Department of the Navy

Government Travel Charge Card

Agency Program Coordinator (APC)

Desk Guide

Version 1.0

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1.0 Send Us Your Comments

The Agency Program Coordinator (APC) Desk Guide is a supplement to the Department of the Navy (DON) eBusiness Operations Office Instruction (EBUSOPSOFFINST) 4650.1A (both documents have the force and effect of Navy regulations) and is designed to help you effectively complete your routine travel card program responsibilities. This guide provides detailed information on DON guidelines as they pertain to the travel card program, which includes an Overview and the Execution & Maintenance of the travel card program.

The Department of Navy eBusiness Operations Office (DON eBUSOPSOFF) welcomes your comments and suggestions on the quality and usefulness of this document. Your input is an important part of the information used for revision.

- Did you find any errors?
- Is the information clearly presented?
- Do you need more information? If so, where?
- Are the examples correct? Do you need more examples?
- What features did you like most?

If you find any errors or have suggestions for improvement, please indicate the document title, chapter, section, and page number (if available). You can send comments to us in the following ways:

- Electronic mail: DONeBusTraining@navsup.navy.mil
- FAX: 717.605.9362 Attn: Travel Card Training
- Postal service:
  Department of the Navy
  eBusiness Operations Office
  Card Management Group, Travel Card Training
  5450 Carlisle Pike, P.O. Box 2050
  Mechanicsburg, PA 17055-0791

If you would like a reply, please give your name, address, telephone number and electronic mail address.

For a list of Travel Card frequently asked questions (FAQs) visit the DON eBUSOPSOFF website at www.don-ebusiness.navsup.navy.mil. FAQs are listed under the Quick Links.

2.0 Program Overview

2.1 Purpose

The Government Travel Charge Card (GTCC) program is intended to facilitate and standardize the use by DOD travelers of a safe, effective, convenient, commercially available method to pay for expenses incident to official travel, including local travel.

DOD and DON made the travel card program available because use of the card:

- Gains cost efficiencies
- Simplifies financial processes
- Provides efficiency and convenience
- Improves Government cash management practices
- Follows commercial rules, procedures and best practices
- Provides convenience to Government employees
- Has widespread domestic merchant acceptance
- Has widespread international merchant acceptance

Bank of America (BOA) is the current card contractor for the travel card program. BOA evaluates applications, distributes the card, accepts transactions and payments from the users and merchants, and provides a web-based application for use by the Agency Program Coordinator (APC). The web-based application is EAGLS, which stands for Electronic Account Government Ledger System. This application provides:

- Operational support
- Training support
- Detailed and tailored management reports
- Maintenance features to include address corrections and credit line adjustments
- 24 hour access to your cardholder account

2.2 Benefits

DON Benefits. The Department of the Navy benefits includes a rebate factor built into the General Services Administration (GSA) SmartPay® Master Contract. The rebate is calculated based on the number of transactions and prompt payments. The use of the card also reduces travel advances, thus reducing the need for cash management.

Cardholder Benefits. The primary benefit to the cardholder is that it provides the convenience of a readily available payment method for travel. The cardholder no longer needs to get a travel advance. This allows the cardholder to be "Mission Ready" at all times.

Command Benefits. A benefit of the travel card program to each command is having the entire command "Mission Ready" at all times. The convenience of the card program allows everyone with a card to be ready to travel when called upon. Bank of America offers a secure web-based electronic access system (EAGLS) for the command's APC. This allows the APC to run reports on the command's cardholders. The command is better able to monitor and manage their cardholders with the use of EAGLS.

2.3 Roles

Commanding Officer/Supervisor. The Commanding Officer/Supervisor is responsible for leadership, establishment, command support, and oversight of the program. This includes appointing a primary and alternate APC to manage the program, as well as providing program awareness to cardholders.

Agency Program Coordinator. The APC is responsible to the Commanding Officer/ Supervisor for the overall program execution and management. The APC acts as an intermediary, monitoring transactions to include the documentation of abusive and/or fraudulent activity, and providing command support. This desk guide goes into detail on the responsibilities of the APC.

Cardholder. The cardholder's responsibilities include proper use of the card, paying the balance in full by the statement due date, and keeping the APC informed of any changes on their individual account.

2.4 References

The following references govern the use and issuance of the travel card. It is your responsibility to become knowledgeable with all travel card regulations so that you can manage your program effectively. A brief description of each is followed by its' corresponding website.

2.4.1 Public Law 105-264

Public Law 105-264 implemented the Travel and Transportation Reform Act of 1998 (TTRA). This law stipulates that the government sponsored travel card will be used by all U.S. Government civilian and military personnel to pay for the costs of official travel. You can access the Federal Travel Regulation website at:
http://www.dod.mil/comptroller/travel.html

2.4.2 Financial Management Regulation (FMR) Volume 9, Chapter 3

The DOD Financial Management Regulation (FMR) Volume 9, Chapter 3 states that the GTCC is to be used by DOD personnel for all expenses arising from official government travel, unless otherwise exempted. These exemptions are listed in paragraph 030302 of the FMR. You can access the Financial Management Regulation website at:
http://www.dtic.mil/comptroller/fmr/09/index.html

In compliance with ASN memo dated 22 August 2002 for the Exemption From Mandatory Government Travel Card Use - the Navy has granted the USMC, COMLANTFLT, and COMPACFLT the discretion to alter the definition of a frequent traveler. The memo can be viewed on the DoN eBUSOPSOFF website http://www.don-ebusiness.navsup.navy.mil. The definitions for both frequent and infrequent travelers are as follows:

A *frequent traveler* is any DON military member or civilian employee who travels 3 or more times per year. This traveler is mandated to use the travel card while traveling for official government business. COMPACFLT & COMLANTFLT have been given the discretion to alter the definition for their commands to 5 or more times per year.

An *infrequent traveler* is any DON military member or civilian employee who travels less than 3 times per year. This traveler is not mandated to use the travel card while traveling for official government business, but may do so if they choose. COMPACFLT & COMLANTFLT have been given the discretion to alter the definition for their commands to 4 or less times per year.

The OSD memo dated 14 April 2003 for the Exemption from the Mandatory Use of the Government Travel Charge Card Program for Travel En Route to Deployments establishes that military or DOD civilians personnel en route to a point of departure for mission deployment are now exempted from mandatory use of the travel card. This exemption is intended to lessen the chance of delinquency on an individual traveler's charges incurred in reaching a departure point for a deployment, and the use of the travel card under such circumstances is discouraged.

2.4.3 DON eBusiness Operations Office Instruction 4650.1A

The DON EBUSOPSOFFINST 4650.1A was issued to provide policies and procedures for the administration and management of the GTCC program. This instruction is supplementary to the DOD Instruction 7000.14-R and FMR Volume 9, Chapter 3. The instruction sets forth the policy and procedures for the management of the travel card program and the mandatory use of the travel card for official government travel within DON. It also establishes procedures for travel card issuance and use. The DON EBUSOPSOFFINST 4650.1 may be supplemented by local internal operating procedures. Access to the instruction is via our website www.don-ebusiness.navsup.navy.mil.

2.4.4 General Services Administration (GSA) SmartPay® Master Contract

The GSA SmartPay® Master Contract was established by the Federal Property and Administrative Services Act on July 1, 1949. By issuing the GSA SmartPay® Master Contract, the government is able to streamline financial and administrative operations. This contract is viewed as the beginning of the long-term vision of "Smart Card" - one card to use for travel, small purchases, and building access. http://www.gsa.gov/gsa/cm_attachments/GSA_BASIC/TCMASTER_ReportsMod_1_R2G-bEO_0Z5RDZ-i34K-pR.doc.

In 1998, GSA awarded five contracts that provide Federal agencies a new way to pay for commercial goods and services as well as travel and fleet related expenses. The GSA SmartPay® contracts are effective from November 30, 1998 through November 29, 2003, with five 1-year options to renew. The award for the Department of the Navy, Government Travel Charge Card program was to Bank of America. You can access the GSA website at: www.gsa.gov.

2.4.5 Task Order Modifications

The FMR and DON eBusiness Operations Office Instruction are updated periodically. However, between revisions, there may be changes to policy in the form of Task Order Modifications or in memos sent from the Secretary of the Navy or Assistant Secretary of the Navy offices. These modifications are made available on our website, www.don-ebusiness.navsup.navy.mil, Click on Card Management > Click on Financial Cards > Click on Travel Card > Click on Policy/Guidance Memos.

2.5 Types of Cards

There are two types of cards associated with the travel card program and Bank of America: Individually Billed Accounts and Centrally Billed Accounts. This desk guide will only cover applicable responsibilities as they pertain to Individually Billed Accounts.

2.5.1 Individually Billed Accounts

An Individually Billed Account (IBA) is when a travel card is issued to an individual employee. The cardholder receives the billing statement directly from Bank of America at the address provided on the card application. It is their responsibility to notify the APC and the Bank of changes in contact information such as a new address. Cardholders are responsible for payment in full of the amount stated on the monthly billing statement. The two types of IBA cards are standard and restricted. Details on both cards credit lines are defined in section *3.6 Program Controls*.

2.5.2 Centrally Billed Accounts

Centrally Billed Accounts (CBA) are established for DOD activities that make travel arrangements and those activities guarantee payment. CBAs are subject to the “Prompt Payment Act of 1982,” as amended.

Each card contains the unique prefix “4486 1600” that identifies the account as a CBA for official federal government travel. This prefix identifies the account as eligible for government travel rates, including city pair rates, and tax exemption. The APC shall forward any request to establish a CBA to the appropriate Component Program Manager (CPM). CBAs are issued for either transportation or unit travel cards.

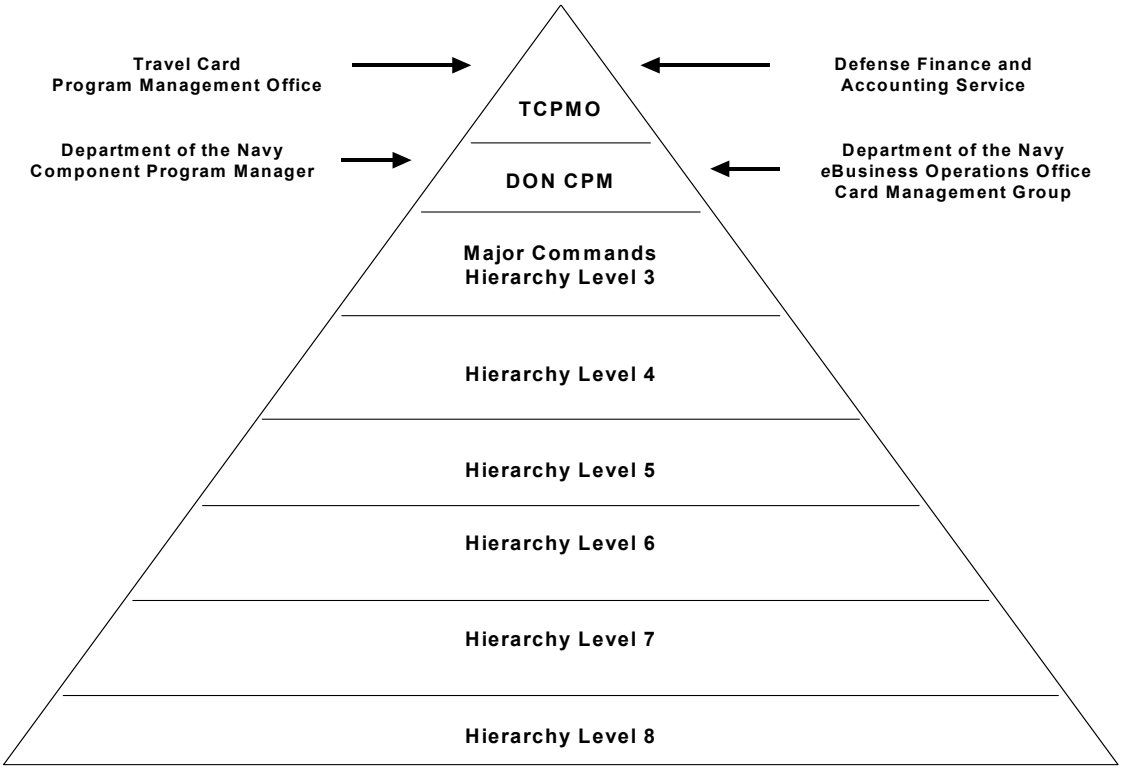
2.6 Hierarchy Levels

A hierarchy is the mechanism by which accounts are grouped for reporting and information access purposes. The hierarchy pyramid structure is designed to determine the path and level at which information will be distributed. There are eight hierarchy levels within the Navy's reporting structure. A seven-digit number identifies each unit. The hierarchy structure is flexible, allowing new units to be added as necessary.

The Bank determines hierarchy numbers. The hierarchy determines which cardholders are included in your reports and where cardholders are located. If a cardholder is included in an incorrect hierarchy, your reports will be inaccurate.

Communication and information flow is vital for program improvement. The second level is the DON eBusiness Operations Office or CPM. Our office provides program information to the third hierarchy level (HL3), which is where all of the major claimants reside. The APCs for this level are responsible for disseminating information down to their level 4 APCs, who in turn should also do the same until all eight levels receive the information.

Hierarchy Structure



3.0 Program Execution and Maintenance

3.1 APC Appointment

Once appointed as an APC from your Commanding Officer or Supervisor, you will need to apply for a Bank of America EAGLS User ID and password, as well as establish yourself as your hierarchy's point of contact.

The current APC or an APC that is one level above your hierarchy will fill out the appropriate form and send it to BOA for processing. You will receive notification via email when your User ID and password have been created. If you have not received a password within 72 hours of application, contact the Bank to obtain one.

To establish point of contact (POC) information, use the Point of Contact Information form to add, modify, or delete POC details. In addition to adding your POC information, you should delete the APC you are replacing (if applicable). This procedure is important to maintain database integrity. Access to BOA forms is available via the Bank's Technical Help Desk: https://www.gcsuthd.bankofamerica.com/default.asp. Click on Forms > Click on Agency Setup Forms > Click on Point of Contact Information Form.

Depending upon the size of your command, you may have an alternate APC assisting you with the travel card program. Your Commanding Officer or Supervisor should also designate someone with the authority to increase credit lines on the travel card. Recommended guidelines for the APC appointment are outlined in the DON EBUSOPSOFFINST 4650.1A.

3.2 Training Resources

There are multiple training resources available in support of the travel card program. Each targets a specific audience and is presented in a variety of media, including internet-based tutorials, CD-Rom based tutorials, and this hardcopy desk guide. Understanding the purpose of each resource will enable you to select the type of training required for you and the participants within your span of control. All travel cardholders must be trained on the proper use of the card as well as policy that affects the travel card program. Refresher training should be provided annually. Additionally, as an APC, you should also receive training on how to utilize EAGLS.

The following sections outline the training resources available and their providers.

3.2.1 DON eBusiness Operations Office

Cardholder Brochure. The cardholder brochure reviews the program's "Do's and Don'ts". They are sent out periodically from the Bank as statement inserts. Additional copies are available for you to hand out by contacting the DON eBusiness Operations Office with your requested quantity.

Computer Based Training (CBT). The goal of the CBT is to provide interactive training courses that are effective and require minimum computer skills. The CBT modules are role-based, targeting cardholders, Commanding Officers/Supervisors, and APCs. The training provides background in policy, procedures, and proper utilizations of the travel card. The CBT is available on CD-Rom or can be downloaded from our website at www.DON-ebusiness.navsup.navy.mil, Click on the Travel Card Training topic under Quick Links. Once the user completes their perspective-training module, a certificate of completion is available for printing. This certificate should be filed for verification of training completion.

Video Tele-Training (VTT). VTT targets cardholders, Commanding Officers/Supervisors, and APCs. Each course is a PowerPoint presentation taught by an instructor from the Navy Supply Corps School (NSCS) in Athens, Georgia. Students can interact with the instructor using the VTT technology. To access the monthly schedule, Go to www.nscs.cnet.navy.mil and click on Training. Select Government Travel Card Training. The four courses offered are: Refresher Cardholder Training, Commanding Officer/Supervisor Training, APC Policy Training, and APC Delinquency Management/Reporting Tool for EAGLS. Select applicable training course, then select VTT registration. This will take you to the Navy Learning Network website https://www.nlnvtt.fctclant.navy.mil/usn_vtt.htm where you must click on the VTT facility near you. Contact the VTT facility for site-specific questions and to reserve quotas. A document containing additional details on course descriptions, schedules, and how to register your Video Tele-conferencing (VTC) equipment is available on our website www.don-ebusiness.navsup.navy.mil by clicking on Card Management > Financial Cards > Travel Card > What's New.

APC Conference. The DON eBusiness Operations Office sponsors an annual conference which provides a forum for APCs to hear first hand the latest program information and voice any questions and concerns directly to the Card Management Group. Future conferences will be held on an annual basis in March, with an abbreviated program update at the annual GSA SmartPay conference in August. APCs at all hierarchy levels are invited to attend. Participation is mandatory for level 3 APCs.

3.2.2 Bank of America

EAGLS User's Guide CD-Rom and EAGLS CBT. The EAGLS User's Guide has been updated with semi-annual content changes. The User's Guide includes instructions for all features and functionality within EAGLS and provides step-by-step instructions to assist the APC in performing these tasks. More information can be found on BOAs website www.gcsuthd.bankofamerica.com, click on Training then click on EAGLS User Guide (access requires authorization). The documents are available in Adobe Acrobat format (pdf). You will need to have the Adobe Acrobat Reader installed on your computer to view the files.

Bank of America On-site Training. Bank of America offers on-site training for groups of 25 or more for APCs at the request of the command. These classes are taught by BOA employees and provide hands-on training. Classes are offered at BOAs facility in Norfolk, VA. More information can be found on BOAs website www.gcsuthd.bankofamerica.com, click on EAGLS Training under Schedules.

3.2.3 General Services Administration

General Services Administration Web Based Training. This training provides general information on traveling for the Government employee and reviews how to use a Government Travel Charge Card. More information can be found on the GSA website www.gsa.gov.

GSA SMARTPAY A/OPC Survival Guide. The guide covers account setup and maintenance, disputes, suspension/cancellation procedures, and reports. The survival guide and other information can be found on the GSA website www.gsa.gov.

3.3 Program Management Elements

As an APC, you play a diverse role in the management of your command's travel card program and are responsible to the Commanding Officer for the overall management & success of the program. The following elements assist you in this process:

APC Change. The current APC is responsible for setting up the new/incoming APC. The current APC is also responsible for deactivating their EAGLS User ID. This helps to ensure validity of the Banks reporting information. The form to update EAGLS can be found on Bank of America's Helpdesk website www.gcsuthd.bankofamerica.com under "Forms". The User Options menu function in EAGLS allows you to create and modify user profiles and the criteria associated with them.

Applications. Travel card applications are available from Bank of America's website at www.gcsuthd.bankofamerica.com. You will need to have a valid User ID to log into the EAGLS system. Online forms are always the most current version. Applications request the following data: applicant's name, social security number (SSN), current address, work and home phone numbers, the applicant's authorization for the Bank to perform a credit check, the applicant's signature and the Commanding Officer or Supervisor approval. When an applicant is given an application for a travel card, the APC shall also give the applicant applicable program information and have the applicant sign a "DOD Statement of Understanding for Travel Cardholders." They should then complete the cardholder training module on the travel card CBT and have the APC file a copy the certificate. The APC shall complete the billing hierarchy string and sign the application before submitting it to the Bank (within 3 days of receipt from applicant).

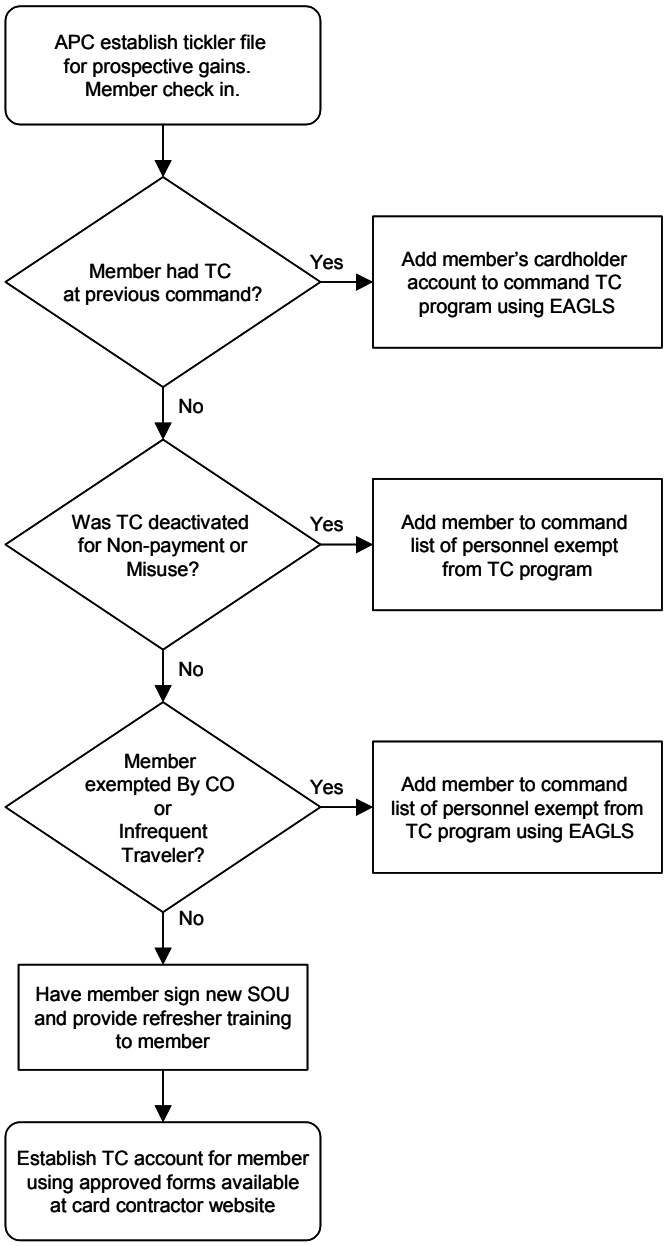
Applications: Emergency Processing. Emergency applications are defined as applications for employees who are scheduled to travel within 5 working days. The APC may call the Bank's Government Card Customer Service Unit (GCSU) at 1-800-558-0548 to request an emergency travel card. The APC shall fax the application to the Bank as soon as possible. The APC shall annotate prominently on the application "Emergency Application" and verify with GCSU that the application has been received. There is a $20 fee associated with this request and will be charged to the cardholder's account. It is a reimbursable expense provided the cardholder is in a travel status or will be on travel within 10 days.

Check-In / Check-Out Process. Commands are to include APCs as part of the check-in and check-out process. Upon change of duty stations, DON policy now requires the losing activity to deactivate travel cards of departing personnel. Members and employees must contact their new APC when checking in with a new command to have their card reactivated.

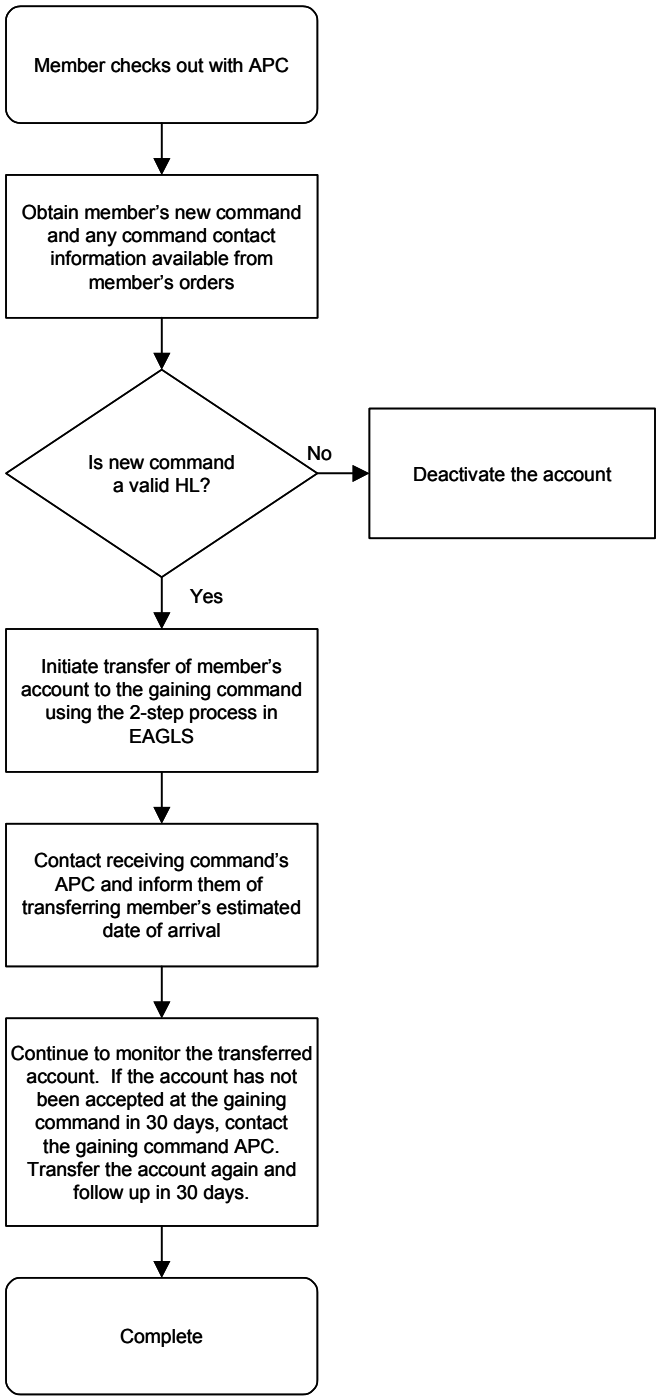
Check-In. APCs shall establish a tickler file for prospective gains. Activate the cardholder account upon arrival to command, as required to perform travel. If the reporting cardholder had a travel card at their previous command, and will require one at their new command, add the cardholder's account to the command travel card program using EAGLS. If the cardholder does not have a current travel card, determine if cardholder previously had a card that was canceled for non-payment or misuse. If the account was canceled for non-payment or misuse, add them to the command list of exempt personnel and advise the CO. If they did not have a previous travel card account, establish a travel card account for the cardholder only if they are determined to be a frequent traveler as defined by the FMR, Volume 9, Chapter 3, or at the request of the cardholder's supervisor. If they are not a frequent traveler or if the CO determines the cardholder should be exempt from mandatory travel card participation, do not establish a travel card account. Require the cardholder to sign a new SOU and conduct cardholder refresher training with the cardholder. APCs will retain the original of the SOU in the cardholder's file and a copy will be given to the cardholder.

Check-Out. At time of departure, obtain from the cardholder the name of the command to which the cardholder will transfer, and contact information for the command. Advise the cardholder that the account will be deactivated, and the date of the deactivation, to encourage the cardholder to check-in with the gaining command. After ensuring that the gaining command is a valid Hierarchy Level, initiate transfer of the cardholder's account to the gaining command using the two-step process in EAGLS. Contact the receiving command's APC and inform him/her of the cardholder's estimated date of arrival. Deactivate the transferring cardholder's account. Notify the card contractor of the cardholder's new duty address or new home address if available so that the cardholder can continue to promptly receive travel card statements. Continue to monitor transferred accounts. If the account has not been accepted at the gaining command within 30 days, contact the receiving APC to inform them of the situation. Initiate the transfer again and follow up in another 30 days. If the account has not been accepted at the gaining command within 60 days, close the account. The Account Inquiry/Maintenance menu function in EAGLS allows you to transfer cardholders to another hierarchy.

Check-In



Check-Out



Correspondence. While performing duties as an APC, you will need to document (electronic or hard copy) your interaction regarding your cardholders' accounts. This should include a copy of their application, the signed SOU, certificate of training completion, documentation of fraudulent or abusive usage, address changes, current telephone number, credit line adjustments, delinquency notifications and any other correspondence that you may have with your cardholders. All correspondence between you, the command/supervisor, and the cardholder should be recorded in the cardholders' file. You shall retain all pertinent records for cardholders while they are in your hierarchy. When the cardholder transfers, the gaining APC shall establish needed records.

Delinquency. As the day-to-day manager of the travel card program, the APC shall monitor delinquencies and take appropriate actions. By definition, delinquency is when a cardholder fails to pay the outstanding balance in full by the due date on the billing statement. Additional guidance is provided in section *3.8 Delinquency Management*.

Educating the Cardholder. It is the commands responsibility to ensure that cardholders are provided training on the travel card prior to being issued one. Emphasis should be placed on the proper use of the card, prompt payment, and disciplinary actions as a result of delinquency. Additional guidance for the cardholder is provided in section *3.4 Directives to Cardholders.*

Infrequent Traveler Reviews. Semi-annual reviews will be conducted to identify Infrequent Traveler accounts for closure. You will need to review spreadsheets (provided by the DON eBusiness Operations Office) of accounts within your hierarchy to determine if any of these accounts should remain open. If an account is closed inadvertently through this process, you may call the Bank and have Infrequent Traveler accounts re-opened over the phone. You will need to provide the address and contact phone number of each cardholder to be re-opened. The account will only be re-opened if it was closed for non-use or infrequent traveler, not if it was closed due to misuse/abuse or delinquency. If you have more than 5 accounts that need to be re-opened, you can send (via fax or email) the Bank a spreadsheet with the information.

Managing your Hierarchy. You are responsible for maintaining your hierarchy structure. This hierarchy is the link that identifies cardholder's accounts to correct organizations within a parent component. The APC is responsible for tracking arriving and departing cardholders to ensure validity of the organization hierarchy and the Banks reporting information. It is important that you are aware of how hierarchies are setup and that running the Account Listing Report via EAGLS will provide a list of all cardholder accounts (both open and closed) within your hierarchy. It is recommended that you run this report monthly and compare it to your Alpha Listing to ensure accuracy. The Account Inquiry/Maintenance menu function in EAGLS allows you to maintain account information like a cardholder's point of contact information, transfers to another hierarchy, and authorization controls.

Non-Sufficient Funds (NSF). The APC will monitor reports to identify cardholders who write NSF checks, and provide this information to the cardholder's Commanding Officer/Supervisor for appropriate action. The Bank will cancel an account that has two checks returned due to NSF in a 12-month period. In compliance with ASN memo dated 28 February 2003 - commands are to investigate and, if warranted take appropriate disciplinary action against cardholders who wrote three or more NSF checks as payment on their accounts. The Exceptions Report – Returned Check Charges identifies accounts with returned checks of any size. An example of this report is included in section *3.7 Monitoring the Program.*

Permanent Change of Station (PCS). In compliance with ASN memo dated 16 April 2002 - the use of the travel card to pay for expenses incident to PCS in not authorized. Travel advances normally fund PCS expenses.

Retiring/Departing Personnel. Commands will deactivate travel cards of personnel within 90 days of their scheduled departure or End of Active Obligated Service. Cards should only be activated if those personnel are scheduled for official travel, but no sooner than 10 days prior to travel. These cards should be immediately deactivated upon completion of the travel.

Termination. The APC shall terminate a travel card upon a cardholder's dismissal, retirement, death, or separation from the Department of the Navy. Also, if applicable, the APC shall terminate the cardholder's access to EAGLS.

Training Expenses and Conference Fees. In compliance with ASN memo dated 16 April 2002 - wherever feasible, commands should use the purchase card, not the travel card to pay for training costs or conference fees.

Transfers. The APC is responsible for tracking arriving and departing cardholders to ensure validity of the organization hierarchy and the Banks reporting information. APCs responsible for account transfers are directed to follow the procedure published in the EAGLS User's Guide for using the electronic system to transfer cardholders.

Statement of Understanding. The Statement of Understanding is an agreement between the cardholder and the government stating that the cardholder is aware of their responsibilities in using the travel card. The cardholder understands that they are authorized to use the card only for those necessary and reasonable expenses incurred for official travel and they will abide by these instructions issued by DOD. The Government Travel Charge Card application cannot be processed without this form on file. This form should be modified to incorporate command specific policies and disciplinary actions.

Program Status Reports. It is your responsibility to provide your Commanding Officer/Supervisor as well as the Navy Component Program Manager status reports on the travel card program as required.

3.4 Directives to Cardholders

Make sure that your cardholders are aware that you are the primary liaison between them and the Bank and that you:

- Provide the travel card application & submit it to the Bank
- Answer questions on the proper use of the card
- Control credit lines
- Review reports to monitor delinquencies, personal use and/or fraud
- Have access to information on all cardholder transactions
- May request suspension and/or cancellation of a travel card
- Keep command below 4% delinquency by monitoring/managing card use
- Report fraud and delinquency to command
- Coordinate with the Bank for Salary Offset, if necessary
- Are a part of the Check In/Out process
- Provide training on Salary Offset and Reduced Payment Plan

The following checklist details some information that all cardholders should be made aware of prior to receiving their travel card.

Directives to Cardholders Check List

- ✓ The role of the APC
- ✓ Statement of Understanding (SOU)
- ✓ Signing up & receiving a travel card
- ✓ Proper travel card use
- ✓ Travel authorization and cost estimates
- ✓ Making reservations
- ✓ Before, during and after the trip
- ✓ Travel card statement
- ✓ Prompt payment
- ✓ Travel card fees
- ✓ Delinquency
- ✓ Mission Critical
- ✓ Reduced Payment Plan
- ✓ Salary Offset
- ✓ Disputed Charges
- ✓ Inform APC of account changes such as:
    - Address and telephone
    - Transfers, separation, discharge, or retirement
    - If reimbursement hasn't been received within 30 days
    - Lost/stolen card
    - Credit line adjustments

Inform cardholders that there are fees associated with use of the card. They are detailed as follows:

- Late Fee
  - Begins at 75 days delinquent
  - $29 for each 30 day cycle thereafter
  - Not reimbursable (unless in Mission Critical status)

- Return Check Fee
  - $29 fee for Non Sufficient Funds (NSF) check
  - Not reimbursable

- Pay by Phone
  - $10 fee per usage
  - Not reimbursable

- Emergency Card Replacement
  - $20 fee for card replacement
  - Reimbursable (if on travel or within 10 days of travel)

- ATM Usage
  - 3% of the amount withdrawn or $2 (whichever is greater)
  - Possible non BOA terminal fee ($0.50-$3.00)
  - Reimbursable (must be calculated and submitted on voucher)

Inform cardholders that the Bank will either close or cancel their travel card account for the following reasons:

- Account Closure
  - No activity on the account for a 12-month period
  - Accounts that have never been used
  - Accounts with transactions of less than $1,000 AND no activity in the last 3 months
  - Change to infrequent traveler status
  - Misuse of an account

- Account Cancellation
  - Two checks returned due to Non-Sufficient Funds (NSF) in a 12-month period
  - Two suspensions in a 12-month period on the next suspension
  - No activity on the account for a 24-month period
  - Salary Offset
  - Fiscal irresponsibility

Inform your cardholders of the following two timelines. Make sure that they understand the delinquency process, the reimbursement timeline, and their responsibility to file timely travel vouchers.

The following Delinquency Timeline represents Bank of America's delinquency process.

Delinquency Timeline

Days

- **0** Statement Cycles (17th of the month)
- **30** Days - Account Delinquent
- **60** Days Delinquent - Account Suspended
- **75** Days Delinquent - Late Fees Apply
- **90** Days Delinquent - Due Process Notification Letter Sent
- **120** Days Delinquent - Account Cancelled & Salary Offset Begins

The following Travel Claim Timeline shows the reimbursement schedule. It is recommended that cardholders file a travel voucher within 5 days from returning from travel or every 30 days when on long term travel.

Travel Claim Timeline

Days

- **0** Travel Complete / 30 Days of Long Term Travel
- **5** Days - Claim Submission
- **7** Days - Authorizing Official (AO) Review
- **14** Days - PSD Review Error/Omission
- **37** Days - Voucher Paid (30 days from AO review)

3.5 Serving as an Intermediary

As the APC you are responsible for serving as the intermediary between the cardholder, the Bank, and your Commanding Officer/Supervisor. Communication plays a key role in addressing and resolving program issues and is vital for program improvement.

You are encouraged to contact cardholders within your span of control regarding continuing, recurring or serious delinquencies and past due accounts. You may inform them that disciplinary actions may be taken if payments for delinquent accounts are not received in a timely manor. The avenues to use to contact your cardholders are: email, telephone, letter/correspondence/memo, or a personal visit. You should also notify upper management, senior personnel, Human Resources and your Office of Finance by sending them a list of delinquent travel cardholder accounts.

3.6 Program Controls

APCs may proactively implement controls to prevent or minimize the occurrences of delinquencies.

3.6.1 Card Deactivation

The APC is encouraged to deactivate accounts when cardholders are not on official travel. When accounts are in a deactivated status, no transactions can be processed, however the card is still open and can be reactivated easily. The APC can reactivate the card in EAGLS or by calling Bank of America's Helpdesk. Cardholders are instructed to contact their APC 10 days prior to their actual TAD so that the APC can activate their card.

3.6.2 Credit Checks

Bank of America will perform credit checks on all new card applicants. Currently, the applicant has the option to decline a credit check. If an applicant does decline a credit check, only a restricted card will be issued. If the applicant's credit check does not meet the criteria required by the card contractor, a restricted card will be issued. The applicant may also request to have a restricted card.

Further guidance on the implementation of the FY03 National Defense Appropriation Act (public law 107-314), which prohibits the issuance of a charge card without a favorable credit check, is pending.

3.6.3 Credit Lines for Standard & Restricted Cards

The credit line amounts reflect the total authorized credit line of the account. The value includes: Cash (ATM) value plus retail value, and the remaining value for travel expenses (i.e. rental car, lodging, meals, and incidental expenses). With supervisor's written approval, an APC can raise credit limits to meet mission requirements when supported by orders.

Standard Travel Card. The credit line on a standard card is $5,000. The APC, CPM or Travel Card Program Management Office (TCPMO) has the authority to increase the overall credit line on the card beyond $5,000 to accommodate mission requirements. The ATM limit is $500, which APCs may raise to $2,000. CPMs may raise the ATM limit to $5,000. ATM limits over $5,000 require TCPMO approval. The retail limit (purchases for other than lodging, transportation, meals and incidental expenses) is $250. APCs may raise the retail limit to $500 and CPMs may raise the retail limit to $1,000. Retail limits over $1,000 require TCPMO approval. The effect of increases to ATM and retail limits does not automatically change the total credit line on the card (see grid below).

Restricted Travel Card. The credit line on a restricted card is $2,000. This credit line includes a $250 ATM limit and a $100 retail limit. APCs are authorized to raise these limits based on travel requirements. However, the credit line cannot be increased above the default lines for a standard card and your Commanding Officer/Supervisor must make the request in writing to the APC stating it is a mission requirement.

The three components of the travel card (travel, cash, and retail) make up the total line for the card. The following chart illustrates who can raise each component and by how much.

STANDARD	DEFAULT	APC	CPM	TCPMO
CREDIT LINE	$5,000	> $5,000	> $5,000	> $5,000
Cash	500	2,000	> 2,000	> 5,000
Retail	250	500	1,000	> 1,000
RESTRICTED	DEFAULT	APC	CPM	TCPMO
CREDIT LINE	2,000	5,000	5,000	5,000
Cash	250	250	500	500
Retail	100	100	200	250

Automated Teller Machine (ATM) Access. Travelers may use the travel card at a network of ATMs to obtain cash needed to pay for "out-of-pocket" travel related expenses. The Bank will assign a personal identification number (PIN) to each cardholder to permit ATM access. ATM advances shall not be obtained earlier than 3 working days before scheduled travel. The Bank will charge the cardholder a transaction fee for ATM use. This charge, which appears on the cardholder's billing statement, is a reimbursable expense. In addition, some banks charge a service fee for ATM access. That fee also is reimbursable.

3.6.4 Mission Critical

Mission Critical status shall only be authorized for the following reasons:

- The cardholder will be engaged in activity in a remote location that would preclude them from filing an interim voucher.
- The cardholder is in an area where a pay activity is not available for them to file an interim voucher, and mailing an interim voucher is unfeasible due to operational limitations.
- The cardholder is unable to file a voucher due to the nature of their mission; i.e. the mission precludes them from being identified as a government employee.

Requests for Mission Critical Status. Mission Critical status must be requested before the account reaches 60 days past due (not suspended) and should be requested anytime before 60 days but after 30 days delinquent. Mission Critical travel should be identified prior to the traveler's departure. The APC will provide the Bank a start and end date for Mission Critical status. The end date will incorporate the date the cardholder is expected to have completed their mission plus a 45-day administrative period, not to exceed 180 days total. Once the end date is reached, all penalties to include card suspension/cancellation, as well as any fees or penalties associated with account delinquency will be applied.

Account Status during Mission Critical Travel. During the time period that an account is in Mission Critical status, the Bank will not execute collection calls to the cardholder or implement any delinquency action such as suspension or cancellation. Reimbursable late fees will still incur on the account beginning at day 75. The Bank will continue to send billing statements and delinquency letters to the cardholder's address of record to preserve the right to implement delinquency actions should payment not be received prior to the end of the Mission Critical exemption period. Delinquency letters received only during a Mission Critical status can be ignored. The account will be considered delinquent on the command's Aging Analysis Report.

3.6.5 Reduced Payment Plan (RPP)

RPP is a written agreement between the cardholder and the Bank to set up a repayment schedule. RPP allows the cardholder to keep the card, however it will be suspended and deactivated while on the plan. RPP has a $45 set up fee, a monthly maintenance fee of $10, and 3 late payment fees of $29 for each 30-day cycle. The first three payments are made as pay-by-phone, wire, mail or on-line banking and the remaining payments may be paid by allotment. The account will be aged current after 3 payments are made. A graduated payment schedule will be established with $100 as the monthly minimum. No time limit will be established for repayment. Once the agreement with the Bank has been fulfilled, the card can be reactivated so that it can once again be used for official government travel. It will however, be reactivated as a restricted card. If the cardholder becomes delinquent in making a payment, the account will be immediately placed into Salary Offset and the account will be cancelled. The RPP form can be found on Bank of America's Helpdesk website www.gcsuthd.bankofamerica.com under "Forms".

3.6.6 Salary Offset

Salary Offset is a way for the Bank to collect from cardholders who have not paid their travel card in full. If an account is more than 120 days delinquent, Salary Offset will automatically go into effect. If the account goes to Salary Offset, the travel card will be canceled and will not be reopened. At 90 days delinquent, the Bank will notify the cardholder that they have 30 days to pay their balance in full or will be placed on Salary Offset. There will be an additional $80 set up fee and 3 late payment fees of $29 for each 30-day cycle beginning at 75 days added to the account. Up to fifteen percent (15%) of the cardholder's monthly disposable income will be used as payment to the Bank. This monthly offset will continue until the balance due is paid in full. The account will be aged current after 3 payments are made. Accounts that do not qualify for Salary Offset include: bankruptcy, deceased account holder, Mission Critical, approved RPP accounts, accounts with a dispute or fraud status, and ex-DOD employees. However, by OSD memo dated 23 April 2003 salary offset procedures may be applied against retired civilian employees who retired without paying travel card charges.

Salary Offset Account Inquiries. The DFAS Salary Offset office in Cleveland has set up a separate email address (CCL-SALARY-OFFSET@DFAS.MIL) to which APCs can send information on individuals who have separated from the service. They need to include the name, SSN, and account number. Cleveland will check the status and notify the Bank. If an account is ineligible for Salary Offset, at 210 days

delinquent, the Bank sends a charge-off letter to the cardholder. At that time, the account is charged off. Outstanding debt is forwarded to a collection agency with an additional fee of $85 charged to the account.

3.6.7 Split Disbursement Option (SDO)

Split Disbursement Option is an effective tool to reduce delinquency rates and to simplify the traveler's payment of their travel card account. Commanders, Commanding Officers, Officers In Charge and Supervisors should ensure that the SDO policy is promulgated to all travel card cardholders and APCs under their purview. The use of SDO by cardholders is mandatory for military service members. Mandatory split disbursement may be implemented for civilian employees after finalization of labor relations bargaining obligations. In the interim, civilian employees shall continue to be strongly encouraged to use split disbursement.

A DON traveler using the travel card for official government travel may elect to have some portion of their travel claim reimbursement paid directly by Defense Finance and Accounting Service (DFAS) to their travel card account via Electronic Funds Transfer (EFT). Under SDO, charges can be sent to the traveler's account and the remainder of the expenses claimed on the travel claim reimbursement (form DD 1351-2) will be sent by DFAS via EFT to the traveler's designated financial institution. Form DD 1351-2 is available online http://www.dior.whs.mil/forms/DD1351-2.pdf and is the current version of the travel claim reimbursement form to use to ensure that SDO is properly applied. The cardholder should specify the SDO amount to be paid to the Bank by DFAS. At a minimum, total the lodging, and transportation as the SDO amount. The easiest way to prevent delinquency is to use the SDO. The Split Disbursement Option allows DFAS to send a payment directly to the Bank, based on how the Cardholder fills in their Travel voucher. The per diem can still be sent directly to the Cardholder. Cardholders can verify their account balance and the amount to designate for split disbursement by accessing Bank of America's Interactive voice response system by dialing the customer service number printed on the back of the travel card. Cardholders may also access their account information using Bank of America's on-line system. Cardholders that do not already have on-line access to their accounts may request it through their Agency Program Coordinator.

Mandatory split disbursement for military personnel shall be accomplished through the travel voucher approval process. Individual travelers are responsible for designating an amount equal to the charges on the travel card to be sent to the card-issuing bank (Bank of America). Approving Officials shall ensure that the traveler is using the split

disbursement option to the maximum extent possible. Approving Officials shall return any claims submitted by uniformed service members that do not at a minimum accurately reflect reimbursable charges for which travel card use is mandatory.

The website to check on a reimbursement voucher to see when the payment went to the Bank is accessible by using https://mypay.dfas.mil. The cardholder will need to sign up (takes about 2 days to receive their PIN).

3.7 Monitoring the Program

Monitoring travel card account activity is important to help reduce or eliminate delinquency, misuse, abuse, and/or fraud. By reviewing all transactions on accounts under your span of control, you have the ability to report cardholder deficiencies to their command/supervisor.

3.7.1 Semi – Annual Review/Checklist

Designate the travel card program for command evaluation or management control review at least semi-annually. The internal review should focus on suspected improper use of the card and verify that all cardholder accounts are valid and properly assigned to the command.

DON Travel Card Program
Semi-Annual Review
Local Operating and Internal Management Check List

- ✓ Review internal operating procedures to ensure compliance with current DOD/DON regulations and directives
- ✓ Program compliance with applicable training requirements (command specific)
- ✓ Appropriate delegations of authority (persons authorized to change credit lines)
- ✓ Integrity of credit lines
- ✓ Proper use of the travel card
- ✓ Review command delinquency rate (less than 4%)
- ✓ Prompt payment procedures
- ✓ Internal procedures for disciplinary or administrative actions
- ✓ Internal procedures to resolve disputes
- ✓ Internal procedures to monitor command delinquencies
- ✓ Review of activity's span of control and account profiles
- ✓ Review cardholder accounts for the following discrepancies:
  - Unsupported questionable items
  - Repeated or known misuse
  - Abuse or fraud
  - Mission Critical
  - Split Disbursement Option
  - Reduced Payment Plan
  - Salary Offset
  - NSF (non sufficient funds or returned checks)
  - Infrequent use

3.7.2 Quarterly Reviews

As an APC, you are required to provide a travel card program status update at least quarterly (monthly updates are recommended). The APC should report directly to the Commanding Officer for program updates and to the appropriate supervisor for all other day-to-day program management and execution. The APC should review, at a minimum, delinquent account status including actions taken, percentage of delinquent accounts by dollar value, employees in Salary Offset and Mission Critical, accounts recommended for closure due to non-use, and infrequent traveler accounts which have been deactivated.

3.7.3 Misuse

Neither Commanding Officers nor Supervisors shall tolerate misuse of the travel card. Cardholders who misuse their travel cards shall be subject to appropriate administrative or disciplinary actions (as dictated by the command). Misuse is defined as inappropriate and unintentional use of the travel card for items not authorized by the employee's travel orders or the DOD FMR.

In compliance with ASD memo dated 04NOV02 - the commander or head of the organization has the authority to suspend a cardholder's classified access (security clearance) for misuse or abuse of their travel card.

3.7.4 Disciplinary Actions

In accordance with the DON EBUSOPSOFFINST 4650.1A - travel card misuse, abuse, and payment delinquency is not to be tolerated. Disciplinary actions need to be set by the individual command. Include the command's disciplinary actions in the Statement of Understanding. This will make the cardholders aware of the command policies and should help to deter the cardholder from misuse, abuse, or delinquency when seeing the disciplinary actions in place.

It is recommended to notify the cardholders' Commanding Officer/Supervisor and security managers when a travel card comes under investigation for misconduct associated with the use of their card.

Guidance on disciplinary/administrative actions can be found in more detail in the GSA SmartPay® A/OPC Survival Guide.

3.7.5 Monitoring Usage Via EAGLS Reports

As the APC you have access to cardholder transactions at any time. Standard electronic reports are available via EAGLS for APCs to monitor and track travel card accounts that are current or delinquent. Electronic reports present several advantages such as timeliness, flexibility and expanded data. Electronic reports are generally updated two days after a transaction. Be aware of the timeliness of the data you are reviewing. By using EAGLS, you can track cardholder transactions as well as payments. All you need to know is the cardholders name, account number or social security number. Simply enter the information in the inquiry field and the system will show you the current months statement as well as previous months statements. If you are unable to access the online tool, you may contact the Bank's customer service department to request information about a specific account.

Refer to section *3.8 Delinquency Management* of this desk guide to get a recommended listing of reports to review. That section will provide details of what to look for once you have access to them.

There are two additional processes available to assist you in monitoring your travel card program. Both processes are available by contacting the DON eBusiness Operations Office.

<u>Misuse and Abuse Management Process</u>. This is a transaction monitoring process that identifies and isolates potential account transactions that have the greatest probability of contributing to account delinquency. This proactive process is designed to stop serial misuse and abuse after the first detection. This process increases APC and cardholder interaction prior to an account becoming delinquent. It allows for corrective action and education to avoid future misuse and abuse charging patterns. This process is designed as an aid to APCs at all levels to manage delinquency. The purpose of this process is to raise awareness of all travel card participants on the impact of misuse and abuse as a contributing factor to program delinquency. This monthly process should intervene as early as possible in account activity to deactivate individual accounts and to further verify the nature of the charge activity before reinstatement of the account.

Delinquency Management Process. This is an interactive reporting system; beneficial in the managing of delinquent account information for hierarchy commands/units for controlling overall travel card delinquency rates. This process is designed as an aid to APCs at all levels to manage delinquency. This process should be implemented by commands with delinquency rates greater than 4%. Utilization of this process to achieve success at all hierarchy levels is also recommended for commands that fall below the 4% delinquency rate to ultimately reduce their delinquency rate to 0%. The purpose of this process is to raise awareness of travel card participants on the impact of delinquency on the travel card program. This monthly process emphasizes taking decisive and consistent action with past due accounts to control delinquency. The process is designed to manage delinquency using a minimum number of EAGLS reports and to use the least amount of time to effectively control and report on delinquencies.

3.7.6 Reports Used To Identify Potential Abuse

As an APC you are responsible for identifying potential travel card abuse. For transactions that appear on any of the reports listed below, you should contact the cardholder and their supervisor to confirm that the transactions made were for official use. The following reports are available through EAGLS and should be reviewed on a routine basis:

- Exceptions Report - Airline Exceptions
- Exceptions Report - Non-Travel Activity
- Exceptions Report - Weekend/Holiday Activity

Exceptions Report – Airline Exceptions. This report identifies transactions made when the passenger name on the airline ticket does not match the name on the travel card. For transactions that appear on this report, you should contact the cardholder and their supervisor to confirm that the transactions made were for official use. Run this report for your hierarchy level and review monthly.

As of Date: 02/24/2003

Exceptions Report - Airline Exceptions

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048599	0	0	0	0	0

Start Date: 01/01/2003 **End Date:** 01/31/2003 **Passenger Name**

Sorted by: Hierarchy Number, Account Number, Posting Date

Hierarchy Name: COMLANTFLT

Hierarchy:	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
	1	2000002	3048599	0	0	0	0	0

Account Number: 4486120012345678 **Account Name:** Phillips, Rachel N **Account Status:** O **Billing Type:** I

Trans Date	Posting Date	Transaction Amount	Passenger Name	Airline	From		To	
01/11/2003	01/14/2003	$394.50D	Phillips, Rachel N	Continental Airlines	Washington	DC	Newark	NJ
				Continental Airlines	Newark	NJ	Washington	DC

Account Total: **$394.50**

Account Number: 4486120023456789 **Account Name:** Mosley, Robert A **Account Status:** O **Billing Type:** I

Trans Date	Posting Date	Transaction Amount	Passenger Name	Airline	From		To	
01/05/2003	01/07/2003	$569.00D	Mosley, Michele	US Airways	Norfolk	VA	Charlotte	NC
				US Airways	Charlotte	NC	Charleston	SC
				US Airways	Charleston	SC	Charlotte	NC
				US Airways	Charlotte	NC	-Unknown-	

Account Total: **$569.00**

Hierarchy Total: **$963.50**

Report Total: **$963.50**

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Report Page Number: 1

Exceptions Report - Non-Travel Activity. This report identifies cardholders that may be using their travel card during non-official travel periods. This report displays non-travel type transactions when there is no associated travel transaction 7 days prior or after the transaction date. The report will identify the following scenarios: 1) lodging transactions without associated travel activity; 2) car rental and ground transportation transactions without associated travel activity; and 3) cash, fuel, restaurant, tolls and parking transactions without associated travel activity. For transactions that appear on this report, you should contact the cardholder and their supervisor to confirm that the transactions made were for official use. Run this report for your hierarchy level and review monthly.

As of Date: 02/24/2003

Exceptions Report - Non-Travel Activity

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048599	0	0	0	0	0

Date From: 01/01/2003 **Date To:** 01/31/2003 CASH/FUEL/FOOD Transactions without associated travel activity.

Sorted by: Hierarchy Number, Account Number, Transaction Date

Hierarchy Name: COMLANTFLT

Hierarchy:	1	2000002	3048599	0	0	0	0	0

Account Number: 4486120012345678 **Account Name:** Phillips, Rachel N **Account Status:** O **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Name	Merchant City	Merchant State
01/09/2003	01/10/2003	120.00D		74301833010975085601538	6011	BANK OF AMERIC/"WARDS COR	NORFOLK	VA

Account Total:

Account Number: 4486120023456789 **Account Name:** Mosley, Robert A **Account Status:** O **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Name	Merchant City	Merchant State
01/06/2003	01/07/2003	35.15D		74929003007007560139847	5812	THE SEASHELL	LONDON NW1	
01/06/2003	01/07/2003	330.00D		74301833006630567145720	6011	COMMUNITY BK U/"NAVY LOND	UNITED KINGDO	
01/08/2003	01/09/2003	27.67D		74916773009040045291041	5812	WAGAMAMA WIGMORE ST	LONDON	
01/09/2003	01/13/2003	48.04D		74532143010251001292926	5812	TEXAS LONE STAR	LONDON SW7 4T	
01/10/2003	01/13/2003	40.35D		74727103012029032100145	5812	ANACAPRI RESTAURANT	LONDON	
01/13/2003	01/14/2003	50.54D		74929003014008960375131	5812	THE BIG EASY RESTA	LONDON SW3	
01/15/2003	01/15/2003	330.00D		74301833015630378485702	6011	COMMUNITY BK U/"NAVY LOND	UNITED KINGDO	
01/15/2003	01/17/2003	38.41D		74929003016006471654018	5812	SPAGHETTI HOUSE	LONDON W1	
01/16/2003	01/17/2003	44.89D		74929003017009260183388	5812	THE SEASHELL	LONDON NW1	
01/18/2003	01/20/2003	42.73D		74727103019016024300026	5812	ANACAPRI RESTAURANT	LONDON	

Account Total:

Account Number: 4486120033345678 **Account Name:** Evans, Carl **Account Status:** O **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Name	Merchant City	Merchant State
01/14/2003	01/15/2003	42.50D		74301833014614778423605	6011	ASI FEDERAL CR/UNO BLDG.	AVONDALE	LA

Account Total:

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Exceptions Report - Weekend/Holiday Activity. This report identifies accounts with car rental and or lodging activity when checkout is on a Sunday, Monday, or a Federal holiday. This report is based on the premise that the most common days of the week to return from official TDY are Tuesdays through Saturdays. For transactions that appear on this report, you should contact the cardholder and their supervisor to confirm that the transactions made were for official use. Run this report for your hierarchy level and review monthly.

As of Date: 02/24/2003

Exceptions Report - Weekend/Holiday Activity

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048599	0	0	0	0	0

Date From: 01/01/2003 **Date To:** 01/31/2003

Sorted by: Hierarchy, Account Number, Transaction Date

Hierarchy Name: COMLANTFLT

Hierarchy:	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
	1	2000002	3048599	0	0	0	0	0

Account Number: 4486120012345678 **Account Name:** Phillips, Rachel N **Account Status:** O **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	MCC	Merchant Name	Merchant City	Merchant State	Reference Number
01/13/2003	01/15/2003	$66.00 D		7011	COMBINED BACHELOR QTRS	SAN DIEGO	CA	24301283014030140131318

Account Total: **$66.00**

Account Number: 4486120023456789 **Account Name:** Mosley, Robert A **Account Status:** O **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	MCC	Merchant Name	Merchant City	Merchant State	Reference Number
01/20/2003	01/22/2003	$317.79 D		7011	HOTEL ROYAL PLAZA	LAKE BUENA VI	FL	24733093022401012034941

Account Total: **$317.79**

Account Number: 4486120033345678 **Account Name:** Evans, Carl **Account Status:** O **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	MCC	Merchant Name	Merchant City	Merchant State	Reference Number
01/12/2003	01/13/2003	$97.78 D		3395	THRIFTY CAR RENTAL	COLORADO	CO	24747003012823386278686

Account Total: **$97.78**

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Report Page Number: 1

3.7.7 Recommended Reports

Below is a listing of eleven reports that the DON eBusiness Operations Office recommends for Program Monitoring.

- Account Listing Report
- Authorizations/Declines Report
- Exceptions – ATM
- Exceptions Report – Returned Check Charges
- Exceptions Report – Hierarchy Level
- Hierarchy Delinquency Report
- Pre-Suspension Report
- Suspension/Pre-Cancellation Report
- Hierarchy Salary Offset Report
- Cancellation Report
- Infrequent Travel Account Expiration Report

Using Merchant Category Code ranges when analyzing reports may assist you in determining purchasing trends and help you to identify potential misuse of the travel card.

Merchant Category Codes (MCCs) are four digit numeric codes that designate the type of business a merchant conducts. These codes are used as an authorized transaction type code on a card/account to identify those types of businesses who provide goods and/or services that are authorized (e.g.: retail sales, direct and catalogue merchants, telemarketing merchants, and tourist attractions and exhibits).

A listing of the Merchant Category codes is provided by Bank of America on their Helpdesk website. The list is a Microsoft Excel spreadsheet detailing all codes and their descriptions. Blocked codes are listed in red. Keep in mind that the codes are DOD wide, not DON specific. You can download the spreadsheet from Bank of America's Helpdesk website www.gcsuthd.bankofamerica.com under "MCC Table".

Account Listing Report. This report lists all cardholder accounts within your span of control (hierarchy) and includes information necessary to identify and contact the cardholder. It also includes totals for number of cardholders per hierarchy and per report, as well as the total credit line per hierarchy and per reports. This report does not provide specific transaction activity. Use this report to get an overview of the accounts in your hierarchy as it details cardholder personal information. You can also review open or closed account statuses. Compare this report with your commands Alpha Roster to identify cardholders who should show up on this report. Run this report for your hierarchy level and review monthly.

As of Date: 02/01/2002

Account Listing Report

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048599	0	0	0	0	0

Sorted by Hierarchy, Billing Type, Account Name

Hierarchy Name: CINCLANTFLT

Hierarchy:	1	2000002	3048599	0	0	0	0	0

Billing Type / Acct Status / Restricted / Program Type / Option Set #	Cardholder Name / Qualifier / Master Accounting Code / Address			Account Number / Credit Limit / Work Phone	Social Sec # / Central Agency Id / Extension
I O Travel 01S00	PHILLIPS, RACHEL N 123 MY STREET MY TOWN	PA	12345	4486120012345678 $5,000.00 717-555-1212	123-45-6789 0000372
I O Travel 01R00	MOSLEY, ROBERT A 7123 ANY STREET MY TOWN	PA	12345	4486120023456789 $25,000.00	456-78-9012 0000372
I C Travel 01S00	EVANS, CARL P 101 MUSIC BLVD HOLLYWOOD	CA	90028	4486120023457890 $3,000.00 123-456-2345	123-45-8901 0000372
I C Travel NA	JONES, EDWARD F 361 MONSTERS BALL CIRCLE HOLLYWOOD	CA	90028	4486120023458901 $2,500.00 123-456-3456	123-45-9012 0000372

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Report Page Number: 1

Authorizations/Declines Report. This report lists all transactions attempted against an account and details reasons for decline and type of purchase. Transactions are selected by declines or approvals only to help track trends. Use this report to review accounts with declined charges, identify trends, and determine potential cause for action. Run this report for your hierarchy level and review weekly.

- Improve Card Performance
  - Identifies MCCs that may need to be opened
  - Identifies merchants that may need to update their assigned MCC
  - May have expanded business since original setup
  - Will need to contact merchant's bank

- Monitor Cardholder Charges
  - Identify Unusual Activity or Trends
    - Cardholder using Travel Card locally – restaurants, gas, cash
    - Frequent retail charges – WalMart, Target, etc.

Authorizations/Declines Report

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	0	0	0	0	0	0

Multiple MCC:

MCC Start: 0742 **MCC End:** 9950

Start Date: 11/15/2001 **End Date:** 01/15/2002

Sorted by: Hierarchy Level, Account Number, Auth Date **Transaction Selection:** **DECLINES, REFERRALS, AND PICKUPS**

Hierarchy Name: DEPT OF THE NAVY IBA

Hierarchy Number:	1	2000002	0	0	0	0	0	0

Auth Date	Request Amount	Account Number	Response Reason	Response Code	Merchant Description	Merchant City	MCC	Activity Code
12/06/2002	**$500.00**	**4486120012345678**	***** MCCG Included**	**Decline**	**Toys "R" Us**	**NORFOLK**	**5433**	**Purch**
01/03/2002	$99.99	4486120023456789	*** NOT ENOUGH AVAIL	Decline	MAPLE DONUTS	MEMPHIS	6292	Purch
12/14/2001	$3,950.10	4486120034567890	*** CHARGEOFF ACCOUN	Decline	DELL CATALOG SALES L.P.	800-639-3355	7011	MOTO
01/13/2002	$59.00	4486120023456781	*** CLOSED	Decline	ONE-STOP CAR CARE	DALLAS	7628	Purch
01/02/2002	$366.00	4486120023456782	*** BAD PIN	Decline	THE COACH STORE #4850	HARRISBURG	5302	Purch
01/18/2002	$469.19	4486120023456783	*** CARD ACTIVIATION	Decline	BEST WESTERN	LANCASTER	3622	Purch
01/22/2002	$373.12	4486120023456784	*** WATCH	Decline	TICKETMASTER-FL	407-839-9300	5969	MOTO
01/01/2002	$72.00	4486120023456785	*** NOT ENOUGH AVAIL	Decline	1-800-FLOWERS.COM,INC.	SAN DIEGO	5968	MOTO
01/07/2002	$132.21	4486120023456786	*** NOT ENOUGH AVAIL	Decline	NSS*MAGAZINE ORDER	MECHANICSBURG	5968	MOTO
01/06/2002	$150.00	4486120023456787	*** CHARGEOFF ACCOUN	Decline	AOL SERVICE	YORK	4816	MOTO

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Report Page Number: 1

Exceptions Report – ATM. This report provides a list of all ATM and cash withdrawals within a specified hierarchy level and time frame. Use this report to perform more detailed reviews of accounts with cash activity. Be aware of the *80/20 Rule* when monitoring ATM withdrawals - 20% of all transactions are ATM cash and 80% of those transactions become delinquent. Run this report for your hierarchy level and review weekly.

- Monitor Cardholder Charges
  - Identify Unusual Activity or Trends
    - Frequent small amount ATM withdrawals
    - Large ATM withdrawals

Exceptions Report - ATM

Search Criteria:

HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
1	2000002	3048599	4048609	5048604	6048604	0	0

MCC Codes: 6010,6011 **Start Date:** 12/01/2001 **End Date:** 12/31/2001

Sorted by: Hierarchy, Account Name, Posting Date

Hierarchy Name: CSS-16 CMNDR SUB SQDRN 16

Hierarchy:

HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
1	2000002	3048599	4048609	5048604	6048604	0	0

Account Name: Phillips, Rachel N **Current Balance:** $143.38 **Account Status:** O

Account Number: 4486120012345678 **Past Due Amount:** $0.00 **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Description	Merchant City	Merchant State	Merchant Zip
12/06/02	12/07/02	$500.00 D		74301831342933736807874	6011	Navy Federal C/BLDG D29M	Norfolk	VA	

Account Total: $500.00

Account Name: Mosley, Robert A **Current Balance:** $0.00 **Account Status:** O

Account Number: 4486120023456789 **Past Due Amount:** $0.00 **Billing Type:** I

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Description	Merchant City	Merchant State	Merchant Zip
11/30/2001	12/03/2001	$30.00 D		74301831334933774057812	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/01/2001	12/03/2001	$21.00 D		74301831335559820691632	6011	CITIZENS BANK/300 QUAKER	WARWICK	RI	
12/03/2001	12/04/2001	$32.00 D		74301831337623571507831	6011	THE PEOPLE'S C/858 WEST M	MIDDLETOWN	RI	
12/04/2001	12/05/2001	$30.00 D		74301831338933594897815	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/05/2001	12/06/2001	$30.00 D		74301831339933620807886	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/06/2001	12/07/2001	$30.00 D		74301831340933606737823	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/11/2001	12/12/2001	$60.00 D		74301831345933591417816	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/13/2001	12/14/2001	$60.00 D		74301831347933740597813	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/14/2001	12/17/2001	$30.00 D		74301831348933628697866	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/15/2001	12/17/2001	$30.00 D		74301831349933782727847	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	
12/19/2001	12/20/2001	$30.00 D		74301831353933715177857	6011	NAVY FEDERAL C/1 PEARY BL	NEWPORT	RI	

Account Total: $383.00

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Report Page Number: 1

Exceptions Report – Hierarchy Level. This report provides a list of transactions by hierarchy level to review at a closer level, for trend analysis or specific Merchant Category Codes (MCC). Use this report to review exception transaction in order to identify purchasing patterns and trends. Using this report, you can track exceptions such as cash usage alone or in combination with retail spending, cash usage with or without other travel-related spending and retail spending. Run this report for your hierarchy level and review weekly.

- Monitor Cardholder Charges
  - Identify Unusual Activity or Trends
    - Cardholder using Travel Card locally - restaurants, gas, cash
    - Frequent retail charges – Wal-Mart, Target, Sears, etc.

Exceptions Report - Hierarchy Level

Search Criteria:

HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
1	2000002	3048599	4048609	5048604	6048604	0	0

Multiple MCC: **Start Date:** 12/01/2001 **End Date:** 12/31/2001
MCC Start: 5200 **MCC End:** 5499
Sorted by: Hierarchy, Account Name, Posting Date

Account Name: Phillips, Rachel N **Current Balance:** $143.38 **Account Status:** O
Account Number: 4486120012345678 **Past Due Amount:** $0.00 **Billing Type:** I
Hierarchy Name: CSS-16 CMNDR SUB SQDRN 16

Hierarchy:

HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
1	2000002	3048599	4048609	5048604	6048604	0	0

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Description	Merchant City	Merchant State	Merchant Zip
12/02/2001	12/04/2001	$50.31 D		24301391337436010011814	5433	Toys "R" Us	NORFOLK NB	VA	23511

Account Total: $50.31

Account Name: Mosley, Robert A **Current Balance:** $677.81 **Account Status:** O
Account Number: 4486120023456789 **Past Due Amount:** $49.26 **Billing Type:** I
Hierarchy Name: CSS-16 CMNDR SUB SQDRN 16

Hierarchy:

HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
1	2000002	3048599	4048609	5048604	6048604	0	0

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Description	Merchant City	Merchant State	Merchant Zip
12/24/2001	12/28/2001	$92.13 D		24399001360903991358439	5311	KMART 00039917	KINGSLAND	GA	31548
12/27/2001	12/31/2001	$17.20 D		24053251362980004729059	5499	SADLER TRAVEL PLAZA	EMPORIA	VA	23847

Account Total: $109.33

Account Name: Evans, Carl **Current Balance:** $0.00 **Account Status:** O
Account Number: 4486120033356789 **Past Due Amount:** $0.00 **Billing Type:** I
Hierarchy Name: CSS-16 CMNDR SUB SQDRN 16

Hierarchy:

HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
1	2000002	3048599	4048609	5048604	6048604	0	0

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Report Page Number: 1

Exceptions Report – Returned Check Charges. This report should be examined for returned checks of any size with particular attention paid to accounts with an accompanying past due balance. The accounts showing returned checks should be further investigated in EAGLS for a transaction history of more than 2 returned checks for non-sufficient funds in a 12-month period. Accounts showing this pattern should be closed immediately. Run this report for your hierarchy level and review monthly.

In compliance with ASN memo dated 28 February 2003 - commands are to investigate and, if warranted take appropriate disciplinary action against cardholders who wrote three or more NSF checks as payment on their accounts.

Exceptions Report - Returned Check Charges

Search Criteria:	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
	1	2000002						

Sorted by: Hierarchy, Account Number, Posting Date **Start Date:** 08/16/2002 **End Date:** 08/31/2002

Account Name: PHILLIPS, RACHEL N **Current Balance:** $0.00 **Account Status:** C
Account Number: 4486120012345678 **Past Due Amount:** $0.00 **Billing Type:** I
Hierarchy Name: SPAWARSYSCEN SD

Hierarchy:	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
	1	2000002	3047917	4047918	0	0	0	0

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Description	Merchant City	Merchant State	Merchant Zip
07/11/2002	08/19/2002	$109.61 D		74486122231043991126492		PAYMENT ADJUSTMENT	1582819008		

Account Total: **$109.61**

Account Name: MOSLEY, ROBERT A **Current Balance:** -$455.78 **Account Status:** O
Account Number: 4486120023456789 **Past Due Amount:** $0.00 **Billing Type:** I
Hierarchy Name: SPAWARSYSCEN SD

Hierarchy:	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
	1	2000002	3047917	4047918	0	0	0	0

Transaction Date	Posting Date	Transaction Amount	Memo Flag	Reference Number	MCC	Merchant Description	Merchant City	Merchant State	Merchant Zip
08/16/2002	08/16/2002	$2.425.90 D		74486122228043991126794		PROVISINALL REMOVED	1509806008		

Account Total: **$2,425.90**

Account Name: EVANS, CARL **Current Balance:** $517.42 **Account Status:** O
Account Number: 4486120033356789 **Past Due Amount:** $0.00 **Billing Type:** I
Hierarchy Name: SPAWARSYSCEN SD

Hierarchy:	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
	1	2000002	3047917	4047918	0	0	0	0

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Report Page Number:1

Hierarchy Delinquency Report. This report provides a list of all account balances that are in a state of delinquency (accounts with past due balances of 30, 60, 90, 120, 150 and 180+ days). This report shows account-specific and cardholder detail within a specified hierarchy level that is in a delinquency status. Use this report as a management tool to monitor the number of accounts and dollars delinquent by billing cycle. Review monthly 2-3 days after cycle date.

Hierarchy Delinquency Report

Status and PMT AMT
As of Date: 12/24/2001

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002						

Billing Type: INDIVIDUAL

Sorted by Account Name

Hierarchy Name: SPAWARSYSCEN SD

Hierarchy:	1	2000002	3047917	4047918	0	0	0	0

Account Name / Account Status	Account Number / Qualifier	Social Security#	Billing Type	Total PMT AMT Since Last Cycle	Statement Amt Past Due	Statement Balance	Payment Due Date
Phillips, Rachel N Open	4486120012345678	123-45-6789	I	$0.00	$2,256.37	$3,060.78	01/11/2002

Statement Information

30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	180+ Days Past Due
$2,256.37	$0.00	$0.00	$0.00	$0.00	$0.00

Mosley, Robert A Closed	4486120066259678	133-45-6789	I	$0.00	$946.14	$946.14	01/11/2002

Statement Information

30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	180+ Days Past Due
$0.00	$946.14	$0.00	$0.00	$0.00	$0.00

Douglas, David Open	4486120066623678	322-45-6789	I	$0.00	$65.00	$243.14	01/11/2002

Statement Information

30 Days Past Due	60 Days Past Due	90 Days Past Due	120 Days Past Due	150 Days Past Due	180+ Days Past Due
$65.00	$0.00	$0.00	$0.00	$0.00	$0.00

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Report Page Number: 1

Pre-Suspension Report. This report lists accounts eligible for suspension during the next billing cycle (45-60 days past due). It identifies account name, account number, status, balance past due, and number of days past due. Includes subtotals and grand totals for hierarchy levels and agencies listed. Use this report to identify accounts that require special attention and supervisory notification. Review monthly 15 days after cycle date.

There are two sample letters included in the eBusiness Operations Office enclosures that can be modified to document account delinquency:

- Sample Pre-Suspension Notification Letter
- Sample Suspension Letter

Pre-Suspension Report

Status As of Date: 02/8/2002

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002						
Sorted by Days Past Due, Account Name								
Hierarchy Name:	SPAWARSYSCEN SD							
Hierarchy:	1	2000002	3047917	4047918	0	0	0	0

Account Name	Social Security #	Account Number	Billing Type	Last Statement Balance	Past Due Amount	Days Past Due	Account Status
Rachel N. Phillips	123-45-6789	4486120012345678	I	$237.00	$237.00	53	Open
Robert A. Mosley	456-78-9012	4486120023456789	I	$366.76	$366.76	53	Open
Dale Karns	234-56-7890	4486120034567890	I	$1,117.92	$302.54	53	Open
Bradley Parker	456-78-9012	4486120067890123	I	$832.62	$832.62	53	Open
Thomas Broham	987-65-4321	4486120078901234	I	$1,573.93	$1,164.63	53	Open
Michael Jones	112-23-4455	4486120011145523	I	$2,495.89	$2,495.89	53	Open
Sarah F. Talison	178-25-9632	4486120033256986	I	$1,848.54	$1,552.95	53	Open
Kurt Russo	258-36-6565	4486120025253169	I	$413.40	$413.40	53	Open
Carl Evans	456-25-6969	4486120011458796	I	$809.70	$602.15	53	Open
Charles B. Knapp	326-65-9988	4486120041785225	I	$709.17	$606.17	53	Open
Robert Edwards	856-22-3365	4486120079856432	I	$3,261.63	$1,030.91	53	Open

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Report Page Number: 1

Suspension/Pre-Cancellation Report. This report lists accounts that have been suspended, or are within 10 days of suspension, and are eligible for cancellation (61-125 days past due show on the report). This report identifies account name, account number, status, date of status, balance past due, and number of days past due. It includes subtotals and grand totals for hierarchy levels and agencies. Use this report to run and view cardholders who are delinquent and have had their cards suspended. The detail in this report will assist the APC in counseling the cardholder so that they avoid cancellation and/or Salary Offset for delinquent balances. This report identifies accounts that require immediate attention and resolution before next the billing cycle. Review this report on a monthly basis.

Suspension/Pre-Cancellation Report

Status As of Date: 01/11/2002

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048794	0	0	0	0	0

Sorted by Days Past Due, Account Name

Hierarchy Name:	CINCPACFLT							
Hierarchy:	1	2000002	3048794	0	0	0	0	0

Account Name	Social Security #	Account Number	Billing Type	Last Statement Balance	Past Due Amount	Date Suspended	Days Past Due	Account Status
Phillips, Rachel N	123-45-6789	4486120012345678	I	$313.69	$284.69	12/17/2001	86	Closed
IBA Hierarchy Totals:		1		$313.69	$284.69		86	
Totals for Hierarchy:		1		$313.69	$284.69		86	

	Total # of Accounts	Billing Type	Total of Last Stmt Balances	Total Past Due Amounts	Avg # of Days Past Due (Rounded)
CBA Report Totals:	0	C	$0.00	$0.00	0
IBA Report Totals:	1	I	$313.69	$284.69	86
Report Grand Totals:	1		$313.69	$284.69	86

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Report Page Number: 1

Hierarchy Salary Offset Report. This report lists information for accounts that are currently in Salary Offset. The report shows the remaining amount outstanding on the account. The account will age current once 3 payments are made. It will stay in the current category as long as payments are made monthly, thus no longer part of the command's delinquency rate calculation. This report is used to track and report all accounts that have been identified for Salary Offset. When an eligible account is retrieved from the specified search criteria, the account's current balance and/or balance at the time of charge off is displayed. This report is a Point in Time report which means that once an account falls within the criteria of Salary Offset, the account will show on this report. Review this report on a monthly basis.

Hierarchy
Salary Offset Report

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048794	0	0	0	0	0

Sorted by: Hierarchy Level, Account Number

Hierarchy Name: COMPACFLT

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Hierarchy:	1	2000002	3048794	0	0	0	0	0

Account Number	Name	Social Security #	Current Balance	Balance at Charge Off
4486120023456789	MOSLEY, ROBERT A	123-45-6789	$ 677.81	
4486120012345678	PHILLIPS, RACHEL N	234-56-7890	$ 143.38	

Total Number of Account Holders for Hierarchy: 2

Hierarchy Total: **$ 812.19**

Report Total: **$ 812.19**

Updated balances on charged off accounts are not captured.

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Report Page Number: 1

Cancellation Report. This report lists information for accounts that have been cancelled or are within 10 days or less of being cancelled (account is 126 days delinquent). Cancelled accounts remain on this report until they are paid in full or charged off. Review this report on a monthly basis.

Cancellation Report

Status As of Date: 02/19/2002

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048599	0	0	0	0	0

Sorted by Days Past Due, Account Name

Hierarchy Name: **CINCLANTFLT**

Hierarchy:	1	2000002	3048599	0	0	0	0	0

Account Name	Social Security #	Account Number	Billing Type	Last Statement Balance	Past Due Amount	Date Cancelled	Days Past Due	Late Fee
Phillips, Rachel N	123-45-6789	4486120012345678	I	$1,067.12	$1,031.93	01/23/2002	153	$0.00
Mosley, Robert A	456-78-9012	4486120023456789	I	$1,001.99	$972.99	01/23/2002	153	$0.00
Totals for Hierarchy:			**2**	**$2,069.11**	**$2,004.92**		**153**	**$0.00**
Grand Total for Report:			**2**	**$2,069.11**	**$2,004.92**		**153**	**$0.00**

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Report Page Number: 1

Infrequent Travel Account Expiration. This report displays all accounts that are greater than 45 days and less than 90 days of their expiration date without account activity. Use this report to identify cardholders that may need a card reissued but due to an infrequent traveler status will not automatically receive a card. This report displays accounts that have not had any activity in the past 12 months (posting date); and displays accounts that have had less than $1,000 in activity over the past 12 months AND no activity over the past 3 months. This report is a Point in Time report, which means that once it is within the 45-90 day timeframe of the account expiration and matches the criteria, the account will show up on the report.

APCs can call the Bank and have Infrequent Traveler accounts re-opened over the phone. They will need to provide the address and contact phone number of each cardholder to be re-opened. They will only be re-opened if the account was closed for non-use or infrequent traveler, not if they were closed due to misuse/abuse or delinquency. However, if the APC has more than 5 accounts to be re-opened they are able to send in a spreadsheet with the information.

As of Date:

Infrequent Travel
Account Expiration Report

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1	2000002	3048794					

Sorted by: Hierarchy Level, Account Number

Hierarchy Name: USS PORT ROYAL
Hierarchy: 1 2000002 3048794

Account Name	Account Number	Expiration Date
MOSLEY, ROBERT A	448612002345678	102002
EVANS, CARL	448612003335678	102002
JONES, TABITHA J	448612004445678	102002

Accounts greater than 45 days and less than 90 days of expiration date OR No activity in past 12 months

Accounts that have had less that $1,000 in activity of last 12 month and no activity in past 3 months

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Report Page Number: 1

3.8 Delinquency Management

Commands over the 4% delinquency rate are required to deactivate all accounts unless the cardholder is on travel or within 10 days of travel. Immediately upon return from travel, the account should be deactivated. APCs are required to meet with their Commanding Officer/Supervisor monthly to provide program updates. The delinquency rate for all commands is sent to the DON eBusiness Operations Office in the form of a monthly Aging Analysis Report.

Aging Analysis Report. This is a monthly report provided by the Bank. The report is sent to the DON eBusiness Operations Office for hierarchy levels 3, 4, and 5 prior to the end of the month. For levels 6, 7, and 8, the report is sent from the Bank after the first of the next month. The CPM then forwards the report to the level 3 APCs who in turn should push this report down to all levels below them. The Aging Analysis Report shows each hierarchy level's active current accounts, 30, 60, 90, 120, 150, and 180+ days since billing, a total category for 60+ days delinquent and the hierarchy delinquency rate, as well as suspended, cancelled, and charged off totals. The delinquency rate is calculated by adding the 60 + 90 +120 +150 +180 (days since billing) divided by the active current accounts + 30 + 60 + 90 + 120 +150 +180 (days since billing). This is the formula used to calculate delinquent accounts and delinquent dollars, which is already calculated on the Aging Analysis Report.

	# accts	**$ accts**
60 days since billing	53	32244
90 days since billing	11	3752
120 days since billing	12	8967
150 days since billing	2	1999
180 days since billing	3	2843
total	**81**	**49805**
active current accts	2165	123953
30 days since billing	304	653680
60+90+120+150+180 days since billing	81	49805
total	**2550**	**827438**
60+ Delq Rate	3.18%	6.02%

4.0 Enclosures

A. Directives to Cardholders
B. DOD Sample Memos
   - Memorandum to Department Head: Inappropriate Use Notice
   - Memorandum to Employee from APC: Delinquent Notice
   - Memorandum to Employee from APC: Unauthorized Use Notice
   - Memorandum to Department Head: Delinquent Account Summary
C. eBusiness Operations Office Sample Letters/Memos
   - Sample Pre-Suspension Notification Letter
   - Sample Suspension Letter
   - Sample Page 13 Entry Memos
D. Glossary

Why use the Travel Card?

Public Law 105-264 implemented the Travel and Transportation Reform Act of 1998 (TTRA). This law states that all federal employees are mandated to use the travel card. The Department of the Navy added exemptions to the Act – frequent and infrequent travelers.

In compliance with ASN memo dated 22 August 2002 for the Exemption From Mandatory Government Travel Card Use - the Navy implemented exemptions for travelers, stipulating that only frequent travelers are required to use the travel card for official travel. The memo is included as a Department of Defense enclosure. The definitions for both frequent and infrequent travelers is as follows:

A *frequent traveler* is any DON military member or civilian employee who travels 3 or more times per year. This traveler is mandated to use the travel card while traveling for official government business. COMPACFLT & COMLANTFLT have been given the discretion to alter the definition for their commands to 5 or more times per year.

An *infrequent traveler* is any DON military member or civilian employee who travels less than 3 times per year. This traveler is not mandated to use the travel card while traveling for official government business, but may do so if they choose. COMPACFLT & COMLANTFLT have been given the discretion to alter the definition for their commands to 4 or less times per year.

The Department of Defense contracts with Bank of America for Government Travel Charge Cards using the GSA SmartPay® contract. When traveling for the government, use of the travel card is mandatory, unless an exemption has been granted. The travel card contains identifiers to obtain negotiated government discounts for airfare and tax exemption. DON travel cards are VISA brands and can be used at any location that accepts VISA credit cards, including internationally. This is what the travel card looks like:

The travel card may be used only for authorized official travel and authorized travel related expenses. Official travel expenses are transportation, lodging, meals and incidentals. The travel card is electronically coded to be rejected at merchant locations that have been determined are not necessary for conducting official travel. In addition, specific spending limits have been set based on your travel needs.

The travel card will be in your name and must not be used by any other person. You are personally liable for all charges made on the travel card. The travel card may not be used for personal expenses at any time.

The Role of the APC

The Agency Program Coordinator (APC) is the primary liaison between you and the Bank. The APC:

- Provides the travel card application form to you. Once completed, the APC will submit the application for your travel card.
- Answers questions on the proper use of the card.
- Controls credit lines.
- Reviews reports to monitor delinquencies, personal use and/or fraud.
- Has access to information on all transactions within their span of control.
- May request suspension and/or cancellation of a travel card.
- Keeps command below 4% delinquency by monitoring/managing card use.
- Reports fraud and delinquency to command.
- Coordinates with the Bank for Salary Offset, if necessary.
- Part of the Check In/Out process.
- Training of cardholder on Salary Offset and Reduced Payment Plan.

Cardholders need to help the APC by notifying them of changes. Any change affecting your account should be communicated to the APC. Examples are as follows:

- Address changes
- Telephone number change
- Transfers, separation, discharge, or retirement
- Mission Critical status
- If reimbursement is not received within 30 days
- Lost/Stolen cards
- Credit line adjustments
- Activation of travel card
- Problem solving

Signing up for a Travel Card

- Fill out an application provided by Bank of America; or obtain an application from your APC.
- Provide an address to which the travel card and your statement will be mailed. Most often, this is your home address.
- Read the terms and conditions, which advises you of your responsibilities in accepting a Government Travel Charge Card.
- Be aware that:
  - You are personally liable and responsible for all charges whether or not you are reimbursed.
  - Your credit rating may be affected if the account becomes delinquent.
  - You may be subject to disciplinary action, late fees, and/or Salary Offset for late payment.
- Sign the application and have your Commanding Officer/Supervisor sign it also.
- Submit the signed form to your APC who will verify the information and send it to the Bank.
- Sign the Statement of Understanding (SOU). This must be on file with the APC before they are able to submit the application to the Bank.

Statement of Understanding (SOU)

The Statement of Understanding is part of the application process. It is an agreement between you and the government. It is a contract stating that you are responsible for the card and that it is to be used only for official government travel. It also states that if you misuse the card, you could be subject to disciplinary action and have your card privileges suspended.

Receiving Your Travel Card

You will receive your Government Travel Charge Card in the mail within 10 days from the time the application is submitted. Bank of America will mail your Personal Identification Number (PIN) separately for ATM access. You should receive it within a few days of receiving your travel card. However, you may receive your PIN before you receive the travel card. Once you receive your travel card:

- Read the Cardholder Agreement.
- Sign the back of your travel card.
- Contact the Bank to activate your travel card.
- Notify your APC of card receipt.
- Store your card in a secure location until you are ready to travel.

Before You Travel

Apply for a Government Travel Charge Card, if you are a frequent traveler. Read and become familiar with DON policy and procedures. Read and become familiar with Bank of America's policy and fees. Find out what receipts you will need to keep to be reimbursed. Become familiar with federal travel policy. Become familiar with the delinquency and travel timelines.

Using Your Travel Card

Use the travel card only for authorized official travel expenses (lodging, meals, transportation). The travel card is no longer to be used for Permanent Change of Station (PCS). If paying for training costs or conference fees, use the Purchase Card – especially if fees need to be paid in advance.

Travel Authorization and Cost Estimates

Determine the purpose of the trip, length, destination(s), dates of departure and return, and whether a vehicle is needed while on travel. Fill out a Travel Authorization (TA). This is the official authorization from your Commanding Officer/Supervisor to take the trip. Get the TA signed by your Commanding Officer/Supervisor. Travelers are reimbursed based on the following methods of reimbursement:

- Per Diem – Lodging, Meals and Incidentals (M&IE)
  - Lodging rates vary by location. Allowable lodging rates do not include taxes. Lodging taxes are reimbursable.
  - M&IE is the allowance for meals and incidental expenses, such as tips, transportation between place of business and lodging and/or meals, and postage cost associated with filing travel vouchers/claims and payment of the Government Travel Charge Card.

Making Reservations - Airline, Lodging, and Rental Car

Effective January 1, 2001, you are required to use the CTO for all common carrier, lodging and car rental arrangements. Only the head of your command may exempt certain types of travel arrangements from the mandatory use of the Travel Management System. Most often, you will make travel reservations through your Commercial Travel Office (CTO). The CTO may charge a fee for processing the transaction. If there are several transactions, such as transportation and lodging reservations, the fee may be lower if you make all arrangements at the same time rather than calling back. Generally the CTO pays for airline tickets using your commands Centrally Billed Account so these charges will not appear on your travel card. The CTO will also make all arrangements for lodging or other travel expenses.

Before the Trip

You are permitted, three days prior to travel, to get a cash advance (if necessary) and fuel your privately owned vehicle (POV) if using it for travel. You may obtain cash to cover all anticipated out-of-pocket cash expenses for the trip before you leave. The preferred and most efficient method to obtain a cash advance is by using your travel card to withdraw cash from an ATM machine. Do not withdraw cash for personal use.

- Use the ATM feature of your travel card to obtain cash for official travel expenses authorized on your travel authorization.
- Cash advances should only be taken and used for expenses that are related to official government travel.
- Cash can only be withdrawn within 3 days of travel.

- When obtaining cash from the ATM, most machines will prompt you to select "cash" or "credit." Select "credit."
- There is a maximum dollar transaction allowed on your travel card.
- The Bank charges a fee for ATM use. The fee is 3% of the amount withdrawn or $2, whichever is greater, and is reimbursable.
- The ATM machine you use may charge an additional fee. It will be posted on the receipt and is also reimbursable.
- If you lose or forget the PIN number, you have to apply for a new one, and it will be mailed to you. Bank personnel are not able to look up the PIN for you.
- Do not use the ATM on your travel card to obtain cash for personal expenses.

Taking the Trip

Carry with you at all times the following items while on travel:

- A Government issued picture ID card
- A copy of your travel authorization
- The Government Travel Charge Card to pay for official travel expenses such as your hotel, car rental and meals
- Personal cash or credit card to pay for personal expenses

Keep a record of expenses by writing them down or saving receipts. Lodging, rental car, and all receipts over $75 are required.

After the Trip

The form used to present your travel claim for expenses is DD 1351-2. Complete and submit your travel claim within 5 calendar days, after returning from official travel or if on long-term travel, submit interim vouchers every 30 days.

Provide all necessary information and attach or submit receipts as required. Do everything you can to speed your claim through the approval process. Know the sign-off process and follow-up. Use the amount reimbursed to pay the travel card statement in full. Pay the travel card balance in full before it becomes delinquent.

Travel Card Fees

There are fees associated with use of the card. They are detailed as follows:

- Late Fee
  - Begins at 75 days delinquent
  - $29 for each 30 day cycle thereafter
  - Not reimbursable (unless in Mission Critical status)

- Return Check Fee
  - $29 fee for Non Sufficient Funds (NSF) check
  - Not reimbursable

- Pay by Phone
  - $10 fee per usage
  - Not reimbursable

- Emergency Card Replacement
  - $20 fee for card replacement
  - Reimbursable (currently on travel or within 10 days of travel)

- ATM Usage
  - 3% of the amount withdrawn or $2 (whichever is greater)
  - Possible non BOA terminal fee ($0.50-$3.00)
  - Reimbursable

Travel Card Statement

You will receive a statement from Bank of America once a month when using the Government Travel Charge Card.

The statement will be issued for all travelers in the Department of the Navy on the same date each month (17th), called the billing cycle date. When you receive the statement, verify all of the charges listed. The full amount of undisputed transactions is due to the Bank on the billing due date indicated whether or not you have been reimbursed. There is no minimum payment that can be made to keep the account from becoming overdue. In addition, if payment is not received in a timely manner, you may lose your charging privileges, which may adversely affect your ability to perform your job responsibilities.

When paying:

- Use the envelope provided by the Bank.
- Include the tear-off portion of the statement so that the amount you send will be posted to the correct account.

- If you use an electronic bill paying service, make sure it is set up with the correct account number, and find out how many days it will take for the payment to reach the Bank. Some networks send a check, so knowing the time frame is important to avoid delinquency. The key is setting it up correctly. If your travel card account number changes for any reason, don't forget to update the bill paying service.
- If you mail a check, make sure the check is good. The Bank charges a returned check fee, which is not reimbursable, and your travel card will be cancelled for multiple returned checks.

If you have no outstanding transactions at the billing cycle date, you will not receive a statement. When you pay all outstanding charges, you will receive a statement the next month to reflect the payment.

Prompt Payment

Payment for all undisputed charges must be made in full by the statement due date. The due date is printed on the statement.

The use of the Split Disbursement Option (SDO) is mandatory for military personnel. Mandatory split disbursement may be implemented for civilian employees after finalization of labor relations bargaining obligations. In the interim, civilian employees shall continue to be strongly encouraged to use split disbursement. This is a direct payment from Defense Finance and Accounting Service (DFAS) on your behalf to the Bank. This payment is quicker and your account receives the credit faster. Check the SDO option on your travel voucher when completing your reimbursement request.

Payments must be made in U.S. currency, in electronic form or with a money order payable in U.S. dollars, or with a draft or a check drawn on a bank in the U.S. and payable in U.S. dollars. If Bank of America decides to accept a payment made in some other form; the payment will not be credited to your account until converted into one of the forms mentioned. The Bank may accept late payments, partial payments or checks and money orders marked “payment in full” or with other restrictive endorsements without losing any rights under the Terms and Conditions Agreement or under the law.

Delinquency

An account is considered delinquent if payment for the undisputed amount has not been received 30 calendar days from the closing date on the statement of account in which the charge appears. If you become delinquent, consequences may include:

- Bank representatives will notify you with letters and telephone calls.
- Your APC is notified that the amount is past due.
- Your supervisor is notified.

If you become more than 60 days delinquent, your account will be suspended. If your account is suspended, consequences may include:

- You will be unable to use the travel card.
- Bank representatives will notify you with letters and telephone calls.

- Your APC will be notified.
- The suspension will count towards the two suspensions, which will result in cancellation of the travel card when it becomes delinquent a third time.

If you become more than 120 days delinquent, your account will be cancelled. Your account can also be cancelled for the following reasons:

- Your account has been suspended two times during a 12-month period for undisputed amounts and is past due again (45 calendar days from the closing date on the statement of account in which the charge appears).
- Your travel card is used for other than authorized purchases and cancellation is approved by the APC.
- The APC reserves the right to cancel an Individually Billed Account under their purview and shall document the reasons for the cancellation.

If your account is cancelled, consequences may include:

- You will be unable to use the travel card, and it will not be reinstated.
- Your ability to do your job may be affected if you are not able to travel and obtain government discounts.
- The cancellation will be reported to your Commanding Officer/Supervisor.
- The cancellation may result in a personnel action such as a notice or letter being placed in your official personnel record.
- The cancellation will be reported to credit bureaus, and your personal credit rating may suffer.
- The Bank may begin collection actions. You may be liable for fees related to collection actions.
- The Bank will request Salary Offset.
- At 210 days past due, the Bank writes off the account as a bad debt, and credit bureaus are again notified.

You, as the cardholder, are responsible for making full and timely payments to Bank of America. Official travel and travel-related expenses charged to the card will be reimbursed. You must report your expenses promptly. You are responsible for all charges made with the card.

Mission Critical

Mission Critical is a status for the cardholder who cannot file a travel voucher based on their current assignment. It allows extra time in paying the statement without having the card suspended or cancelled once over 60 days delinquent. To be eligible for Mission Critical status, you must meet one of the following criteria:

- In an area where you cannot file a travel voucher.
- In an area where you are unable to mail the travel voucher.
- In an area where you cannot be identified as a government employee.

In addition, the card cannot already be suspended. If the account is already suspended or is greater than 60 days delinquent, you cannot be placed in Mission Critical status. Only the APC can make the request

to the Bank, with written approval from the Commanding Officer/Supervisor. Travel orders should state that the travel would be Mission Critical. Late fees will incur on the account while in Mission Critical status, however they are reimbursable. Once off Mission Critical status, you will have 45 days to settle your account - by paying the amount due in full to the Bank. An account can be on Mission Critical status for 180 days – which includes the 45-day settlement period.

Reduced Payment Plan

The Reduced Payment Plan (RPP) is an agreement between you and the Bank allowing you to set up a repayment schedule. If you are unable to pay the balance in full on your travel card, the Reduced Payment Plan allows you to keep the card - however it will be suspended and deactivated while on the plan. You will not be able to use it until you pay off the balance. The Reduced Payment Plan has a $45 set up fee as well as a monthly maintenance fee of $10. Once the agreement with the Bank has been fulfilled, the card can be reactivated so that it can once again be used for official government travel. It will however, be reactivated as a Restricted card. If while on RPP, you become delinquent in making a payment, you will be immediately placed into Salary Offset and your account will be cancelled.

Salary Offset

Salary Offset is a way for the Bank to collect from cardholders who have not paid their travel card in full. If an account is past 120 days delinquent, Salary Offset will automatically go into effect. If your account goes to Salary Offset, the travel card will be canceled, and will not be able to be reopened. At 90 days delinquent, the Bank will notify you that you have 30 days to pay your balance in full or will be placed on Salary Offset. There will be an additional $80 set up fee and 3 late payments of $29 each 30-day cycle beginning at 75 days added to the account. If the Bank, prior to the 120-day mark, receives no payment, the account will go into Salary Offset. Fifteen percent (15%) of the cardholder's monthly disposable income will be used as payment to the Bank. This monthly offset will continue until the balance due is paid in full.

Disputed Charges

If there are charges on your billing statement that you do not recognize, call the merchant first, and ask for clarification. If the charge is erroneous, generally the merchant will reverse it, and it will appear as a credit on your next billing statement. If there has been sufficient time for the merchant to reverse the charge, and the credit has not posted, file a dispute form. If the merchant says it is a legitimate charge to your account, ask for proof, such as a signed receipt. Request that it be faxed to you. If, after receiving the information from the merchant, you do not agree that it is a legitimate charge, file a dispute. Other disputable charge examples include: double billings, charges to your account that belong to another account. Fill out and submit the dispute form:

- If you think the charge is disputable and enough time has elapsed to have received the credit;
- Before 60 days from the date that the erroneous charge first appeared on your statement;
- If the merchant does not assist you in identifying the charge from the start.

You can obtain a dispute form from your APC or from the back of your monthly statement. Send in the completed form with proper signatures to Bank of America within 60 days from the day the charge was posted to your account. Keep copies of all dispute forms sent to the Bank.

You relinquish your right to recover a disputed amount if you do not dispute it in writing before the 60 days from the date that the erroneous charge first appeared on your statement. Once you have sent the dispute form to the Bank, delinquency of the disputed amount will be held in abeyance until the matter is resolved. Payment on all other undisputed charges must be made on or before the due date.

International Use

Your travel card may be used for official international travel at any merchant who accepts VISA. You may obtain foreign currency from a bank or an ATM using the Government Travel Charge Card. Foreign currency transactions will be converted to U.S. dollars using a favorable conversion rate in existence at the time the transaction is processed. Processing may or may not take place on the date of the transaction, and the rate may differ from day to day.

Lost or Stolen Cards

Report a lost or stolen travel card promptly to Bank of America by calling 1-800-472-1424 and follow up with your APC.

Once you have reported your travel card lost or stolen, your account will immediately be cancelled. Cooperate with Bank representatives in providing as much information as possible surrounding the loss or theft. A new travel card with a new account number will be issued to you within 24-48 hours. Any previous authorized activity, disputed and undisputed, will be transferred to the new account number. You will only be responsible for those valid charges made before the travel card was reported lost or stolen. Any previous authorized activity, disputed and undisputed, will be transferred to the new account number.

Customer Service

Bank of America's customer service number is 1-800-472-1424. Use this number to contact the Bank regarding your account. However, you are encouraged to first contact your APC. Your APC has your account history available electronically and can answer many questions about use of your travel card.

Electronic Account Government Ledger System (EAGLS)

Bank of America offers a secure Web-based electronic access system (EAGLS) on which you can view your account electronically at any time. Your APC can give you access to this system. Request electronic access when you apply for a travel card. You will receive a login and password. Electronic access will help you keep track of your balance and can assist you in preparing your travel claim.

MEMORANDUM TO EMPLOYEE FROM APC
INAPPROPRIATE USE NOTICE

To:

From: Agency Program Coordinator (APC), Travel Card

Date:

Subject: [redacted] Charge Card Use

A review of the [redacted] monthly activity charge card reports indicates that your [redacted] Government Travel Charge Card appears to have been used for expenses other than your authorized official travel.

As part of our commitment to provide service to employees participating in the Government Travel Charge Card program, we would like to remind you of the responsibilities that employees have in using the [redacted] Travel Charge Card.

Employees who participate in the travel charge card program shall, to the maximum extent possible, utilize the charge card to pay for expenses connected with official government travel (e.g., lodging, meals and automobile rentals). Employees should use the card ***only*** for authorized travel expenses on agency business. You should not use the charge card to pay for personal travel expenses or for any other purpose, which is not related to your authorized ***official*** government business.

(signature)

Agency Program Coordinator

(signature)

Supervisor

Cardholder acknowledgement of memorandum receipt.

_____ _____

Name, Grade, Organization Date

MEMORANDUM TO EMPLOYEE FROM APC
DELINQUENT NOTICE

To:

From: Agency Program Coordinator (APC), Travel Card

Date:

Subject: Delinquent Notice for the Government Charge Card

Our review of the monthly activity reports provided by Bank of America Government Travel Management Services indicates that your account may be (60 or 90) days past due.

The agreement that you made with [redacted] requires that all outstanding charges be paid upon receipt of our monthly statement. Your charge privileges may be subject to cancellation if you do not bring your account to a current status.

Any questions concerning your statement should be reported to me and addressed by mail to:

[redacted]

by telephone to [redacted]

or by fax to [redacted]

Please submit your payment for the total balance, both current and past due, to [redacted] promptly. If you have any other questions, please contact the Agency/Organization Program Coordinator (A/OPC) at *(insert number)*.

(signature)

Agency Program Coordinator

(signature)

Supervisor

Cardholder acknowledgement of memorandum receipt.

_____ _____

Name, Grade, Organization Date

MEMORANDUM TO EMPLOYEE FROM APC
UNAUTHORIZED USE NOTICE

To:

From: Agency Program Coordinator (APC), Travel Card

Date:

Subject: [redacted] Charge Card – Unauthorized Use

Our review of the monthly activity reports provided by [redacted] has brought to my attention several instances of apparent unauthorized use of your government travel charge card. These charges have included the use of the card for unauthorized personal retail purchases and/or unauthorized Automated Teller Machine (ATM) withdrawals. The unauthorized use occurred despite each employee having agreed upon signing the travel card application to use the card ***only*** for charges and ATM withdrawals made in conjunction with official travel.

Unauthorized use of the travel card may result in the suspension or cancellation of the travel card privileges, the forwarding of a delinquent account notice to a collection agency, a garnishment of salaries, as well as agency disciplinary action. If your account status is not resolved promptly, this matter may be turned over to your supervisor, the Division of Personnel, the [redacted] Ethics Officer, or the Office of the Inspector General for review and resolution.

(signature)
Agency Program Coordinator

(signature)
Supervisor

Cardholder acknowledgement of memorandum receipt.

_____ _____
Name, Grade, Organization Date

MEMORANDUM TO DEPARTMENT HEAD
DELINQUENT ACCOUNT SUMMARY

To:

From: Agency Program Coordinator (APC), Travel Card

Date:

Subject: [redacted] Travel Card Delinquencies

The message below on [redacted] delinquencies was sent to each business unit. The message included the file of delinquencies for that business unit.

We have recently received the [redacted] listings from [redacted] of all individual travel credit card delinquent accounts and amounts. The file below contains the cardholder delinquencies for your business unit. We are asking assistance from you to ensure that the manager of each cardholder in the proper office is notified of the delinquent cardholder account and amount. We are also asking you to ensure that managers are provided the following reminder and guidance in their meetings with delinquent cardholders:

- Failure to properly make payments on government credit cards is a violation of the Rules of Conduct and can lead to disciplinary action, based on the facts in each case. Therefore, managers should be advised to contact their servicing Labor Relations staff prior to discussing the delinquencies with their employees.
- Any discussions with bargaining unit employees concerning the reasons for their failure to make payments on their credit cards would be considered a 7114 disciplinary meeting, and the employee must be advised of the right to union representation in accordance with Article 5, section 4 of the agreement.***(Provided as an example only)***

If you have any questions, please contact me at (insert number). We appreciate your assistance.

Thank you.

(signature)

Agency Program Coordinator

(signature)

Supervisor

Cardholder acknowledgement of memorandum receipt.

_____ _____

Name, Grade, Organization Date

(Insert date)

MEMORANDUM

From: *Name of Agency Program Coordinator (APC)*, Agency Program Coordinator
To: *Name of Cardholder's Immediate Supervisor*

Subj: PAST DUE GOVERNMENT TRAVEL CARD PAYMENT NOTIFICATION – 60 DAY DELINQUENT PRE-SUSPENSION LETTER

Ref: (a) DoD Financial Management Regulation, Vol 9, Chapter 3

1. Reports provided by the GSA Government Travel Card contractor (either hardcopy or via EAGLS) show that *(insert cardholder's name)* is 55 days delinquent in payment of his/her account. The total amount due is $_____.

(provide the specific information regarding the delinquent charges)

2. The Government Travel Card contract requires that all outstanding charges be paid by the date specified on the billing statement. The Travel Card Contractor will suspend card privileges for this cardholder at 60 days delinquent if payment in full is not made. The cardholder should be notified of this action and counseled concerning the use of the Government Travel Card. Cardholders on temporary duty more than 45 days are required to submit travel vouchers for payment every 30 days and maintain their travel card account in a current status. Split disbursement (where available) is highly encouraged.

3. Non-compliance, or failure to adhere to the guidelines for the Government Travel Card, may result in disciplinary action in accordance with applicable statutory and regulatory provisions and with the Multi-Unit Master Agreement for bargaining unit employees.

4. The delinquent balance may be resolved by payment of the balance in full to the Travel Card Contractor. Billing questions may be directed to the Travel Card Contractor at the number printed on the billing statement for that purpose. Program management questions may be directed to *(insert APC's name)* at extension _____.

5. Please have the cardholder sign to acknowledge receipt of this delinquent notification and return it to me with your written response outlining the actions taken within 5 days of the date of this notification.

(signature)
Agency Program Coordinator

Copy to:
File

(Insert date)

MEMORANDUM

From: *Name of Agency Program Coordinator (APC), Agency Program Coordinator*
To: *Name of Cardholder*

Subj: **Notification to Government Travel Charge Cardholder of Card Suspension at 60 Days after Billing Statement Date**

This reminder is being given to you as a courtesy to insure that you understand completely the most important terms and conditions of your Government Travel Charge Card (GTCC). This reminder has become necessary because **you are now within two weeks of having your Government Travel Charge Card suspended** from use. Under the GSA contract that governs the use of your Government Travel Charge Card the bank contractor, **Bank of America, is allowed to permanently cancel your Travel Card if your card is suspended more than twice in a one year time period.**

The terms of your Government Travel Charge Card are payment in full by the due date on the billing statement from the bank contractor. **It is your responsibility to file for a travel reimbursement immediately after receiving your billing statement and to follow-up with the PSD processing your travel claim to make sure your claim is received and processed in a timely manner.** Any delays in receiving your reimbursement should be reported immediately to your APC or CO / Supervisor.

The travel card program is an essential Navy process and it has become necessary to take steps to insure that the program remains intact for all Navy travelers. As you may be aware **the Navy is instituting a " no tolerance" policy for delinquency and misuse of travel cards.** As a reminder continued use of your travel card is contingent upon its use in accordance with **Financial Management Regulation (FMR), Vol. # 9, Chap. 3 which specifically prohibits using the Government Travel Card for non-travel purposes and requires prompt payment upon receipt of the billing statement.**

Your cooperation is requested to **promptly pay any and all past due amounts** currently **pending on your account** to prevent it from being suspended and maintaining it in a "mission ready " status.

(signature)
Agency Program Coordinator

Sample Counseling / Page 13 Entry
30-Day Payment Delinquency

Memorandum For: [name of cardholder]

Subject: Delinquent Government Travel Charge Card Payment Notification

Bank of America has informed us that you are over 30 day's delinquent in payment of your account. The total amount due is $_____.

The Government Travel Card contract requires that all outstanding charges be paid by the date specified on the billing statement. The Bank of America will suspend card privileges if this account is not paid in full by 60 days.

Non-compliance, or failure to adhere to the guidelines for the Government Travel Card, may result in disciplinary action in accordance with applicable statutes, and regulations, and instructions.

The delinquent balance may be resolved by one of the following actions: (1) payment in full, (2) a reasonable explanation for the delinquency that is submitted to the contractor through the Agency Program Coordinator, or (3) an agreed upon repayment schedule with the Bank of America. Billing questions may be directed to the Bank of America at the number printed on the billing statement for that purpose. Program management questions may be directed to (APCs name) at extension _____.

(signature)

Agency Program Coordinator

(signature)

Supervisor

Cardholder acknowledgement of memorandum receipt.

Name, Grade, Organization

Date

Sample Counseling / Page 13 Entry
More Than 60-Day Payment Delinquency

Memorandum For: [name of cardholder]

Subject: Delinquent Government Travel Charge Card Payment Notification

Bank of America has informed us that you are over 60 day's delinquent in payment of your account. The total amount due is $_____.

The Government Travel Card contract requires that all outstanding charges be paid by the date specified on the billing statement. The Bank of America will initiate action to suspend card privileges.

Non-compliance, or failure to adhere to the guidelines for the Government Travel Card, may result in disciplinary action in accordance with applicable statutes and regulations.

The delinquent balance may be resolved by one of the following actions: (1) payment in full, (2) a reasonable explanation of the delinquency submitted to the card contractor through the Agency Program Coordinator, or (3) an agreed upon repayment schedule with the Bank of America. Billing questions may be directed to the Bank of America at the number printed on the billing statement for that purpose. Program management questions may be directed to (APCs name) at extension _____.

(signature)

Agency Program Coordinator

(signature)

Supervisor

Cardholder acknowledgement of memorandum receipt.

Name, Grade, Organization

Date

Sample Counseling / Page 13 Entry
Inappropriate Card Use

Memorandum For: [name of cardholder]

Subject: Delinquent Government Travel Charge Card Abuse Notification

It has been noted that you have abused the Government Travel Card by not using the card for reimbursable and authorized expenses associated with official travel. The total amount of the abuse is $_____.

Any further non-compliance, or failure to adhere to the guidelines for the Government Travel Card, may result in disciplinary action, which for civilian employees includes suspension, without pay. For military members, disciplinary actions will be processed under the Uniform Code of Military Justice and may include separation or transfer to the Individual Ready Reserve (IRR) in the case of Reserve personnel. Billing questions may be directed to the Bank of America at the number printed on the billing statement for that purpose. Program management questions may be directed to (APCs name) at extension _____.

(signature)

Agency Program Coordinator

Cardholder acknowledgement of memorandum receipt.

Name, Grade, Organization

Date

Department of the Navy

Government Travel Charge Card

Glossary

Glossary

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A

Abuse - Intentional use of the card for items that are not authorized by the employee's travel orders or the DOD FMR.
Account Holder - A person who has been assigned a government charge card. For IBA transactions, this person is responsible for the payment of the charges. The individual in possession of a Government Card for a specific program.
Account Number - A sixteen-digit charge card number. Government Visa accounts begin with 4486.
Account Status - An indicator identifying an account as opened or closed. The account status indicates if the account may be used for future transactions. The Opened status may also show a level of delinquency notation. The Closed status will also show a closure reason notation.
Accounting Center - A unique set of accounting information for an agency. The information includes accounting code segments, priority rules, valid values, and value descriptions. An account may have only one accounting center associated with it. An Agency's unique set of accounting information.
Accounting Center ID - A number automatically assigned by EAGLS to each accounting center created.
Accounting Code - The 64-digit string of general ledger accounting code segments identifying the cost center to which a transaction is being applied.
Activated Account - An open account that has been activated by the Cardholder and is available for use.
Active Account - An open account that has current transaction activity.
Activate and Deactivate On - A future date in a MM/DD/YYYY format on which an account will activate or deactivate. These dates must fall Monday through Friday.
Agency - An administrative unit of government; "the Department of Defense"; "the Department of the Interior"; etc.
Agency Invoice - A list of all transactions that have posted to all the accounts within an Agency.
Agency Level - A report contains information from all accounts within your span-of-control.
Agency Profile - A set of operating parameters for an agency within EAGLS that identify specific policies and procedures that should be followed. This determines whether accounts within an agency will mandate credit checks, allow orders of convenience checks, and other options.
Agency Program Coordinator (APC) - The individual designated by the Commanding Officer (CO) to execute the Government Travel Charge Card (GTCC) Program on behalf of the command. APCs are responsible to the CO for GTCC execution and are under the oversight of the Navy, or United States Marine Corp (USMC), Component Program Manager (CPM).
Aggregate Credit Sum - The total credit limit for all accounts (open and closed) attached to a central account.
Aging - The time period for measuring accounts past due. Accounts are "aged" in 30-day increments, and their status escalates as they progress through each delinquency cycle.
Aging Analysis Report - Provides summary information at HL1, HL2, and HL3 levels for delinquent and charged-off accounts.
Amount Limit - A specific dollar amount that indicates how much may be spent in a given period.
AO/RO - Approving Official/ Reviewing Official. These roles allow an EAGLS user to review specific transaction data. These roles are restricted from maintaining accounts.
APC - See Agency Program Coordinator.
Approved - A status assigned to a queued request by the APC when the change is approved.

Approved Modified - A status assigned to a queued request by the APC indicating the change has been approved including modifications. For instance, a credit line increase to $10,000 from $5,000 may be approved, but only for $8,000.
As of Date - The date through which EAGLS information is current.
ATM - Automated Teller Machine.
ATM Limit - See cash advance.
ATM Withdrawal – A cash travel advance obtained through the use of the Travel Card at an automated teller machine.
Authorization Control - A transaction and dollar amount limit for an account or specific MCCG control.
Authorization/Declines -A report that lists all transactions attempted against an account and details reasons for decline and type of purchase (mail order, ATM, purchase, cash). Transactions are selected by declines or approvals only to help track trends. Refers to transactions that have either been accepted or rejected at the point-of-sale. A transaction must be authorized before it is posted to an account statement. Declined transactions will not be posted.

B

Batch Processing - Changes to your program or accounts that are made on a daily (Monday through Friday) basis through nightly processing.
Bank of America - Current bank for the Government Travel Charge Card under GSA SmartPay contract.
Billing Cycle - A month-long period which begins and ends on the 17th of each month for Navy and the 26th of each month for the Marine Corps Individually Billed Accounts (IBA).
BOA - See Bank of America
BofA - See Bank of America
Brick - A prepackaged set of traveler's checks ordered in bulk.
Bulk Activation - A function within EAGLS that allows an APC to perform the initial activation of multiple accounts within his/ her span-of-control.
Bypass - An action option under an MCCG control that allows a group of merchant category codes to bypass the authorization process.

C

Cancellation - An account is over 126 days past due from the payment due date, and full payment has not been received. The account is now cancelled and closed, and the Cardholder may be reported to the credit bureau.
Cancelled Card - A Travel Card account is cancelled as a result of abuse or misuse, or at the request of an APC following individual transfer, separation, or employment termination. Once an account is canceled, reinstatement may be made only when: (1) the account is paid in full and (2) the commander or director sends written correspondence to the card contractor requesting reinstatement.
Card Management Group (CMG) - The *e*Business Operation Office manages the DON Government Travel Charge Card program.
Cash Advance - An authorized limit for ATM advances with the GTCC (see also ATM limits).
CBA - See Centrally Billed Account.
Central Account - The parent account for an agency. This account serves only to provide an umbrella for all charges to the individual accounts below it. The Central Account receives no transactions. All IBAs below the central account receive their credit lines from it.
Central Account ID - In EAGLS, a seven-digit number that uniquely identifies a central

account that was set up for your organization during implementation.
Centrally Billed Account (CBA) - A charge card account that is billed to and paid by an agency or organization.
Charge Card - A plastic card with a sixteen-digit number that allows an account holder to purchase goods and services. The account holder must pay the balance in full on each statement. All government cards are charge cards.
Charged-Off Account - Travel Card accounts are charged-off when the outstanding balance exceeds 210 days past-due status. Charged-off accounts must be written-off by the Card Contractor in accordance with banking regulations and may be referred to collection agencies for recovery.
Closed Account Status - A Travel Card account may be closed at the request of the Bank or APC if the card has never been used. Upon written request a closed account may be reopened.
CMG - See Card Management Group.
Commercial Travel Office (CTO) – The Department of Defense equivalent to the TMC.
Component Program Manager (CPM) - The CPM establishes overall guidance for APCs and Cardholders within DOD guidelines and is responsible for management of the GTCC Program. The Navy CPM is the DON eBusiness Operations Office.
CPM -See Component Program Manager
Credit Card - A plastic card with a sixteen-digit number that allows an account holder to purchase goods and services on a revolving credit basis. The account holder must pay a minimum balance on each statement. All government cards are charge cards, not credit cards.
Credit Limit - The overall dollar amount that may not be exceeded for authorizations and transactions on a charge card. This is no longer being used by GTCC program.
Credit Line - The amount in dollars approved for a Cardholder's travel expenses. Total credit line is equal to the sum of retail, travel, and ATM credit limits. A credit line will decrease when charges are made against it and replenish as payments are made back to the card account.
Current Cycle - Refers to a time frame for transactions to post to an account. The current cycle is a running list of all recent transactions that will post on the next invoice.
Current Invoice - Includes all transactions posted on the most recent invoice.
Current Transactions - Includes all transactions that have posted since the last billing cycle.
Current Year/Fiscal Year - The Current Year is the same as a calendar year. A fiscal year runs from October to October.
Cycle: Amount Limit - The dollar amount that an account holder is allowed to spend during an account cycle for a given MCCG control.
Cycle Dates - The date when your statement is generated. See IBA Billing Cycle.
Cycle: Transaction Limit - The number of transactions that an account holder is allowed to make during an account cycle for a given MCCG control.

D

Daily: Amount Limit - The dollar amount that an account holder is allowed to spend on a daily basis for a given MCCG control.
Daily: Transaction Limit - The number of transactions that an account holder is allowed to make on a daily basis for a given MCCG control.
Date of Activation - During a two-step account transfer; the receiving APC has the option to enter a date on which the account will activate. This date must always be at least one day after the Date of Deactivation entered by the sending APC.
Date Range Search - A period of time used as search criteria for transaction information. The dates are entered in MM/DD/YYYY format.
Deactivation - A Travel Card is placed in an inactive status by the APC when the traveler is not in a travel status. The card is not canceled and can be reactivated by the APC either electronically

using EAGLS or through the Bank. Shortly before the traveler is scheduled to depart, they should notify the APC who will initiate reactivation with the Bank.
DOD - Department of Defense
DON - Department of the Navy
DON EBUSOPSOFF - Department of Navy *e*Business Operations Office.
Decline - A transaction that was refused for authorization by the Bank.
Default Account Number - Initiates the selected account the next time you log on to EAGLS.
Default Hierarchy - The default hierarchy accessed the next time you sign on to EAGLS.
Default Hierarchy Level - The highest level of hierarchical access assigned to an APC. This level pre-fills in any search screen.
Default Role - The role (such as APC or AH) that EAGLS assigns to you each time you log on to the system.
Default Viewer - The viewer you select through Reports Options to view all reports.
DEF Update - The Data Exchange File which transfers information from the Bank's mainframe to the EAGLS platform.
Delinquency - Failure to meet the payment due date as measured in 30-day increments. For example, an account that has received no payment for 15 days after the due date will be listed as 1 – 30 days delinquent. With each 30-day increment, the level of severity is increased.
Delinquency Cycle - A level of time, in 30 day increments, in which is an account is past due for payment.
Delinquency Statuses - A status that is attached to an account as it obtains various levels of delinquency. For example, most accounts will have a status of "Suspended" if they are 60+ days delinquent or greater than 60 days delinquent.
Declined - A status assigned to a queued request by the APC when they deny the change.
DFAS - Defense Finance and Accounting Service. DFAS is the Travel Card Program Management Office (TCPMO) from the Department of Defense.
Divert - An action option under an MCCG control that advises the merchant to call Bank of America for authorization.
Diversion Account - Non-transaction account to which selected transactions, based on MCCs, are diverted from individual accounts for billing purposes.
Download - A transfer of information via the Internet.

E

EAGLS - The Electronic Account Government Ledger System. EAGLS is a secured Web-based system that was introduced in November 1998 to assist Government Agencies and Organizations in managing their charge card programs. Website: www.gov-eagls.bankofamerica.com
EBUSOPSOFFINST 4650.1 - DON eBusiness Operations Office instructions covering the Policies and Procedures for the Implementation and use of the Government Travel Charge Card.
***e*Business Operation Office -** Office responsible for management of the GTCC program across the Department of Navy.
E-Mall List - Electronic merchants that agencies use for common purchases. The E-Mall allows you to hyperlink from EAGLS to an electronic merchant (for Purchase Card functions).
Emergency Request - Overnight delivery of a replacement plastic. The card request must be processed prior to 3 PM Eastern Time.
Exception - Transactions that APCs may want to review to determine spending trends, the MCCs being used, cash usage, and transactions greater than $2500.
Exception Reporting – reporting used to determine spending trends or potentially faulty MCCs
Exclude - An action option under an MCCG control that excludes a specific group of merchant category codes from authorization.

F

Federal Travel Regulation (FTR) - The regulation which implements statutory requirements and Executive Branch policies for travel by Federal civilian employees and others authorized to travel at Government expense; it is in a user friendly question and answer format at www.policyworks.gov/org/main/mt/homepage/mtt/ftr/ftrhp.shtml
Financial Management Regulation (DOD FMR) - The DOD financial regulation that covers the GTCC program (DOD 7000.14 Volume 9, chapter 3).
Floor Limit - A minimum charge amount above which an authorization needs be obtained by the Bank.
FMR - See Financial Management Regulation.
Foreign Action - Action for an account to take when a specific foreign merchant attempts to receive authorization. For example, Authorize, Decline, Refer, etc.
Foreign Currency Restriction Set - A list of foreign currencies within EAGLS which may not be accepted by its accounts.
Foreign Type - Foreign currency list. An agency may determine what currencies may be accepted by their accounts.
Fraud - Includes theft or embezzlement from the government from the government, bribery, receipt or giving of gratuities, conflict of interest, violation of anti-trust laws, as well as false statement and false claims in the following area: pay and allowances, procurement, property disposal, subsistence, unauthorized services, non-appropriated funds, foreign military sales and personnel matters.

G

GCSU - See Government Card Service Unit.
General Service Agency (GSA) - The Federal agency responsible for travel policy in the FTR, contracting for Travel Card providers through the GSA SmartPay® contract.
Government Card Service Unit - The Bank of America help desk for Cardholders and APCs.
Government Card Services Unit Technical Help Desk - The Bank of America help desk for technical assistance on EAGLS. Website www.gcsuthd.bankofamerica.com
Government Travel Charge Card (GTCC) - A Charge Card that frequent travelers are required to use to pay for expenses relating to official government travel.
GSA - See General Service Agency
GSA SmartPay® - Program name for travel, purchase and fleet card contracts.
GTCC - See Government Travel Charge Card

H

Hierarchy - An organizational structure within your card program. The hierarchy structure allows agencies and organizations to create an eight-tiered chain of command.
Hierarchy Depth - A quick search that allows you to search multiple levels of hierarchy below the default hierarchy level. This feature of EAGLS allows you to search for accounts through-out your span of control.
Hierarchy String - A specific path within your span-of-control that leads to one hierarchy node. For instance: HL1 0000001, HL2 2000002, HL3 3047917.

I

Inactive Account - An open account that has no current transaction activity. Open account that has not been activated and is not available for use.
Include - An action option under an MCCG control that allows a specific group of merchant category codes to be included for authorization. This is the only option that should be used for MCCG controls.
Individually Billed Account (IBA) - A charge card account that is billed to and paid by an Individual traveler. Traveler is responsible for paying the charges.
IBA Billing Cycle - A month-long period in which a billing statement is issued. The billing statements are normally generated on or about the 17th of the month for the Navy and on or about the 26th for the USMC**.**
Initial Logon Password - A password allowing a registered user access to EAGLS. You will be prompted to change the password immediately upon initial logon to EAGLS.
Integrated Card - A charge card designed to streamline all agency purchasing processes, incorporating three business lines including travel, purchase, and fleet.
Intranet - A privately maintained computer network that can be accessed only by authorized persons, especially members or employees of the organization that owns it.
Internet - A matrix of networks that connects computers around the world.

J

Joint Federal Travel Regulation - Federal travel regulation for Military members.
JFTR - See Joint Federal Travel Regulation.
Joint Travel Regulation - Federal travel regulation for DOD civilians.
JTR - See Joint Travel Regulation or Federal Travel Regulation.

M

Magnetic Strip - The strip on the back of your charge card that contains magnetically encoded information related to your account.
Maintainable Fields - Within EAGLS, any field containing a text box allowing you to enter new information. You may enter new information on an account to make changes to that account.
Master Accounting Code - Also known as a MAC, this is the default accounting code to which all transactions are allocated unless other allocation rules have been applied to a transaction.
MCCG - Merchant Category Code Group. A list of four digit merchant types that are accepted for authorization by all accounts within an agency.
Meals and Incidental Expenses (M&IE) – The amount allowed for meals and incidental expenses while on official travel; rates vary by location.
Merchant Category Codes (MCC) - A four digit numeric code that designates the type of business a merchant conducts. For instance, all ATM cash advances are coded as 6011. A contractor-assigned categorization of the type of business the merchant is engaged in and the kinds of goods and services provided. These codes are used as an authorized transaction type code on a card/account to identify those types of businesses who provide goods and/or services that are authorized.
Merchant Credit - A credit from a merchant for a particular transaction.
Mission Critical Travel Status - Mission Critical Travel is defined as travel performed by Government personnel under competent orders who experience mission related circumstances

that preclude the filing of interim vouchers and perform duties that, through no fault of their own, may prohibit the prompt payment of their outstanding Travel Card balances.
Misuse - Inappropriate and unintentional use of the GTCC for items not authorized by the employee's travel orders or the DOD FMR
Monthly: Amount Limit - The dollar amount that an account holder is allowed to spend during a calendar month for a given MCCG control.
Monthly: Transaction Limit - The number of transactions that an account holder is allowed to make during a calendar month for a given MCCG control.

N

New - A status assigned to a queued request by the APC when they do not want to make a decision on the change. The request will appear in the queue as a new request.
Next Level - This button allows you to view all the available hierarchies nodes below a hierarchy you are browsing. For example, if you are starting from an HL3, the Next Level button will display all available HL4 nodes within your span of control.

O

Official Government Travel - Travel conducted under authorized, written travel orders for official government business.
One Stage Transfer - An account transfer in which the account is moved within the same span-of-control and the Central Account ID has not changed.
Open Account Status - Once a Travel Card application has been approved it is considered to be open. An open account needs to be activated for use. When not on TAD/TDY an account should be deactivated; it should be reactivated prior to new travel orders being issued. An open account may also be suspended when greater than 60 days past due.
Other: Transaction Limit - The number of transactions that an account holder is allowed to make during a specific period for a given MCCG control. The length of the authorization period will be determined in the Total Number of Days field. For instance, you may restrict cash advances so that the account holder may only withdrawal $200 every 10 days.

P

Password - A case-sensitive, seven to twenty characters, alphanumeric word that allows a registered user access to EAGLS.
PCS - See Permanent Change of Station.
Permanent Change of Station - Travel conducted when being permanently moved from one duty station to another under orders.
Personal Identification Number (PIN) - Code assigned to a Cardholder to verify identity when using an ATM.
Pending - A status assigned to a queued request by the APC when they intend to make a decision on the change at a later time.
Per Diem - Daily lodging and M&IE rates allowed while on official travel; rates vary by location.
Point of Contact - An APC or CO/SUP that is assigned to a specific hierarchy node. These persons are responsible for the management of the GTCC program.
Posted Transaction - Transactions that have been authorized, gone through batch processing, and debited or credited to a specific account.

POV - Privately owned vehicle.
Program - The purpose (Travel, Purchase, Fleet, Integrated) for which the charge card is being used. For instance, a Travel program will be specifically designed for travel purchases.
Previous Cycle - A past statement. EAGLS allows you to search for statements and transactions for 16 previous months.
Previous Level - This button allows you to view all the available hierarchies nodes above a hierarchy you are browsing. For example, if you are starting from an HL4, the Previous Level button will display all available HL3 nodes within your span of control.
Program Type - Purchase, Travel, Fleet or Integrated programs selected for use by the Government.
Program Management Office (PMO) - Refers either to DFAS (DOD Travel Card PMO), DON eBUSOPSOFFINST Component Program Manager (CPM), or Head Quarters (HQ) USMC Component Program Manager (CPM) program offices.

Q

Quasi-Generic Card - A Travel Card without imprint,"U.S. Government, For Official Travel Use Only" provided for security.
Queue - A group of electronic requests that have been compiled by EAGLS for an APC to review. The request is a change within EAGLS that the APC must approve or decline.
Queued Request - An electronic request within EAGLS that has been sent to the APC queue for review.

R

Raw Data - The feature in the Reporting Tool that allows a user to download data from certain reports into a file on their own PC. The user can then manipulate the data within that file to create a specialized report to meet their needs.
Real-Time Processing - Changes to your program or accounts that are made immediately on EAGLS upon submission of maintenance to TSYS.
Rebate - The monies returned to the DON by the Bank based on usage and performance.
Receiving APC - This term applies to Transferring Accounts from one span-of-control to another. The receiving APC is the person who will have future access and control over the transferred account. This person receives the account through the Transfer Account queue.
Reduced Payment Plan (RPP) - Payment agreement between the card contractor and the Cardholder for past due accounts that have not been identified for collection through Salary Offset.
Refresh Date - The date from which the Total Number of Days will begin. For instance, you may designate 06/01/2000 in the (MM/DD/YYYY) format as the starting date for a given MCCG control. The transaction limit and amount limits will "refresh" every pre-set number of days from this starting date.
Report Parameters - The limitations or scope of information you determine for a specific report.
Report Viewer - The software application through which you will view a report, such as Info Analyzer, Word, or Excel.
Restricted Travel Card - A Government Travel Charge Card with a credit line of $2,000.00.
Retail Limits - Part of the total credit line set aside for purchase other than lodging, transportation, and car rental.
Role - Responsibility title such as APC or Account Holder.

S

Sales Draft - The transaction receipt.
Salary Offset - An automatic deduction or involuntary allotment established to deduct payment from a Cardholder's pay account for past due balances.
Scheduling Prompts - Data such as Hierarchy level and Run time that the Reporting tool requires for report parameters.
Search By - A search option that allows you to restrict the search within your span of control. For example, you may restrict your search to account holders with the last name of "Jones."
Search For - A search option that allows you to restrict the data returned by EAGLS. For example, when searching for accounts within your span of control, you may limit the search to Open accounts, Closed accounts or Both.
SECNAV - See Secretary of the Navy.
Secretary of the Navy - The Secretary is the head of the Department of the Navy. The Secretary is responsible for, and has the authority necessary to conduct, all affairs of the Department of the Navy.
Sending APC - This term applies to Transferring Accounts from one span-of-control to another. The sending APC is the person who is transferring access and control to another APC.
Sorting Options - Options that will determine the order of the information in your report (alphabetical, ascending date, descending date).
SOP - See Standard Operating Procedure.
SOU - See Statement of Understanding.
Span of Control - All hierarchies that have been created under your default hierarchy level.
Split Disbursement Option - Under the SDO, a DON traveler using the Travel Card for official government travel may elect to have some portion of their travel claim reimbursement paid directly by Defense Finance and Accounting Service (DFAS) for their Travel Card account via Electronic Funds Transfer (EFT) to the Bank.
Standard Operating Procedure - established or prescribed methods to be followed routinely for the performance of designated operations or in designated situations.
Standard Travel Card- A Government Travel Charge Card with a $5000.00 credit line.
Statement of Understanding – An agreement signed by the Cardholder stating that they understand that the issuance of the Travel Card specifically directed to: 1) Abide by all rules and regulations with respect to the charge card. 2) Use the charge card only for official travel. 3) Pay all charges upon receipt of the monthly billing statement from the Travel Card Contractor. 4) Notify the APC of any problems with respect to usage of the charge card. 5) Notify the Card Contractor and the APC if the charge card is lost or stolen. The Cardholder also must understand that misuse of the card may result in disciplinary action being taken. If the Cardholder fails to abide by the terms of the agreements, the APC may revoke or suspend the Cardholder's Travel Card privileges.
Status - An indicator identifying an account as opened or closed. The account status indicates if the account may be used for future transactions. The Opened status may also show a level of delinquency notation. The Closed status will also show a closure reason notation.
Subtotals, Totals, Grand Totals - The summary amounts at various component levels of your span-of-control.
Suspended Card - A Travel Card will be suspended when the account is greater than 60 days past due.

T

TAD - See Temporary Additional Duty
TCDM - Travel Card Delinquency Management.
TDY - See Temporary Duty Yonder
Task Order Number - A number that designates the program type (Travel, Purchase, Fleet) and program requirements of your agency.
Temporary Additional Duty - Official government-ordered travel conducted away from the permanent duty station.
Temporary Duty Yonder - Official government-ordered travel conducted away from the permanent duty station.
Total Number of Days - A specific period of time in days during which an account can access a pre-set number of transactions and a pre-set dollar amount for a given MCCG control.
Total Systems (TSYS) - A mainframe system for Bank of America that records and warehouses all authorization and transaction information for government charge cards.
Transaction Dispute - A disagreement between the Cardholder or account holder and the merchant with respect to a transaction.
Transaction Transfer - A transaction that should be allocated from an individual account to its diversion account. This occurs only on Integrated programs with diversion accounts. A transaction transfer moves the billing of a transaction from one account to another.
Transaction Limit - A number of allowable transactions in a given period.
Travel Authorization (TA) - Official authorization to travel on behalf of the Government.
Travel Card Delinquency Management - A pilot program focused on reducing the delinquency rate of the DON GTCC program.
Travel Management Center (TMC) - Commercial travel service used by the Navy to make airline, rail, hotel and car rental reservations, and issue tickets.
Travel Management Service (TMS) - Same as a TMC.
Travel and Transportation Reform Act of 1998 - The Travel and Transportation Reform Act of 1998 (TTRA) stipulates that the government sponsored Travel Card will be used by all U.S. Government civilian and military personnel to pay for the costs of official travel.
Travel Card - A charge card that is used solely for the purpose of purchasing Government travel-related goods and services.
Travel Claim - The process of claiming reimbursement for travel expenses by submitting expenses and receipts to the Navy, using a travel voucher form.
Travel Voucher (TV) - Terminology used by the Navy for the form used to claim travel expenses and from which reimbursement is issued.
Traveler's Checks - A paper check that has drawn a specific cash value from a charge card. The Traveler's check may be redeemed at any authorized merchant for that specific cash value.
TTRA - See Travel and Transportation Reform Act of 1998.
Two Stage Transfer - Process used to perform an account transfer to a different span-of-control. This may also occur with an account transfer in which the account is moved within the same span-of-control, but the Central Account ID must change.

U

User ID - The identity of a registered EAGLS user. This is usually some combination of your first and last name that may contain a number.
User Profile - The authorization a person is given to access EAGLS screens and perform EAGLS tasks.

V

Valid MCCG Tables - A listing of Merchant Category Code Groups that will be accepted or declined designated in agency setup.
Valid Preferred Vendor Tables - A list of merchants through which transactions may be accepted. This list may be as specific as a certain terminal in a particular merchant location.
Valid Preferred Tables - A list of MCCs or vendors that are included for authorization by an agency.
Vendor Action - Action for an account to take when a specific merchant attempts to receive authorization. For example, Authorize, Decline, Refer, etc.
Vendor Check - An account restriction that limits transactions to a specific group of merchants.
Vendor Type - Describes the type of business a merchant provides. All merchants that provide a certain service or merchandise will have a similar MCC. For example, all ATM cash advances are coded 6011.