point

Leave From:	PHILADELPHIA, PA	View
Return Loc:	STAFFORD, VA	
Arrive:	24-Aug-07	

Click here to verify payment totals once all expenses have been entered

Done

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SPLIT DISBURSEMENT

Defense Travel System - Welcome to DTS - Windows Internet Explorer

https://dtsprodweb.defensetravel.osd.mil/cgi-bin/wspd.cgi.sh/WService=dts_PROD01_ws_d/nu-start-ej-fs.w

Collections: \$0.00
Waiver / Appeals: \$0.00
Net To Traveler: \$1,042.00
Balance Due US: \$0.00

Entitlement Summary

	Personal(\$)	Individual GOVCC(\$)	Total(\$)
Total Expenses:	\$352.00	\$690.00	\$1,042.00
Less Prior Pmts:	\$0.00	\$0.00	\$0.00
Plus Collections:	\$0.00	\$0.00	\$0.00
-----	-----	-----	-----
Net to Traveler:	\$352.00	\$690.00	\$1,042.00
Add GOVCC ATM:	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	
Add'l GOVCC Amt:	<input type="text" value="\$-124.63"/>	<input type="text" value="124.63"/>	
Less Prev Pmts to GOVCC(By Traveler):	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	
Prev Pmt Adjustments:	\$0.00	\$0.00	
Final Distribution(Net to traveler)			
Net Distribution:	\$227.37	\$814.63	\$1,042.00

[Calculate](#)

Proceed to the following page:

Done

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Enter amount withdrawn from ATM here, then click Calculate

Enter amount to split disburse total outstanding balance of GTCC, then click calculate



SPLIT DISBURSEMENT

Defense Travel System - Welcome to DTS - Windows Internet Explorer

https://dtsproweb.defensetravel.osd.mil/cgi-bin/wspd_cgi.sh/WService=dts_PROD01_ws_d/nu-start-ej-fs.w

Google G Go Bookmarks Popups okay Check AutoLink AutoFill Send to Settings

Y! Search Web Upgrade your Toolbar Now! Mail My Yahoo! HotJobs Games

Collections:	\$0.00
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Net to Traveler:	\$352.00	\$690.00	\$1,042.00
Add GOVCC ATM:	\$0.00	<input type="text" value="0.00"/>	
Add'l GOVCC Amt:	\$-124.63	<input type="text" value="124.63"/>	
Less Prev Pmts to GOVCC(By Traveler):	<input type="text" value="0.00"/>	\$0.00	> Calculate
Prev Pmt Adjustments:	\$0.00	\$0.00	
Final Distribution(Net to traveler)			
Net Distribution:	\$227.37	\$814.63	\$1,042.00

Proceed to the following page: Preview Continue

Done Internet 100% 8:36 PM

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This will show net due to pay to traveler (or if traveler is overpaid and currently in a Due US status)

Net distribution of personal & GTCC amounts



Delinquency Management

Online Payment

Made via the online Card Statements and Payments system.

- ◆ Select the “Make Payment” action on your statement screen.
- ◆ You will be prompted to provide your ABA routing number and checking account number. You can save this account information in order to skip this step in the future.
- ◆ You will then designate the dollar amount to be paid from that checking account.
- ◆ Simply, click “Pay Electronically” to initiate payment.



Delinquency Management

Reduced Payment Plan

- ◆ Payment agreement between the Bank and Cardholder
- ◆ Available 90 days past billing
- ◆ Written agreement required
- ◆ Suspended and deactivated
- ◆ If Cardholder defaults, account will be submitted for Salary Offset
- ◆ Fees:
 - ◇ \$45 set up fee
 - ◇ \$10 monthly maintenance fee
- ◆ If completed, card can be reinstated as a Restricted card



Delinquency Management

Salary Offset

- ◆ Implemented for collection of delinquencies 120 days past due
- ◆ Major Points
 - ◇ Account is cancelled (will not be reinstated)
 - ◇ Due Process letter mailed at 90 days
 - ◇ Fees:
 - \$80 set up fee
 - \$25 DFAS administrative fee
 - \$55 Citi administrative fee
 - 3 late payment fees (\$29 each)
 - ◇ 15% of monthly disposable income used as payment
 - ◇ Statement line added to LES
 - ◇ Dispute Process/Petition for Hearing
 - ◇ Per OSD Memo of 23 APR 03 procedure may be applied against retired civilian employees



Delinquency Management

Salary Offset Dispute Process

- ◆ Dispute form included with Due Process Notification letter
- ◆ Petition for a Hearing allows the Cardholder to contest:
 - ◆ Amount of the debt
 - ◆ Amount of the proposed offset schedule
- ◆ Filed within 30 days of Due Process Notification letter
- ◆ Temporarily suspends Salary Offset



Takeaways

- ◆ Communicate with your APC
- ◆ Use the Travel Card only for official government travel
- ◆ Keep all receipts
- ◆ File Travel Claim on time
- ◆ Use Split Disbursement properly
- ◆ Pay your statement on time



Questions?

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