DON GTCC Certification Course

Lesson 1

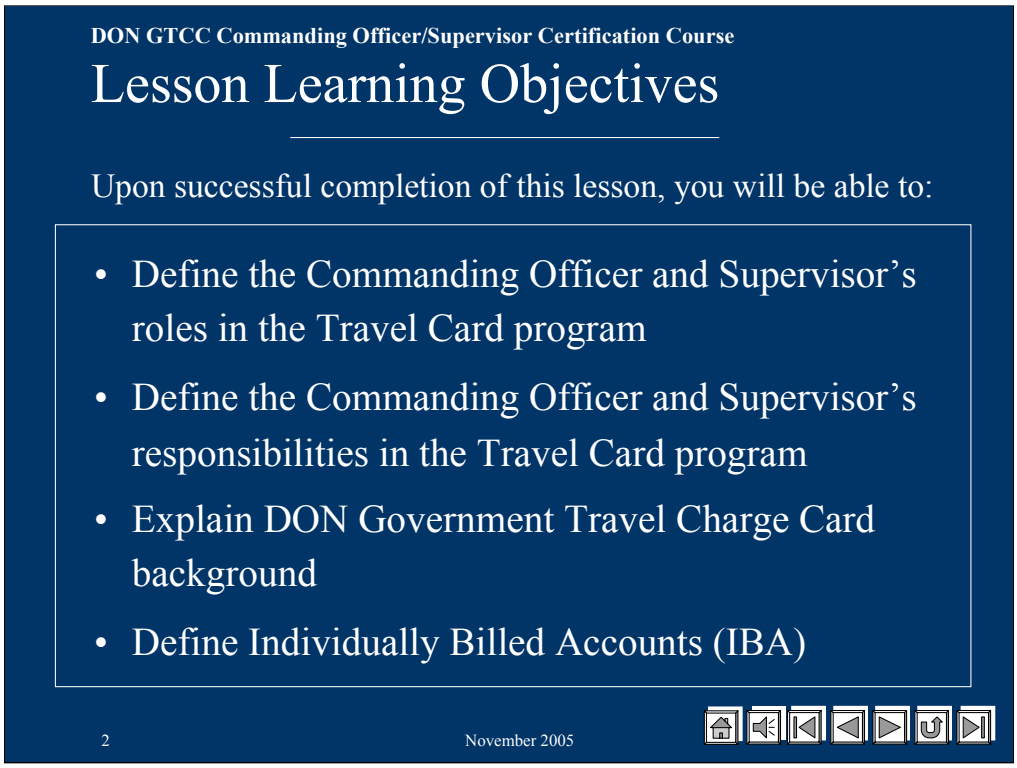
Roles & Responsibilities

Commanding Officer & Supervisor

1 November 2005

Welcome to the Department of the Navy Government Travel Charge Card Training for Commanding Officers and Supervisors. Commanding Officers and Supervisors must provide sound information and guidance to their Travel Card program participants. This course provides you with the necessary tools to carry out this task. This first lesson will acquaint you with your roles and responsibilities as they pertain to the Travel Card program.

When you complete all lessons, you can take the Certification Test to receive your certificate of completion. Please click the forward arrow to review this lesson's objectives.



This lesson is presented in four major objectives. After completion of this lesson you should be able to:

- Define the Commanding Officer and Supervisor's roles in the Travel Card program;
- Define the Commanding Officer and Supervisor's responsibilities in the Travel Card program;
- Explain the DON Government Travel Charge Card background; and,
- Define Individually Billed Accounts (IBA).

Please click the forward arrow to continue.

Commanding Officer & Supervisor's

Roles

Commanding Officer and Supervisor's role in the Travel Card program is to provide:

- Leadership
- Command Support
- Program Awareness
- Oversight

3 November 2005

The Commanding Officer and Supervisor must provide the command's Travel Card program with leadership, support, program awareness, and oversight. Your direct involvement in the program is an important element in its success.

Please click the forward arrow to take a look at some general program responsibilities.

Commanding Officer & Supervisor's

Responsibilities

Commanding Officer and Supervisor's Travel Card program responsibilities are:

- Program Establishment
- Monitoring
- Management

4 November 2005

As the Commanding Officer or Supervisor, you are responsible for establishing the program, then monitoring and managing its overall operation. Your Agency Program Coordinators will manage the operational details of the program however you will retain the overall responsibility for the success of the program.

Click the forward arrow to look at the Travel Card general background.

Government Travel Charge Card (GTCC)

General Background

- Reduces DON and Traveler Administrative Workloads
- Improves DON Cash Management
- Enhances Unit Readiness

5 November 2005

The Government Travel Charge Card program was implemented to reduce administrative workload for the Department of the Navy, as a whole, and for the individual traveler. It improves cash management and enhances unit readiness.

Travel Card usage creates a safe, effective and convenient standard method of expense payment for those who travel on official business.

Click the forward arrow to learn more about the Travel Card background.

Government Travel Charge Card (GTCC)

General Background

1. DON personnel are required to use the Travel Card
2. Travel-related expenses include lodging, meals and transportation
3. Submit a claim for expense reimbursement
4. Use reimbursement to pay travel billing statement

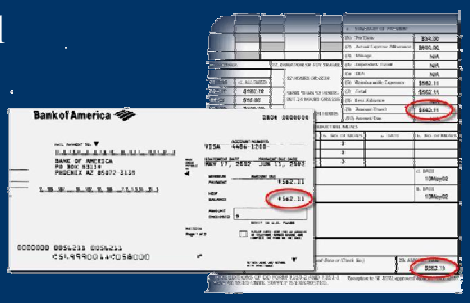
6 November 2005

Here is the basic Government Travel Charge Card scenario. 1) All Department of the Navy personnel are required to use the Travel Card for all official travel, unless the card is not accepted by the vendor or the person is an infrequent traveler. 2) Travel related expenses include lodging, meals and transportation. 3) Upon returning from travel, personnel submit a claim for expense reimbursement. The individual is reimbursed for all official charges incurred on the trip. And finally 4) the reimbursed amount is used to pay the Travel Card statement.

This type of Travel Card account is called an Individually Billed Accounts or IBA. Click the forward arrow to learn more about IBAs.

Individually Billed Accounts (IBA)

- Travel Card Issued to an Individual
- Used to Pay for Official Travel Expenses
- Government Reimbursement for Authorized Expenses



7 November 2005

Individually Billed Accounts, or IBAs, are Travel Cards issued to an individual traveler who is responsible for paying the account. These cards are used to pay for official travel and travel related expenses, not personal expenses. Government reimbursement is for authorized and allowable expenses only.

The accounts are established in the individual's name and the individual is personally responsible for all charges. Hence, the name Individually Billed Accounts.

Click the forward arrow and we'll review this lesson's objectives.

DON GTCC Commanding Officer/Supervisor Certification Course

Review of Objectives

You should now be able to:

- Define the Commanding Officer and Supervisor's roles in the Travel Card program (REVIEW)
- Define the Commanding Officer and Supervisor's responsibilities in the Travel Card program (REVIEW)
- Explain DON Government Travel Charge Card background (REVIEW)
- Define Individually Billed Accounts (IBA) (REVIEW)

8 November 2005

You have now completed Lesson 1. When you complete the entire course, you will be tested on the objectives shown here and those of the lessons that follow. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide to review that section of the lesson. Then click the "return" arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

You have now completed Lesson 1 of the Government Travel Charge Card Training for Commanding Officers and Supervisors. Close this lesson and return to the Main Menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 2, Part I, DON Policy, to continue your training.

DON GTCC Certification Course

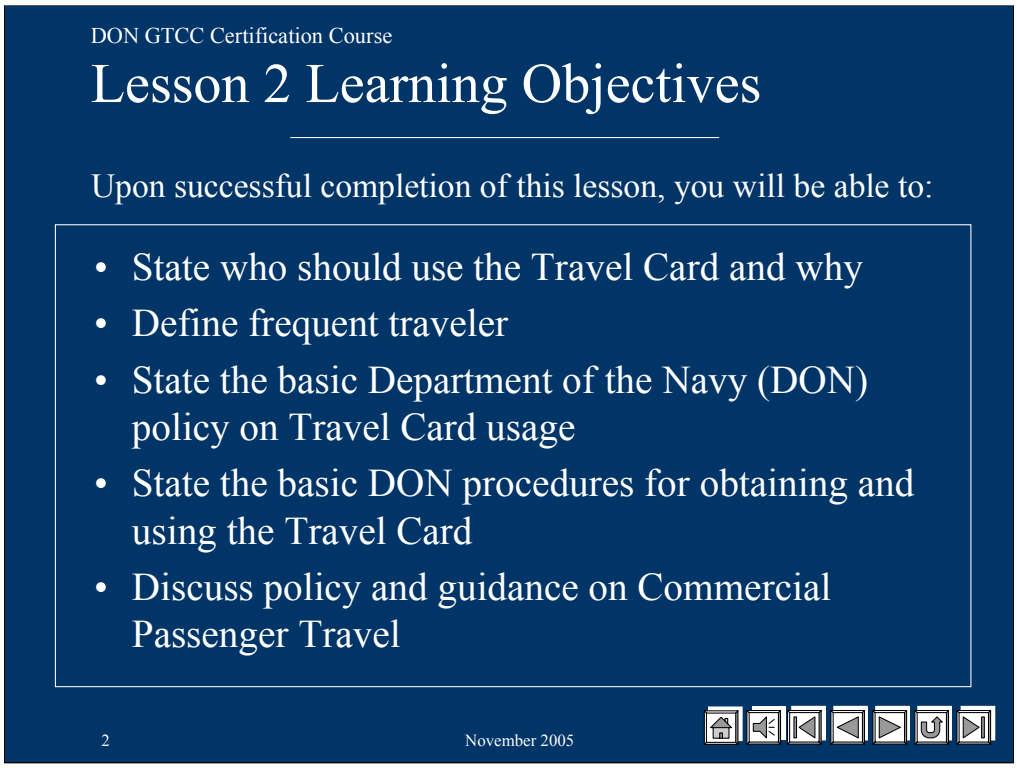
Lesson 2, Part I

DON Policy

1 November 2005

This is Part I, Lesson 2 of your Travel Cardholder training. This lesson covers several of the major points in the DON Travel Card program policy which apply to all program participants.

Please click the forward arrow to review this lesson's learning objects.



This lesson has eleven learning objectives the first five of which are listed here. When you complete this part of the lesson you should be able to:

- State who should use the Travel Card and why;
- Define a frequent traveler;
- State the basic Department of the Navy policy on travel card usage;
- State the basic Department of the Navy procedures for obtaining and using the Travel Card; and,
- Discuss policy and guidance for Commercial Passenger Travel.

Please click the forward arrow now to begin.

GTCC Policy – Who Uses It?

- Required use by all frequent travelers
- Personnel who travel 3 or more times in a 12-month period are frequent travelers
- Usage is not mandatory for infrequent travelers

The USMC, COMLANTFLT and COMPACFLT define a frequent traveler as one who travels 5 or more times in a 12-month period.

3 November 2005

The Travel Card Program benefits the Department of the Navy on several level. The program improves DON cash management at all levels while enhancing individual unit readiness by using a widely accepted commercial bank issued charge card. All frequent travelers must use this card for expenses that arise during official, authorized government travel, unless otherwise exempt. Personnel who travel 3 or more times in a 12-month period are considered frequent travelers. Infrequent travelers may use the card, but usage is not mandatory.

Click the forward arrow to learn about Travel Card usage.

GTCC Policy – Who Can't Use it?

- ***Foreign Nationals*** are not authorized to be issued Travel Cards
  - Travel expenses for foreign nationals may be placed on a centrally billed account
- ***DOD Contractors*** are not authorized to be issued Travel Cards
- However, participants of the Naval Acquisition Intern Program (NAIP) *may be* issued Travel Cards

4 November 2005

Some categories of personnel associated with the Government are not authorized to use the Travel Card. Foreign nationals are not authorized to be issued Government Travel Cards. Travel expenses for foreign nationals may be placed on a centrally billed account in support of official DOD sponsored programs or activities but they may not be issued an individually billed Travel Card account..

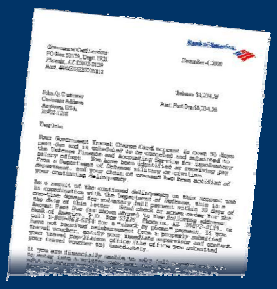
DOD Contractors are another group that are not authorized to be issued Travel Cards.

One special group that is authorized however, is Naval Acquisition Intern Program participants. They are eligible to be issued travel cards.

Click the forward arrow to learn more about Travel Card usage.

Travel Card Usage

- Authorized government expenses
- Lodging, meals and transportation
- NOT for personal use
- May be subject to disciplinary or administrative action for delinquency



5 November 2005

The Travel Card should only be used for authorized, government travel related expenses, which may include lodging, meals and transportation. The Travel Card should never be used for personal purposes. In addition, the Travel Card should never be “loaned” to anyone under any circumstance; it may only be used by the Cardholder.

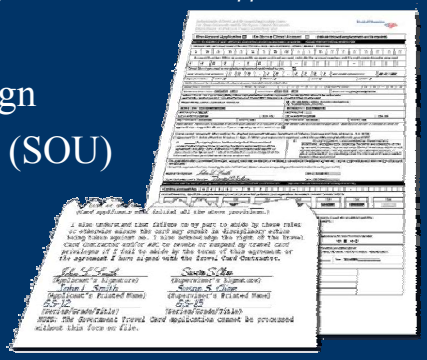
The Cardholder is responsible for paying the monthly bank statement. If the account goes unpaid and delinquency occurs, the Cardholder may be subject to disciplinary action and/or Salary Offset. We will discuss these topic in a later lesson.

Now let’s look at the procedures for obtaining a Travel Card. Click the forward arrow to continue.

Obtaining the Travel Card

- Obtain application from Agency Program Coordinator (APC)
- Complete application and sign Statement of Understanding (SOU)
- Credit check
- Statements issued monthly

Travel Card Application Form



6 November 2005

An Agency Program Coordinator or the Bank can provide a potential cardholder with the Travel Card application form. Complete the application and sign a Statement of Understanding. Once this is done, the Commanding Officer or Supervisor signs and submits the application to the APC who will forward it to the Bank for approval.

The bank will perform a credit check on each new Travel Card applicant; however, the applicant has the option to decline the credit check. If the credit check is declined a ***restricted card*** will be issued.

If the applicant's credit check does not meet the criteria established by the department for a standard card, a restricted card may be issued or a card may be denied based on credit score. If an individual cannot obtain a card as a result of a poor credit score, the individual is eligible to obtain a travel advance and have their airline tickets purchased on a centrally billed account. We will discuss Standard and Restricted accounts in more detail later in this lesson.

Once a card is issued, the Cardholder receives monthly statements directly from the Bank.

Please click the forward arrow to continue.

Using the Travel Card

- ATM Usage
- Retail Line
- Split Disbursement
- Permanent Change of Station (PCS)
- Salary Offset
- Check-in/out
- Card possession

7 November 2005

Before you use your Travel Card, you need to be aware of certain procedures and programs associated with use of the card. Some of these programs are listed here:

- ATM Usage;
- Retail line of credit;
- Split Disbursement;
- Salary Offset:
- Check-in & check-out requirements;
- Card possession; and,
- Permanent Change of Station.

Please click the forward arrow to take a closer look at these items.

Using the Travel Card

- **ATM Usage**
  - Authorized for official travel expenses
  - Bank fee for usage is authorized and reimbursable
  - Commanding Officer/Supervisor may authorize credit line increases as required
- **Retail line**
  - Limits for purchases other than lodging, airfare and transportation
  - Established on a credit line basis
  - Commanding Officer/Supervisor may authorize increases as required

STANDARD ACCOUNT

Credit Line ……$5,000
ATM …….. $515
Retail …….. $250

RESTRICTED ACCOUNT

Credit Line ……$2,000
ATM …….. $265
Retail …….. $100

8 November 2005

First, you may use your Travel Card's ATM feature to obtain limited cash advances for authorized travel expenses. Do not use the Travel Card to obtain cash for personal use. The Bank fee charged for ATM use is an authorized, reimbursable travel expense.

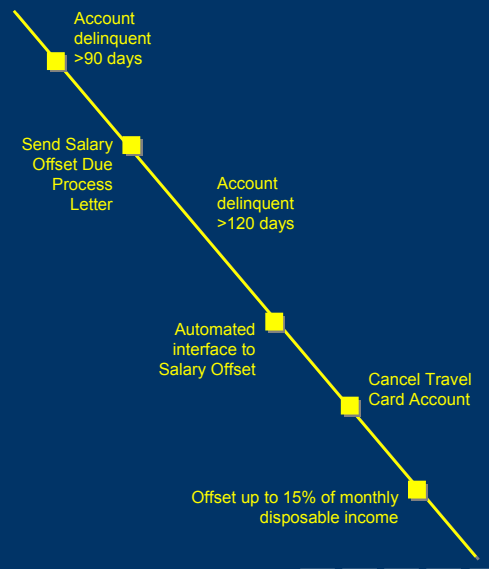
Commanding Officers or Supervisors may authorize an increase in the ATM advance limit but not to exceed $2,000. This is done primarily to ensure Cardholders have access to sufficient funds in high travel cost areas, or where the Travel Card is not accepted as payment for lodging, meals, etc.

Retail lines of credit for purchases other than lodging, airfare and transportation are established on a credit line basis. As required, Commanding Officers or Supervisors may approve a retail credit limit increase for an account. Be aware that increases on either ATM cash withdrawals or retail lines do not automatically increase the account's total credit line.

Please click the forward arrow to learn about the Split Disbursement feature of the Travel Card Program.

Using the Travel Card

- **Split Disbursement**
  - Mandatory for military and civilian personnel
  - Payment goes directly to Bank for Travel Card expenses
  - Other expenses paid directly to the Cardholder
- **Salary Offset**
  - Letter of notification at 90 days delinquent
  - Collection of accounts >120 days delinquent
  - Up to 15% monthly disposable income used to pay account



9 November 2005

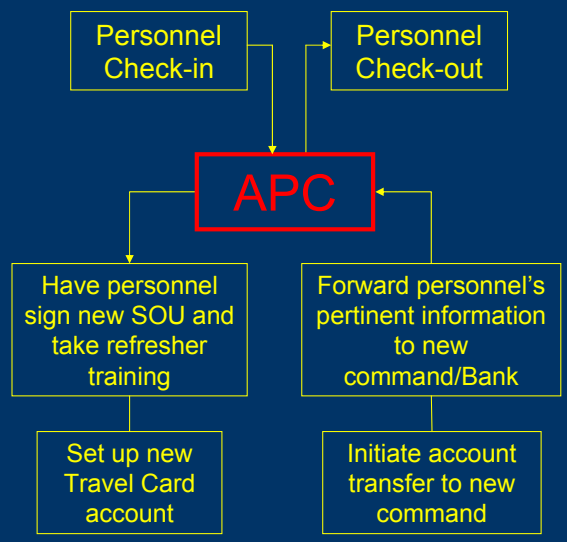
Split Disbursement is a Travel Card account payment plan. Under Split Disbursement, the Travel Card payment goes directly to the Bank thus easing the Cardholder payment responsibility. The use of Split Disbursement is mandatory for military and civilian personnel. The Bank receives direct payment for the specified amount and any remaining reimbursement is paid directly to the Cardholder. Split Disbursement is helpful in preventing delinquency.

If an account is 90 days delinquent, the Bank sends a notification letter to the Cardholder. If the account is not paid in full or payment arrangements are not made within 30 days of receiving the letter, Salary Offset goes into effect and the Travel Card is cancelled and will not be reinstated, Salary Offset is an option that allows the Bank to automatically collect payment on accounts delinquent for more than 120 days. Up to 15% of the cardholder's monthly disposable income is used to pay the delinquent account.

Please click the forward arrow to continue.

Personnel Check-in/out

- Commanding Officer/Supervisor establishes process
- APC administrates program
- Everyone check-in/out with APC



10 November 2005

The Travel Card APC should be a part of the Check-in/Check-out process established by the Commanding Officer or Supervisor. Everyone must see their APC when checking-in or –out of the command. The specifics of this process are covered in more detail later in the course.

Please click the forward arrow to continue.

Using the Travel Card

- Card Possession
  - Hold by Cardholder ONLY
  - Never held at a central location
- Permanent Change of Station (PCS)
  - Do not use for PCS expenses
  - Expenses normally funded by PCS travel advances
  - Travelers exempt from use during deployment

11 November 2005

This is a very important part of program policy. Only the individual to whom a Travel Card is issued should physically possess that card. Individually Billed Account Travel Cards should never be stored or retained in a central location by the commands, APCs, Commanding Officers or Supervisors.

Do not use the Travel Card for Permanent Change of Station related expenses. Reimbursement usually takes longer than other travel expenses and PCS move expenses are normally funded by PCS travel advances and advance pay.

Military or DoD civilian personnel en route to a point of departure for mission deployment are exempted from mandatory use of the Travel Card. This exemption is intended to lessen the chance of account delinquency. Use of the Travel Card under such circumstances is discouraged.

Click the forward arrow to take a look at policy regarding commercial passenger travel.

Commercial Airline Travel

- Use GSA contracted air carriers
- Paper tickets only when electronic not available
- Process "*Lost Paper Ticket Report*" with the CTO & airline
- Traveler must reimburse Government if traveler cannot provide paper ticket or a Lost Ticket Report
- Traveler should notify CTO to have electronic ticket refunded & provide cancellation number to authorizing official

12 November 2005

All travelers must use the GSA contracted air carriers when making their official travel arrangements, unless City Pair Fares are not available or use of these carriers will adversely impact the mission.

Paper tickets will no longer be issued for commercial travel, except in cases where electronic tickets are not available or the mission will be adversely impacted without a paper ticket. When paper tickets must be issued, commands must track the traveler's itinerary and research the files monthly to ensure all tickets were used or processed for a refund.

If a paper ticket is lost, the traveler must file a Lost Ticket Report with the Commercial Travel Office and the airline. The traveler must provide the Approving Official a copy of all pertinent documentation so the AO can ensure that the lost ticket refund is credited to the proper fund cite. If the traveler cannot provide the paper ticket for refund or does not file a lost ticket report, the Approving Official must take the necessary actions to have the traveler reimburse the Government.

An electronic ticket is not automatically refunded if unused. If a traveler has been approved for travel and procured an electronic ticket with Government funds, the traveler or Approving Official is responsible for ensuring any unused portion of that electronic ticket is cancelled and processed for a refund. The traveler or Approving Official must contact the CTO to cancel an electronic ticket and seek the appropriate refund. Travelers are required to obtain cancellation numbers and provide them to the Approving Official for subsequent follow-ups.

Travel processed in the Defense Travel System must also be canceled in DTS and a refund requested. Please click the forward arrow to continue.

DON GTCC Certification Course

Review of Objectives

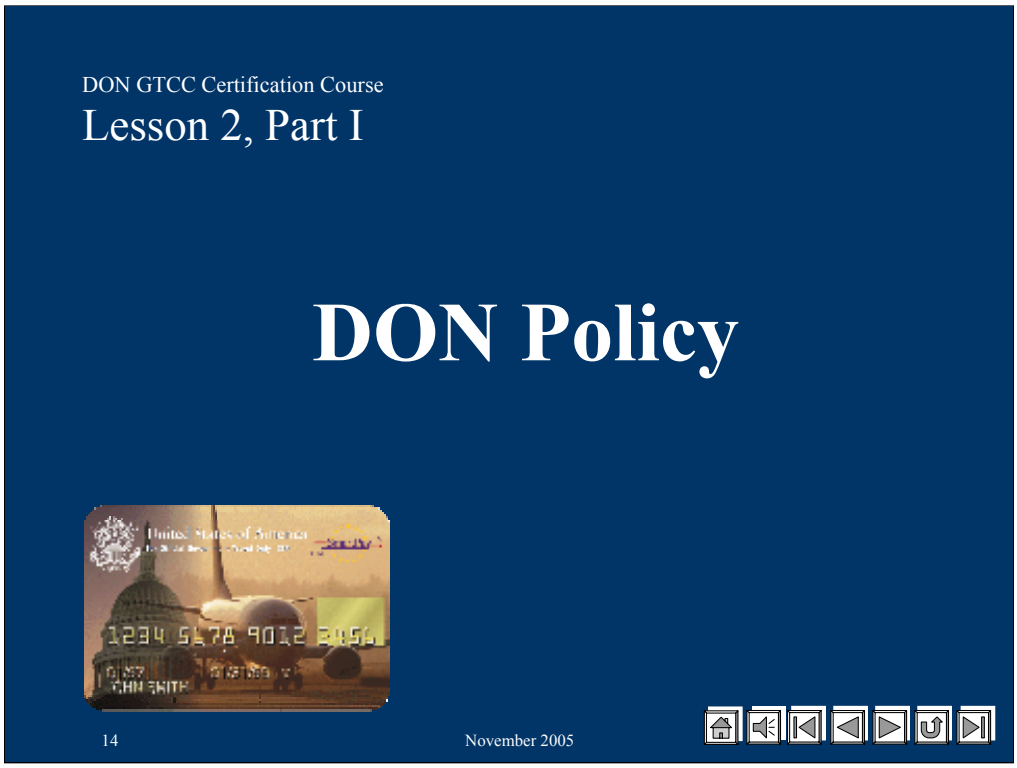
You should now be able to:

- State who should use the Travel Card and why (REVIEW)
- Define frequent traveler (REVIEW)
- State the basic Department of the Navy (DON) policy on Travel Card usage (REVIEW)
- State the basic DON procedures for obtaining and using the Travel Card (REVIEW)
- Discuss policy and guidance for Commercial Passenger Travel (REVIEW)

13 November 2005

You have now completed Part I of Lesson 2. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before you continue, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.



Congratulations! You have completed Lesson 2, Part I of your Travel Card training. Click on the “HOME” button in the navigation toolbar to close this lesson and return to the main menu. In the main menu, click on Lesson 2, Part II to continue this course.

DON GTCC Certification Course

Lesson 2, Part II

DON Policy

15 November 2005

This is Lesson 2, Part II of the Travel Card training. This part of lesson 2 covers several major points in the DON Travel Card policy which apply to all program participants.

Please click the forward arrow now to review this lessons training objectives.

DON GTCC Certification Course

Lesson 2, Part II Learning Objectives

Upon successful completion of this lesson, you will be able to:

- Define the Commanding Officer/Supervisor's responsibilities in the management of the Travel Card program
- State the individual Cardholder responsibilities in respect to the Travel Card program
- Distinguish Standard and Restricted card limitations
- Define Mission Critical status guidelines
- Discuss policy regarding transfer of Cardholders
- State where to get program update information

16 November 2005

The six training objectives for this part of lesson two are listed here. Read these objective now and when you are ready to continue, please click the forward arrow.

Commanding Officer & Supervisor Responsibilities

- Establish, monitor and manage Travel Card program
- Appoint Agency Program Coordinator (APC)
- Establish a Travel Card training program
- Semi-annual command evaluation & management control program reviews

17 November 2005

The Commanding Officer or Supervisor is responsible for establishing, monitoring and managing the Travel Card program and for the selection and appointment of an Agency Program Coordinator to manage the program. The APC is the primary liaison between the Cardholder and the Bank. The APC assists cardholders with Travel Card problems or questions and provides Commanding Officers and Supervisors with monthly Travel Card program status reports.

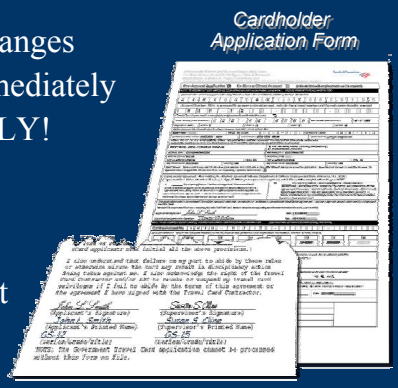
The Commanding Officer or Supervisor must ensure that their Cardholders are trained and understand their Travel Card responsibilities. They are also responsible for designating individuals, within the program, that have the authority to increase account credit limits.

And finally, the Commanding Officer or Supervisor must ensure that reviews are conducted of the program's command and management control at least semi-annually.

Please click the forward arrow to look at some of the individual Cardholder responsibilities.

Individual Cardholder Responsibilities

- Complete application and sign Statement of Understanding (SOU)
- Notify APC of personal/account changes
- Notify Bank of lost/stolen card immediately
- Use for travel related expenses ONLY!
- Prompt travel claim filing
  - Within 5 days of return
  - Every 30 days for long term travel
- Prompt and full payment of account regardless of reimbursement
- Beware of Identity Theft



18 November 2005

Here are several of the cardholder's major responsibilities. Cardholders must comply with all Travel Card program policies and procedures beginning with proper submission of the Travel Card application form to their APC.

The Cardholder must notify the APC of any address changes, transfers, separation, retirement from the Navy, or card cancellation and must immediately notify the Bank and their APC if their Travel Card is ever lost or stolen.

The Travel Card is for authorized travel related expenses only and should never be used for personal purposes.

It is the Cardholders responsibility to file travel claims within 5 days of travel completion. During long-term travel, the cardholder should submit interim travel claims every 30 days. Prompt filing of travel claims is the best means to ensure prompt reimbursement.

One of the most important Cardholder responsibilities is prompt, full payment of their Travel Card account. Payment is expected in full upon receipt of the billing statement, whether or not reimbursement has been received. The Travel Card is a Charge Card not a Credit Card. The account must be paid in full each month.

And finally, the cardholder needs to beware of potential identity theft by fraudulent email and telephone scams. This topic is discussed in more detail in a later lesson. If you receive email or phone requests that seem questionable, do not answer them. Instead, inform your APC immediately so that proper steps can be taken to halt these attempts as quickly as possible.

Please click the forward arrow to look at the difference between Standard and Restricted Travel Cards.

Standard Travel Cards are issued with a credit line of $5,000 and a monthly ATM line for withdrawals up to $515. The standard travel card monthly retail line is $250.

These spend limits are the default values for a Standard Travel Card. An APC can raise these overall lines, with the Commanding Officer or Supervisor's approval, in order to meet mission requirements.

Please click the forward arrow to review the Restricted Travel Card.

Restricted Travel Cards are issued to Cardholders who decline credit checks or do not meet the Bank's minimum credit requirements. The Commanding Officer or Supervisor may also request that a restricted card be issued to a cardholder.

The restricted card has a credit line of $2,000, a monthly ATM withdrawal line of $265, and a monthly retail line of $100.

A traveler may be placed in Mission Critical status which will affect how the bank handles the account. Please click the forward arrow to look at the Mission Critical status criteria.

Mission Critical Status

- Activity in a remote location
- Nature of mission precludes identification as government employee
- Requested by APC before account 60 days past due
- 45 day administrative period after removal from Mission Critical status
- Mission Critical period not to exceed 180 days

21 November 2005

Mission Critical status is determined by the APC with prior approval of the traveler's supervisor. Reasons may include activity in a remote location, which prevents the Cardholder from filing interim reports, or missions which preclude identification as a government employee.

Mission Critical status must be requested by an APC before a Cardholder's account reaches 60 days past due, and it must not be a suspended account.

All accounts must be settled within 45 days after being removed from Mission Critical status. The Mission Critical period, which includes the 45 day administrative period, cannot exceed 180 days.

The next topic is DON program policy regarding the transfer of cardholders; please click the forward arrow to continue.

Transfer of Cardholders

- Ruling established by FMO
- If a CH is "attached to an organization for 30 or more days, account should be brought in by gaining command
- Whoever would be responsible for the account, should have the account in their hierarchy if for more than 30 days
- Organization managing account is in best position to understand the traveler's needs

22 November 2005

Here is a question that arises frequently - when should a cardholder's travel card account be transferred to a new activity? A policy ruling was made on this issue by the Assistant Secretary of the Navy, Financial Management & Comptroller, Financial Management Office.

FMO ruled that, in general, if someone is attached to an organization for more than 30 days and they will be traveling during that time period, the account should be brought into the gaining command's Travel Card hierarchy. It was ruled that whoever would be responsible for managing the account should have the account in their hierarchy if it is for a period of more than 30 days. This would facilitate such things as credit limit increases, cash increases, mission critical designation, and so forth,

The organization managing the account is in the best position to know the traveler's needs and should be able to make judgments and adjustments to the account without going back to the traveler's previous command.

Please click the forward arrow to see where to acquire the latest policy & program information updates.

Program Update Information

www.navsup.navy.mil/ccpmd

- Policy & Administrative Notices
  - **TCPN**: Travel Card **Policy** Notice
  - **TCAN**: Travel Card **Administrative** Notice
  - Sent to Level 3 APCs for distribution
  - Travel Card Program website, "Policy" tab
- E-mail Subscription Service
  - Register on the website under "Quick Links"

23 November 2005

As a Travel Card program participant, you should keep up with the most current program information. There are two easy ways to do this.

DON CCPMD Program Management Office issues two types of announcements: Policy Notices and Administrative Notices. The Policy Notices, TCPNs, are numbered in sequential order from latest release of the instruction. For example, TCPN – 1, TCPN – 2, etc. TCPNs are posted under the Travel Card Program "Policy" tab, in the "Instruction" section of the Travel Card Program web page at the address shown here. This approach places the instruction and all the updates are in one location. In order to have a complete policy instruction, you will need to print the instruction and all of the TCPNs.

Administrative Notices are procedural or informational notices which are not a part of official program policy. The numbering for the Administrative Notices, or TCANs, is based on the date issued. As these notices become outdated, they are removed from the website.

Both TCPNs and TCANs are sent by e-mail to the level 3 APCs to be distributed throughout the program hierarchy.

The Email Subscription Service is another way to stay up to date. Go to the website, and under "Quick Links" click on E-mail Subscription. A window will open allowing you to enter your contact information, e-mail address and select the card programs for which you would like to receive program updates. TCPNs and TCANs will be sent out to all Travel Card E-mail Subscription subscribers

DON GTCC Certification Course

Review of Objectives

You should now be able to:

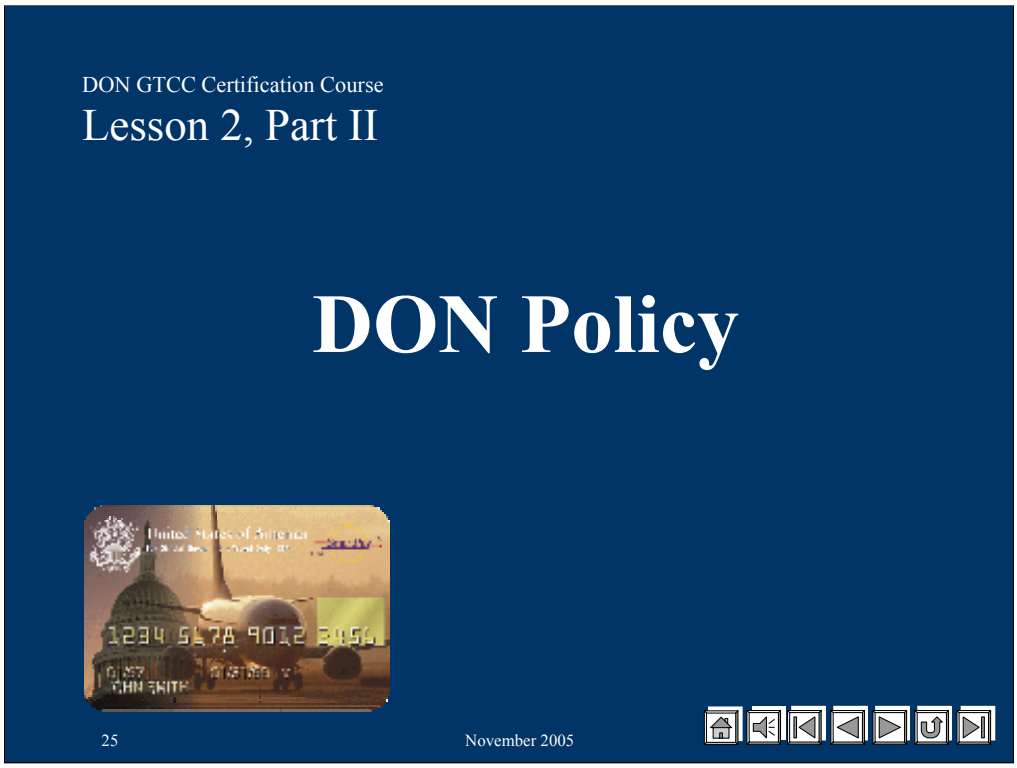
- Define the Commanding Officer/Supervisor's responsibilities in the management of the Travel Card program (REVIEW)
- State the individual Cardholder responsibilities in respect to the Travel Card program (REVIEW)
- Distinguish Standard and Restricted card limitations (REVIEW)
- Define Mission Critical status guidelines (REVIEW)
- Discuss policy regarding transfer of Cardholders (REVIEW)
- State where to get program update information (REVIEW)

24 November 2005

You have now completed lesson 2 of the Travel Card course.

Please take a moment to review this lessons objectives. When you complete the entire course, you will be tested on these objectives and those of the other lessons. If necessary, you can click the word (REVIEW) to go back to the appropriate slide. Then click the "return" arrow button to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.



Congratulations! You have completed Lesson 2 of your DON Government Travel Charge Card Training. Close this lesson and return to the main menu by clicking on the “HOME” button in the navigation toolbar. In the main menu, click on Lesson 3, Part I, Bank of America Policy, to continue your training.

DON GTCC Certification Course

Lesson 3, Part I

Bank of America Policy

Bank of America.

1 November 2005

This is lesson 3, part I of the Travel Cardholder training. This lesson covers several of the major Bank of America, Travel Card Program policy issues. These selected policy topics apply whether you're a Cardholder, a Commanding Officer, Supervisor, or an APC.

Let's review the objectives. Click the forward arrow to continue.

DON GTCC Certification Course

Lesson 3 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- Define EAGLS
- State BoA payment policy
- State Disputed Transactions policy
- State actions taken for lost or stolen cards
- State Bank of America's fee policy

2 November 2005

This part of lesson 3 has five learning objectives which are listed here. These objectives and the ones from the other lessons are the basis of the post-course certification test. Read over the objectives and click the forward arrow when you're ready to continue.

Electronic Account Government Ledger System (EAGLS)

- Secure
- Web-based
- Meets US Government Requirements
- 24 Hours a Day, 7 Days a Week
- Provides APCs with:
  - Account Management
  - Misuse/Abuse Monitoring Tools

Downloaded
EAGLS User's Guide from:

www.gcsuthd.bankofamerica.com

3 November 2005

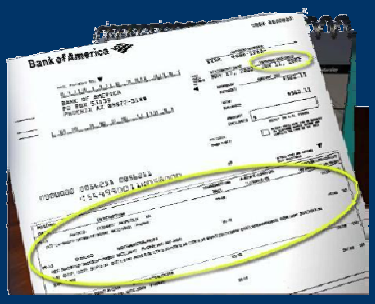
Bank of America's Electronic Account Government Ledger System (EAGLS) is a secure, web-based system designed to meet the unique requirements of US Government agencies. This system is available 24 hours a day, 7 days a week. It provides APCs with fast and easy desktop management of their Bank of America Travel Card accounts. A complete EAGLS User's Guide can be downloaded from Bank of America's website listed here.

EAGLS includes standard reports that an APC can request, view, and print to help manage the program, for example, to identify Travel Card misuse or abuse. Cardholders also have limited access to EAGLS for personal account information.

Click the forward arrow to review Bank of America's Payment Policy.

BOA Payment Policy

- Billing cycle ends on the 17th of each month
- Statements mailed within 5 business days of cycle end
- Full payment expected ***even if*** reimbursement not received
- Due date 25 – 30 days from closing date
- All charges/activity listed on statement



4 November 2005

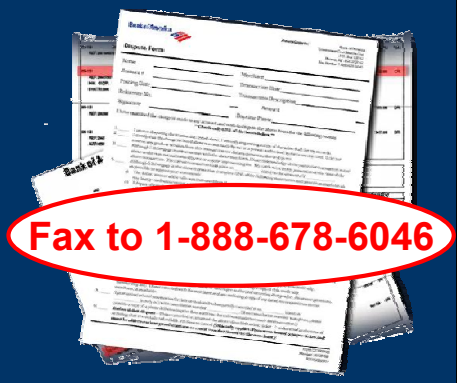
The Travel Card billing cycle ends on the 17th of each month; statements are mailed to Cardholders within 5 business days. Cardholders are expected to make payment, in full, by the due date whether or not they have received their travel expense reimbursement by that time.

The payment due dates are 25 – 30 days from the statement closing date. Statements list all charges and activity that occurred during the billing cycle. If there are incorrect transactions on the statement, you may need to dispute them.

Please click the forward arrow to review Bank of America's procedure for disputed transactions.

Disputed Transactions

- Contact merchant first to resolve the problem
- Initiate dispute process with the Bank within 60 days of statement date
- Receive temporary credit for disputed transactions
- Obtain dispute form at:



www.gcsuthd.bankofamerica.com/forms/pdf/C12A1198.pdf

5 November 2005

If a monthly statement includes an incorrect transaction, the cardholder should contact the merchant to request clarification and attempt to resolve the problem. If the issue is not resolved by the merchant or is a billing error, the cardholder must submit a Dispute Form to the Bank within 60 days of the statement on which the transaction first appeared. The Cardholder must provide any pertinent information or documentation regarding the dispute along with the dispute form.

The 60 day dispute limit is important. If the dispute process is not begun on time, the Cardholder will be responsible for the transactions. The dispute form can be obtained at the website listed on the screen and faxed to the bank at the number shown here.

The account will receive temporary credit for the disputed transaction until it is resolved. If the charge is incorrect, generally the merchant will reverse it and it will appear as a credit on the next statement.

Let's look at what to do if your Travel Card is lost or stolen. Please click the forward arrow to continue.

Lost/Stolen Travel Card

- Report lost/stolen card to:
  - Bank
  - APC
- Account immediately cancelled
- New Travel Card received within 7 – 10 business days
- Cardholder responsible for charges before card reported lost/stolen
- Previous authorized activity transferred to new account

Call On Phone:
CONUS: 1-800-472-1424
OCONUS: 1-757-441-4124

In Writing:
Bank of America Security Department PO Box 1350 Norfolk, VA 23501

6 November 2005

If your Travel Card is lost or stolen, immediately report it to the Bank and follow up with your APC. Once you have reported your card lost or stolen, it will immediately be cancelled. The Bank will issue you a Travel Card with a new account number and PIN within 10 business days.

You are only responsible for valid charges made before the Travel Card was reported lost or stolen. All previously authorized activity, disputed and undisputed, will be transferred to the new account.

Please click the forward arrow to look at the Bank's Travel Card fees.

Bank of America Fee Policy

$ Late Fees:
- After 75 Days
- **$29** every 30 days
- Reimbursable for Mission Critical status only

$ Return Check Fees:
- **$29** for insufficient funds
- Not reimbursable

$ Pay by Phone Fee:
- **$10** for payment over the phone
- Charged to Cardholder's account
- Not reimbursable

7 November 2005

There are several Bank of America fees associated with the Government Travel Charge Card, for example, late fees. Late fees are applied to your account beginning 75 days from the initial statement date. There is a $29 charge for each 30 day cycle. These fees are not reimbursable unless the account is in Mission Critical status.

There is a non-reimbursable $29 fee for each check returned due to insufficient funds.

A non-reimbursable fee is charged to the Cardholder's account if they make a payment over the telephone; the pay-by-phone fee is $10.00.

Please click the forward arrow to see more information regarding bank fees.

Bank of America Fee Policy

$ Expeditious Delivery of Card:

- $20 emergency card replacement for those on travel
- Reimbursable

$ ATM usage:

- 3% or $2 (greater amount applies)
- Reimbursable

8 November 2005

There is a reimbursable, $20 fee for the expeditious deliver of an emergency replacement card to persons who are in a travel status.

And finally, there is a 3% fee for ATM usage or $2, whichever is greater. This fee is also reimbursable.

Please click the forward arrow to continue.

DON GTCC Certification Course

Review of Objectives

You should now be able to:

- Define EAGLS (REVIEW)
- State BoA payment policy (REVIEW)
- State Disputed Transactions policy (REVIEW)
- State actions taken for lost or stolen cards (REVIEW)
- State Bank of America's fee policy (REVIEW)

9 November 2005

You have now completed part I of lesson 3. When you complete the entire course, you will be tested on these objectives and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate content slide. Then click the "return" arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

DON GTCC Certification Course

Lesson 3, Part I

Bank of America Policy

Bank of America.

10 November 2005

Congratulations! You have completed Lesson 3, Part I of your Travel Card course. Close this lesson and return to the main menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 3, Part II to continue your training.

DON GTCC Certification Course

Lesson 3, Part II

Bank of America Policy

Bank of America.

11 November 2005

This is Part II of Lesson 3 of the Travel Card, Cardholder course. This lesson continues the discussion of the Bank of America major policies. These policies apply for the Travel Card program whether you're a Cardholder, a Commanding Officer, Supervisor, or an APC.

Let's review the learning objectives. Click the forward arrow to continue.

DON GTCC Certification Course

Lesson 3 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- State account activation requirements
- State Salary Offset dispute process
- State the Reduced Payment Plan option
- State when BOA will close or cancel Travel Card accounts
- State the requirements for reinstatement of a closed account

12 November 2005

These are the five objectives for this second part of lesson 3 . Take a moment to study them. When you are ready to continue, click the forward arrow to review the topic of account activation requirements.

Card Activation

- Cardholder must activated the Travel Card before first use
- Bank automatically closes an account when not used in 12 month period

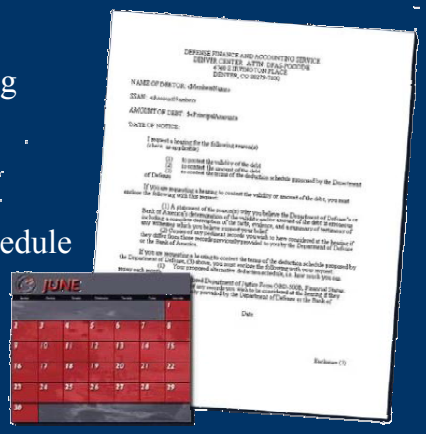
13 November 2005

You must activate your Travel card before you can use it the first time. The new card will have activation information on it as shown here. Once you activate your account, if it is not used in any 12-month period, it is automatically closed by the Bank.

Please click the forward arrow to review the Salary Offset Dispute Process.

Salary Offset Dispute Process

- Salary Offset/Due Process Notification Letter sent at 90 days delinquent
- Cardholder may petition for hearing to dispute:
  - Validity or amount of debt
  - Amount of proposed offset schedule
- Hearing request temporarily suspends Salary Offset initiation
- Request must be filed within 30 days of Due Process Notification Letter receipt



14 November 2005

Your account balance must be paid in full each month. Your Travel Card is a Charge Card not a Credit Card. If your account falls into arrears, the bank will begin a Salary Offset process to recoup its funds. Once an account is 90 days delinquent, the bank sends out a Salary Offset Due Process Notification Letter. Bank of America provides a dispute process for those accounts in Salary Offset.

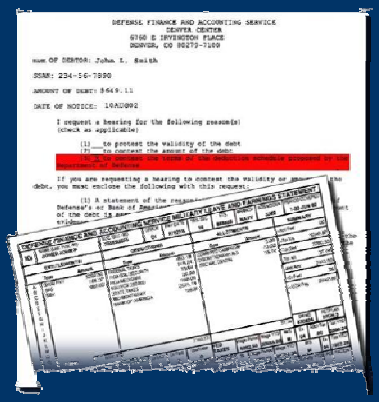
The Cardholder may petition for a hearing and dispute the validity or amount of the debt and/or the proposed offset schedule. If a hearing is requested, the initiation of the Salary Offset is temporarily suspended.

A request for a hearing must be filed within 30 days of the Due Process Notification Letter.

Please click the forward arrow to continue.

Salary Offset Dispute Process

- **Disputing Validity or Amount of Debt ?**
  include:
  - Statement of why
  - Copies of pertinent records
- **Disputing Offset Schedule ?**
  include:
  - Alternative deduction schedule
  - Department of Justice Form OBD-500B, Financial Status
  - Copies of pertinent records



15 November 2005

If a Cardholder requests a hearing to dispute the validity or amount of debt, he or she must provide a statement as to why they are contesting the validity or amount, as well as copies of pertinent records.

For a hearing request disputing the proposed offset schedule, the Cardholder must provide three pieces of documentation, specifically, an alternative deduction schedule, the Department of Justice Form OBD 500B, Financial Status, and copies of pertinent records.

Please click the forward arrow to review Reduced Payment Plan.

Reduced Payment Plan (RPP)

- Payment agreement between Cardholder and Bank
- Available to Cardholder before Salary Offset initiation
- Written agreement required
- Travel Card account suspended/deactivated

16 November 2005

To avoid Salary Offset, the Cardholder may choose the Reduced Payment Plan, or RPP. This plan is an agreement between the Cardholder and the Bank.

The Reduced Payment Plan is available anytime before Salary Offset takes place, which is 120 days. It requires a written agreement. During this time, your Travel Card is suspended and the account deactivated.

Please click the forward arrow to continue.

Reduced Payment Plan (RPP)

- RPP Fees:
  - $45 set up
  - $29 (each) late payment
  - $10 monthly maintenance fee
- APC may request reinstatement with successful completion
- Automatic rollover into Salary Offset upon Cardholder default

17 November 2005

The Reduced Payment Plan has a $45 set-up fee and fees of $29 for each late payment. There is also a $10 monthly maintenance fee that remains in effect until the account is paid in full and aged current.

If the Cardholder enrolls prior to 120 days past billing and successfully completes the RPP, their APC can request reinstatement as a Restricted account with firm limits.

If the Cardholder defaults while in the RPP, the account automatically rolls into Salary Offset and their card is cancelled.

Please click the forward arrow to see two examples that illustrates the Reduced Payment Plan.

Reduced Payment Plan (RPP)

- At 65 days delinquent:
  - No late fees
  - $45 set up fee
  - $10 monthly maintenance fee

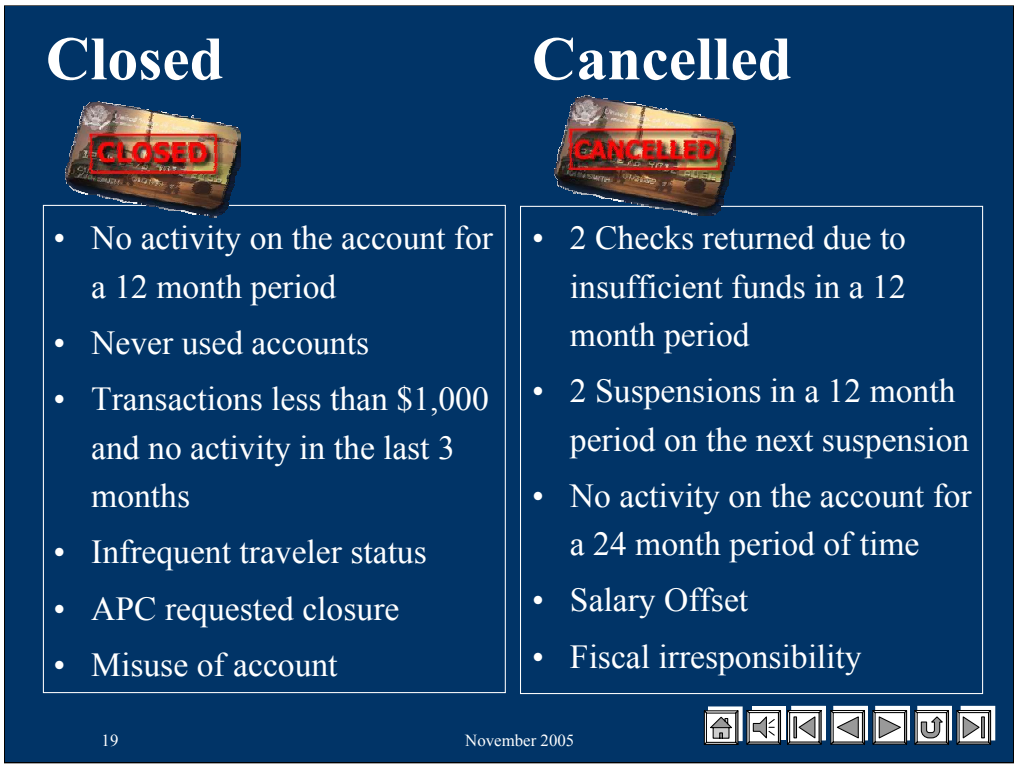
- At 95 days delinquent:
  - 2 late fees of $29 (60 & 90 day cycles)
  - $45 set up fee
  - $10 monthly maintenance fee

18 November 2005

If an RPP is implemented at 65 days delinquent, no late fees have been assessed to the account. Late fees do not begin until day 75. The Cardholder would only have the $45 set up fee and the monthly $10 fee charged to their account.

If the Cardholder signs up for RPP at 95 days delinquent, there would be 2 late fees of $29 each, as well as the $45 set up fee and the monthly $10 fee charged to their account.

Please click the forward arrow to review account closures and cancellations.



Let's look at some reasons why Bank of America would close or cancel an account. The bank will close accounts for the following reasons:

- No activity on the account for a 12 month period;
- Accounts that have never been used;
- Accounts with transactions less than $1,000 and no activity in the last 3 months;
- A change to Infrequent traveler status;
- An APC request to close an account; and,
- Misuse of an account.

The bank will cancel accounts for these reasons:

- 2 checks returned due to insufficient funds in a 12 month period;
- 2 suspensions in a 12 month period on the next suspension;
- No activity on the account for a 24 month period of time;
- Salary Offset; and,
- Fiscal irresponsibility.

Please click the forward arrow to review the reinstatement policy.

Reinstatement Policy

- Effective 15 JUN 04, a new reinstatement policy was issued for DOD Individually Billed Accounts closed due to delinquency
- Cardholders must meet set criteria
- $29 reinstatement fee (not reimbursed by DOD)
- Reinstatement application can be found at www.gcsuthd.bankofamerica.com/forms/gsaforms/reinibcadod.asp

20 November 2005

Effective June 15, 2004, the reinstatement policy was revised to allow reinstatement applications to be made by DOD cardholders who have had their accounts cancelled due to delinquency. In order to be approved for reinstatement, cardholders must meet set criteria and agree to a $29 reinstatement fee, which is non-reimbursed. This fee covers the expense of reinstatement processing. A new reinstatement application form is available via Bank of America's online EAGLS system.

Please click the forward arrow to look at the reinstatement criteria.

Criteria for Reinstatement

Existing Account:

- Cannot have been charged off as a bad debt
- Balance must be paid in full for a minimum of 60 days
- Must not have any payments returned to bank for insufficient funds (NSF) in the previous 12 months and no more than 3 NSF payments in the life of the account

21 November 2005

The criteria for reinstatement for an existing account are as follows:

- The account cannot have been charged off as bad debt;
- The balance must have been paid in full for a minimum of 60 days; and,
- There must not have any payments returned to the bank for insufficient funds in the previous 12 months and no more than 3 insufficient funds payments in the life of the account.

Please click the forward arrow to continue with the criteria for reinstatement.

Criteria for Reinstatement

Cardholder must agree to:

- Credit check (cardholder must meet minimum credit score requirements)
- Payment of the reinstatement fee of $29,
- If the reinstated account cancels, the cardholder will not be considered a second time

22 November 2005

As additional criteria for reinstatement, the cardholder must agree to a credit check and must meet the minimum credit score requirements. The cardholder must agree to payment of the reinstatement fee of $29, which will be billed upon reinstatement and appear on the cardholder's next billing statement. And, finally, the cardholder must understand that if the reinstated account cancels, the cardholder will NOT be considered a second time.

Please click the forward arrow to continue.

Reinstatement Policy

- ***If declined***, cardholders receives letter stating the reason(s) and the APC will be notified
- ***If approved***, the account will be opened as a ***restricted account***
- Cardholder will receive ***written approval*** via mail
- Replacement plastic is need must be indicated in the appropriate box on the reinstatement application
- If requested, ***expedited delivery fee*** is $20

23 November 2005

If a cardholder's application for reinstatement is declined, the cardholder will receive a letter stating the reason for the decline. If the application cannot be processed, the APC will be notified. Please notice that all requirements for reinstatement applications will be the same as for a new application, for example: physical address, phone numbers, signatures, etc.

If approved, the account will be opened as a restricted account, which the APC must activate prior to use. The cardholder will receive written notification of the approval through the mail. If the cardholder requires replacement plastic, the request must be indicated in the appropriate box on the reinstatement application, and the card will be sent via the US Postal Service, First Class Mail. If expedited delivery is requested, a corresponding delivery fee of $20 will be billed and appear on the cardholder's next billing statement.

Please click the forward arrow to continue.

DON GTCC Certification Course

Review of Objectives

You should now be able to:

- State account activation requirements (REVIEW)
- State Salary Offset dispute process (REVIEW)
- State the Reduced Payment Plan option (REVIEW)
- State when BOA will close or cancel Travel Card accounts (REVIEW)
- State the requirements for reinstatement of a closed account (REVIEW)

24 November 2005

You have now completed Lesson 3. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

DON GTCC Certification Course

Lesson 3, Part II

Bank of America Policy

Bank of America.

25 November 2005

Congratulations! You have completed Lesson 3 of your Travel Card, Cardholder course. Close this lesson and return to the main menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 4, Obtaining & Using a Travel Card, to continue your training.

DON GTCC Certification Course

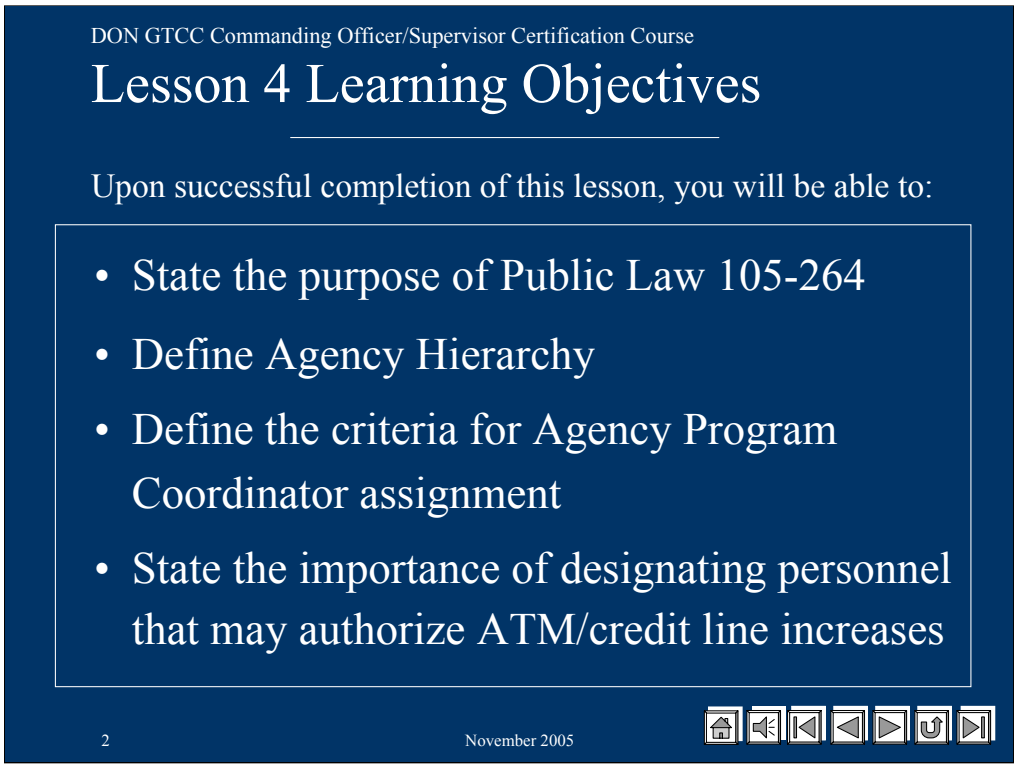
Lesson 4

Program Establishment

Commanding Officer & Supervisor

1 November 2005

This is Lesson 4 of the Commanding Officers and Supervisors certification course. Let's review this lesson's objectives. Click the forward arrow to continue.



This lesson is presented in four learning objectives. They are:

- State the purpose of Public Law 105-264;
- Define Agency Hierarchy;
- Define the criteria for Agency Program Coordinator assignment; and,
- State the importance of designating personnel that may authorize ATM and credit line increases.

Click the forward arrow to review Public Law 105-264.

Public Law 105-264

- Travel & Transformation Reform Act of 1998
- Mandates Travel Card Usage
- Regulated by DOD Financial Management Regulation (FMR)
- Promulgated by DON Travel Card Instruction
- Creates a Standard Payment Method
- Improves DON Cash Management
- Enhances Mission Readiness

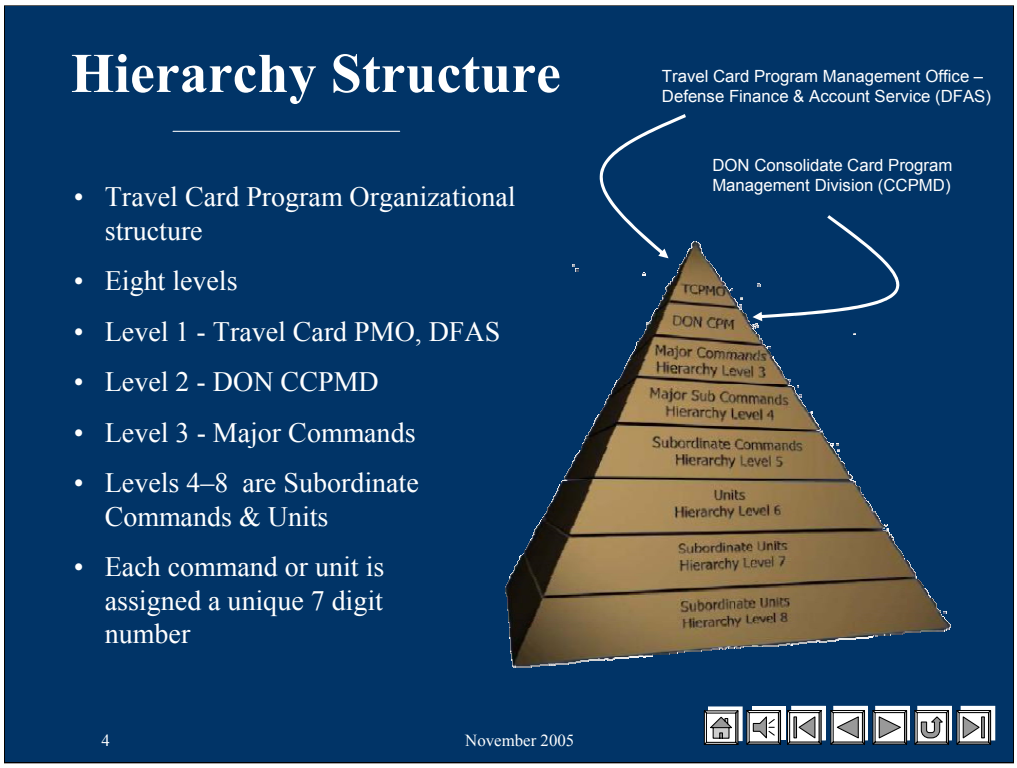
3 November 2005

Public Law 105-264, also known as the Travel and Transportation Reform Act of 1998, established the Travel Card program, within the Department of the Navy. This law mandates the use of a government sponsored Travel Card for costs associated with official government travel. DOD Financial Management Regulation established the program for the Department of Defense, and the Department of the Navy instruction delineates specific requirements for Navy personnel.

The Travel Card program creates a standard payment method for these government travel expenses, improves Department of the Navy cash management, and enhances the mission readiness. As a Commanding Officer or Supervisor, you are responsible for making Cardholders aware of this law and other regulations affecting the use of the Travel Card.

The Travel Card program uses a hierarchy structure which creates a chain of command within the bank's system . Let's take a look at this structure.

Please click the forward arrow to continue.



The Agency Hierarchy is an organizational structure within the Travel Card program consisting of an 8-tiered chain of command. Level 1 is the DoD Travel Card Program Management Office. The Department of the Navy Consolidated Card Program Management Division occupies level 2, and the major commands occupy level 3. Levels 4 – 8 are the subordinate commands and units.

A unique 7-digit number identified each command or unit and its hierarchy level. The first digit of each number is the hierarchy level, for example, all level 4 hierarchy numbers are seven digits long and start with the number 4.

Please click the forward arrow for more Agency Hierarchy information.

Communication flow is vital to the success of the program. Information from Level 2 is sent out to the commands in Level 3. From Level 3, the information must be forwarded to Levels 4 through 8.

Now let's look at the importance of the program position called the Agency Program Coordinator or simply, APC. Click the forward arrow to continue.

APC Program Assistance

- Assists in program management and maintenance
- Maintains Travel Card program records and reports
- Included in Check-In/Out processing

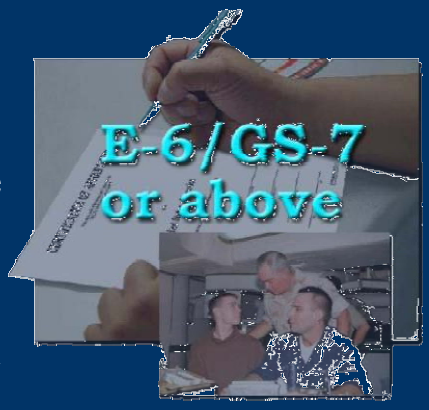
6 November 2005

As the Commanding Officer or Supervisor, it is your responsibility to assign an APC to the Travel Card program. The APC can help you manage and maintain your Travel Card program and its records and reports. The APCs should also be included in the check-in and check-out processing in order to keep account records up to date.

Please click the forward arrow to review the APC assignment criteria.

APC Assignment Criteria

- Appoint an APC in writing
- Appoint an alternate APC
- Rank of E-6/GS-7 or above
- Assignment from within administrative organization
- Minimum 1 year assignment



7 November 2005

Here are five major criteria to consider when assigning an APC.

- You should appoint, in writing, an APC who is responsible for the overall daily operations of the Travel Card Program.
- An alternate APC should also be appointed to cover program duties in the event the primary APC is unable to do so.
- The candidate must be an E-6, GS-7 or above
- The assignment must be from within the administrative organization. In the case of reserve forces, assign the APC from within the training department.
- And finally, keep in mind that the APC assignment is for a minimum of 1 year.

There's another assignment you should consider when establishing your Travel Card program. Please click the forward arrow to look at it.

ATM/Credit Line Increase Authority

The Commanding Office and Supervisor should designate, in writing, personnel that are authorized to increase ATM and credit lines. This streamlines your Travel Card program by:

- Ensuring Cardholders have sufficient funds for travel in high cost areas
- Allowing the Commanding Officer and Supervisor to concentrate on other program aspects

8 November 2005

As part of your Travel Card program, you need to designate, in writing, personnel who are authorized to increase ATM limits and credit lines. This alternate personnel ensures that Cardholders traveling in high cost areas have access to sufficient funds while on assignment. This also frees you from this potentially time consuming process and allows you to concentrate on other aspects of the program.

Click the forward arrow to review this lessons objectives.

DON GTCC Commanding Officer/Supervisor Certification Course

Review of Objectives

You should now be able to:

- State the purpose of Public Law 105-264 (REVIEW)
- Define Agency Hierarchy (REVIEW)
- Define the criteria for Agency Program Coordinator assignment (REVIEW)
- State the importance of designating personnel that may authorize ATM/credit line increases (REVIEW)

9 November 2005

You have now completed Lesson 4. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to proceed.

Congratulations! You have completed Lesson 4 of your DON Government Travel Charge Card Certification Course for Commanding Officers and Supervisors. Close this lesson and return to the main menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 5, Program Management, to continue your training.

DON GTCC Commanding Officer/Supervisor Certification Course

Lesson 5

Program Management

1 November 2005

This is Lesson 5 of the Travel Charge Card training for Commanding Officers and Supervisors. Click the forward arrow to review this lesson's objectives.

DON GTCC Commanding Officer/Supervisor Certification Course

Lesson 5 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- State the purpose of credit checks
- State Standard and Restricted credit lines
- State Merchant Category Code purpose and use
- State the purpose and conditions for Salary Offset
- State deactivation criteria
- Distinguish travel and delinquency timelines
- State the purpose of Mission Critical status
- State the purpose of the Reduced Payment Plan

2 November 2005

This lesson is presented with the eight learning objectives listed here. Several of these topics have been mentioned in earlier lessons and are being review here because of their importance to the overall success of the program. Read these objectives and when you are ready to continue, click the forward arrow.

Credit Checks

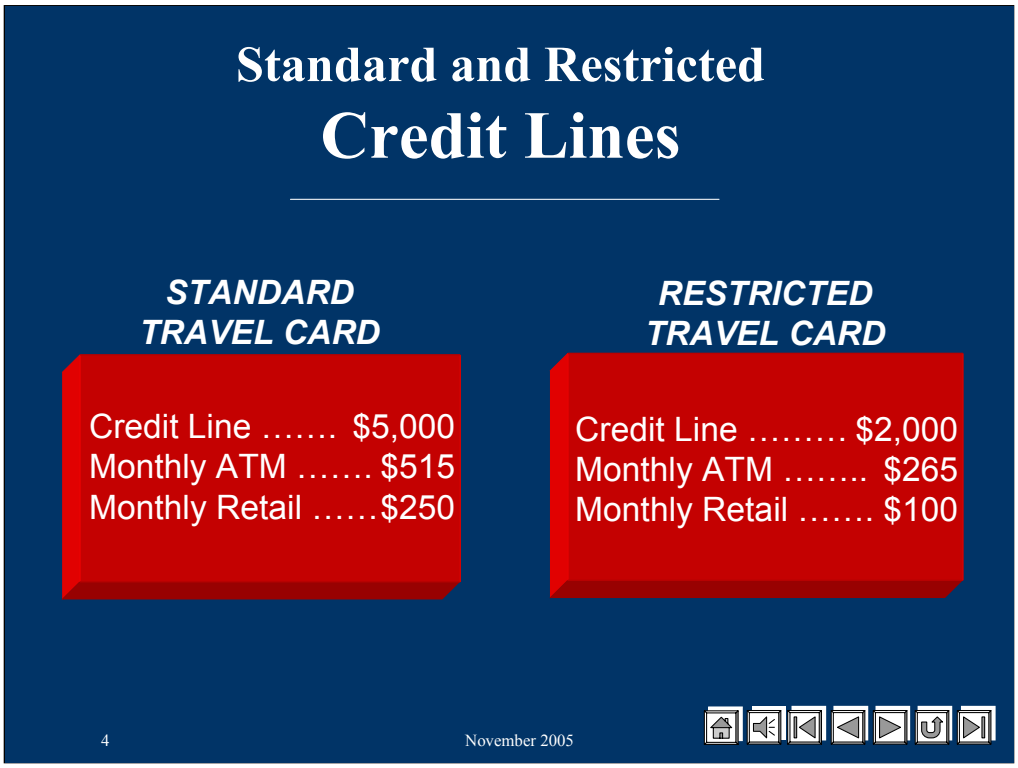
- Performed on all new Travel Card applicants
- Applicant has option to decline
- Results not provided to Commanding Officer, Supervisor or APC
- Bank issues card type based on results

3 November 2005

Credit checks are performed on all new Travel Card applicants to determine their credit history, just as if they were applying for personal credit. Cardholders have the option to decline the credit check, in which case, only a Restricted Card can be issued.

Credit check results are not provided to the Commanding Officer, Supervisor or the APC. Based on the results, the Bank will issue a Standard or Restricted Travel Card, or in some cases, no card at all.

The Standard and Restricted Travel Cards have different credit, ATM and retail credit lines. Please click the forward arrow to review these different credit limits.



This is a comparison of the credit lines for the Standard and Restricted Travel Charge Cards. As the Commanding Officer or Supervisor, you may approve higher credit lines for travelers going into high cost areas in order to meet mission requirements.

Please click the forward arrow to look at Merchant Category Codes and their relationship to Travel Card accounts..

Merchant Category Codes (MCC)

- 4-Digit Code to Describe Merchant Type
- Designates Business Type and Types of Goods/Services Sold
- ATM Cash Advances Are Coded 6011
- DOD Has Several **Closed** Codes Which Will Be Declined

5 November 2005

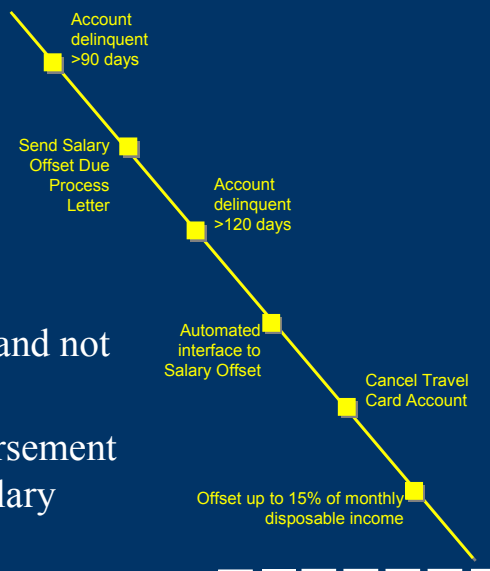
Merchant Category Codes, or MCCs, are 4-digit codes that describe the merchant type the traveler is using. These codes designate the type of business the merchant conducts and the types of goods and services they provide. For example, ATM cash advances are coded 6011.

The Department of Defense has several non-travel related codes closed. If a Cardholder attempts to use the travel Card at a merchant with a closed code, the transaction will be declined. The purpose is to help prevent Travel Card misuse, which normally leads to delinquency. If an account falls into delinquency, the Bank may implement Salary Offset to collect the account balance.

Please click the forward arrow to look at Salary Offset.

Salary Offset Timeline

- Allows the Bank to collect delinquent account payments
- Uses up to 15% of Cardholders monthly disposable income
- Travel Card cancelled and not reinstated
- Encourage Split Disbursement Option use to avoid Salary Offset



6 November 2005

Salary Offset is an option that allows the Bank to automatically collect payment on accounts delinquent for more than 120 days. Salary Offset may use up to 15% of the Cardholder's monthly disposable income to pay the delinquent account.

When Salary Offset is initiated, the Travel Card is cancelled and will not be reinstated. You should make every effort to ensure that the Bank does not have to institute the Salary Offset option with one of your Cardholder accounts. Remember, once this option is in place the card is cancelled and will not be reissued. This can cause an additional administrative load on the command and could affect unit readiness.

To avoid account delinquency and Salary Offset, ensure your Cardholders use the mandatory, Split Disbursement Option.

Please click the forward arrow to look at some other steps you can take to reduce delinquency and misuse.

Card Deactivation

- Review card usage quarterly
- Deactivate cards for infrequent travelers
- Bank closes Travel Card not used during prior 12 month period
- Deactivated during Reduced Payment Plan (RPP)

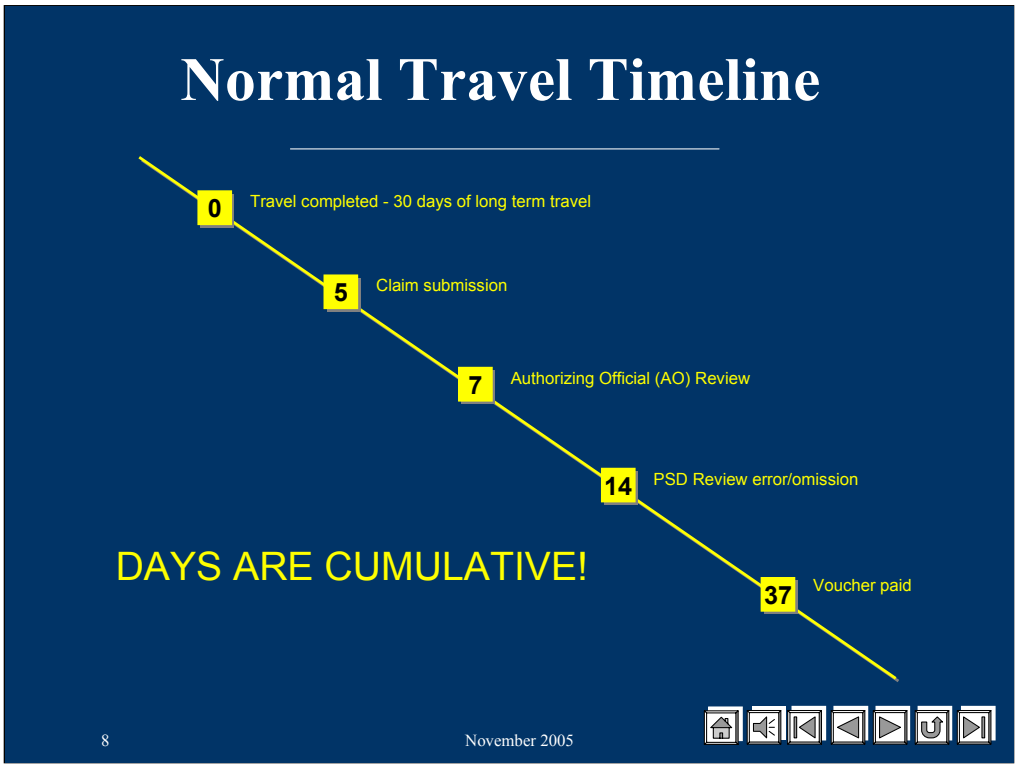
7 November 2005

One way to help prevent delinquency is to ensure that cards are deactivated for infrequent travelers. It is also a good idea to have your APC deactivate all cards for individuals not on travel.

A card that is not used in a 12 month period, is automatically closed by the Bank. Accounts are also deactivated during the Reduced Payment Plan. They remain deactivated until the payment is completed; at that point, the account can be reinstated with Bank approval.

Delinquencies can be reduced if Cardholders understand both the travel and delinquency timelines.

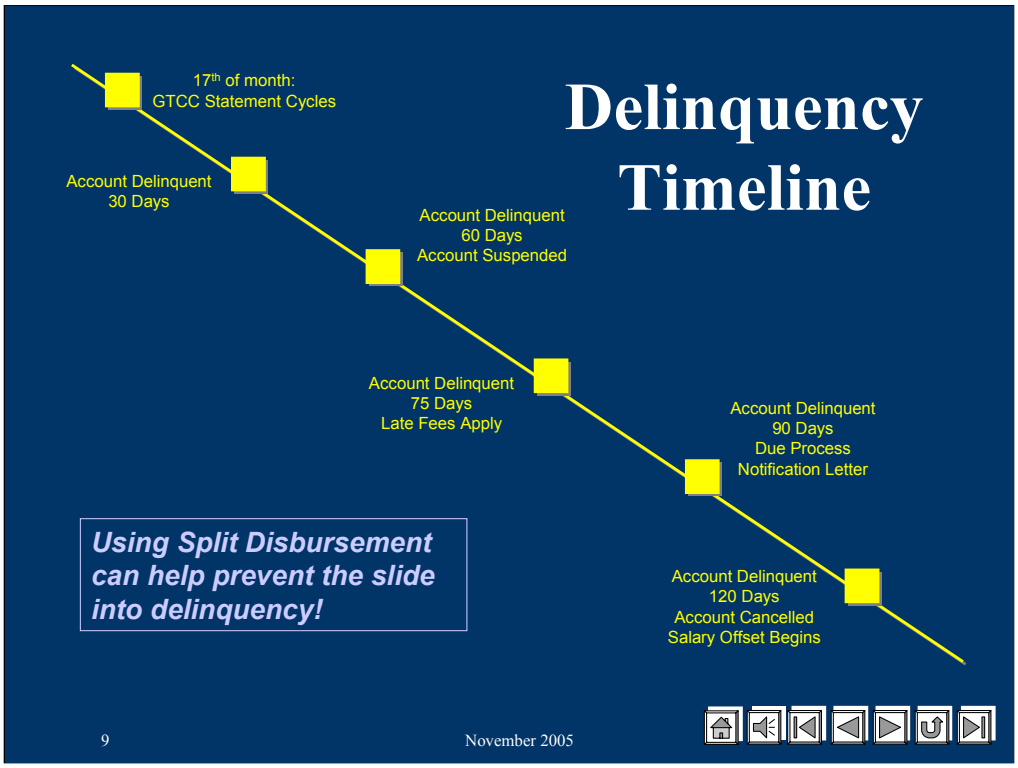
Please click the forward arrow to review these timelines.



If cardholders understanding the normal timeframe in which accounts are processed and you encourage prompt filing and payment, it can help prevent delinquencies.

This timeline illustrates how a travel voucher is processed. Make sure Cardholders are aware that travel vouchers must be submitted within 5 days of travel completion. One exception to this rule is if the cardholder is on long term travel. Remind Cardholders that prompt filing means prompt reimbursement and less chance of their account becoming delinquent.

Please click the forward arrow to review the delinquency timeline.



This delinquency timeline illustrates what happens to the Cardholder's account status if payment isn't submitted on time. As shown here, prompt filing and use of the mandatory Split Disbursement Option will help prevent Cardholders from falling into delinquency.

Click the forward arrow to look at how Mission Critical status affects an account.

Mission Critical Status

- 60 day period
- Location may prohibit filing interim vouchers and prompt card payment
- Accounts must be settled within 45 days of removal
- Mission Critical period not to exceed 180 days

10 November 2005

A Cardholder on Mission Critical status has an extended payment period. Mission Critical status is determined by the APC with prior commander approval. Mission Critical must be stated on the travel orders. A Cardholder can be placed on Mission Critical status for 60 days. If more time is needed, the APC can request an extension.

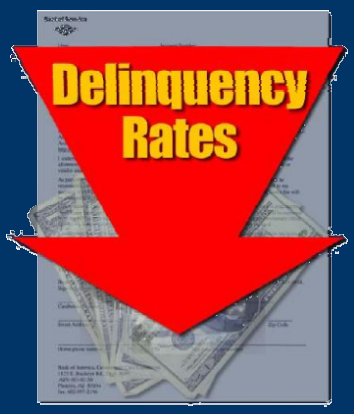
Reasons for Mission Critical status may include activity in a remote location, which prevents the Cardholder from filing interim reports, or missions which preclude identification as a government employee. Prompt payment of the Travel Card account may not be feasible under these conditions.

Once removed from this status, all accounts must be settled within 45 days. The Mission Critical period, which includes the 45 day administrative period, cannot exceed 180 days.

Please click the forward arrow to look at how the Reduced Payment Plan affects Travel Card accounts and your delinquency rate.

Reduced Payment Plan (RPP)

- Agreement between Cardholder and the Bank
- Installment payments on delinquent balance
- Option to avoid Salary Offset
- Travel Card account suspended/deactivated



11 November 2005

The Reduced Payment Plan, or RPP, is available to Cardholders with delinquent accounts that are not yet in Salary Offset. This plan is a written agreement between the Cardholder and the Bank allowing the Cardholder to make installment payments on the account balance.

The Reduced Payment Plan offers Cardholders an option to avoid Salary Offset. This will not immediately reduce your delinquency rate, but will eventually remove the account from the delinquency list. After three payments, as with Salary Offset, the remaining balance is aged current. This reduces your command's delinquency rate.

While on RPP, the Travel Card is suspended and deactivated.

Please click the forward arrow to review this lessons objectives.

DON Fleet Card Certification Course

Review of Objectives

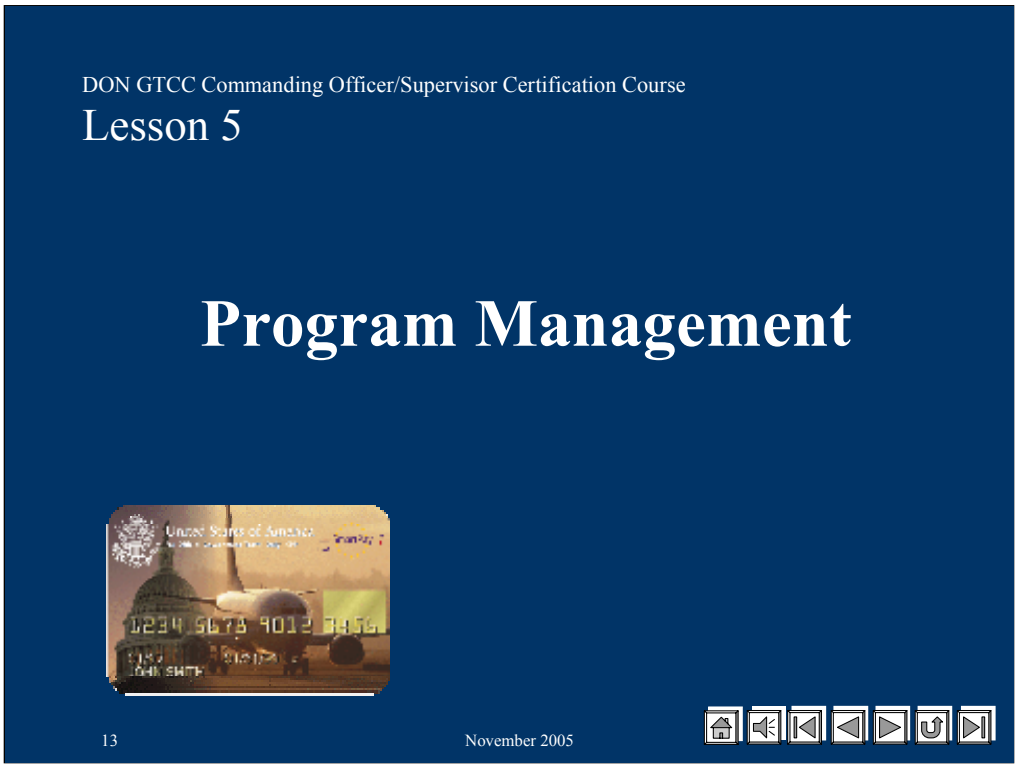
You should now be able to:

- State the purpose of credit checks (REVIEW)
- State Standard and Restricted credit lines (REVIEW)
- State Merchant Category Code purpose and use (REVIEW)
- State the purpose and conditions for Salary Offset (REVIEW)
- State deactivation criteria (REVIEW)
- Distinguish travel and delinquency timelines (REVIEW)
- State the purpose of Mission Critical status (REVIEW)
- State the purpose of the Reduced Payment Plan (REVIEW)

12 November 2005

You have now completed Lesson 5 and should be able to accomplish the objectives listed here. When you complete the entire course, you will be tested on these objectives and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide; then click the “return” arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.



Congratulations! You have completed Lesson 5 of the DON Travel Charge Card Training for Commanding Officers and Supervisors. Close this lesson and return to the Main Menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 6, Part I, Program Monitoring, to continue your training.

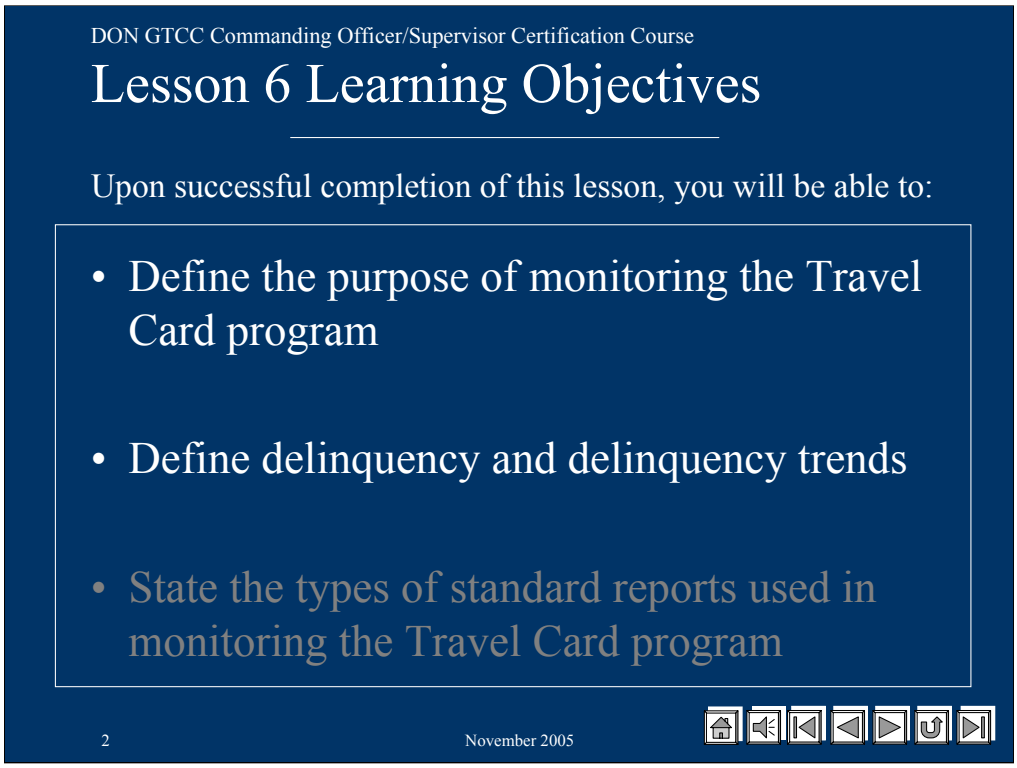
DON GTCC Commanding Officer/Supervisor Certification Course

Lesson 6, Part I

Program Monitoring

1 November 2005

This is Lesson 6, Part I of the Travel Charge Card training for Commanding Officers and Supervisors. Click the forward arrow to review this lesson's learning objectives.



This lesson has three primary learning objectives; the first two are presented in this part of the lesson and the third is presented in part two. After completion of this lesson you should be able to:

- Define the purpose of monitoring the Travel Card program;
- Define delinquency and delinquency trends;

The third learning objective will be covered in Part II; it is:

- State the types of standard reports used in monitoring the Travel Card program.

Click the forward arrow to continue.

Purpose of Program Monitoring

- Control Delinquency
- Monitor Travel Card Activity
- Minimize Improper Usage

3 November 2005

The main reasons for monitoring the Travel Card program are to control Cardholder account delinquency, monitor Travel Card activity, and minimize improper usage. In order to control delinquency, you must first understand what delinquency is.

Please click the forward arrow and we will define account delinquency.

Delinquency

A delinquent account is an account not paid IN FULL within 30 days of the statement closing date.

4 November 2005

A Travel Card account is considered delinquent when the outstanding balance is not paid in full, 30 days from the statement closing date. All commands are required to keep their delinquency rate below 2%.

One way of looking at delinquency is through trends. Please click the forward arrow to learn more about delinquency trends.

Delinquency Trends

Delinquency ***trends*** are commonalities among delinquent accounts that may signify the need for some program modifications.

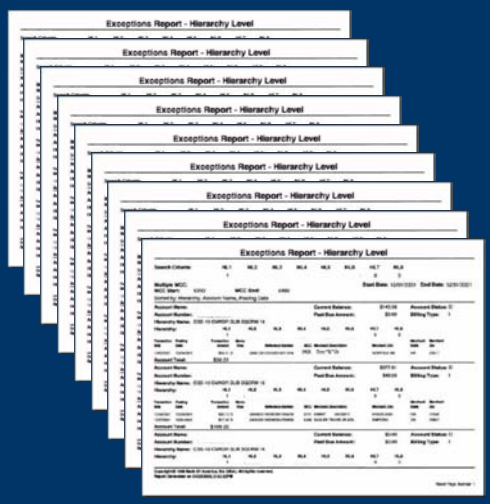
5 November 2005

Delinquency trends are commonalities among delinquent accounts that may signify the need for some program modifications. The Bank provides reports available from your APC that can help you spot these trends. We will look at these reports more closely in part II of this lesson.

Here is an example of a delinquency trend. Your command reports may indicate that the delinquency rate is high for an extended period of time. As a result, you may find it necessary to increase your Cardholder awareness through some targeted training, or that your policy for administrative action for delinquent accounts requires a review.

Please click the forward arrow to look at some things you may want to monitor to help you spot delinquency trends.

Identifying Delinquency Trends



- Review declined charges
- Review ATM and cash withdrawals
- Review Merchant Category Codes

6 November 2005

A large number of declined charges may indicate a potential for misuse and require interaction with Cardholders to determine if this is an awareness problem or a financial discipline problem. In either case, this could lead to delinquent accounts since declined charges are seldom for authorized travel expenses.

Compare declined charges to ATM and cash withdrawals. This may show that when a charge was declined, the Cardholder obtained cash, which may or may not have been for authorized travel. Again, some form of command intervention may be warranted.

A review of Merchant Category Codes by itself may not indicate a problem, but when combined with declined charges and ATM withdrawals, it may require some command intervention.

Please click the forward arrow to continue.

Encourage Cardholders to:

- File travel vouchers within 5 days of completing travel or every 30 days for long term travel
- Pay Travel Card balance in full before the due date
- Use the Split Disbursement Option
- Remain aware of policies through refresher training

7 November 2005

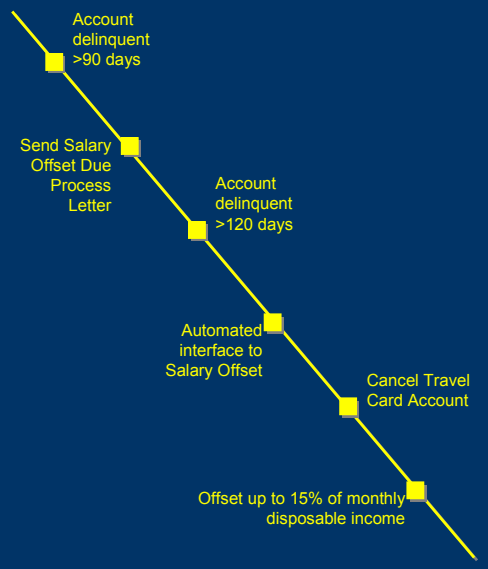
As you can see, controlling delinquency in your Travel Card program is an important part of program oversight. Here are a few other ways you can further control delinquency.

- Direct Cardholders to file travel vouchers and pay there statement in full by the due date.
- Ensure cardholders use the mandatory Split Disbursement Option. Travel claim reimbursements for lodging and transportation go directly from DFAS to the Bank.
- Keep cardholders aware of the delinquency timeline and consequences of delinquency through refresher training.

There are options that your Cardholders should be aware of to assist them in controlling account delinquency and paying delinquent accounts. Please click the forward arrow to take a closer look at these options.

Controlling Delinquency

- **Reduced Payment Plan** (RPP)
  - Account balance paid in installments
- **Salary Offset**
  - Bank uses up to 15% of monthly disposable income to pay account balance



8 November 2005

The Reduced Payment Plan, or RPP, is one option available to cardholders to help reduce delinquency. This plan is available to Cardholders whose accounts have become delinquent, but are not yet in Salary Offset. RPP enables the Cardholder to pay off their account balance in installments. This will not immediately reduce your delinquency rate, but after three payments, the remaining balance will be aged current.

Be sure that all Cardholders using RPP are counseled on their financial responsibilities. They must be aware that if they default while on RPP, they automatically roll into Salary Offset.

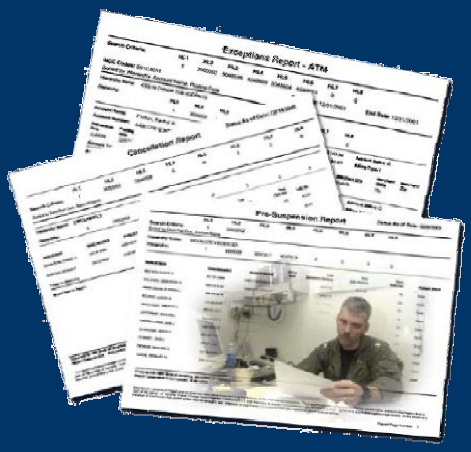
Salary Offset is the final step in account delinquency management. This allows the Bank to use up to 15% of the Cardholder's monthly disposable income to collect accounts that are 120 days or more past due.

This is a long-term solution to reducing your overall delinquency rate. And like RPP, after three payments, the remaining outstanding balance will be aged current thus reducing your delinquency rate. By providing training, awareness programs, and individual counseling, you can keep your delinquency rate to a minimum.

Please click the forward arrow to continue.

Program Monitoring

- Review Card Usage Quarterly
- Deactivate and Close Unused Cards
- Change Cardholder Status to Infrequent Traveler



9 November 2005

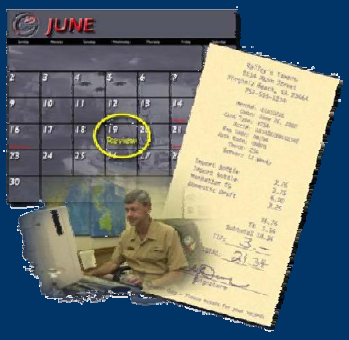
Travel Card program monitoring also lets you keep an eye on account activity. Review Travel Card usage every quarter, and deactivate cards of infrequent travelers. Close cards that have not been used in the last 12 months. If usage is infrequent, less than 3 times in a 12 month period, change the Cardholder's status to an Infrequent Traveler.

Click the forward arrow to continue.

Program Monitoring

Command Evaluation & Management

- Review Program Semi-annually
- Focus on Improper Use
- Verify Accounts Are Valid and Properly Assigned
- Meet With APC Quarterly



10 November 2005

A semi-annual command evaluation and management control review is another Travel Card program monitoring tool. Focus on suspected improper Travel Card usage and verify that all Cardholder accounts are valid and properly assigned to your command.

Meet with your APC at least quarterly, monthly if possible, to review the travel Card program. In the meeting, review reports that your APC can run to monitor Travel Card usage.

Please click the forward arrow now.

DON GTCC Commanding Officer/Supervisor Certification Course

Review of Objectives

You should now be able to:

- Define the purpose of monitoring the Travel Card program (REVIEW)
- Define delinquency and delinquency trends (REVIEW)
- State the types of standard reports used in monitoring the Travel Card program

11 November 2005

This completes Part I of Lesson 6. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide to review the training material. Then click the “return” arrow button in the navigation toolbar to return to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

Congratulations! You have completed Lesson 6, Part I of the Travel Charge Card Commanding Officers and Supervisors course. Close this lesson and return to the Main Menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 6, Part II to continue your training.

DON GTCC Commanding Officer/Supervisor Certification Course

Lesson 6, Part II

Program Monitoring

13 November 2005

This is lesson 6, Part II of the Travel Charge Card training for Commanding Officers and Supervisors. After viewing this part of lesson 6, you will better understand the EAGLS reports available to monitor your Travel Card Program.

Let's review this lesson's training objectives. Click the forward arrow to continue.

DON GTCC Commanding Officer/Supervisor Certification Course

Lesson 6 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- Define the purpose of monitoring the Travel Card program
- Define delinquency and delinquency trends
- State the types of standard reports used in monitoring the Travel Card program

14 November 2005

The first two objectives listed here were addressed in Part I of this lesson. The third objective discusses several standard EAGLS reports used to monitor the Travel Card program.

Click the forward arrow to continue.

EAGLS Reports

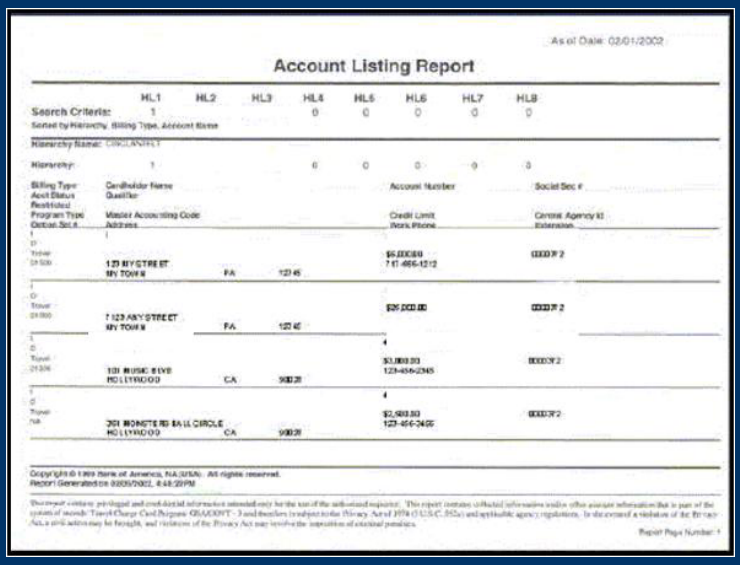
- Account Listing
- Authorizations/Declines
- ATM/Cash Activity Exception
- Hierarchy Level Exception Report
- Returned Check Charge Exception
- Pre-Suspension
- Suspension/Pre-Cancellation
- Hierarchy Delinquency
- Cancellation
- Hierarchy Salary Offset
- Infrequent Travel Account Expiration

15 November 2005

This is a list of standard EAGLS reports which are available to help monitor account activity. Read over this list of report titles and then click the forward arrow for a brief explanation of each report.

EAGLS

Account Listing Report

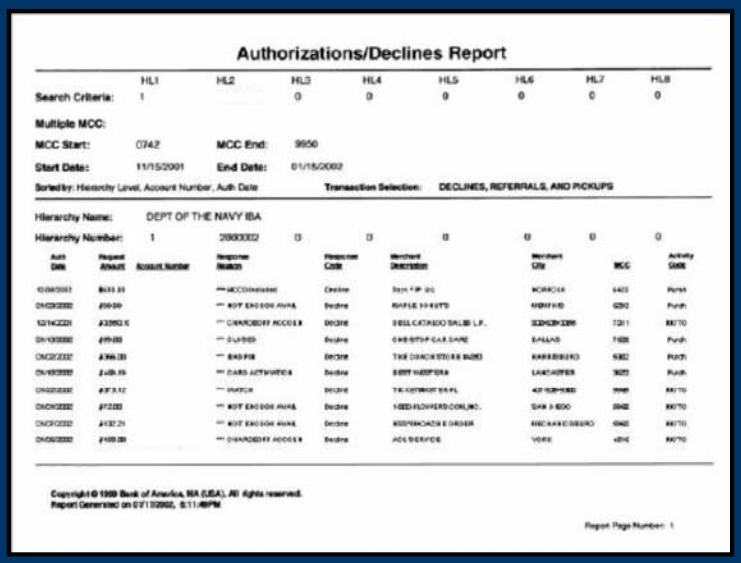


The Account Listing Report lists all accounts by hierarchy level, and includes information necessary to identify and contact the Cardholder.

Please click the forward arrow to continue.

EAGLS

Authorizations/Declines Report



Authorizations/Declines Report

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1		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
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	Purch
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	Purch
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	RETU
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	Purch
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	Purch
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	Purch
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	RETU
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	RETU
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	RETU
[illegible]	[illegible]		[illegible]	Decline	[illegible]	[illegible]	[illegible]	RETU

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Report Generated on 01/15/2002, 5:11:49PM

Report Page Number: 1

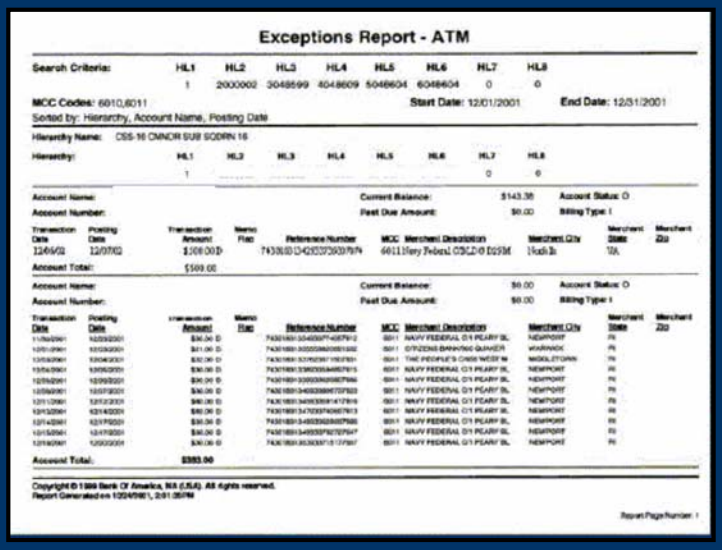
17 November 2005

The Authorizations/Declines report lists all transactions posted to an account and details reasons for declined purchases. Transactions are selected by approval or decline to help find trends.

Please click the forward arrow to continue.

EAGLS

ATM/Cash Activity Exceptions Report



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 CMNOR SUB SODRN 16

Hierarchy: HL1 HL2 HL3 HL4 HL5 HL6 HL7 HL8

1 0 0

Account Name: Current Balance: $143.38 Account Status: O

Account Number: 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
12/06/01	12/07/01	$100.00 D		[illegible]	6011	Navy Federal CSCL-0 D25M	Hadlock	WA	

Account Total: $100.00

Account Name: Current Balance: $0.00 Account Status: O

Account Number: 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
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	CITIZENS BANK/ISO QUIVER	WARWICK	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	THE PEOPLE'S CASS WEST M	MIDDLETOWN	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	
[illegible]	[illegible]	$[illegible] D		[illegible]	[illegible]	NAVY FEDERAL D1 PEARY BL	NEWPORT	RI	

Account Total: $[illegible]

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Report Generated on 12/24/2001, 2:01:35PM

Report Page Number: 1

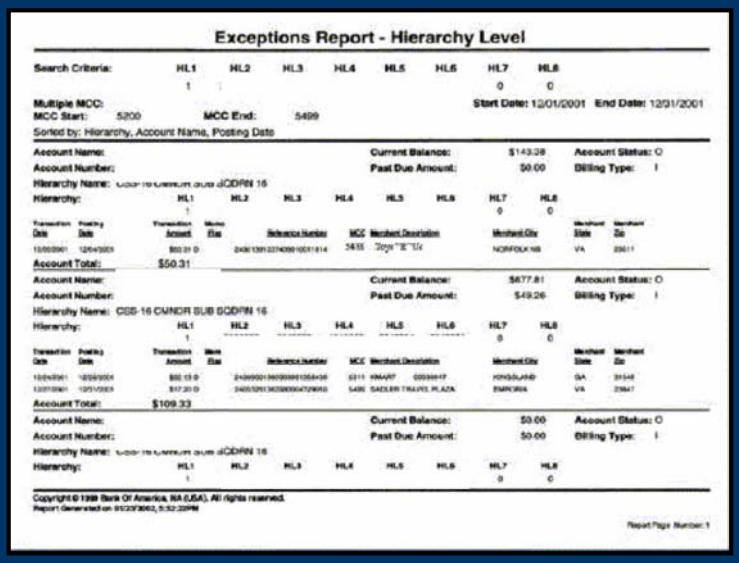
18 November 2005

The ATM/Cash Activity Exceptions report shows cash withdrawals for a specific hierarchy during a set time frame.

Please click the forward arrow to continue.

EAGLS

Hierarchy Level Exceptions Report



Exceptions Report - Hierarchy Level

Search Criteria: HL1 HL2 HL3 HL4 HL5 HL6 HL7 HL8

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: Current Balance: $143.28 Account Status: O

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

Hierarchy Name:

Hierarchy: HL1 HL2 HL3 HL4 HL5 HL6 HL7 HL8

Account Total: $50.31

Account Name: Current Balance: $677.81 Account Status: O

Account Number: 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

Account Total: $109.33

Account Name: Current Balance: $0.00 Account Status: O

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

Hierarchy Name:

Hierarchy: HL1 HL2 HL3 HL4 HL5 HL6 HL7 HL8

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Report Page Number: 1

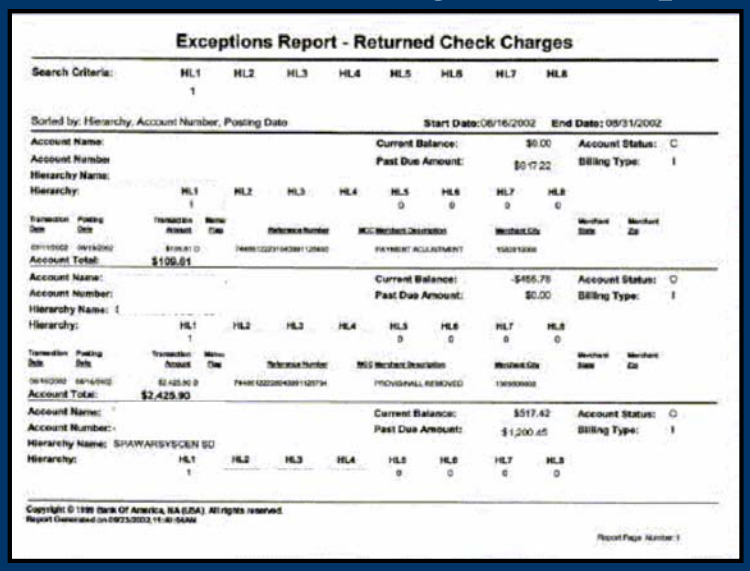
19 November 2005

The Hierarchy Level Exceptions Report is used to identify purchase patterns and trends. It also identities Merchant Category Codes and verifies Travel Card usage at authorized vendors.

Please click the forward arrow to continue.

EAGLS

Returned Check Charges - Exceptions



Exceptions Report - Returned Check Charges

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

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

Account Name: — Current Balance: $0.00 — Account Status: C
Account Number — Past Due Amount: $617.22 — Billing Type: I
Hierarchy Name:
Hierarchy: HL1 1 HL2 HL3 HL4 HL5 0 HL6 0 HL7 0 HL8 0

Account Total: $109.01

Account Name: — Current Balance: -$455.78 — Account Status: O
Account Number: — Past Due Amount: $0.00 — Billing Type: I
Hierarchy Name:
Hierarchy: HL1 1 HL2 HL3 HL4 HL5 0 HL6 0 HL7 0 HL8 0

Account Total: $2,425.90

Account Name: — Current Balance: $517.42 — Account Status: O
Account Number: - — Past Due Amount: $1,200.45 — Billing Type: I
Hierarchy Name: SHAWARSYSCEN SD
Hierarchy: HL1 1 HL2 HL3 HL4 HL5 0 HL6 0 HL7 0 HL8 0

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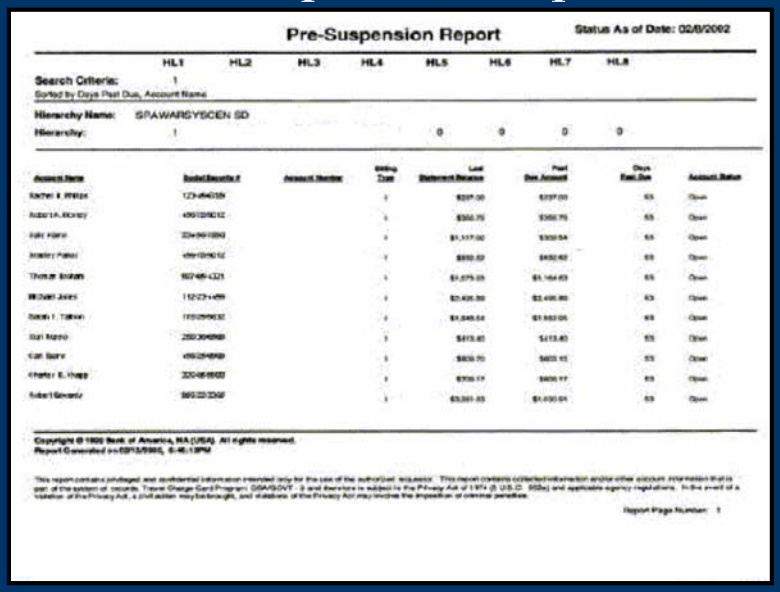
20 November 2005

The Returned Check Charges Exceptions report lists returned checks of any size. It also includes the account number, account status, and current and past due balances.

Please click the forward arrow to continue.

EAGLS

Pre-Suspension Report



Pre-Suspension Report

Status As of Date: 02/8/2002

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

Account Name	Social Security #	Account Number	Billing Type	Last Statement Balance	Past Due Amount	Days Past Due	Account Status
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open
[illegible]	[illegible]		1	[illegible]	[illegible]	53	Open

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Report Generated on [illegible]

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Report Page Number: 1

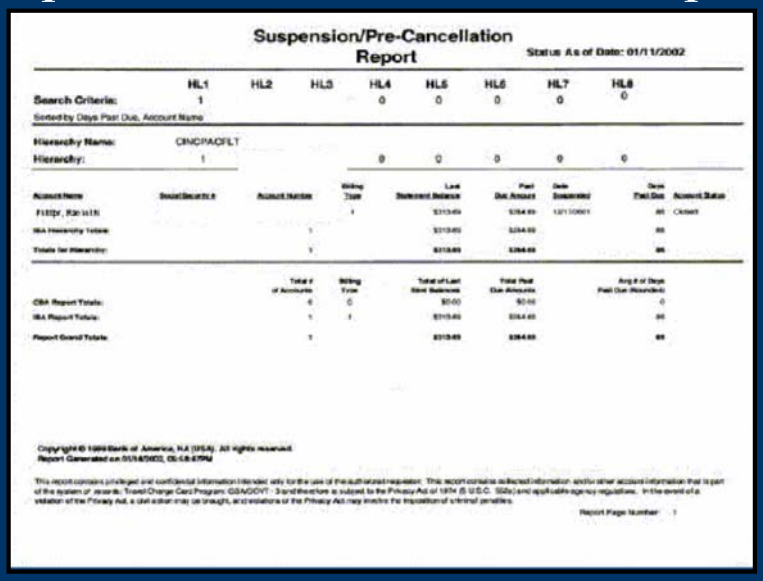
21 November 2005

The Pre-Suspension report lists all accounts eligible for suspension within the next 10 days. This report includes account balances and the number of days past due.

Please click the forward arrow to continue.

EAGLS

Suspension/Pre-Cancellation Report



Suspension/Pre-Cancellation Report

Status As of Date: 01/11/2002

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

Sorted by Days Past Due, Account Name

Hierarchy Name: CINCPACFLT

Hierarchy: 1 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
[illegible]			1	[illegible]	[illegible]	[illegible]	[illegible]	Closed
IBA Hierarchy Totals:		1		[illegible]	[illegible]		[illegible]	
Totals for Hierarchy:		1		[illegible]	[illegible]		[illegible]	

	Total # of Accounts	Billing Type	Total of Last Stmt Balances	Total Past Due Amounts	Avg # of Days Past Due (Rounded)
CBA Report Totals:	0	0	$0.00	$0.00	0
IBA Report Totals:	1	1	[illegible]	[illegible]	[illegible]
Report Grand Totals:	1		[illegible]	[illegible]	[illegible]

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Report Generated on 01/14/2002, 05:48:47PM

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Report Page Number: 1

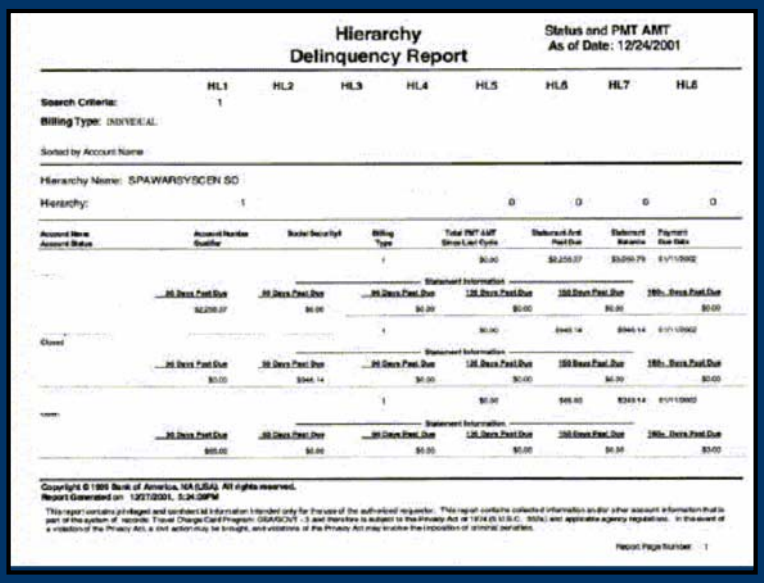
22 November 2005

The Suspension/Pre-Cancellation report lists Cardholders whose Travel Cards have been suspended and are eligible for cancellation. It details account information including the past due amount.

Please click the forward arrow to continue.

EAGLS

Hierarchy Delinquency Report



Hierarchy
Delinquency Report

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

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

Billing Type: INDIVIDUAL

Sorted by Account Name

Hierarchy Name: SPAWARSYSCEN SD

Hierarchy:	1	0	0	0	0

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Report Generated on 12/27/2001, 5:24:28PM

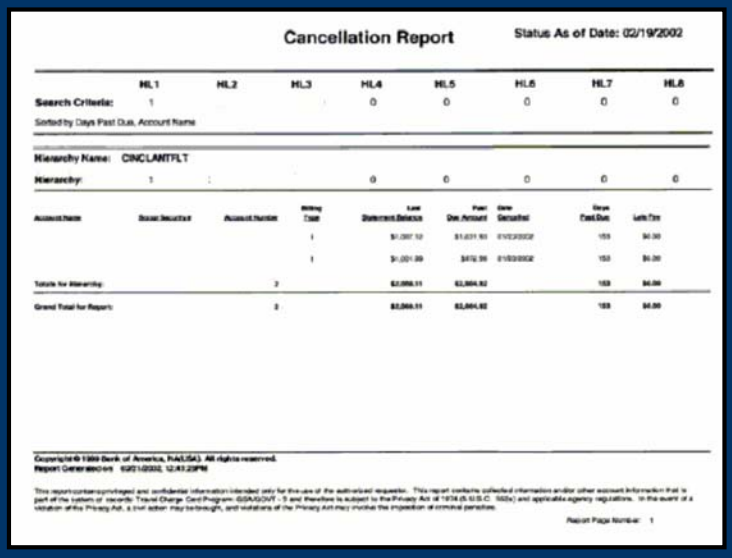
Report Page Number 1

23 November 2005

The Hierarchy Delinquency report lists accounts that are delinquent at a specified level. These cards will be suspended if the full balance is not paid within 60 days of the statement date. If you have a Cardholder on this report, counsel them to determine where the problems lie and find solutions to correct the situation.

Please click the forward arrow to continue.

EAGLS
Cancellation Report



Cancellation Report

Status As of Date: 02/19/2002

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

Sorted by Days Past Due, Account Name

Hierarchy Name: CINCLANTFLT

Hierarchy:	1				0	0	0	0	0
				1						
				1						
Totals for Hierarchy:			2							
Grand Total for Report:			2							

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Report Generated on 02/21/2002, 12:43:23PM

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Report Page Number: 1

24 November 2005

The Cancellation report shows the number of cancelled accounts by hierarchy level. It lists the total amounts of the last statement balances as well as the total past due amounts for these accounts.

Please click the forward arrow to continue.

EAGLS

Hierarchy Salary Offset Report

As of Date: 09/09/2002

Hierarchy
Salary Offset Report

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

Sorted By: Hierarchy Level, Account Number

Hierarchy Name: CINCPACFLT

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

Account Number	Name	Social Security #	Current Balance	Balance at Charge Off
			[illegible]	
			[illegible]	
			[illegible]	

Total Number of Account Holders for Hierarchy: 3

Hierarchy Total: $[illegible]

Report Total: $[illegible]

Updated balances on charged off accounts are not captured.

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Report Generated on 09/09/2002, 3:00:45 PM

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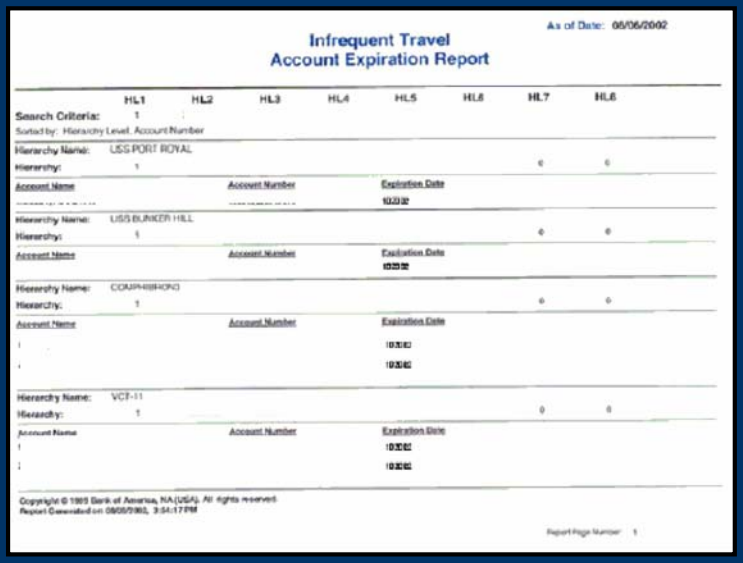
Report Page Number: 1

The Hierarchy Salary Offset report lists information for accounts that are currently in Salary Offset status. This report shows the remaining amount outstanding on the accounts, which will age once 3 payments are made. Accounts stay in the current category as long as monthly payments are made.

Please click the forward arrow to continue.

EAGLS

Infrequent Travel Account Expiration



As of Date: 05/06/2002

Infrequent Travel
Account Expiration Report

	HL1	HL2	HL3	HL4	HL5	HL6	HL7	HL8
Search Criteria:	1							
Sorted by: Hierarchy Level, Account Number								
Hierarchy Name:	USS PORT ROYAL							
Hierarchy:	1						0	0
Account Name			Account Number		Expiration Date			
Hierarchy Name:	USS BUNKER HILL							
Hierarchy:	1						0	0
Account Name			Account Number		Expiration Date			
Hierarchy Name:	COMPHIBRON0							
Hierarchy:	1						0	0
Account Name			Account Number		Expiration Date			
Hierarchy Name:	VCT-11							
Hierarchy:	1						0	0
Account Name			Account Number		Expiration Date			

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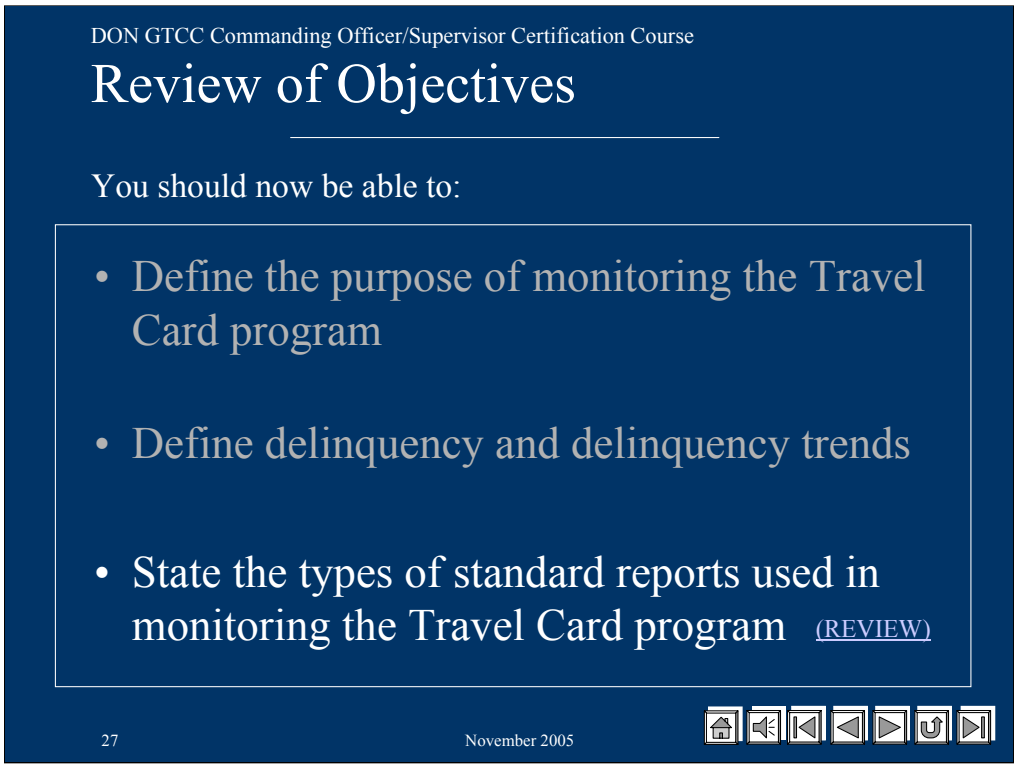
Report Generated on 05/05/2002, 3:34:17 PM

Report Page Number 1

26 November 2005

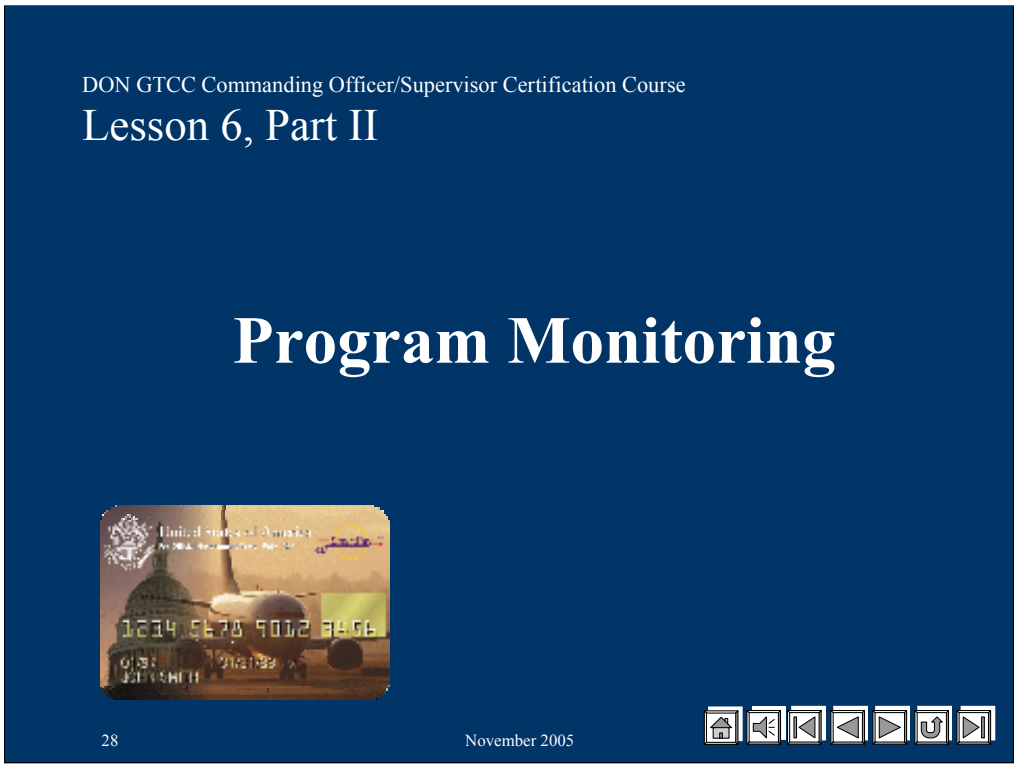
The Infrequent Travel Account Expiration report lists accounts by hierarchy and their forecasted expiration dates if the cardholder does not travel the minimum required number of times.

Please click the forward arrow to continue.



This completes Lesson 6, Part II. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide to review the training material. Then click the “return” arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.



Congratulations! You have completed Lesson 6 of your Travel Charge Card Training for Commanding Officers and Supervisors. Close this lesson and return to the Main Menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 7, the final lesson of this course.

DON GTCC Commanding Officer/Supervisor Certification Course

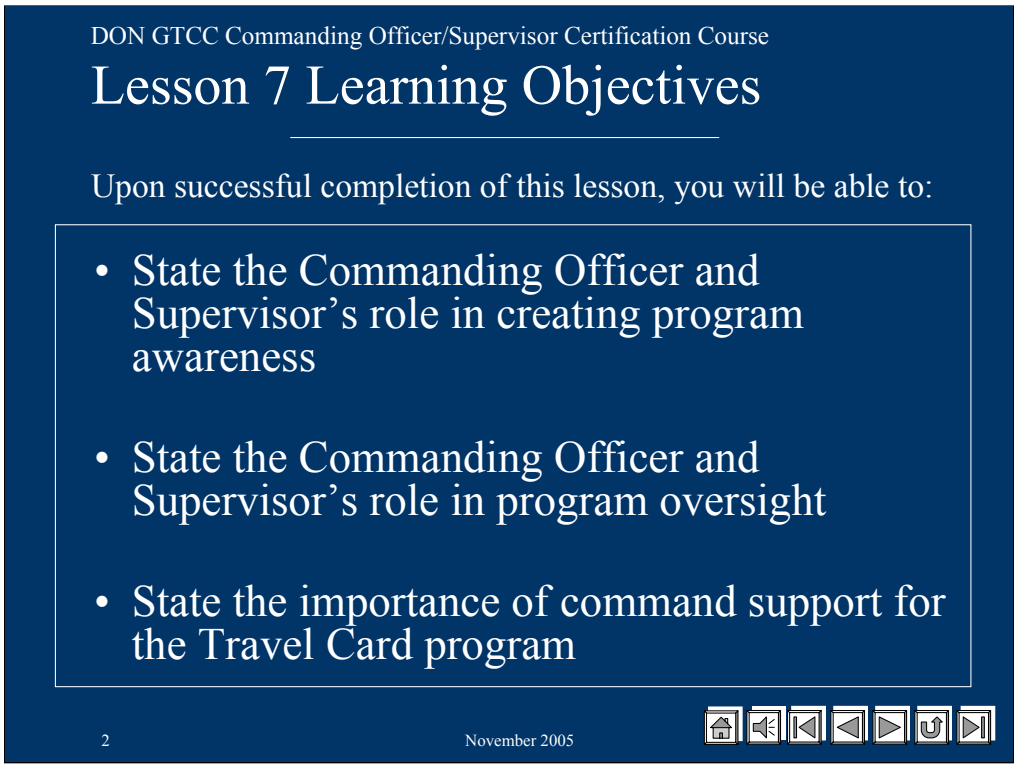
Lesson 7

Program Awareness

1 November 2005

This is Lesson 7, the final lesson, of the Travel Charge Card training for Commanding Officers and Supervisors. When you complete this lessons, you can take your certification test and print your certificate of completion.

Click the forward arrow now and we'll review the Lesson 7 training objectives.



This lesson has three main learning objectives. After completion of this lesson you should be able to:

- State the Commanding Officer and Supervisor's role in creating program awareness;
- State the Commanding Officer and Supervisor's role in program oversight; and,
- State the importance of command support for the Travel Card program.

Please click the forward arrow to continue.

Program Awareness

Ensure Cardholders and APCs are aware of and understand:

- Public Law 105-264
- Department of the Navy Policy
- Program Updates

www.navsup.navy.mil/ccpmd

3 November 2005

Your role in creating program awareness is ensuring that all Cardholders and the APC understand Public Law 105-264, which mandates Travel Card use for official government travel. The law also covers the regulations affecting use of the Travel Card.

You should also be sure that they are aware of current Department of the Navy and Bank of America policies as they relate to the Travel Card program. Keep them updated on any policy changes. All program updates are posted on the DON Consolidated Card Program Management Division's website at the address shown here.

Please click the forward arrow to continue.

Policies for Training

Establish policies for initial and refresher training to include:

- Legal and responsible Travel Card usage
- Travel Card payment responsibilities
- APC notification of account status changes

4 November 2005

Initial and refresher training enhance program awareness and emphasizes proper Travel Card usage. The training should include at least these three topics. 1) legal and responsible Travel Card usage, 2) payment responsibilities emphasizing prompt payment and the use of the mandatory Split Disbursement Option to prevent account delinquency, and 3) the importance of notifying the APC of any account status changes. Cardholders should receive initial training before being issued a card.

Please click the forward arrow to continue.

Administrative Action Policies

Establish Administrative Actions Policies for cardholders who are consistently delinquent:

- Additional Training
- Counseling
- Travel Card Cancellation

5 November 2005

You should establish and publish administrative action policies for delinquent Cardholders. These policies can provide for at least three actions to help delinquent cardholders regain control of their accounts.

The administrative action policies should provide for additional awareness training, if necessary. The policies can provide counseling for Cardholders who are consistently delinquent and offer solutions to help them correct the delinquency.

You may need to cancel delinquent cardholder's Travel Cards if there are financial problems. Remember, a proactive approach ensures that delinquencies within your program are kept at a minimum.

Click the forward arrow to look at how you can lend command support.

Command Support for the APC

Support the APC to ensure effective program management and execution by:

- Encouraging monthly program review meetings
- Deactivating unused cards to prevent misuse

6 November 2005

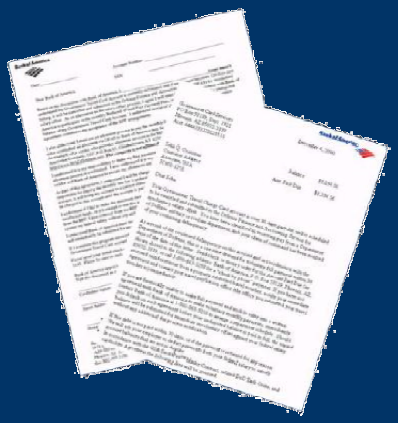
The APC is vital to the program's success and, of course, you need to actively support your APC's program execution and management activities.

You are required to meet with your APC quarterly to review the program, but it's recommended that you meet monthly. Focus on delinquencies and delinquency trends to figure out if any policies need to be modified to improve program efficiency. Also, review account activity and deactivate unused cards and infrequent traveler's card to prevent opportunities for misuse.

Please click the forward arrow to continue.

Command Support for the Cardholder

- Provide access to travel vouchers
- Enforce Split Disbursement
- Provide information on:
  - Mission Critical Status
  - Reduced Payment Plan
  - Salary Offset



7 November 2005

Support your Cardholders as well as your APC. Provide all personnel with access to travel vouchers and strongly enforce the use of the mandatory Split Disbursement Option.

Be sure Cardholders are aware of how Mission Critical status affects the Travel Card account. Even though they may be unable to make prompt payments, their account will still be considered delinquent and late fees will accrue. However, their card will not be suspended or canceled while in this status as long as it is settled within the 180 day timeframe.

And, finally, provide information on the Reduced Payment Plan and Salary Offset procedures for past due accounts.

Please click the forward arrow to continue.

DON GTCC Commanding Officer/Supervisor Certification Course

Review of Objectives

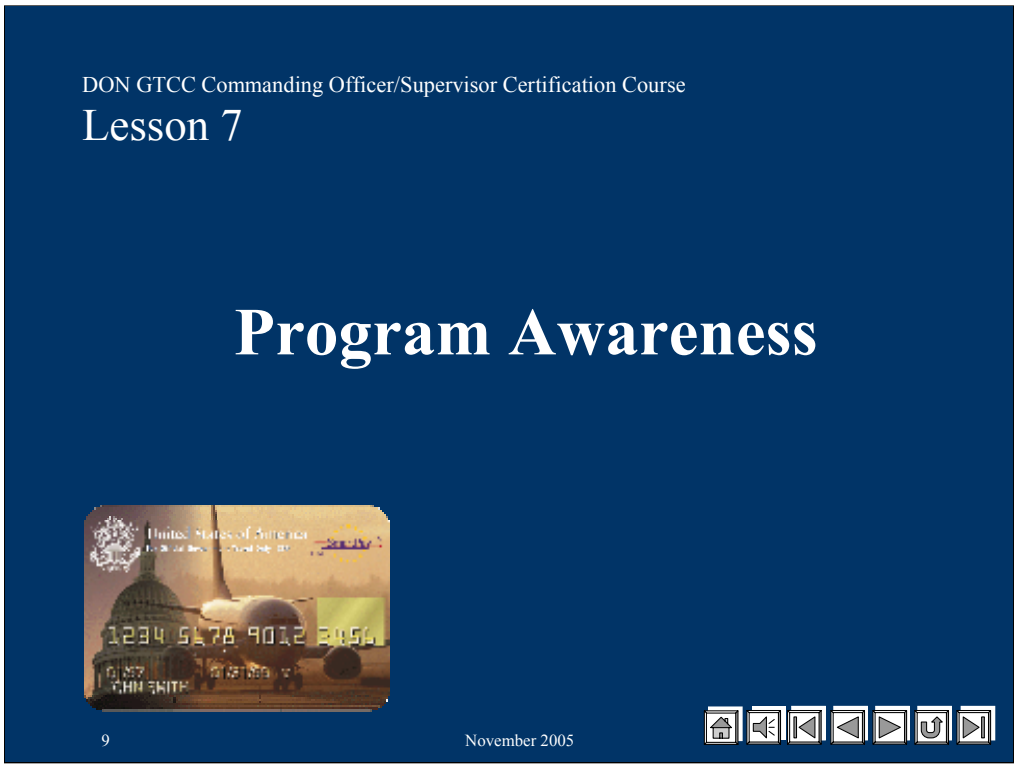
You should now be able to:

- State the Commanding Officer and Supervisor's role in creating program awareness (REVIEW)
- State the Commanding Officer and Supervisor's role in program oversight (REVIEW)
- State the importance of command support for the Travel Card program (REVIEW)

8 November 2005

You have now completed Lesson 7, the final lesson of the Travel Card certification course for Commanding Officers and Supervisors. Before moving on to your certification test, read these objectives one more time. Review the material if necessary.

When you are confident you know the material, click the forward arrow to continue.



Congratulations! You have completed the DON Government Travel Charge Card Training for Commanding Officers and Supervisors. You are now ready to take the certification test. Upon successful completion of the test, you will be able to print your Certificate of Completion.

Click on the “Home” page button in the navigation toolbar to close this lesson and return to the Main Menu. At the main menu, click on the Certification Test link to start the testing application.

Again, congratulations and good luck on the test.