

# Bank of America DoD Visa® Travel Card Program

Cardholder Program Guide



## Bank of America Government Card Services Cardholder Assistance

Cardholder assistance is available 24 hours a day, every day of the year. For account inquiries and customer assistance, please call, fax, or write to:

**Worldwide customer service**  
1.800.472.1424 (toll free)

**EAGLS<sup>SM</sup> technical assistance**  
Toll free 1.800.472.1424 (M–F, 8 a.m. – 8 p.m. ET)  
Web site [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com)  
E-mail [gcsuthd@bankofamerica.com](mailto:gcsuthd@bankofamerica.com)

**TDD/TTY**  
Toll free 1.800.672.0779

**Fax correspondence**  
U.S., toll free 1.877.248.4104  
Outside the U.S. 757.624.6149

**Written correspondence**  
Forward to: Bank of America  
Government Card Services Unit  
P.O. Box 1637  
Norfolk, VA 23501-1637

**Disputes and billing errors**  
Bank of America  
Claims Department  
P.O. Box 53142  
Phoenix, AZ 85072-3142

**Web site address to obtain dispute form:**  
[www.gcsuthd.bankofamerica.com/forms/gsaforms/pdf/C12A1198.pdf](http://www.gcsuthd.bankofamerica.com/forms/gsaforms/pdf/C12A1198.pdf)

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# Welcome to the Bank of America Visa® Travel Card Program

The program is designed to help you manage the activities associated with official government travel. With built-in control features and special travel-related benefits, the Travel Card Program offers easy and efficient expense-management tools for organizing all aspects of official government travel.

This guide is your reference tool. It contains important information about your Government Travel Charge Card account, including your responsibilities, proper card use, and procedures to follow for account inquiries, maintenance, billing, and other useful information.

## Cardholder Responsibilities & Guidelines

### General guidelines

1. You are responsible for using the card for the purchase of official travel-related services as specified in the GSA master contract and the Department of Defense Financial Management Regulation (FMR), Volume 9, Chapter 3.
2. It is your responsibility to understand and comply with the DoD policies regarding the definition of authorized purchases and official government travel. Use by anyone other than the approved cardholder is strictly prohibited. **The Travel Card cannot be used for personal purchases.**
3. It is your responsibility to file travel vouchers in accordance with DoD FMR, Volume 9, Chapter 8. Please contact your Agency Program Coordinator (A/OPC) or appropriate agency/organization contact to request assistance for disallowed reimbursement requests.
4. You are personally responsible for paying all undisputed charges by the statement due date and complying with the terms and conditions of the cardholder agreement.
5. You may request an address change or other maintenance from your A/OPC, EAGLS<sup>SM</sup>, or Customer Service.
6. Call Bank of America at 1.800.472.1424 immediately to report a lost or stolen Travel Card. You must also notify your A/OPC about a lost or stolen Travel Card at your first opportunity during normal business hours.

### **Guidelines for Travel Card use**

Authorized use of the Travel Card is reserved for purchases related to, and made during, official government travel only. It is your responsibility to understand the Department of Defense's specific policy and regulations relative to card use. Generally, the card will be accepted at merchant locations worldwide for the following types of service:

- Air travel
- Lodging
- Auto rental
- Fuel
- Rail travel
- Transportation
- Food
- ATM access

Your travel card can have specific merchants blocked from accepting purchases. This is designated by your agency/organization, and is intended to limit and restrict purchases made by the account holder. If at anytime you make a purchase at a merchant location and it is blocked, you should contact your A/OPC to ensure the merchant is authorized for purchases.

The Card Program for the Department of Defense has assigned limits based on travel needs. These limits are authorized based on the type of card you are assigned. There are two card types available to DoD travelers: standard and restricted cards. Standard and restricted cards are established by your agency/organization to increase or decrease your spending limits. Standard accounts have higher credit limits than restricted accounts. Limits may be set or changed by your agency/organization at any time, therefore, check with your A/OPC for questions regarding credit limits.

### **Reconciliation of account charges**

Cardholders with individually billed accounts are responsible for reconciling their own accounts. Reimbursements for official travel are based on the Federal Travel Regulations (FTR), Joint Federal Travel Regulation (JFTR), and your agency/organization's policies and regulations.

*Please consult your A/OPC for questions or detailed information on specific Department of Defense policies and procedures relative to your account.*

### **ATM access**

Your Travel Card account may be authorized for ATM use. Daily or monthly limits will be designated by your A/OPC in accordance with specific agency/organization policy. You may use the card to obtain cash for official business at any ATM that displays the Visa® symbol by "swiping" or inserting your card at the ATM, entering your Personal Identification Number (PIN), and following the onscreen prompts. Be sure to follow the prompts for "cash withdrawal" from "credit card" on the ATM screen – not the "checking" or "fast cash" options. A cash advance fee will be assessed based on your agency/organization's task order. To identify ATM locations for cash access, use the ATM site locator found at the following Web site address: [www.gcsuthd.bankofamerica.com/atm\\_locations.asp](http://www.gcsuthd.bankofamerica.com/atm_locations.asp). Additionally, you can call Visa® directly at 1.800.911.VISA.

### **Declined ATM transactions/retained cards**

Your Travel Card may be retained if you attempt to exceed daily or monthly limits in three consecutive ATM transactions. In the rare instance that your card should be declined and retained by an ATM, call the Bank of America Government Card Services Unit at 1.800.472.1424 for a replacement card.

### ATM surcharges/service fees\*

- No access surcharge will be applied to ATM transactions made at a Bank of America ATM
- An ATM transaction conducted at a non-Bank of America ATM may incur a surcharge assessed by the ATM owner
- Both are reimbursable when requested on your travel voucher if your cash withdrawal was associated with your official travel

\*Refer to your cardholder agreement for the ATM withdrawal fee amount.

### Traveler's checks

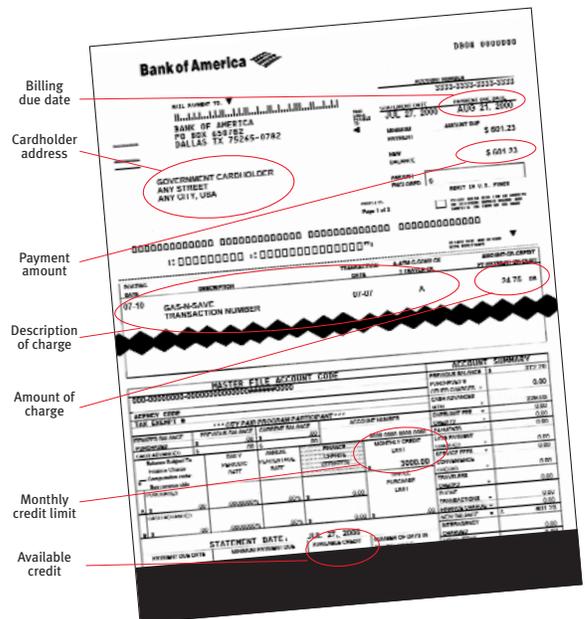
Bank of America provides traveler's checks. Traveler's checks are not available to all cardholders. Check with your A/OPC to see if you are eligible for traveler's checks.

### Foreign currency

Charges made in a foreign currency will be converted into U.S. dollars. The conversion rate used will be at least as favorable as an interbank rate or, where required by law, an official rate. The Visa® conversion rate will be applied at the time Visa® clears and settles the transaction, and will not include a conversion fee assessed by Bank of America. Applicable conversion rates will be reflected in your statement.

### Your statement of account

An itemized statement of account is sent within five business days of the close of each billing cycle. Statements are mailed directly to your address of record, and include transaction information for the billing period and due date for payment.



## Payment methods & requirements

You are responsible for making full and timely payment of all charges on your account regardless of whether or when you are reimbursed by your agency. You will receive an itemized statement of account, detailing all transactions made by you during the billing cycle. You are required to remit payment by the statement due date to the address shown on your statement. You may use any of the standard payment methods shown below to pay on accounts.

Split disbursement is now mandatory for military personnel and highly encouraged for all other cardholders. If you use split disbursement, you should ensure that the proper payment amount is reflected on the subsequent statement of account.

**1. Split Disbursement** — Split disbursement is a process that will eliminate the need for many individuals to mail a payment for charges incurred on their official government travel charge card.

Under this policy, an amount equal to your outstanding charges should be identified on your travel voucher for split disbursement (direct electronic funds transfer) to Bank of America. Through split disbursement, Bank of America will receive an electronic funds transfer (EFT) payment to apply to your travel charge card account; at the same time your bank should receive an EFT from the Department of Defense for any remaining amount on your travel entitlement. Bank of America is not expecting, nor has asked to receive, your total travel entitlement. The amount sent to Bank of America is the amount that was designated on the travel voucher based on your outstanding charges.

If there is a problem with the EFT, the funds are returned to the Department of Defense; you will receive the returned funds from the Department of Defense. It will then be your responsibility to pay your travel charge card bill directly to Bank of America.

When completing the travel voucher, it is important for you to put the correct amount of the outstanding charges in Block 1 of the DD Form 1351-2 next to the “amount to pay the charge card” to avoid overpayment. (Example: ATM \$20.00, Lodging \$50.00, Airline Ticket \$200.00...enter \$270.00 in Block 1).

Questions concerning the split disbursement process may be addressed to your A/OPC. You will still receive a monthly statement from Bank of America.

**2. Online Payments** — If you have a checking or savings account relationship with Bank of America, you can use Bank of America’s Online Bill Payment service to submit payment electronically. Access [www.bankofamerica.com](http://www.bankofamerica.com), enroll in Online Banking and BillPay, and add Government Card services as a Payee. Also initiate electronic payments using Military Bank Online at [www.bankofamerica.com/military](http://www.bankofamerica.com/military). Cardholders that do not have a checking or savings account relationship with Bank of America can initiate online payments to their Travel Card account using their elected BillPay Service Provider.

**3. Check Payments** — Send payment through U.S. mail, using the payment coupon and window envelope provided with your statement. If you do not have the payment coupon and window envelope, send your payment to:

Bank of America  
P.O. Box 53139  
Phoenix, AZ 85072-3139

**4. Banking Center Payments** — You can provide the Bank of America Visa® Travel Card account number and pay with cash or personal check. Locations of Bank of America Banking Centers can be found at [www.bankofamerica.com/government](http://www.bankofamerica.com/government) or by calling Customer Service at 1.800.472.1424. Payments made at Banking Centers may take up to three business days to post to your account.

- 5. **Express Mail** — You can send a payment through express mail using the following address: Bank of America Government Card Services, 1825 E. Buckeye Road, Phoenix, AZ 85034-4216, Attn: Remittance Processing
- 6. **Pay By Phone** — You can make a payment by phone to your Travel Card account by contacting Customer Service at 1.800.472.1424. An administrative fee applies.
- 7. **Auto Pay** — You can initiate the Auto Pay payment option on your Travel Card account to enable automatic deduction of the full payment amount due from a designated checking account every billing cycle. Complete the Individually Billed Account Auto Pay Setup Form located on the Customer Service Technical Helpdesk Web site, [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com) and submit it to Customer Service for processing.
- 8. **Western Union** — You can submit a payment to your Travel Card using Code City: BankCard, VA. (Western Union will assess a fee for this service.)

**Disputes & billing errors**

Bank of America recommends making an attempt to resolve the problem directly with the merchant should you disagree with a charge on your statement of account. If the issue cannot be resolved with the merchant and the problem is an unrecognized transaction or “billing error,” you should initiate the dispute process. You have 60 days from your statement date to initiate a claim or dispute. To obtain a copy of the dispute form, please visit the Customer Service Technical Helpdesk Web site at [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com). You may also use the form provided on the back of your statement. Please fax this form to 1.888.678.6046. You will receive temporary credit pending final resolution of the dispute.

**Suspension/cancellation of card privileges**

Bank of America will provide Pre-suspension/Pre-cancellation Reports to your A/OPC to identify undisputed past due accounts. Accounts will be considered past due if payment has not been received within 45 calendar days from the closing date on the statement of account in which the charge first appeared. Suspension of cardholder privileges for nonpayment of undisputed principal amounts may occur at 61 days, and cancellation may occur after 126 days (or earlier as specified by your agency/ organization’s task order) from the closing date on the statement in which the undisputed charge first appeared. A late fee of \$29.00 will be assessed if undisputed charges on the monthly statement are not remitted within 75 days past the statement closing date in which the charge first appeared.

At 90 days past due, Bank of America will mail you a salary offset letter to the address listed on the account application. The letter will advise you that the account will be forwarded to DFAS for salary offset if not fully paid in the next 30 days. You are responsible for keeping your address up to date. Sending this letter to the address on file constitutes Bank of America’s obligation for notifying you of salary offset and rights under due process.

### Lost/stolen card reporting

You must promptly report lost or stolen cards to Bank of America by calling 1.800.472.1424. Customer Service is staffed 24 hours a day, seven days a week to accept calls from cardholders reporting lost or stolen cards. Subsequently, a replacement card with a new account number will be sent to you. Cards reported lost or stolen are immediately blocked from accepting additional charges. Upon receipt of notice of unauthorized charges, the Bank will commence the dispute process. You will not be liable for unauthorized charges resulting from the loss of your card, including theft.

### Card replacement

If your card becomes unusable due to damage to the magnetic strip or card plastic, you can request a replacement card via EAGLS or by contacting Customer Service at 1.800.472.1424. In the event your card is lost or stolen, report it to Customer Service.

### Program Features

- Access to more than 20 million participating Visa® merchant locations for official government travel, lodging, car rental, and dining
- ATM access for cash advances at over 700,000 ATM locations worldwide
- Extra protection and assistance when you travel with:
  - Lost Luggage Insurance for Individually Billed Accounts – up to \$3,000 replacement coverage
  - Travel Accident Insurance for Individually Billed Accounts – up to \$200,000 coverage
  - Travel Assistance Services, including Medical Assistance, Legal Referral Assistance, Auto Rental Insurance, and Emergency Cash Disbursement

*Certain limitations and restrictions apply. For specific questions on services offered by Visa, refer to the Visa Guide to Benefits or contact Visa at 1.800.VISA.911*

- Easy-to-read statement of account
- Dedicated customer service toll-free at 1.800.472.1424

*DoD views abuse or misuse of the card, to include failure to pay outstanding debts, as a detriment to the success of the Travel Card Program. The senior leadership of the Department has stated such acts will not be tolerated and that administrative and disciplinary action may be taken where evidence of misuse or abuse is found.*

## **EAGLS<sup>SM</sup> – Electronic Account Government Ledger System**

The EAGLS desktop management tool is designed to save you time and reduce paperwork by allowing you to perform accounting and administrative tasks online. EAGLS provides a broad range of functions designed to make managing your cardholder activities simple and easy.

You can obtain additional EAGLS information and help by accessing the Customer Service Technical Helpdesk at [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com). Bank of America is committed to continually enhancing EAGLS. Please go online to [www.gov-eagls.bankofamerica.com](http://www.gov-eagls.bankofamerica.com) for the latest system enhancements.

### **What you'll need to get started**

#### **Log-on ID and Password**

If access is assigned by your A/OPC, your User ID and Password will be mailed to you from Bank of America. You'll be able to access EAGLS at the following Web site: [www.gov-eagls.bankofamerica.com](http://www.gov-eagls.bankofamerica.com).

Should you forget your Password, you can automatically reset it at the Customer Service Technical Helpdesk at [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com).

### **What you need to run EAGLS – PC requirements**

To get started, the minimum requirements you'll need are the following:

- NT or Windows 95® (or more recent – Windows 98® or 2000®)
- Netscape® or Internet Explorer® 4.0 or higher & Service Pack 2
- Modem with 28,800 baud rate or higher

If you need additional assistance with EAGLS, contact the Customer Service Technical Helpdesk at 1.800.472.1424. We look forward to serving you.



**Bank of America  
Government Card Services**

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