

**DEFENSE TRAVEL MANAGEMENT OFFICE**



# Department of War

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## Government Travel Charge Card Regulations

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**DEPARTMENT OF WAR**  
**GOVERNMENT TRAVEL CHARGE CARD REGULATIONS**

0401 POLICY AND PURPOSE

040101. Overview

These Department of War (DoW) Government Travel Charge Card (GTCC) Regulations are authorized by DoD Instruction (DoDI) 5154.31, Volume 4. DoW policy is that the GTCC will be used by all DoW personnel (military or civilian) to pay for all costs related to official government travel. See Section 0406 for exemptions to mandatory use. Official government travel is defined as travel under official orders while performing duties pertaining to official government assignments such as temporary duty (TDY) and permanent change of station (PCS). The purpose of the GTCC is to serve as the primary payment method for official travel expenses incurred by DoW personnel (military or civilian). Refer to the Joint Travel Regulations (JTR), for information on authorized travel expenses. Use of the card for expenses not authorized by the JTR is prohibited. Refer to the Travel and Transportation Reform Act of 1998 (TTRA), Public Law (Pub. L.) 105 264, for additional information regarding mandatory use of the travel card. Benefits of the GTCC Program include, but are not limited to, the following:

- A. Increases data capture, provides business intelligence to improve travel programs, reduce overall travel costs and expand strategic sourcing opportunities
- B. Improves audit readiness and program management
- C. Reduces the need (and costs to the DoW) for travel advances, reconciliation and collection
- D. Eliminates the need for travelers to pay for expenses with personal funds
- E. Improves financial readiness and financial security of travelers
- F. Increases rebates from the GTCC vendor (see Section 040306)

040102. Applicability

GTCC policies are applicable to all DoW personnel (military or civilian).

040103. Compliance

It is the responsibility of commanders and supervisors at all levels to ensure compliance with this Regulation; to take corrective action when appropriate; to report incidents of GTCC misuse, abuse or fraud under investigation or management review to the appropriate adjudicative facility in a timely manner using the appropriate personnel security system; and to update the security system with the final disciplinary action taken. For additional information see Section 041005.

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A. Commanders and/or Supervisors should ensure Agency Program Coordinators (APCs) provide monthly reports identifying GTCC delinquencies, misuse, abuse, or fraud. Some examples of misuse uncovered by Inspector General (IG) audits include using the GTCC to pay for adult entertainment, gambling, any expenses for other than the cardholder (except for authorized expenses for dependents when on PCS, permanent duty-related travel, or authorized designated child care provider transportation expenses as outlined in JTR section 050108), and excessive Automated Teller Machine (ATM) cash withdrawals for amounts exceeding authorized meals and incidental expense amounts. Particular attention should be focused on those cardholders with a history of previously reported misuse, abuse, or fraud. Commanders/Supervisors/APCs should strongly consider temporarily blocking from use or restricting card active start and end dates for both standard and restricted accounts when not in an official travel status for cardholders with a history of misuse (including delinquency). APCs should immediately report any additional GTCC misuse, abuse, or fraud to the Commander or cardholder's Supervisor. Commanders or Supervisors should consider whether available personnel assistance programs or corrective action would be beneficial when GTCC personal misuse, abuse, or fraud is identified related to gambling, financial or other concerns.

B. Military personnel who violate the specific prohibitions contained in Section 041005 can be prosecuted under Article 92 of the Uniform Code of Military Justice ([UCMJ](#)) for failure to obey a lawful order or regulation, as well as any other applicable article of the UCMJ, based on the nature of the misconduct involved. In each case of improper, fraudulent, abusive, or negligent use of the GTCC by military personnel, including any use at establishments or for purposes that are inconsistent with the official business of DoW or with applicable standards of conduct (such as adult entertainment or gambling establishments), the commander and/or supervisor of the responsible individual or parties will be informed by the APC in a timely manner in order that appropriate corrective or disciplinary action may be taken. The intent of this policy is to ensure that management emphasis is given to the importance of supervisors carefully considering all of the facts and circumstances in reaching a disposition that is warranted, appropriate, and fair. Actions available when military personnel misuse the GTCC include counseling, supplemental training on DoW GTCC policy, recertifying their GTCC Statement of Understanding (SOU), admonishment, reprimand, non-judicial punishment (Article 15, UCMJ), court-martial, and administrative separation. In taking corrective or disciplinary action against military personnel who misuse the GTCC, commanders or supervisors must use the procedures established for each action by the appropriate Military Department and consult with their legal advisors as necessary. In addition to corrective or disciplinary action, military personnel who misuse their GTCC may have their access to classified information modified or revoked if warranted in the interests of national security. Commanders or supervisors must ensure that security clearance reviews are conducted when the cardholder comes under investigation for GTCC misuse. Additionally, each Military Department must have a regulation providing that a violation of any of the rules governing the use of the GTCC by a person subject to the UCMJ is punishable as a violation of Article 92, UCMJ, at minimum.

C. Civilian personnel who misuse or abuse the GTCC may be subject to appropriate administrative action such as written or verbal counseling, recertifying their GTCC SOU, and requiring supplemental training on DoW GTCC policy or disciplinary action up to and

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including removal from Federal service. It is DoW policy that improper, fraudulent, abusive, or negligent use of a GTCC is prohibited. This includes any use of a GTCC at establishments or for purposes that are inconsistent with conducting official government travel or business of the DoW or with applicable regulations (such as adult entertainment or gambling establishments). DoW Components must take action to implement GTCC disciplinary guidance for civilian employees as necessary. Components must advise the DTMO of any additional administrative or disciplinary action against civilian personnel for misuse, abuse, or fraud of the GTCC or any recommended legislation your Component considers necessary to effectively take disciplinary action against DoW civilian employees for improper, fraudulent, or abusive use of GTCC. DoW policy requires supervisors who receive information indicating that a civilian employee has engaged in any misuse of a GTCC to take appropriate action as soon as practicable, including an investigation if warranted. The supervisor of the responsible individual(s) must be informed by the APC as soon as possible so that appropriate corrective or disciplinary/adverse action may be taken. In addition, civilian personnel who fail to satisfy an indebtedness arising from the use of a GTCC or those who fail to do so in a timely manner may be subject to corrective or disciplinary/adverse action. The intent is to ensure that management emphasis is given to personal accountability for GTCC misuse. The circumstances of each individual case will determine the appropriate type of corrective or disciplinary/adverse action, if any, which may be imposed. The supporting Human Resources Office must assist the appropriate supervisor who is considering corrective or disciplinary/adverse action on the selection of the charge and appropriate penalty based on Component past practice, regulatory guidance, applicable case law and good judgment. Coordination with the appropriate legal office must occur early in the process, as required by Component policy. The review of the security clearance (or the modification or revocation of such security clearances in light of this review) of the individual involved in GTCC misuse or abuse cases is not a disciplinary action and must not be treated as such. However, this does not preclude a separate and independent review of such misuse or abuse by the appropriate security managers. Modification or revocation of a security clearance will result in appropriate action, which could include reassignment or removal for failure to meet or maintain a condition of employment.

D. The “Department of Defense Government Charge Card Guidebook for Establishing and Managing Purchase, Travel, and Fuel Card Programs,” October 1, 2017, defines the following terms related to improper use of GTCCs:

Misuse – Unintentional use of a government-issued charge card in violation of applicable regulations. These actions are the result of ignorance, carelessness, or both while lacking intent.

Abuse – Intentional or willful misuse of the government-issued charge card in violation of applicable regulations. Willful misuse of the GTCC by DoW personnel (military or civilian) may constitute a crime punishable under Federal (Title 18, U.S. Code) or State law.

Internal Fraud – Any felonious (criminal) act of corruption or attempt to cheat the Government or corrupt the Government’s agents by cardholders or charge card program officials. Internal fraud is the use of the charge card to transact business that is not sanctioned, not authorized, not in one’s official Government capacity, not for the purpose for which the card was issued, or not as part of official Government business.

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External Fraud – Any transaction that the cardholder claims was not authorized by them on their GTCC. Any transaction categorized as potential fraud must have been reported to Citi as fraud, however the Visa IntelliLink Compliance Management (VICM) approver does not need to wait for Citi's determination to select this disposition type.

0402 RESPONSIBILITIES

040201. General Services Administration (GSA)

GSA issues government-wide GTCC policies and procedures for implementing the TTRA and awards. GSA also administers a master contract for the GTCC program, which is part of the “GSA SmartPay Program.” Federal agencies can obtain several types of charge card products and services through this contract to support their mission needs. The DoW-tailored task order, which further outlines DoW requirements for the GTCC, is managed at the DoW level.

040202. Office of the Under Secretary of War (OUSW)

OUSW will establish and implement policy, assign responsibilities, and provide procedures regarding the commercial travel program within the DoW and specifically as set forth in the DoDI 5154.31, Volume 4 for the DoW GTCC Program through DTMO.

040203. Defense Travel Management Office (DTMO)

DTMO, under direction of the Defense Support Services Center (DSSC) is the GTCC Program Manager for all DoW Components. DTMO responsibilities are:

- A. Managing the DoW Tailored Task Order.
- B. Providing guidance, policy, and overall management of the DoW GTCC program.
- C. Acting as a liaison to GSA, the GTCC vendor and DoW Component Heads/Component Program Managers (CPMs) on GTCC related issues.
- D. Meeting regularly with the CPMs to discuss and make critical decisions concerning GTCC administration throughout the DoW.
- E. Ensuring that GTCC program training materials are made available throughout the DoW.
- F. On a monthly basis, monitor the Individually Billed Accounts (IBA)/Centrally Billed Accounts (CBA) Aging Analysis to evaluate, report, and address delinquency-related metrics that do not meet key performance thresholds.

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G. On a quarterly basis, coordinate with CPMs to ensure rebates are received and validated by the appropriate authority. Validation may be performed for a representative sample of the organization's transactions and the associated rebates received.

H. On a quarterly basis, review CPM access for the bank vendor's EAS to identify and prevent unauthorized access.

I. On a monthly basis, generate and review select reports to ensure they are functioning properly and that the output is accurate. These reports should include, but are not limited to, all mandatory reports for CBA/IBA, Credit Balance Refund Report, and Mission Critical Report.

J. Monthly oversight of the VICM tool to ensure Components' designated users comply with the usage and case completion requirements in 0415 COMPLIANCE ANALYTICS AND RECORD KEEPING.

040204. DoW Component Heads/Defense Agency Directors

The heads of the DoW Components are responsible for developing the GTCC implementation strategy for use in that Component. The Component Heads will also ensure all personnel, including CPMs, APCs, CBA managers, and cardholders, are properly trained on GTCC use and policy.

A. Comptrollers. The Military Department Assistant Secretaries – Financial Management and Comptroller and Defense Agency Comptrollers, or equivalents, will ensure program management responsibilities are accomplished within their respective Component, and when so delegated to do so by their Component Head or Agency Director will designate a CPM. The CPM will be designated in writing and identified both to the DTMO and the GTCC vendor.

B. CPMs. DoW personnel (military or civilian) designated in writing (use the mandated template in Annex 9) by the Component Head/Agency Director or designee responsible for establishing and managing their GTCC program in accordance with this Regulation. CPM appointments must be renewed every three years using the template in Annex 9. Each CPM is also responsible for establishing and maintaining the Component's GTCC organizational structure ("hierarchy") and notifying DTMO and the GTCC vendor of any changes in the organizational structure that affect the GTCC program. CPMs will conduct annual hierarchy level reviews, to include validating hierarchy level structure and verifying point of contact information. This process may be delegated down to lower hierarchy levels. CPMs will also ensure that IBAs and CBAs are properly approved; reasonable credit limits are established and maintained, and annual reviews are performed to monitor credit limits and card utilization (see Annex 1). CPMs must report cases of misuse not recorded or dispositioned in VICM to DTMO no later than 15 calendar days after the end of each fiscal quarter.

C. APCs. DoW personnel (military or civilian) will be designated in writing (use the mandated template in Annex 10) by a Commander or Director responsible for the management of the GTCC program. APC non-cardholder user accounts in the GTCC vendor's

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Electronic Access System (EAS) are established, maintained, deactivated or reactivated by their higher-level APC or CPM. APC appointments must be renewed every three years using the template in Annex 10. APCs are not permitted to perform self-maintenance actions or reactivation of their own cardholder accounts within the EAS. APCs are responsible to their respective Commander/Director for program execution and management of the day-to-day operations of their organization's GTCC program. Detailed APC duties can be found in Section 0411. Contractor personnel or Foreign National employees may be designated as an APC at the discretion of the Component Head; however, their duties as an APC must not include inherently governmental activities.

D. Read Only Access (ROA) Account Holders. DoW personnel that require ROA to GTCC account information to perform their duties will coordinate with their supervisor and appropriate level APC/CPM/etc., to set up account access. All ROA account holders will be designated in writing (use mandated template in Annex 12). Contractor personnel or Foreign National employees may be granted ROA access at the discretion of the Component Head. Access must be validated by the individual, the immediate Supervisor, as well as the APC for the hierarchy for which the permissions were assigned (or the next level hierarchy, whichever is appropriate) every 6 months. Failure to provide semiannual validation will result in permissions being revoked.

E. Commander/Director. Responsible for monitoring compliance with GTCC policy, to include responding to inquiries from APCs, determining administrative or disciplinary actions and appointing APCs or CPMs.

040205. CBA Managers

DoW personnel (military or civilian) will be designated in writing (use the mandated template in Annex 11) by a commander or director as responsible for the management of CBAs. Appointment letters must be renewed every three years. Account managers are responsible for day-to-day management and reconciliation of CBAs. Account managers must be familiar with their designated payment office and designated billing office points of contact. Contractors may be CBA managers but are not authorized to certify CBAs for payment. Contracted personnel and foreign national employees may be designated as CBA managers at the discretion of the Component; however, their duties as CBA managers must not include inherently governmental activities.

040206. Travel Cardholders

DoW personnel (military or civilian) who have been issued a GTCC for use while performing official government travel must adhere to the procedures set forth in this Regulation and applicable DoW Component guidance, including the GTCC vendor's cardholder agreement and terms/conditions of use.

Cardholders may be exempt from taxes in regard to lodging in selected states. Travelers are directed to obtain tax information on the [GSA SmartPay](#) website and present the tax-exempt form to the merchant to get the exemption. Cardholders must verify receipt of the card and set up their personal identification number (PIN) with the GTCC vendor when they receive it, ensure

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their account is open and available for use prior to travel, and use the card for all official travel expenses as authorized in the JTR unless otherwise exempted in Section 0406. Cardholders are responsible for providing a signed SOU (DD3120), and certificate of training to their APC upon initial card issuance, arrival, and in-processing into a new organization and every three years thereafter. The DD3120 is available from the DoW Forms Management Office website at [DD3120](#).

Cardholders are required to submit travel vouchers within five working days of completing their travel and use split disbursement to pay all expenses charged to the card directly to the GTCC vendor. The GTCC vendor will issue each cardholder a monthly billing statement. **The amount due is payable no later than the due date on the billing statement, regardless of the status of their travel reimbursement.**

Cardholders whose accounts become delinquent are subject to disciplinary or administrative action based on their commander and/or supervisor's determination. The cardholder is responsible for payment of any remaining balance of undisputed charges after the reimbursement has been applied to the GTCC. It is the cardholder's responsibility to notify the APC and the GTCC vendor of changes in contact information, such as a new address, new phone number, email address, name change, or new employer. Cardholders whose mail has been returned to the GTCC vendor for non-delivery will have a return mail indicator placed on their account. A return mail indicator temporarily blocks the GTCC account from being used until the mailing address has been updated and/or verified by the cardholder or APC. Credit balance refunds will not be issued to cardholders with a return mail indicator.

#### 0403 GENERAL TRAVEL CARD INFORMATION

##### 040301. IBAs

IBA cards are issued to DoW personnel (military or civilian) in order to access travel funds from the individually billed GTCC account. Use of IBA cards will mitigate problems associated with improper payments; reduce costs associated to reconcile and paying CBA invoice; and bring DoW practices in line with Government Accountability Office (GAO) recommendations included in their GAO-04-398 report. IBA cards are not for personal use, and are not transferable. GTCC IBAs may only be used by the individual issued the card. Using an IBA card to charge expenses for any individual other than the cardholder and their authorized dependents (as permitted by Component policy for PCS or permanent duty-related travel) is strictly prohibited, with the exception of the purchase of authorized designated child care provider transportation expenses as outlined in JTR section 050108. The GTCC is not authorized as a means of payment to satisfy a government-related debt (such as a DFAS delinquent debt, pay.gov payments, etc.) and is considered misuse. **The individual cardholder is liable for payment of the full undisputed amount indicated on the billing statement no later than the due date, regardless of the status of their travel reimbursement.** The cardholder must remain compliant with all Federal and DoW laws, regulations, and policies when utilizing this government-authorized method of payment. The DoW Components determine whether and under what conditions authorized dependent travel expenses may be charged to an IBA belonging to the sponsoring DoW military member or employee.

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A. Standard GTCC. Standard cards are issued to individuals with a Fair Isaac Corporation (FICO) credit score above 659. The credit, cash, and retail limits will be as described in Annex 1. Standard accounts are issued in an open status and are available for use upon verification of receipt of the card and setting up a PIN. The APC, CPM, or DTMO have the authority to increase the limits temporarily, as needed to meet mission requirements. Commanders or supervisors must validate the requirement to increase the limit. Limits are raised temporarily, not to exceed 12 months, and can be accomplished within the GTCC vendor's EAS or by contacting the GTCC vendor. Approval authority/limits within the DoW are communicated to the GTCC vendor through the DTMO. Commanders or supervisors may, through their APCs, decrease the available cash and credit limits based on mission needs.

B. Restricted Travel Card. Restricted cards are issued to individuals with a FICO credit score below 660 or those who do not consent to a credit score check. Individuals who do not consent to a credit score check (soft pull) but still require a GTCC must complete the alternate creditworthiness assessment form, the DD form 2883, and answer all responses affirmatively to be issued a restricted card. In the same manner as standard cards, restricted card accounts are issued in an open status and are available for use upon verification of receipt of the card and PIN setup. Restricted cards are the same in appearance as standard cards but have a lower default available credit limit than standard cards. The credit, cash, and retail limits will be as described in Annex 1. APCs, CPMs, and the DTMO are authorized to raise these limits temporarily to meet mission requirements. Limits are raised temporarily, not to exceed six (6) months, and can be accomplished within the GTCC vendor's EAS or by contacting the GTCC vendor. Commanders or supervisors may, through their APCs, adjust the available cash and credit limits based on mission needs.

040302. CBAs

A CBA is a GTCC account issued to a DoW activity. CBAs are issued to make travel arrangements and must be used in lieu of issuing an Optional Form (OF) 1169, Government Transportation Request, for payment purposes. CBAs are a government liability; therefore, payments are subject to 31 USC 1801 (Public Law 97-177), the "Prompt Payment Act of 1982," as amended. Prompt Pay Act information can be obtained at the [US Department of Treasury, Bureau of the Fiscal Service's website](#). These accounts contain a unique prefix that identifies the account as a CBA for official Federal Government travel. This prefix also identifies the account as eligible for government travel rates, including GSA City Pair Program rates and tax exemption. The APC must forward any request to establish a CBA or increase a credit limit to the appropriate CPM for approval. The CPMs will also ensure annual reviews are performed to monitor credit limits and card utilization. CBAs are issued for the following purposes:

A. Transportation Accounts. Transportation CBA travel card accounts are issued to DoW activities for use in purchasing transportation, including airline tickets, bus tickets, and rail tickets. Due to the additional costs to the DoW of maintaining and reconciling CBAs, DoW restricts CBA transportation accounts use to the purchases of air, rail, and bus tickets ONLY for travelers who have not been issued an IBA. These purchases are made through a Travel Management Company (TMC) directly with the travel service provider or their agent (e.g., charter

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bus or air companies). The transportation office, or other designated DoW activity, receives and is responsible for reconciling the transportation charges appearing on the invoice and for verifying/certifying the invoices for payment. The transportation office, or other designated DoW activity, will forward verified/certified invoices to the designated entitlement office (i.e., vendor pay) for computation and subsequent transmittal to the designated disbursement office. This will be completed in a manner that allows payment to be made within the 30-day limitation prescribed in the “Prompt Payment Act” thus avoiding any interest penalties.

B. Unit Travel Charge Cards. DoW Components may use unit travel charge cards for group travel requirements (including meals, lodging, and other travel related expenses) only when it is cost effective, in the best interest of the mission, and authorized by the CPM. Unit cards may not be used to circumvent required procurement/contracting activities and cannot be used for mission related expenses. Components will limit the issuance of unit GTCC cards whenever possible and maximize the use of IBAs. The GTCC vendor must receive a CBA application form signed by the appropriate CPM before issuing a unit travel charge card. Unit cards cannot be used in conjunction with travel authorizations or travel arrangements made through the Defense Travel System (DTS). Additionally, reconciliation of the CBA Unit Card charges must be completed outside of DTS. Upon receipt of each invoice, the designated unit cardholder is responsible for reconciling the GTCC charges and promptly providing the reconciled copy of the statement to the CBA Manager. The unit account coordinator is responsible for reconciling the charges appearing on the corporate/billing account’s monthly statement which is a composite of all charges from all transacting cards assigned to that organization. The CBA Manager is also responsible for filing any disputes (see subparagraph 041202.C.) with the GTCC vendor. Once the billing statement is reconciled, the CBA Manager will obtain fund certification from the resource management office before forwarding certified billing statements, with any required supporting documentation, to the designated entitlement office (i.e., vendor pay) for computation and subsequent transmittal to the designated disbursement office.

040303. Electronic Access System (EAS)

The GTCC vendor provides an EAS to assist with GTCC program management. The EAS is accessed via the Internet and will be used by CPMs, APCs, cardholders, and other authorized users to assist in the management of their GTCC accounts by displaying account and transaction data and by providing reporting capability. Cardholders are encouraged to obtain access to the EAS or the contractor’s mobile device application to manage and maintain their GTCC. The CPMs will inform the GTCC vendor of any organizations (e.g., major commands, major subordinate commands, bases or installations) that are unable to access the EAS. In cases where access to the GTCC vendor’s EAS is not available, reports may be provided by the vendor with approval of the CPM or DTMO. When creating an account in the GTCC vendor’s EAS, non-cardholders (APC, CPM, ROA) must use their official work email address. Commercial/personal email addresses should not be used to conduct official DoW communications; however, there are limited exceptions. Please coordinate with your chain of command for Component level guidance/exceptions.

040304. ATM Use

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Travelers may use their GTCC (IBA or CBA unit card) at ATMs to obtain cash needed to pay for “out-of-pocket” travel related expenses. Valid “out-of-pocket” travel related expenses are those that cannot be charged on the GTCC (see Section 040603 for examples). The cardholder will contact the GTCC vendor to establish a PIN to gain ATM access. ATM advances will not be obtained more than three (3) working days before the scheduled departure date of any official travel. The GTCC vendor will charge the cardholder a transaction fee for ATM use. In addition, ATM owners may charge a service fee for ATM access. These charges will appear on the cardholder’s billing statement. ATM fees and cash advance fees for non-ATM cash withdrawals associated with official government travel are not reimbursable, and are included in the incidental expense portion of the applicable locality per diem rate (see [JTR](#) for exceptions related to outside the contiguous United States (OCONUS) travel. Commanders or supervisors may direct the APC to adjust ATM limits to accomplish specific missions or to reduce the potential of cardholders overspending on the trip. ATM withdrawals during non-travel periods or not related to official Government travel requirements are “not authorized” and are misuse (see Section 041005 for examples). This includes but is not limited to any withdrawal of a credit balance or any amount the GTCC vendor owes the cardholder. Commanders or supervisors may authorize a travel advance, in writing, from a DoW disbursing office in situations where ATM access is not feasible with the GTCC.

040305. Merchant Category Codes (MCCs)

The MCC is a four-digit number assigned to a business by the charge card networks when the business first starts accepting one of these cards as a form of payment. The MCC is used to classify a business by the primary type of goods or services provided. The DoW blocks some MCCs to prevent inappropriate card use. The use of MCCs can be tailored by APCs, CPMs or DTMO to meet the mission needs.

040306. Rebates

A rebate is a benefit the DoW receives for the use and timely payment of the GTCC. The rebates are computed and distributed on a quarterly basis. Each Component will ensure all rebates are monitored for accuracy and properly recorded as a receipt of the agency that employs the cardholder, per annex 8, T3. The heads of DoW Components will determine the distribution of rebates within their organizations. In accordance with OMB Circular A-123, Appendix B, unless specific statutory authority exists allowing rebates to be used for other purposes, rebates will be returned to the appropriation or account from which they were expended and can be used for any legitimate purchase by the appropriation or account to which they were returned, or as otherwise authorized by statute. Pursuant to permanent authority enacted in the Fiscal Year 2008 DoD Appropriation Act, Public Law 110-116, Section 8067, DoW rebates attributable to the use of the Government purchase or GTCC may be credited to operation and maintenance, and research, development, test and evaluation accounts which are current when the rebates are received. This includes the operational portion of a non-appropriated or working capital account. For example, if a rebate is received in the new fiscal year against a bill that was paid in September of the previous fiscal year, the rebate may be credited to the operations and maintenance and or research, development, test and evaluation account(s) current after October 1 of the new fiscal year.

\*Blue text with dotted underline denotes new or updated guidance

0404 TRAVEL CARD ELIGIBILITY

040401. DoW Personnel

All DoW personnel, unless otherwise exempt, who perform travel as part of their duties, will obtain and use an IBA GTCC. DoW personnel will be issued only one GTCC. If a DoW civilian employee is also a member of a Reserve/Guard unit, the GTCC will be issued through the individual's civilian agency, not their Reserve/Guard unit. When a Reserve/Guard member is required to perform training or active duty, a copy of their military orders must be provided to their DoW agency and the account must be transferred into the appropriate Reserve/Guard hierarchy.

040402. Foreign National Personnel

Foreign national personnel, with the exception of those serving in the U.S. Uniformed Services, are not authorized to possess or use an IBA. Travel expenses for foreign national personnel traveling to support official DoW-sponsored programs or activities may be placed on a CBA or an alternative card product.

040403. Non-appropriated Fund Instrumentality (NAFI) Employees

NAFI employees of the DoW are authorized to use GTCC in conjunction with official travel.

040404. Recruiting Personnel

Military personnel assigned to recruiting duty are authorized to use their GTCC for official reimbursable expenses in their local recruiting areas in addition to any official travel away from their duty stations.

040405. DoW Contractors

DoW contractors are not authorized to possess or use any type of GTCC, regardless of the type of contract they are operating under.

040406. DoW Volunteer Positions

Individuals serving in voluntary positions are not eligible to obtain or use an IBA. The transportation costs of DoW volunteers may be charged to a CBA, if the command has a CBA and it is authorized in their Internal Operating Procedures (IOP).

0405 USE OF THE TRAVEL CARD

040501. Requirement for Use

Unless otherwise exempt (see Section 0406), all DoW personnel (military or civilian) are required to use the GTCC for all authorized expenses relating to official government travel. Official government travel is defined as travel under official orders to meet mission requirements.

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040502. Failure to Use GTCC

Failure to use the GTCC will not be used as a basis for refusal to reimburse the traveler for authorized expenses. However, failure to use the GTCC may subject the traveler to appropriate administrative or disciplinary action (see Section 040103).

040503. Travel and Transportation Reform Act (TTRA) Statement

All travel authorizations/orders will include the following statement notifying travelers of the requirements of the TTRA: “The TTRA stipulates that the GTCC will be used by all U.S. Government personnel, military and civilian, to pay for costs incident to official government travel unless specifically exempt.” Travel Authorizations/Orders will also include:

- A. Whether the traveler does or does not have a GTCC.
- B. If the traveler has a GTCC, indicate whether the traveler is exempt from mandatory use under TTRA. This statement also authorizes alternative payment methods.
- C. That individuals with a GTCC will obtain cash for those official expenses that cannot be placed on the GTCC, as authorized, through ATMs, rather than obtaining cash advances from a DoW disbursing/finance office. Required to check Component specific policy for travel allowance advances.
- D. Whether a CBA or an IBA will be used to purchase airline tickets in accordance with the JTR.

040504. Leave in Conjunction with Official Travel (LICWO)

Personal expenses associated with LICWO will not be placed on a GTCC, IBA or CBA (see [JTR](#)). LICWO is used at a traveler/cardholder’s own risk. If the official travel is canceled or rescheduled, the traveler is not entitled to reimbursement for LICWO-related personal expenses incurred. LICWO cases will be applied in the following manner:

- A. When air is the approved mode of transportation for travel, the TMC must issue the official ticket from/to authorized locations prior to assisting with any LICWO travel request. Once the official ticket has been issued, the traveler may have the option of using the TMC for their leisure travel needs if allowed under the TMC contract.
- B. When the TMC is used for leisure travel: The TMC, upon the traveler’s request, must exchange the traveler’s official ticket, paid for by either an IBA or CBA, for a leisure ticket incorporating the official value therein. The member must pay any additional costs (including transaction fees) due at the time of the ticket exchange. The traveler must pay any additional cost with cash, check, or personal credit card. If the form of payment used for the official ticket was a CBA, the traveler may be required to sign a document acknowledging their responsibility to turn back to the government any official value that was applied to their leisure ticket if the official trip is canceled for any reason. The document signed by the member may be

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used as a tracking tool to notify their local disbursing office after 30 days should a pay adjustment authorization (i.e., DD Form 139) become necessary. Electronic sweeps by the TMC will capture unused leisure tickets where official value is incorporated therein, and if a traveler does not turn the official value back into the government after 30 days, a pay adjustment authorization may be initiated.

1. In cases where the cost of the official ticket is less than the LICWO ticket, the TMC will issue the official travel ticket. The traveler may apply/exchange the official ticket with the same carrier or a carrier that has an agreement with the issuing carrier for the LICWO ticket. The traveler will be required to pay any additional cost with cash, check, or personal credit card.

2. In cases where the cost of the official ticket is more than the LICWO ticket, the TMC will issue the official travel ticket. The traveler may apply/exchange the official ticket with the same carrier or a carrier with an agreement with the issuing carrier for the LICWO ticket. The official ticket amount may be applied to the LICWO ticket. If the traveler used an IBA to purchase the official ticket, the traveler will receive a credit on their GTCC from the issuing carrier for the difference in fares. The traveler must request a new receipt for the lower cost fare and must adjust the fare cost when making the claim for reimbursement within the travel system used, providing both the original and adjusted receipts. If the traveler is using a CBA, the CBA will receive a credit for the exchanged fare from the issuing carrier for the difference in fares.

C. When the TMC is not used for LICWO travel: If the official ticket issued by the TMC was purchased with a CBA, and the ticket exchange is made directly with the airline, the traveler is liable for any official value that was applied to their leisure ticket should the official trip be canceled for any reason. Electronic sweeps by the TMC will capture unused leisure tickets where official value is incorporated therein. A pay adjustment authorization may be initiated if a traveler does not turn the official value back into the government after 30 days.

040505. Permanent Change of Station (PCS)

Use of an IBA for PCS travel is mandatory. Each Component will establish guidance on which expenses will be placed on the IBA, including, for example, allowing the GTCC to be used to pay for Dislocation Allowance (DLA) or Temporary Lodging Allowance (TLA) expenses. Note the IBA may not be used to pay for GSA City Pair Fare flights when personal leave is combined with PCS travel. For specific instructions concerning using City Pair airfares with a leave location involved, refer to Section 040504.

0406 EXEMPTIONS

040601. GSA Exemptions from the Mandatory Use of the GTCC (IBA)

The GSA has exempted the following classes of personnel from the mandatory use of the GTCC:

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- A. DoW personnel (military or civilian) with an application pending for the GTCC.
- B. Individuals traveling on an invitational travel order/authorization.
- C. New appointees/recruits.

040602. DoW Exemptions from Mandatory Use of the GTCC IBA

These exemptions do not apply to DoW personnel (military or civilian) who are denied GTCC because they do not accept the terms and conditions of the cardholder agreement or refuse to complete (to include Social Security Number (SSN) and residential mailing address) and sign the account application form. The exemption also does not apply when DoW personnel (military or civilian) cancel their cards, for whatever reason, to include disagreement with existing or revised terms and conditions of the cardholder agreement. In addition to the government-wide GSA exemptions, the DoW has further exempted the following classes of personnel from the mandatory use of the card:

- A. Members of the Reserve Officers Training Corps (ROTC) and military personnel undergoing initial entry or initial skill training prior to reporting to their first permanent duty station.
- B. Individuals who are denied a GTCC for failing to meet the minimum creditworthiness assessment criteria on the DD Form 2883 or whose GTCC has been closed or suspended by the GTCC vendor or the cardholder's agency/organization.
- C. Individuals whose GTCC is lost, stolen, or damaged. The cardholder must contact the GTCC vendor immediately for a replacement card. The GTCC vendor will expedite the delivery to a specified location at no additional cost. A temporary exemption applies while awaiting delivery of the new GTCC.
- D. Hospital patients and/or medical evacuees.
- E. Prisoners.
- F. DoW personnel (military or civilian) who use the card only for travel enroute to a point of departure for deployment and cannot file a voucher prior to their deployment.
- G. DoW personnel (military or civilian) traveling to or in a foreign country where the political, financial, or communications infrastructure does not support the use of the GTCC.
- H. DoW personnel (military or civilian) whose use of the GTCC, due to operational, security, or other requirements of a mission, would pose a threat to national security, endanger the life or physical safety of themselves or others, or would compromise a law enforcement activity.

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I. Individuals employed or appointed on a temporary or intermittent basis upon a determination by the individual’s supervisor or other appropriate official that the duration of the employment or appointment or other circumstances pertaining to such employment or appointment does not justify the issuance of a GTCC to such individual.

040603. Exemption of Mandatory Use for Expenses

Expenses incurred at a vendor that does not accept the GTCC, such as government dining facilities, coin-operated parking meters, toll booths, laundry facilities, official local and long-distance phone calls, etc., are exempt from the mandatory use of the GTCC (IBA). However, since cardholders are required to use the GTCC for all official travel related expenses, they should withdraw cash from an ATM to pay for these expenses, where practicable (see Section 040304).

040604. Additional Exemptions

DoW Component Heads or their designees may exempt additional expenses from the mandatory use requirement of the GTCC. Those exemptions covering classes of expenses or personnel (vice exemptions for individuals) will be reviewed and forwarded by the CPM to DTMO for approval prior to implementation.

040605. Payment Methods Authorized When Exempt

When an exemption is granted from the mandatory use of the GTCC (IBA), one or a combination of the following may be authorized for payment of travel expenses:

- A. Personal funds, including cash or a personal credit card.
- B. Travel advances and CBAs.
- C. Alternative card products offered under the [GSA SmartPay](#) contract.

D. Official Form 1169 (Government Transportation Request). GTRs are used on an “exception only” basis when no other payment method within Section 040605 is available.

City-pair contractors (airlines that provide services under the GSA City-Pair Program), however, are not required to accept the types of payments listed here with the exception of the CBA. Charge cards issued under the GSA SmartPay Program contract contain a unique numeric prefix that identifies the account as an official GTCC. This prefix identifies the account as being eligible for government travel rates, including City-Pair Program rates, and tax exemptions when permitted under state law.

0407 NON-MANDATORY USE OF THE GTCC

040701. Card Use

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If an individual is exempt from mandatory use of the GTCC, he/she may elect to apply for the GTCC on a voluntary basis. If issued a GTCC, travelers are required to use the card in accordance with Section 040501. The DoW's policy on split disbursement of travel reimbursement applies to use of the GTCC. Commanders/supervisors may require individual travelers to obtain a GTCC to meet mission requirements.

040702. Local Travel

A GTCC (IBA) may be used for local travel expenses, but such use is not required under the TTRA. Use of an IBA for local travel is at the Component's discretion. Local travel is considered official travel when the individual is performing official duties in and around the area of the permanent duty station; however, use of the GTCC to purchase meals while in this status is not permitted unless otherwise specified in the [JTR](#).

0408 TRAVEL CARD TRAINING

040801. [APC Training](#)

Newly appointed APCs are required to complete the Programs & Policies – Travel Card Program Management training ([APC and CPM Course](#)). APCs must provide to their CPM or higher-level APC (HL3 for Services, HL4 for Agencies), a copy of their training completion certificate that will be centrally retained either electronically or in hard copy. After the initial training, APC refresher training is required every three years. APCs are [required](#) to attend Citi EAS training on how to properly generate and use the DoW designated “Mandatory Reports”. EAS training can be obtained via online instruction, or by other live, instructor-led forums. [APCs must be able to provide a copy of their EAS training completion certificate to their CPM or other authorized official upon request until which time their appointment is rescinded.](#)

040802. IBA Cardholder Training

When an individual receives a GTCC for the first time, it is mandatory they complete the Programs & Policies – Travel Card Program – Travel Card 101 [Mandatory] training course that is available in [TraX](#). Cardholders will ensure a copy of the certificate of completion is retained by the APC or can be obtained from TraX. Refresher training and re-signing the DD3120 SOU is required every three years and may be completed using the Programs & Policies – Travel Card Program – Travel Card 101 [Mandatory] course or other sources as approved by the applicable CPM. Refresher training and signed/updated GTCC SOU ([DD3120](#)) will be documented and retained either electronically or in hard copy by the APC. These can be uploaded in the cardholder's profile in the vendor's EAS.

040803. CPM Training

When an individual is appointed as a new CPM, it is mandatory that the appointee complete the Programs & Policies – Travel Card Program Management (APC and CPM Course) [Mandatory]. CPMs will ensure a copy of the certificate of completion is retained and a copy is

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provided to DTMO. Refresher training is required every three years for the aforementioned courses.

#### 0409 APPLYING FOR A TRAVEL CARD

##### 040901. IBA Applications

The online IBA application process is the most preferred; it is the easiest, quickest, and most efficient way to apply for a GTCC and provides the added benefit of being able to track its progress in the GTCC vendor's EAS. A fillable PDF application form is also available on the [GTCC vendor's website](#). For the online application, the applicant is provided an invitation passcode and website link to apply for a card. Before the APC can submit the application, the applicant must have completed and signed a GTCC SOU ([DD3120](#)) and provide a Programs & Policies – Travel Card Program – Travel Card 101 [Mandatory]" training completion certificate and either agreed to a credit score check (soft pull) or completed a DD 2883 Alternate Credit Worthiness Assessment form. When applying for a card, DoW personnel must use their correct Social Security Number. Additionally, their official work email address should be used when possible.

A. Routine Applications. Once the applicant and supervisor have filled in the required fields of the application, the APC will complete the final entries, including command hierarchy specifics, and ensure that all required information on the application is complete. If the applicant completed a DD 2883 in lieu of authorizing a soft credit score check, the APC annotates this on the application. The APC then submits the online application or forwards the completed fillable PDF application to the GTCC vendor, who then reviews the finished application and establishes a new IBA. If the APC submits the application online, they can monitor the application status in real-time in the GTCC vendor's EAS. If the application is rejected and the applicant applied online, they will receive an email (with a copy sent to their supervisor and APC) noting the required corrections. SOUs and certificates can be uploaded in the cardholder's profile but DD2883s should not be uploaded nor submitted with the application.

##### B. Expedited Applications Procedures.

1. Expedited applications will be used for personnel scheduled to travel within five (5) working days. Individuals must be reminded to plan ahead and apply for a GTCC far enough in advance to avoid the need for an expedited application.

2. An APC submits the application as expedited on behalf of the applicant. It is the determination of the APC to process the application as expedited to meet an upcoming travel requirement or upon the recommendation of the supervisor.

3. Cards will be shipped within 72 hours in an open status. The card accounts are unavailable for use during shipping but will be made available by the GTCC vendor once the cards are received and verified.

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4. The cardholder is responsible for verifying card receipt and setting up a PIN.

C. Emergency Applications Procedures.

1. Emergency application procedures are for responses to natural disasters (e.g., hurricanes, earthquakes), threats to national security, and military mobilization.

2. An APC submits an emergency application on behalf of the applicant. Use of the emergency application process will be determined by the APC or CPM. The application must be submitted through the GTCC vendor's dedicated agent by the hierarchy level (HL) 3 or with appropriate enterprise level coordination.

3. When necessary, oral instruction will be provided by the APC to the vendor to set up an account and issue a card in the event of an emergency. The oral request will be followed by a written confirmation and an application form conveyed electronically within five (5) calendar days of the oral authorization. The confirmation must be sent to the dedicated agent or the agency support box with a completed paper application.

4. The GTCC vendor shall process and initiate delivery of GTCCs within 24 hours of the request, including international requests. GTCCs will be sent by overnight delivery at the GTCC vendor's expense. The card will be delivered in an open status and will be made available by the GTCC vendor once the cards are received and verified.

5. The cardholder is responsible for verifying receipt of the card and setting up a PIN.

D. Reapplying for an IBA. If the applicant was not successful in applying for a GTCC because they did not authorize a credit score check and provided a false response to any of the true and false questions on the alternate creditworthiness assessment form, the DD form 2883, they may reapply and authorize a credit score check. In this case, they will be issued a GTCC, either standard or restricted, depending on their credit score. Individuals who refuse to allow a credit score check or do not successfully complete a DD Form 2883, will not be issued an IBA.

E. Account Upgrade (IBA). An account upgrade is a process by which a cardholder may request to "upgrade" a restricted account to a standard account. Applicants must agree to a new credit score check (soft pull) by the GTCC vendor and must meet the minimum credit score to be upgraded to a standard account.

040902. Issuance of IBA Cards by the Travel Card Vendor

Upon receipt of a properly completed and approved application, the GTCC vendor will issue the GTCC and cardholder agreement within three working days. The GTCC vendor will mail the card to the individual cardholder's mailing address on file, the cardholder's temporary duty location if applicable, or as otherwise directed by the APC. The cardholder must establish their

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PIN when they verify receipt of their card. Note: card reissues are initiated on the 18th of the month before the month of expiration and mailed no later than the 3<sup>rd</sup> of the month of expiration.

A. Quasi-Generic Card Design. Quasi-generic cards are issued with the GTCC vendor's generic commercial design but do not contain any association with the DoW other than the account number sequence. The quasi-generic card provides protection for cardholders whose association with the U.S. Government must be protected.

B. Card Technology. GTCC includes an embedded chip, magnetic stripe, and contactless capability. Contactless cards are replacing existing cards when they expire or are newly issued. Contactless cards utilize Near Field Communication (NFC) technology with the same encryption, authentication, and data protection as chipped cards. Transactions are completed by tapping the card at contactless-enabled terminals. At Chip and PIN terminals that are not contactless-enabled, the cardholder may be asked to enter a four-digit PIN, which is not required for contactless transactions. Retailers not upgraded to chipped card technology may continue to use the magnetic stripe and require a signature to complete transactions.

040903. CBA Applications

All requests for CBAs must be forwarded to the applicable CPM for approval. Once approval has been granted by the CPM, the hard copy application form will be used. The requesting command must complete the application form and submit it to the CPM for signature. The CPM will submit the application to the GTCC vendor for processing and monitor the GTCC vendor's EAS regarding application status. The CPM is responsible for providing the billing hierarchy information, the appropriate Bank Identification Number (BIN) assignment and establishing and maintaining reasonable credit limits.

0410 PROGRAM MANAGEMENT CONTROL

041001. Requirement for Credit Score Checks

Title 10, United States Code (U.S.C.), Section 2784a requires the evaluation of creditworthiness before issuing a GTCC (IBA only). To meet this requirement, the GTCC vendor performs a credit score check (soft pull) on each new card applicant who agrees to the credit score check. Applicants are eligible for a standard or restricted card, depending on their credit score. At no time and in no case will the GTCC vendor provide credit score check results to the APC. If the applicant agrees to a credit score check, the fact that a credit score check has been performed will appear on the credit bureau's record for the applicant and will be evident to subsequent credit grantors who request a credit score check. The issuance of a GTCC and the credit limit on the card will not be reported to the credit bureaus. This process is considered a "soft pull" or a screening; the GTCC vendor checks the applicant's credit score to distinguish if they are issued a standard or restricted card. This has no effect on an individual's credit score.

041002. Non-Qualifying Applicants.

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Personnel denied an IBA GTCC due to not authorizing a credit score check and checking false to any of the true or false questions on the DD Form 2883, alternate credit worthiness evaluation form, are exempt from mandatory card use.

041003. Performance Metrics

The Office of Management and Budget ([\*OMB Circular A-123, Appendix B\*](#)), requires Federal Agencies to establish performance metrics as a measure of effectiveness and as a management control mechanism. Although reporting to OMB is no longer required, performance metrics remain a valuable tool to indicate the “health” of the DoW’s GTCC Program. Delinquencies negatively impact program performance, and long-term delinquencies may have adverse impacts on an organization’s mission readiness. To facilitate meeting this requirement, the following performance measures have been established:

A. IBA performance metric is based on the ratio of Total Outstanding Delinquent Dollars over Factored Net Charge Volume. See DoD Travel IBA Aging Analysis or IBA Aging Analysis Summary Report (041402, E).

GREEN: 0.00% - 5.00%  
YELLOW: 5.01% - 9.00%  
RED: > 9.00%

B. CBAs based on the ratio of Total Outstanding Delinquent Dollars over Factored Net Charge Volume. See DoD Travel CBA Aging Analysis (041403 C).

GREEN: 0.00% - 1.00%  
YELLOW: 1.01% - 2.00%  
RED: > 2.00%

041004. Program Review

Commanders and Directors will ensure that comprehensive internal control reviews are conducted for their GTCC programs every two years. 41 USC 1909 (Public Law 112-194), the “Government Charge Card Abuse Prevention Act of 2012,” outlines the minimum requirements to ensure effective management controls. To assist organizations with meeting these requirements, a compliance checklist was published by OMB and GSA (see Annex 8). Organizations may use the checklist or incorporate those items into existing program management checklists to aid in conducting required program reviews or to assist external organizations (e.g., Inspector General) with their reviews. Reviews must include: (a) verifying that cardholder transaction activity for misuse, abuse, or fraud is being monitored and reported to Commanders/ Supervisors when identified, (b) ensuring travelers submit travel vouchers within five (5) working days of completion of official travel and comply with split disbursement requirements in order to mitigate delinquency, (c) ensuring credit limits are appropriate to meet mission requirements and consider reducing the credit limit and automated teller machine limit for cardholders with prior misuse, (d) ensuring the accounts of military/civilian separatees are closed by the APC, (e) ensuring the APC is a part of the check-in/checkout process; APCs must verify account status before cardholders’

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detachment, (f) ensuring APCs are running and analyzing the reports identified in Section 0414 to assist with program management, and (g) conduct inspections ensuring APCs are following the procedures required to notify delinquent cardholders (see Section 0413) and (h) ensuring if misuse is discovered, a review of past transactions is made to identify additional instances of misuse and that the cardholder is monitored more closely going forward to include temporarily blocking the account, or specifying card active start and end dates for either standard or restricted cards for non-travel periods and/or account closure. Findings of significant weaknesses must be reported to the CPM in addition to the Command or Agency Head.

041005. Misuse, Abuse, or Fraud

Misuse, abuse, or fraud of the GTCC will not be tolerated. Commanders/supervisors will ensure GTCCs are used only for official travel related expenses (see Section 040103). Examples of misuse can include, but are not limited to: (a) expenses related to adult entertainment and gambling (as discovered by IG audits), (b) purchases for personal, family or household purposes except for authorized PCS expenses, (c) cash withdrawals or advances used during non-travel periods or not related to official government travel requirements (includes but is not limited to any withdrawal of a credit balance remaining on the card), (d) cash withdrawals or advances taken more than three working days prior to official government travel, and (d) intentional failure to pay undisputed charges in a timely manner. With the exception of expenses incident to official travel described in Section 041006, use of the GTCC for personal expenses incurred during leave in conjunction with official travel is not authorized. Cardholders who misuse their GTCC may be subject to administrative or disciplinary action, as appropriate. APCs must also ensure the accurate employment status of cardholders who have been identified or referred to DoW management for GTCC misuse, abuse, or fraud. Annex 7 provides a sample memorandum to cardholders regarding suspected misuse, abuse, or fraud on the GTCC.

041006. Expenses Incident to Official Travel

Expenses incurred in relation to or while on official travel may or may not be reimbursable or appropriate for payment with the GTCC (IBA).

A. The cardholder, while in a travel status, may use the GTCC to charge non-reimbursable hotel-related expenses while on official travel such as in-room movie rentals, personal telephone calls, exercise fees, and beverages, when these charges are part of a room billing and are reasonable. Additional expenses incurred for spousal occupancy (hotel room) and meals may be included if inherent to the traveler's lodging billing statement even if the additional expense is not reimbursable. In addition, rental car companies may charge the traveler's Government Travel Charge Card (GTCC) for rental car related expenses incurred during the period of authorized official travel, including tolls, toll violations, traffic or parking citations, and service/processing fees associated with the collection of unpaid tolls and citations. While some of these charges may not be reimbursable in accordance with the JTR, the GTCC may be used to settle these charges pursuant to the terms of the rental agreement and agency policy. Travelers are responsible for monitoring their GTCC account and ensuring timely payment of any such charges. The cardholder is required to pay all charges (whether reimbursable or non-reimbursable) via split

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disbursement (see Section 041007). Separate charges for airfare, hotel rooms, rental cars or meals for spouses or family members are not authorized to be charged on the IBA, except as determined by the Components for authorized dependent travel (i.e., PCS travel).

B. In cases where the cardholder is required to pay for registration fees in advance of travel, use of the IBA is acceptable in accordance with individual Component policy and in accordance with the [JTR](#). While it is acceptable to use the GTCC/IBA for registration fees, the primary method of payment should be the government purchase card.

C. Mission related expenses are not permitted to be charged on the GTCC or to be reimbursed on a travel voucher. Reimbursing these types of expenses on a travel voucher is a direct violation of the [JTR](#), a potential violation of appropriation law, and directly conflicts with the requirements of audit readiness and the OMB's direction to act as a careful steward of taxpayer dollars, ensuring that Federal funds are used for purposes that are appropriate, cost effective, and important to the core mission of executive departments and agencies. The authority for reimbursing Service members and civilians for personal and mission related expenditures is found in the DoD Financial Management Regulation, Volume 10, Chapter 11 "Payment as Reimbursement for Personal Expenditures," Chapter 12 "Miscellaneous Payments" and the "Department of Defense (DoD) Guidebook for Miscellaneous Expenses." While a mission-related expense may be valid and reimbursable, such expenses are not permitted to be charged on the GTCC. Organizational or local level guidance does not supersede these governing authorities and Certifying Officers/Authorizing Officials may be held pecuniarily liable for any erroneously approved expenses.

041007. Split Disbursement

All DoW personnel (military and civilian) are required to split disburse all undisputed expenses charged to the GTCC as a part of the travel settlement process. Payment for all GTCC charges will be sent directly to the GTCC vendor via split disbursement as part of the traveler's voucher reimbursement. It is the cardholder's responsibility to promptly pay the GTCC vendor directly for any outstanding charges not split disbursed at the time of the travel voucher settlement. To support the split disbursement requirement, DTS automatically defaults air/rail (when charged to the IBA only), hotel, rental vehicle, and other miscellaneous, non-mileage expenses identified by the traveler in the split disbursement amount paid directly to the GTCC vendor. Cardholders must ensure that the portion of the split disbursement paid to their GTCC is sufficient to pay all undisputed charges in full. The amount of any ATM withdrawals and any miscellaneous GTCC charges, to include but not limited to meals charged to the GTCC must also be included in their split disbursement amount paid directly to the GTCC vendor. Traveler's submitting manual vouchers for travel processed outside of DTS must annotate the split disbursement amount in the upper right-hand Section of the DD 1351-2. Approving officials are responsible for ensuring that split disbursement amounts are properly annotated. For additional information regarding split disbursement, refer to Title 10 U.S.C. 2784a.

0411 AGENCY PROGRAM COORDINATOR DUTIES

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041101. General

An APC plays an important role in properly managing the GTCC Program. Commanders/supervisors must consider the significant workload associated with APC responsibilities when determining how many personnel may be needed to manage their GTCC program. The frequency of travel and the delinquency rate of the organization must also be considered. Individuals appointed as APCs must have the skills necessary to properly manage the GTCC program. In addition, APCs must have access to the GTCC vendor's EAS to run and work monthly reports. APCs have access to sensitive information and relay this information to the chain of command for the determination of appropriate action when necessary. Commanders/supervisors must consider the assignment of APC duties to civilian personnel where practical to avoid the loss of knowledge of program responsibilities in high turnover military positions. APCs will coordinate with their Travel Manager to ensure GTCC information is accurately included in the cardholder's profile.

041102. APC Travel Card Guides

APCs must refer to the APC Travel Card Guides available on the [DTMO website](#) or made available by their Component to assist them with performing their duties.

041103. Records Retention

Charge card information is sensitive and, in some instances, is considered personally identifiable information. Therefore, it must be protected based on the Privacy Act of 1974. APCs will maintain or have access to all pertinent records for cardholders assigned to their hierarchy, such as the Statement of Understanding (SOU) DD Form 3120, certificates of training, alternate creditworthiness assessment form, the DD Form 2883 when applicable, delinquency notices, and required reports specified in Section 0414. Each APC, in conjunction with the GTCC vendor, will maintain an up-to-date list of current cardholders and accounts, to include information such as account names, account numbers, addresses, and telephone numbers. Due to the sensitivity of the data contained in these files, the data must be maintained in a secure container or area that precludes unauthorized access. APCs maintaining these records must ensure they are marked and protected in accordance with the provisions of the Privacy Act. Records may be retained in hardcopy, in a secure electronic format, or an authorized document management system. Records will be retained for as long as the card is active in accordance with the U.S. National Archives and Records Administration (NARA) requirements, General Records Schedule (GRS) 1.1. However, records may be retained longer at the discretion of the Component. Online applications are no longer required to be maintained by the APC; the GTCC vendor maintains the online application. APCs will retain copies of e-mails notifying cardholders of delinquency to verify that notification was issued.

041104. Hierarchy Structure

The APC is responsible for maintaining their organizational hierarchy structure. This hierarchy is the link that identifies cardholder accounts to correct organizations within a Component. The APC is responsible for tracking arriving and departing cardholders through the

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check-in and check-out processes to maintain the validity of the organizational hierarchy and the GTCC vendor reporting information. Establishing a new hierarchy requires the approval of the next higher-level APC with administrative rights over that hierarchy. CPMs and APCs are prohibited from establishing holding or other hierarchies that are unable to be verified with an organizational 'Alpha Roster' or personnel roster.

041105. Transferring Cardholders Between Hierarchies

The APC will follow the procedures published in the GTCC vendor's training guides for using the EAS to transfer cardholders with open, closed, and suspended accounts. Travelers attending formal training enroute to their next assignment will remain in the hierarchy of the losing organization until completion of training. The receiving Component must accept the account regardless of account status and ensure any outstanding balance is paid during the travel settlement process via split disbursement. The losing activity is required to notify the gaining activity of detected GTCC misuse, abuse, or fraud for any transferring cardholders. The gaining organization's APC is required to retrieve new personnel's GTCC account immediately upon check-in but no later than 30 days after check-in. Additionally, the losing organization should deactivate the account if it is not transferred within 30 days of the cardholder's departure or within 30 days of the date they report to their new permanent duty station. Reminder, APCs should NOT deactivate an account if the cardholder is PCSing.

041106. Closure of Accounts Upon Separation

APCs must close a GTCC account upon a cardholder's retirement, separation, termination, or death. APCs must notify the cardholder's supervisor of any outstanding balance and ensure the balance is paid prior to final separation.

041107. Review Reports to Identify Inactive Accounts for Closure

On a periodic basis, it is recommended that the APC review any reports provided or made available by the GTCC vendor to identify accounts for potential closure.

041108. Monitoring and Reporting Delinquencies

The APC will monitor and report all delinquencies to appropriate personnel and take appropriate action (see Section 0413 Delinquency Management for additional information). Cardholders are exempted from credit reporting under the Fair Credit Reporting Act.

0412 TRAVELER REIMBURSEMENT AND PAYMENT RESPONSIBILITIES

041201. Timely Reimbursement of Travel Expenses

A. Reimbursement Within 30 Days. Agencies will reimburse DoW personnel (military or civilian) for authorized travel expenses no later than 30 days after submission of an accurate and complete travel voucher to the office where the voucher is to be approved. Therefore,

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the approving official will maintain a satisfactory recordkeeping system to track the submission and receipt of travel vouchers. For example, the approving office must annotate on travel vouchers received by mail the date when the office received the voucher. Travel vouchers submitted electronically to the approving official are considered to have been received on the submission date indicated on the email, or the next business day if submitted after normal working hours. The travel voucher is considered to be received when the traveler signs the voucher and it is routed to the approving official.

B. Travel Voucher Errors. A travel voucher with an omission or an error will be returned to the traveler within a seven-day period. The notification will include the reason(s) why the travel voucher is incorrect. Receipt of a corrected travel voucher by the paying office restarts the 30-day payment period in which the government must make payment or pay a late fee.

C. Late Payment Fees and Charges. Should payment of the travel settlement take longer than 30 days following receipt by the office where the voucher is approved, that office may be required to pay a late payment fee to the traveler. This fee is payable using the Prompt Payment Act interest rate, beginning on the 31<sup>st</sup> day after submitting a proper travel voucher and ending on the date the government disburses the payment. The only exception to the requirement for this payment is that no payments are required for amounts less than \$1.00. Interest payment funding instructions are in the DoD Financial Management Regulation (DoD FMR), Volume 10, Chapter 7. The Internal Revenue Service has determined that the late payment fee is reportable as interest and that the payment equal to the late payment charge will be reported as additional wages. In addition, travelers may be reimbursed for late fees imposed by the GTCC vendor if the non-payment that incurred the late fee was a result of the government's untimely processing of the travel voucher.

D. Systems Modifications. As necessary, DoW Component travel systems will be modified to capture the date of submission of a proper travel voucher and compute entitlement for late payment fees due as a result of untimely settlement.

E. Claims for Late Payment Fees. Payment of late fees must be calculated and paid at the time the voucher is processed. Travelers who believe that late payment fees were not included in the calculation of their travel vouchers may submit supplemental travel vouchers for late payment fees. Each supplemental travel voucher will be submitted through the office where the voucher is to be approved. That office will annotate the voucher with the date that the original travel voucher was received.

F. Reduced Payment Plan (RPP). A plan offered by the GTCC vendor to delinquent cardholders that allows for payment of outstanding balance over a defined time period as an alternative to Salary Offset. The Reduced Payment Plan cannot be initiated once Salary Offset has begun. Failure to comply with the agreed-to payment schedule will result in automatic referral for Salary Offset. Accounts actively enrolled in RPP and in good standing, will not be subject to charge off.

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G. **Salary Offset.** Salary Offset is the collection (by deduction from the amount of pay owed to the cardholder) of any amount the cardholder owes to the GTCC vendor as a result of undisputed delinquencies. Upon written request DFAS will, on behalf of the GTCC vendor, begin the process of Salary Offset. Accounts become eligible for Salary Offset when an unpaid balance reaches 126 days past billing. Specifics on the procedures of Salary Offset are contained in the DoD FMR, Volume 7A, Chapter 43 for military members and the DoD FMR, Volume 8, Chapter 8, for DoW civilian employees. If an account is enrolled in the mandatory Salary Offset program, it will still charge off if the delinquent balance is not paid in full by 210 days past billing. Cardholders with charged off accounts are not eligible to apply for a new GTCC account for the remainder of the existing SmartPay contract. Salary Offset payments will continue as long as the member remains eligible for Salary Offset even after charge off has occurred.

041202. **Cardholder Responsibilities**

A. **Monthly Statements.** Cardholders are responsible for payment in full of the undisputed amount stated on the monthly billing statement by the due date indicated on the statement regardless of the status of their travel reimbursements. Accounts are considered past due at 30 days past billing and delinquent if unpaid 61 days after the billing date. Cardholders are responsible for reconciling their GTCC account against claimed travel expenses, taking action to avoid erroneous or improper payments, and minimizing credit balances on their account.

B. **Long Term Travel.** For travel greater than 45 days, the traveler will file interim vouchers every 30 days in order to receive partial payments and will use split disbursement as the means of settlement to ensure payment to the GTCC vendor to avoid delinquency. For DTS travel, cardholders must request scheduled partial payments when completing their authorization to ensure expenses anticipated to be charged on the GTCC are properly designated.

C. **Disputed Charges.** In the event that the billing statement includes charges that the account holder considers questionable, the cardholder will first contact the merchant to try to resolve the questionable charge. If unsuccessful, the cardholder will access the EAS to view their bill and dispute it online (see 040303). If the cardholder or CBA manager is unable to dispute the transaction online, they may obtain, complete, and submit a dispute form from the APC or GTCC vendor; however, an online dispute is the preferred process. The cardholder or CBA Manager will complete and send the form to the GTCC vendor. The cardholder can find a Transaction Dispute Guide on the GTCC vendor's website, under APC Guides. All disputes must be filed within 60 days of the date on the billing statement on which the erroneous charge first appeared. It is the responsibility of the cardholder to ensure the dispute form has been received by the GTCC vendor. Once the dispute notification has been received by the GTCC vendor, the GTCC vendor will issue a provisional credit for the amount of the dispute pending resolution. Formally disputed charges will not age and the account will not suspend for lack of payment, however any undisputed charges should be paid in full. Any disputed charge identified in the reconciliation process will be resolved in the manner prescribed in the GSA SmartPay Master Contract. Should the GTCC vendor request additional information to research and resolve the dispute, the cardholder must provide the requested information within the timeframe given. Disputes found in favor of the merchant vendor or failure to comply will result in the disputed charge being placed

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back onto the cardholders account, and the cardholder would be responsible for repayment as well as any applicable late fees for IBA or Prompt Payment Interest charges for CBA.

041203. Fees Chargeable by the Travel Card Vendor

The following fees may be charged by the GTCC vendor:

A. Non-Sufficient Funds (NSF) Fee. A NSF fee will be applied to a cardholder's account when a payment is returned by the cardholder's financial institution for insufficient funds. NSF fees are not reimbursable. An account that has two (2) or more NSF payments within a 12-month period will be closed by the travel card vendor. When the account is paid in full, they may reapply for a new account. If an account receives a 3<sup>rd</sup> NSF payment during the life of the account, the account is subject to immediate closure by the travel card vendor and the cardholder may not reapply for a new account for the life of the current SmartPay contract.

B. Late Fees. The first late fee is charged at two billing cycles plus fifteen days past due (day 75) and then each billing cycle thereafter, until the past due/delinquency amount is paid in full. A late fee may be reimbursable, if the late fee was charged as the result of a late reimbursement to the traveler ([see Section 041201.C](#)).

C. Salary Offset Fees. Salary Offset fees (see Section 041201.G) are non-reimbursable.

D. Reduced Payment Plan Fee. The GTCC vendor may offer a reduced payment plan for which additional fees will be assessed, which is not reimbursable.

E. ATM Withdrawal/Cash Advance Fees. ATM and cash advance fees may be charged by the GTCC vendor and/or the ATM owner for each withdrawal. ATM fees and cash advance fees for non-ATM cash withdrawals associated with official government travel are included in the incidental expense portion of the applicable locality per diem rate and are not reimbursable as a separate miscellaneous expense (see [JTR](#) for exceptions related to OCONUS travel).

F. Merchant Surcharge Fees. Merchants in the United States (US) and U.S. Territories are permitted to impose a surcharge (up to 4%) on consumers when they use a Visa or Master Card credit/charge card. For more information on merchant surcharge fees, see [Visa's website](#). For traveler reimbursement information, see [JTR](#).

G. Foreign Currency Conversion Fees. Also listed as Cross Border Processing Fees on cardholder statements. For each purchase made in other than US dollars, the bank may pass along any charges assessed by the bankcard associations. The international transaction fees will appear as a separate transaction on the billing statement. These fees are reimbursable.

0413 DELINQUENCY MANAGEMENT

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CPMs and higher-level APCs are required to verify that a proportionate subset of their APCs have complied with the requirement to issue and maintain delinquency notifications on a monthly basis, by conducting monthly samplings of their subordinate HL's delinquency communications. Any APCs not communicating as required must be reported to their appropriate chain of command. CPMs must monitor noncompliant APCs for the following two months to ensure they are distributing and retaining delinquency notifications and associated communications in accordance with the regulations. CPMs must establish and maintain a written record validating that their component is complying with record retention requirements for delinquency notifications.

041301. Pre-suspension Notification for Accounts (45 Days Past Billing)

At 45 days past billing, the GTCC vendor will make pre-suspension reports available. APCs will notify the cardholder (or the CBA Manager for CBAs) and the cardholder's chain of command that the account will be suspended in 15 days if the GTCC vendor does not receive full payment of all undisputed amounts. For IBAs, the APC will request that the supervisor notify the APC within 15 days of any reason why the account should not be suspended. Supervisors must request exceptions within the 15-day window. If a request is submitted and approved, the APC will place the account into Mission Critical status to avoid impact to the mission. The APC will keep a record of the supervisor's notification and related correspondence in accordance with records retention requirements in Section 041103. Mission Critical status applies under very specific circumstances and is not simply to stop aging (see 041307). Commanders/supervisors must ensure the individual has properly filed/submitted a voucher for reimbursement of travel expenses and that DoW policy on split disbursement was adhered to. Annex 1 and 2 provide delinquency timelines for IBA and CBA.

041302. Suspension of Account (61 Days Past Billing)

At 61 days past billing, the APC will notify the cardholder (or the CBA Manager for CBAs) and the cardholder's supervisor (by email where possible) that the account has been suspended due to nonpayment (see Annex 4 for the Required Template). The APC will keep a record of the supervisor's notification and related correspondence in accordance with records retention requirements in Section 041103. The GTCC vendor will block charging privileges, to include ATM access, until payment for the current amount due is received.

041303. Delinquency Notification (91 Days Past Billing)

At 91 days past billing, the APC will notify the cardholder (or the CBA Manager for CBAs), the cardholder's supervisor, and the second level supervisor (by email where possible) that the account is still in a delinquent status (see Annex 5 for the Required Template). The APC will keep a record of the supervisor's notification and related correspondence in accordance with records retention requirements in Section 041103. The individual cardholder will receive notice from the GTCC vendor that their account is still delinquent and will be referred for Salary Offset within 30 days if the balance is not paid in full.

041304. Delinquency Notification (121 Days Past Billing)

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At 121 days past billing, the APC will notify the cardholder (or the CBA Manager for CBAs), the cardholder's chain of command (by e-mail where possible) that the cardholder's account is still in a delinquent status (see Annex 6 for the Required Template). The APC will keep a record of the supervisor's notification and related correspondence in accordance with requirements in Section 041103. For IBAs, if no action is taken toward payment of the debt, collection action via Salary Offset will be initiated by the GTCC vendor beginning on the 126th day past billing.

041305. Charge Off

If an account reaches 211 days past billing, that account will be charged off by the travel card vendor, regardless of their enrollment in salary offset. Cardholders' accounts that are charged off will not be eligible for a new account for the remainder of the existing SmartPay contract. Accounts in a charge off status will remain eligible for salary offset.

041306. Mission Critical Travel for TDY Travel

Mission Critical travel is defined as TDY travel performed by DoW personnel (military or civilian) under official orders that prevent the traveler from filing interim travel vouchers or from scheduling partial payments to pay for charges to the GTCC. Mission Critical status must be reflected on the travel authorization/order and the CPM (or the APC dependent upon Component procedures) must place the cardholder in a Mission Critical status before the account is suspended (61 days past billing). Should there be an outstanding balance at the time the cardholder is removed from Mission Critical status, the balance must be paid within 45 days of removal from this status. Mission Critical status will not be authorized in cases where the individual is in a location where the cardholder may file timely vouchers or utilize the Scheduled Partial Payments feature of DTS. The APC/CPM may use the bulk maintenance features to put large groups into Mission Critical (i.e., natural disasters, evacuations, etc.).

041307. PCS Status

Permanent Change of Station (PCS) status is applied to an IBA while an individual is traveling to a new permanent duty station, to keep the account open for use, regardless of the payment status while under the protection of PCS status. PCS status allows the traveler more time to pay amounts charged during a PCS move. Accounts may be placed in PCS status for up to 120 days, and cardholders have no more than 60 days from the time of disenrollment in which to pay their outstanding balance.

041308. Exception Status for CBAs

When a CBA is nearing suspension at 61 days past billing, CPMs may request the account be placed in an exception status not earlier than 55 days past billing to allow for a temporary reprieve from suspension pending posting of a scheduled payment. A payment must have been initiated with remittance expected shortly. No more than three exception requests within a rolling 12-month period are permitted by the GTCC Vendor.

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041309. Reinstatement of Closed CBAs

When a CBA has been placed in a closed status (126 days past billing), CPMs may request the account be reinstated upon payment in full. No more than one request within a rolling 12-month period is permitted without DTMO review and concurrence; approval of these requests is at the GTCC vendor's discretion. The reinstatement request must be submitted by the CPM with the following information: last (6) digits of CBA central account number, date of last payment, and reinstatement justification.

0414 TRAVEL CARD MANAGEMENT REPORTS

041401. General

Reports are considered primary program management tools and are made available via the GTCC vendor's EAS, and DTS. The GTCC vendor will make reports available to the APC to help in identifying upcoming suspensions or closure of delinquent accounts within specified timeframes. Due to the sensitive nature of all GTCC reports, the reports and all information contained therein must be properly safeguarded at all times in accordance with the Privacy Act and DoW policy. Reports are considered personnel records and as such must be retained by the APC for no less than two years from the as of date. Reports that are required in support of an ongoing investigation or audit may be required to be retained for an additional time period to support completion of the investigation or audit. This retention may be in the form of paper files and or electronic files.

041402. Mandatory Reports for IBA

APCs must obtain mandatory reports at a minimum once per billing cycle and take corrective action as necessary to maintain proper program management. Commands are required to annotate corrective actions taken and track notifications for all mandatory reports in order to document mandatory reports are not only run, but also "worked." CPMs are responsible for ensuring APCs are running and working mandatory reports as required.

On a quarterly basis, DTMO will conduct, in coordination with CPMs, a review of the mandatory reports, to include the Audit Trail of Activity in CitiManager Reporting, to ensure that APCs obtained, reviewed, and took appropriate actions on the monthly mandatory reports.

The reports noted below are titled based on the report name in the GTCC vendor EAS. Components may also require additional mandatory reports.

A. Account Activity Text Report. This report displays all transaction activity for a specified billing cycle. APCs will use the report to review a minimum of 10% of transactions to identify a variety of administrative concerns including improper credits, declines, reversed charges as well as potential misuse transactions.

B. Account Listing Report. This report identifies cardholder names, addresses, telephone numbers, and account numbers assigned under the APC's hierarchy. APCs will use this

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report to ensure correct information is on file with the GTCC vendor; and notify the GTCC vendor of any needed corrections. APCs will obtain an ‘alpha’ roster and/or a civilian personnel listing to compare to the Account Listing Report and ensure that cardholders no longer assigned to their organization/hierarchy are either transferred appropriately or that their accounts have been closed.

C. Declined Authorizations Report. This report lists all account transactions presented for approval that were declined and includes the decline reason, and type of attempted purchase (ATM, purchase, or cash). The report assists APCs and CPMs with taking corrective action to allow authorized transactions to be accepted and processed, or in identifying attempted potential misuse, abuse, and or fraud. This report should be used often to identify and resolve declines in a timely manner in order to ensure cardholders in a travel status are better able to use their card for authorized use.

D. Delinquency Report-Hierarchy. This report identifies delinquent accounts and ages the delinquencies by time frame (i.e., 31, 61, 91, 121, or more days past billing). APCs will use this report to aggressively work all delinquencies.

E. DoD Travel IBA Aging Analysis Summary Report. These reports identify detailed account delinquencies and summary level information by Component hierarchy. APCs and CPMs will use one or both of these reports to get a point in time listing of their delinquencies. These reports must be run at the completion of each billing cycle.

F. Audit Trail of Activity in CitiManager Reporting. CPMs and higher-level APCs are required to obtain and review the Audit Trail of Activity in CitiManager Reporting on a monthly basis, to ensure that subordinate hierarchy levels are obtaining the mandatory reports. On a quarterly basis, DTMO will conduct, in coordination with CPMs, a review of the Audit Trail of Activity in CitiManager Reporting to ensure that APCs obtained, reviewed, and took appropriate actions on the monthly mandatory reports.

041402.01 Mandatory Reports for CBA

The following reports are mandatory. APCs and CPMs are expected to run these reports after the completion of all accounts billing cycles and take corrective action as necessary to maintain proper program management.

A. Declined Authorizations Report. This report lists all account transactions presented for approval that were declined and includes the decline reason, and type of attempted purchase (ATM, purchase, or cash). The report assists APCs and CPMs with taking corrective action to allow authorized transactions to be accepted and processed, or in identifying attempted potential misuse, abuse, and or fraud.

B. Delinquency Report. This report identifies delinquent accounts and ages the delinquencies by timeframe (e.g., 31, 61, 91, 121, or more days past billing). APCs and account managers will use this report to aggressively work all delinquencies.

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C. DoD Travel CBA Aging Analysis. This report identifies summary level delinquency information by Component hierarchy. For the purposes of determining delinquency metrics, DoW uses an ‘as of’ date of the 29<sup>th</sup> of the month, since CBA billing cycles vary across the DoW.

041403. Additional and Optional Reports for IBA/CBA

Listed within this section are additional/optional reports that the travel system or GTCC vendor offers for additional program management. The reports noted below are titled based on the report name in the travel system or GTCC vendor EAS.

A. Account Info List Report (DTS). This DTS report identifies DTS travelers and their profile settings to include GTCC account information. APCs will coordinate with their DTS administrator to ensure GTCC account information is correctly included and maintained in DTS.

B. Account Renewal Report. This report identifies those cardholders whose cards are coming due for renewal. APCs should review the information on this report monthly and take appropriate action.

C. CBA NCV Report. Net Charge Volume Summary Report available by Hierarchy and Cycle Date.

D. Credit Balance Refund Report. This report provides a list of accounts that have received a credit balance refund. Use this report to determine which accounts have a credit balance refund owed and to assist cardholders with obtaining the refund.

E. Mission Critical Report. This report provides a listing of accounts that have been placed in Mission Critical status. The APC will use this report to identify accounts that have been deemed Mission Critical and to check against orders to ensure that accounts continue to qualify for Mission Critical status.

F. PCS Status Report. This report identifies accounts in a PCS status that are related to a PCS move. Use this report to identify cardholders who have been placed in PCS status, as result of a PCS move and ensure removal from the status as appropriate.

G. Pre-suspension Report. This report lists accounts that are nearing suspension and identifies account names, account numbers, status, balances past due, and the number of days that each account is past due. APCs should use the information from this report to notify commanders and supervisors to ensure their travelers make prompt payment of their account balance.

H. Returned Check Report. This report provides a list of all cardholders that incur payment reversal transactions within a specified hierarchy level and time frame. APCs should use this report to determine where account holders have made payments with insufficient funds.

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I. Suspension Report. This report lists accounts that have been suspended and are nearing charge off and identifies account names, account numbers, status, date of status, balances past due, and the number of days that each account is past due. APCs should use this report to notify cardholders and leadership of the potential charge off of an account.

J. View CBA Listing (DTS). This DTS report identifies CBA accounts and their current expiration date by DTS Organization Code, which aids APCs on what CBA accounts need to be updated in DTS.

## 0415 COMPLIANCE ANALYTICS AND RECORD KEEPING

### 041501. General

Visa IntelliLink Compliance Management (VICM) system is a web-based tool that uses self-learning algorithms to provide the DoW with automated compliance analysis of all GTCC spend to identify potential misuse and policy violations. Each transaction is attributed a predictor score based on actual situational factors and historical data comparisons of similar transactions with a higher score indicating increased potential policy compliance concerns. Additionally, VICM provides comprehensive access to cardholder transaction activity and spending patterns. Finally, VICM is a record keeping tool that includes automated data gathering on questionable transactions, collaboration functionality to facilitate follow up inquiries to verify transaction validity, oversight escalation and disposition documentation.

### 041502. VICM Users

VICM use is mandatory for IBA hierarchy levels two through four (HL2-HL4). Each HL must have a minimum of one designated user log into the VICM system at least monthly to oversee case completion and ensure login compliance. Going forward, CPMs will ensure that there is always at least one designated user with access to VICM at all times.

All VICM Users must complete the Programs & Policies – Visa IntelliLink Compliance Management (VICM) training which is available in TraX. Refresher training will be required every three years.

On a monthly basis VICM users will:

- A. Review Analytics Module results.
- B. Flag questionable transactions and create cases for instances of potential misuse.
- C. Follow up on and close any pending actions on flagged transactions and open cases from the previous month.

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- D. Enter case notes and disposition decisions on misuse and potential misuse transaction activity into VICM that was reported from lower levels or discovered outside of VICM.
- E. Run the “High Risk Merchant Rule” and create a compliance case or case group for ALL transactions identified by that rule.
- F. Conduct reviews of each hierarchy to ensure that VICM hierarchies are creating and completing compliance cases, as required by the GTCC Regulations (Service [HL2] / Agency [HL3] only).

All Service (HL2)/Agency (HL3) level designated VICM users must:

- G. On a monthly basis, review case creation and completion report to identify any APC not completing VICM compliance cases.
- H. On a quarterly basis, report all VICM users without access or who are not using VICM, as required by the GTCC Regulations, to their respective chain of command. Failure to comply with case completion and login requirements can erode the detection/prevention of misuse or abuse of the GTCC.

For additional information, guidance, and/or access to VICM, contact your CPM or higher-level APC.

041503. DTMO VICM Manager

The DTMO VICM Manager provides DoW-Wide oversight of VICM and serves as the primary liaison between DTMO and each CPM of the Military Services/Defense Agencies. The DTMO VICM Manager must complete the Programs & Policies – Visa IntelliLink Compliance Management (VICM) training which is available in TraX. Refresher training will be required every three years. In addition to their normal duties and responsibilities, the DTMO VICM Manager will:

- A. On a quarterly basis, review VICM compliance cases to identify merchants associated with misuse, abuse, or potential fraud and update or add those merchants to the appropriate VICM rule.
- B. On a quarterly basis, meet with the CPMs to review High Risk merchant transactions for disposition determination. At a minimum, the High Risk Merchant review will include casinos, Google, and Apple transactions.
- C. On a monthly basis, communicate via email any High Risk merchant transactions identified outside of the blocked Merchant Category Codes (MCC) for appropriate action to the CPMs or designated representative.

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- D. Conduct quarterly reviews of the VICM rules to correct duplicate or overlapping rules.
- E. On a semiannual basis (each January and June), analyze and update each VICM rule to ensure they are functioning as intended. Any rule not returning the expected results will be corrected, and VICM rule changes will be communicated to the CPM community via email notification and/or during monthly VICM meetings.
- F. Update the holiday and weekend rule on an annual basis (during the month of November), to include any days that are determined to have an elevated risk of misuse and abuse.
- G. On a quarterly basis report any instances of a Component Program Manager or designated user without access to VICM or not using the system as required, to their appropriate leadership.
- H. Inform DTMO leadership when case completion is not accomplished in accordance with this GTCC Regulation.

**ANNEX 1 CREDIT LIMIT CHARTS**

**Army, Marine Corps, Navy, and Air Force – \*Standard and \*\*Restricted Accounts**

	<b>Default</b>	<b>APC (HL4-7) Approval Maximum</b>	<b>APC(HL3) Approval Maximum</b>	<b>CPM (HL2) Approval Maximum</b>	<b>DTMO Approval Maximum</b>
<b>Credit</b>	*\$7,500 **\$4,000	\$15,000	\$25,000	\$50,000	No Maximum
<b>Travel</b>	*\$7,500 **\$4,000	\$15,000	\$25,000	\$50,000	No Maximum
<b>Cash***</b>	*\$250 **\$250	\$5,000	\$10,000	\$25,000	No Maximum
<b>Retail***</b>	*\$250 **\$100	\$500	\$1,000	\$2,000	No Maximum

**DoW Independent Agencies – \*Standard and \*\*Restricted Accounts**

	<b>Default</b>	<b>APC (HL5-7) Approval Maximum</b>	<b>APC (HL4) Approval Maximum</b>	<b>CPM (HL3) Approval Maximum</b>	<b>DTMO Approval Maximum</b>
<b>Credit</b>	*\$7,500 **\$4,000	\$15,000	\$25,000	\$50,000	No Maximum
<b>Travel</b>	*\$7,500 **\$4,000	\$15,000	\$25,000	\$50,000	No Maximum
<b>Cash***</b>	*\$250 **\$250	\$5,000	\$10,000	\$25,000	No Maximum
<b>Retail***</b>	*\$250 **\$100	\$500	\$1,000	\$2,000	No Maximum

Credit limit increases above the default amount must be accompanied and supported by documented mission needs for official or authorized travel.

\*Standard Account credit limit increases are based on mission requirements and are limited to no more than 12 months.

\*\*Restricted Account credit limit increases are based on mission requirements and are limited to no more than 6 months.

\*\*\*Cash and Retail limits are per monthly billing cycle. The full limit becomes available when the balance is paid any time during the billing cycle.

**\*Blue text with dotted underline denotes new or updated guidance**

ANNEX 2 DELINQUENCY TIMELINE FOR IBA

**DELINQUENCY TIMELINE for IBA**

<b>CURRENT</b>	<b>SUSPENDED</b>	<b><u>SALARY OFFSET</u></b>	<b>CHARGE OFF</b>
<b>1 to 60 Days*</b>	<b>61 to 125 Days*</b>	<b>126 to 210 Days*</b>	<b>211 Days*</b>
<p>Cardholder files voucher within five (5) working days after completion of travel.</p> <p>Receives statement.</p> <p>Statement must be paid by the due date.</p> <p>Past Due status at day 31.</p> <p>Disputed/Fraudulent transactions must be reported within 60 days of the date on the billing statement.</p>	<p>Cardholder’s account is considered delinquent. No new charges allowed on card.</p> <p>Delinquent accounts impact the Command’s delinquency rate.</p> <p>A late fee will be assessed when payment for the full undisputed charges identified on the monthly statement is not remitted by 75 days past billing and then each billing cycle thereafter.</p> <p>Receiving APC must transfer member into their HL regardless of delinquency.</p>	<p>Cardholder’s account will be submitted at 126 days for enrollment in Salary Offset.</p> <p>Delinquent accounts will no longer be closed and will remain in a suspended status until day 210.</p> <p>If the account is paid in full by day 210, the account will be reopened and available for use (without additional action from the cardholder or APC).</p>	<p>Cardholder’s account will be charged off.</p> <p>If the account is enrolled in the mandatory Salary Offset program, it will still charge off. Salary Offset payments will continue as long as the member remains eligible.</p> <p>Charged off accounts are not eligible to reestablish card privileges for the life of the SP3 contract.</p> <p>Member may request a travel advance if required to travel.</p> <p>Delinquency removed from HL.</p>

**\*Days past billing statement date**

**\*Blue text with dotted underline denotes new or updated guidance**

ANNEX 3 DELINQUENCY TIMELINE FOR CBA

**DELINQUENCY TIMELINE for CBA**

<b>CURRENT</b>	<b>SUSPENDED</b>	<b>CLOSED</b>	<b>CHARGE OFF</b>
<b>1 to 60 Days*</b>	<b>61 to 125 Days*</b>	<b>126 to 210 Days*</b>	<b>211 Days*</b>
<p>Receives statement.</p> <p>Past Due status at day 31.</p> <p>Prompt Pay Act (PPA)- Interest is incurred at day 31.</p> <p>Disputed/Fraudulent transactions must be reported within 60 days of the date on the billing statement.</p>	<p>No new charges without CBA exception granted by GTCC vendor.</p> <p>PPA interest is being accrued until payment receipt.</p> <p>Effects Command's delinquency rate.</p> <p>When a CBA is nearing suspension at 61 days past billing, CPMs may request the account be placed in an exception status not earlier than 55 days past billing.</p> <p>No more than three (3) exception requests within a rolling 12-month period are permitted.</p>	<p>PPA interest is being accrued until payment receipt.</p> <p>At 126 days and beyond no further exceptions can/will be approved.</p> <p>Reinstatement of account upon payment in full and CPM approval.</p> <p>Cannot transfer to another HL.</p>	<p>Will charge off.</p> <p>Government remains liable for balances due on CBAs.</p> <p>Commands are not prohibited from applying for a new account.</p>

**\*Days past billing statement date**

**\*Blue text with dotted underline denotes new or updated guidance**

May 29, 2026

ANNEX 4 REQUIRED TEMPLATE - 61 DAY DELINQUENCY MEMORANDUM FOR IBA  
MEMORANDUM FOR (NAME OF CARDHOLDER'S IMMEDIATE SUPERVISOR)

**SUBJECT: DELINQUENT GOVERNMENT TRAVEL CHARGE CARD PAYMENT  
NOTIFICATION – 61 DAYS PAST BILLING**

According to the GTCC vendor records, (cardholder's name) is 61 days delinquent in payment of their account. The total amount due is \$\_\_\_\_\_. The account is subject to a \$29 late fee at the point the account becomes 75 days delinquent and an additional \$29 late fee for each subsequent billing cycle until the delinquency is resolved.

[Provide root cause(s) for the delinquency, details of the delinquent charges and specific actions being taken to immediately correct the delinquent account.]

The GTCC contract requires all outstanding, undisputed charges be paid by the due date specified on the billing statement. The GTCC vendor has suspended card privileges for this cardholder due to non-payment. The DoW GTCC Regulations Section 0413, authorized by the Travel and Transportation Reform Act of 1998, requires that cardholders be notified of this action and counseled concerning proper use of their GTCC account and necessity for timely payment in full. Cardholders on temporary duty more than 45 days are required to submit travel vouchers for payment every 30 days and maintain their GTCC account in a current status. The DoW's policy requires mandatory use of split disbursement for all outstanding charges on the travel charge card for all DoW personnel (military or civilian) as applicable.

Failure to adhere to the DoW GTCC guidelines may result in disciplinary action in accordance with applicable statutory, regulatory, or contractual provisions, and applicable Master Collective Bargaining Agreement for bargaining unit employees.

The delinquent balance may be resolved by one of the following actions: (1) payment in full or (2) a mutually agreed upon repayment schedule with the GTCC vendor.

Please have the cardholder and their supervisor or Commander sign below to acknowledge receipt of this delinquent notification and return to me with your written response, outlining the actions taken, within five (5) working days. Notification may also be made to the cardholder of the delinquency via email with use of a read receipt as a secondary source of acknowledgement of the notification.

Questions related to this notification and/or your organization's GTCC program may be directed to [insert Agency Program Coordinator's name] at [insert telephone number and email address].

Signature  
Agency Program Coordinator

cc: Cardholder

I acknowledge receipt of this memorandum. \_\_\_\_\_

**\*Blue text with dotted underline denotes new or updated guidance**

**Government Travel Charge Card Regulations**

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**May 29, 2026**

(Name, Grade, Organization)

(Date)

cc: Cardholder's Supervisor or Commander

I acknowledge receipt of this memorandum.

(Name, Grade, Organization)

(Date)

**\*Blue text with dotted underline denotes new or updated guidance**

ANNEX 5 REQUIRED TEMPLATE - 91 DAY DELINQUENCY MEMORANDUM FOR IBA  
MEMORANDUM FOR IMMEDIATE/SECOND LEVEL SUPERVISOR

**SUBJECT: DELINQUENT GOVERNMENT TRAVEL CHARGE CARD PAYMENT  
NOTIFICATION – 91 DAYS PAST BILLING**

The Government Travel Charge Card (GTCC) vendor's Delinquency Report indicates that [insert cardholder's name] individually billed account (IBA) is 91 days delinquent with a total amount due of \$ \_\_\_\_\_. Despite the 61-day delinquency memorandum previously sent to the cardholder's immediate supervisor, the debt remains unpaid. Consequently, the GTCC vendor notified the cardholder by U.S. Postal Service, that they have initiated due process proceedings for Salary Offset. At day 75 of delinquency, the account incurred a non-reimbursable \$29 late fee and will continue to accrue \$29 fees each cycle until the balance is resolved.

[Provide root cause(s) for the delinquency, details of the delinquent charges and specific actions being taken to immediately correct the delinquent account.]

The GTCC contract requires all outstanding, undisputed charges be paid by the due date specified on the billing statement. If no action is taken to settle this debt, the GTCC vendor will submit the account to DFAS for mandatory Salary Offset at 126 days past billing. GTCC charging privileges have been suspended as of [insert date]. These privileges may be restored upon full payment of the amount owed prior to charge off. The cardholder must be notified and counseled. Cardholders on temporary duty for more than 45 days are required to submit interim travel vouchers for payment every 30 days and maintain their GTCC account in a current status. The DoW's policy requires mandatory use of split disbursement for all outstanding charges on the travel charge card.

Failure to adhere to DoW GTCC guidelines may result in disciplinary action in accordance with applicable statutory, regulatory, or contractual provisions, and applicable Master Collective Bargaining Agreement for bargaining unit employees.

The delinquent balance may be resolved by payment in full or an agreed upon repayment schedule with the GTCC vendor. Billing questions may be directed to the GTCC vendor at the number printed on the billing statement for that purpose. Questions related to this notification and/or your organization's GTCC program may be directed to [insert Agency Program Coordinator's name] at [insert telephone number and email address].

Please have the cardholder and their supervisor or Commander sign below to acknowledge receipt of this delinquency notification and return it to me with your written response, outlining the actions taken within five (5) working days. Notification may also be made to the cardholder of the delinquency via email with use of a read receipt as secondary source of acknowledgement of the notification.

Signature

**\*Blue text with dotted underline denotes new or updated guidance**

Agency Program Coordinator

cc: Cardholder

I acknowledge receipt of this memorandum.

.....(Name, Grade, Organization).....(Date)

cc: Cardholder's Supervisor or Commander

I acknowledge receipt of this memorandum.

.....(Name, Grade, Organization).....(Date)

**\*Blue text with dotted underline denotes new or updated guidance**

May 29, 2026

ANNEX 6 REQUIRED TEMPLATE -121 DAY DELINQUENCY MEMORANDUM FOR IBA  
MEMORANDUM FOR COMMANDER/DIRECTOR

**SUBJECT: DELINQUENT GOVERNMENT TRAVEL CHARGE CARD PAYMENT  
NOTIFICATION – 121 DAYS PAST BILLING**

This memorandum follows the 61-day, and 91-day notifications issued on [insert date] and [insert date], respectively, which informed [insert cardholder’s full name] first and second level supervisors of the GTCC account delinquency. The GTCC account is now 121 days delinquent with an outstanding balance of \$ . As no repayment arrangements have been established with the GTCC vendor, the account is scheduled for mandatory Salary Offset via DFAS at the 126-day mark. Should the cardholder be ineligible for Salary Offset, the GTCC vendor may initiate formal collection proceedings. Please be reminded that non-reimbursable \$29 late fees continue to accrue for each billing cycle since the 75-day milestone.

[Provide root cause(s) for the delinquency, details of the delinquent charges and specific actions being taken to immediately correct the delinquent account.]

The account will be charged off as bad debt if the delinquent balance is not paid in full by 210 days past billing. Charged off accounts are not eligible for reinstatement.

Failure to adhere to DoW GTCC guidelines may result in disciplinary action in accordance with applicable statutory, regulatory, or contractual provisions, and applicable Master Collective Bargaining Agreement for bargaining unit employees.

Please contact [insert Agency Program Coordinator’s name] at [insert telephone number and email address], should further questions arise. Please have the cardholder and their supervisor or Commander sign to acknowledge receipt of this notification and return it with your written response, outlining the actions taken within five (5) working days. Notification may also be made to the cardholder of the delinquency via email with use of a read receipt as acknowledgement of the notification.

Signature  
Agency Program Coordinator

cc: Cardholder

I acknowledge receipt of this memorandum. \_\_\_\_\_

(Name, Grade, Organization) (Date)

cc: Cardholder’s Supervisor or Commander

I acknowledge receipt of this memorandum. \_\_\_\_\_

(Name, Grade, Organization) (Date)

**\*Blue text with dotted underline denotes new or updated guidance**

May 29, 2026

ANNEX 7 REQUIRED TEMPLATE-SUSPECTED MISUSE/ABUSE MEMORANDUM FOR IBA

MEMORANDUM FOR CARDHOLDER

**SUBJECT: SUSPECTED MISUSE/ABUSE NOTIFICATION**

I am the Government Travel Charge Card (GTCC) Agency Program Coordinator for [insert Activity name]. I received and reviewed a GTCC activity report dated [insert date] from the GTCC vendor indicating that your GTCC individually billed account (IBA) was used when not on official travel, or was used while in an official travel status for unauthorized expenses. In accordance with the DoW Government Travel Charge Card Regulations, [www.travel.dod.mil/gtcc-regs](http://www.travel.dod.mil/gtcc-regs), misuse/abuse of the card will not be tolerated. This report indicates that your card was used for [list suspected unauthorized travel purchases and dates].

Please provide information to explain and justify your use of the GTCC during the timeframe listed above. If a response is not provided by [insert suspense date], your supervisor will be required to provide an explanation on your behalf. Furthermore, your GTCC account will be subject to future monitoring for additional potential misuse, may be deactivated while not in a travel status, and potentially closed on a permanent basis.

If you have any questions, please contact me.

[insert APC name]  
[insert APC email]  
[insert APC phone]

Signature  
Agency Program Coordinator

{Cardholder name}

I acknowledge receipt of this memorandum. \_\_\_\_\_  
(Name, Grade, Organization) (Date)

{Supervisor or Commander name}

cc: Cardholder's Supervisor or Commander  
I acknowledge receipt of this memorandum. \_\_\_\_\_  
(Name, Grade, Organization) (Date)

**\*Blue text with dotted underline denotes new or updated guidance**

ANNEX 8 P.L. 112-194 GOVERNMENT CHARGE CARD ABUSE PREVENTION ACT OF  
2012

	<b>P.L. 112-194 Description and Reference</b>	<b>Responsible Office/References</b>	<b>Tools/Reports Available</b>
	§ 1909.3 - "Management of Travel Cards" [Amends Section 2 of the Travel and Transportation Reform Act (TTRA) of 1998 (P105-264; 5 U.S.C. 5701 note) by adding the following new subsection: (h) Management of Travel Cards to include the following 112-194 provisions:		
<b>T1.</b>	§ 1909. 3(1) - "Required Safeguards and Internal Controls" - The head of each executive agency that has employees that use travel charge cards shall establish and maintain the following internal control activities to ensure the proper, efficient, and effective use of such travel charge cards:		
<b>T2.</b>	§ 1909.3(1)(A) - There is a record in each executive agency of each holder of a travel charge card issued on behalf of the agency for official use, annotated with the limitations on amounts that are applicable to the use of each such card by that travel charge cardholder.	Components / 041103 Records	Account Listing Report
<b>T3.</b>	§ 1909.3(1)(B) - Rebates (Refunds) based on prompt payment, sales volume, or other actions by the agency on travel charge card accounts are monitored for accuracy and properly recorded as a receipt of the agency that employs the cardholder.	Components / 040306 Rebates	Detail/Summary Rebate Reports

**\*Blue text with dotted underline denotes new or updated guidance**

**Government Travel Charge Card Regulations**

May 29, 2026

	<b>P.L. 112-194 Description and Reference</b>	<b>Responsible Office/ References</b>	<b>Tools/Reports Available</b>
<b>T4.</b>	§ 1909.3(1)(C)- Periodic reviews are performed to determine whether each travel charge card holder has a need for the travel charge card	Components / 041107 Review Reports to Identify Accounts for Closure	Account Activity Text Report
<b>T5.</b>	§ 1909.3(1)(C)- Appropriate training is provided to each travel charge cardholder and each official with responsibility for overseeing the use of travel charge cards issued by an executive agency.	DTMO / Responsible for policy and training through web-based training in TraX / Component - Responsible for compliance / 0408 Travel Card Training	DTMO TraX courses
<b>T6.</b>	§ 1909. 3(1)(D) - Each executive agency has specific policies regarding travel charge cards issued for various Component organizations and categories of Component organizations, the credit limits authorized for various categories of card holders, and categories of employees eligible to be issued travel charge cards, and designs those policies to minimize the financial risk to the Federal Government of the issuance of the travel charge cards and to ensure the integrity of travel charge card holders.	DTMO / 0403 General Travel Card Information / 0404 Travel Card Eligibility	
<b>T7.</b>	§ 1909.3(1)(E) - Each executive agency has policies to ensure its contractual arrangement with each travel charge card issuing contractor contains a requirement that the creditworthiness of an individual be evaluated before the individual is issued a travel charge card, and that no	Components / 041001 Requirement for Credit Score Checks / GSA SmartBulletin 31	Both the GSA SmartPay Master Contract and the DoW Tailored Task Order include this requirement

**\*Blue text with dotted underline denotes new or updated guidance**

	<b>P.L. 112-194 Description and Reference</b>	<b>Responsible Office/References</b>	<b>Tools/Reports Available</b>
	individual be issued a travel charge card if that individual is found not creditworthy as a result of the evaluation (except that this paragraph shall not preclude issuance of a restricted use, prepaid, declining balance, controlled-spend, or stored value card when the individual lacks a credit history or has a credit score below the minimum credit score established by the Director of the Office of Management and Budget.)		
<b>T8.</b>	§ 1909.3(1)(E) - Each executive agency utilizes effective systems, techniques, and technologies to prevent or identify improper purchases.	Components / 041005 Misuse / 041405 Data Analytics and Misuse Case Management	Visa IntelliLink - Data Analytics Tab, Compliance Tab
<b>T9.</b>	§ 1909.3(1)(F) - Each executive agency ensures that the travel charge card of each employee who ceases to be employed by the agency is invalidated immediately upon termination of the employment of the employee (or, in the case of a member of the uniformed services, upon separation or release from active duty or full-time National Guard duty).	Components / 041106 Closure of GTCC Cardholders	Ensure APC is listed on Checkout Sheet
<b>T10.</b>	§ 1909.3(1)(G) - Each executive agency shall ensure that, where appropriate, travel card payments are issued directly to the travel card-issuing bank for credit to the employee's individual travel card account.	Components / 041007 Split Disbursement	

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	<b>P.L. 112-194 Description and Reference</b>	<b>Responsible Office/ References</b>	<b>Tools/Reports Available</b>
<b>T11.</b>	§ 1909. 3.b "Inspector General Audit" - The Inspector General of each executive agency with more than \$10,000,000 in travel card spending shall conduct periodic audits or reviews of travel card programs to analyze risks of illegal, improper, or erroneous purchases and payments. The findings of such audits or reviews along with recommendations to prevent improper use of travel cards shall be reported to the Director of the Office of Management and Budget and Congress.	DoDIG	
<b>T12.</b>	§ 1909. 3.c "Penalties for Violations" - Consistent with the guidance prescribed under paragraph (2), each executive agency shall provide for appropriate adverse personnel actions to be imposed in cases in which employees of the executive agency fail to comply with applicable travel charge card terms and conditions or applicable agency regulations or commit fraud with respect to a travel charge card, including removal in appropriate cases.	Components / 040103 Compliance / 041005 Misuse, Abuse or Fraud	

	<b>§ 1909.4 - "Management of Centrally Billed Accounts".</b>	<b>References</b>	
<b>CB1.</b>	§ 1909. 4.a - "Required Internal Controls For Centrally Billed Accounts" - The head of an executive agency that has employees who use a travel charge card that is billed directly		

**\*Blue text with dotted underline denotes new or updated guidance**

	<b>P.L. 112-194 Description and Reference</b>	<b>Responsible Office/ References</b>	<b>Tools/Reports Available</b>
	to the United States Government shall establish and maintain the following internal control activities:		
<b>CB2.</b>	§ 1909.4.a.1 - The executive agency shall ensure that officials with the authority to approve official travel verify that centrally billed account charges are not reimbursed to an employee.	Components / JTR	Itinerary/Invoice provided by the Travel Management Company (TMC) indicates IBA or CBA usage
<b>CB3.</b>	§ 1909.4.a.2 - The executive agency shall dispute unallowable and erroneous charges and track the status of the disputed transactions to ensure appropriate resolution.	Components / 041202.C Disputed Charges	Incorporated into TMC contracts; CBA reconciliation processes and procedures include reporting/tracking disputed transactions
<b>CB4.</b>	§ 1909. 4.a.3 - The executive agency shall submit requests to servicing airlines for refunds of fully or partially unused tickets, when entitled to such refunds, and track the status of unused tickets to ensure appropriate resolution.	Components	Incorporated into CBA reconciliation processes and procedures

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ANNEX 9 REQUIRED TEMPLATE FOR CPM APPOINTMENT LETTER

MEMORANDUM FOR **APPOINTEE NAME**

SUBJECT: ASSIGNMENT TO DUTY AS THE COMPONENT PROGRAM MANAGER (CPM)  
FOR THE GOVERNMENT TRAVEL CHARGE CARD (GTCC) PROGRAM

References: (a) Department of War (DoW) GTCC Regulations  
(b) DODI 5154.31, Vol. 4

1. Per reference (a), you are hereby appointed as the Component Program Manager for the Government Travel Charge Card program for **Service/Agency Name**.

2. You will familiarize yourself with the duties assigned in reference (a) and with any additional policies or directives related to the GTCC program to include, but not limited to:

- a. Establishing and maintaining the Component's organizational structure ('hierarchy') and notifying DTMO and the GTCC vendor of any changes in organizational structure that affect the GTCC program.
- b. Conducting periodic hierarchy level reviews, to include validating hierarchy level structure and verifying point of contact information. This process may be delegated down to lower hierarchy levels.
- c. Ensuring that Individually Billed Accounts (IBA) and Centrally Billed Accounts (CBA) are properly approved; reasonable credit limits are established and maintained; and periodic reviews are performed to monitor credit limits and card utilization.
- d. Utilizing the DoD Travel IBA/CBA Aging Analysis report to conduct an analysis of the GTCC program on no less than a monthly basis.
- e. Completing Programs & Policies – Travel Card Program Management (APC and CPM Course) [Mandatory], (new) Programs & Policies – Travel Card Program – Mandatory Reports [Mandatory], Programs & Policies – Visa IntelliLink Compliance Management (VICM) available in TraX, with refresher training being conducted every three years thereafter.
- f. VICM: On a monthly basis, log in, review the analytics module, flag questionable transactions, and create cases for instances of potential misuse. Follow up on and close any pending actions on flagged transactions or open cases from the previous month and enter case notes/disposition on transaction activity.

3. You will gain access to the following systems and familiarize yourself with the training material and resources relevant to the position to which you are appointed. Systems and materials include:

**\*Blue text with dotted underline denotes new or updated guidance**

- a. GTCC Regulations: [www.travel.dod.mil/gtcc-regs/](http://www.travel.dod.mil/gtcc-regs/)
  - b. TraX: [www.defensetravel.dod.mil/neoaccess/login.php](http://www.defensetravel.dod.mil/neoaccess/login.php)
  - c. Citi EAS: [www.citibank.com/tts/solutions/commercial-cards/](http://www.citibank.com/tts/solutions/commercial-cards/) Ensure to gain access to Citi Transaction Management System (CTMS) and Citi Custom Reporting System CCRS (which are additional platforms within the Citi EAS).
  - d. APC Guide: [https://media.defense.gov/2022/jun/29/2003027267/-1/-1/0/apc\\_guide.pdf](https://media.defense.gov/2022/jun/29/2003027267/-1/-1/0/apc_guide.pdf)
  - e. VICM: <https://commercial.visaonline.com/login/>
  - f. Citi Learning Center, accessed through CitiManager > Web Tools > Learning Center. Courses recommended, but not limited to, CitiManager Basic, CitiManager Basic Reporting, and Applications and How They Are Processed.
  - g. Defense Travel System (DTS) access is not a requirement; however, it may be beneficial.
4. CPM information:  
Appointee Rank/Grade/Name  
Service/Agency Name  
Phone Number  
Official Duty Address  
Email: [appointee.name.civ@mail.mil](mailto:appointee.name.civ@mail.mil)  
Level X Hierarchy: 7120001 or 7110001-002XXXX-003XXXX-004XXXX-005XXXX-006XXXX-007XXXX (Remove irrelevant subordinate hierarchy nodes)
5. **Insert Service/Agency specific comments here.**
6. This appointment letter is valid for three years (unless there is a change to the appointing official) from the date signed, at which point it must be renewed.

Rank/Grade First Name Last Name  
Director/Commander  
Service/Agency Name

**CPM OFFICIAL ACKNOWLEDGEMENT**

I acknowledge that I have assumed the duties as the Component Program Manager for the GTCC program for **Service/Agency Name**. **[Insert Appointee signature block]**

**\*Blue text with dotted underline denotes new or updated guidance**

ANNEX 10 REQUIRED TEMPLATE FOR APC APPOINTMENT LETTER

MEMORANDUM FOR **APPOINTEE NAME**

SUBJECT: ASSIGNMENT TO DUTY AS THE AGENCY PROGRAM COORDINATOR (APC)  
FOR THE GOVERNMENT TRAVEL CHARGE CARD (GTCC) PROGRAM

References: (a) Department of War (DoW) GTCC Regulations  
(b) DODI 5154.31, Vol. 4

1. Per reference (a), you are hereby appointed as the Agency Program Coordinator for the Government Travel Charge Card program for **Service/Directorate/Division Name**.

2. You will familiarize yourself with the duties assigned in reference (a) and with any additional policies or directives related to the GTCC program to include, but not limited to:

- a. Ensuring execution and management of the day-to-day operations of the GTCC program.
- b. You must refer to the GTCC Regulations and the APC Guide available on the DTMO website to assist them with performing their duties.
- c. Maintaining an up-to-date list of current cardholders and accounts, including information such as account names, account numbers, etc.
- d. Maintaining organizational hierarchy structure relative to appointment.
- e. Tracking arriving/departing cardholders through the check-in/out processes to maintain the validity of the organizational hierarchy and the GTCC vendor reporting information.
- f. Transferring cardholders between hierarchies and closing accounts upon separation.
- g. Monitoring and reporting all delinquencies to appropriate personnel and taking appropriate action. below
- h. Pulling and working the five (5) mandatory monthly reports; (1) Account Activity Text Report, (2) Account Listing Report, (3) Declined Authorizations Report, (4) Delinquency Report-Hierarchy, and (5) DoD Travel IBA/CBA Aging Analysis (Summary) Report.
- i. Completing Programs & Policies – Travel Card Program Management (APC and CPM Course) [Mandatory] and the (new) Programs & Policies – Travel Card Program – Mandatory Reports [Mandatory] in TraX initially, with refresher training being conducted every three years thereafter.
- j. VICM (if applicable): On a monthly basis, log in, review the analytics module, flag questionable transactions, and create cases for instances of potential misuse. Follow up

**\*Blue text with dotted underline denotes new or updated guidance**

on and close any pending actions on flagged transactions or open cases from the previous month and enter case notes/disposition on transaction activity. Complete the Programs & Policies – Visa IntelliLink Compliance Management (VICM) available in TraX, with refresher training being conducted every three years thereafter.

3. You will review and familiarize yourself with the training material and resources relevant to the position to which you are appointed. Subject materials include:

- a. GTCC Regulations: [www.travel.dod.mil/gtcc-regs](http://www.travel.dod.mil/gtcc-regs)
- b. TraX: [www.defensetravel.dod.mil/neoaccess/login.php](http://www.defensetravel.dod.mil/neoaccess/login.php)
- c. Citi EAS: [www.citibank.com/tts/solutions/commercial-cards/](http://www.citibank.com/tts/solutions/commercial-cards/) Ensure to gain access to Citi Transaction Management System (CTMS) and Citi Custom Reporting System CCRS (which are additional platforms within the Citi EAS).
- d. APC Guide: [https://media.defense.gov/2022/jun/29/2003027267/-1/-1/0/apc\\_guide.pdf](https://media.defense.gov/2022/jun/29/2003027267/-1/-1/0/apc_guide.pdf)
- e. VICM: <https://commercial.visaonline.com/login/> (if applicable).
- f. Citi Learning Center, accessed through CitiManager > Web Tools > Learning Center. Courses recommended, but not limited to, CitiManager Basic, CitiManager Basic Reporting, and Applications and How They Are Processed.

4. APC information:

Appointee Rank/Grade/Name

Service/Directorate/Division Name

Phone Number

Official Duty Address

Email: [appointee.name.civ@mail.mil](mailto:appointee.name.civ@mail.mil) Level X Hierarchy: 7120001 or 7110001-002XXXX-003XXXX-004XXXX-005XXXX-006XXXX-007XXXX (Remove irrelevant subordinate hierarchy nodes)

5. **Insert Service/Agency specific comments here.**

6. This appointment letter is valid for three years (unless there is a change to the appointing official), at which point it must be renewed.

Rank/Grade First Name Last Name

Director/Commander

Service/Directorate/Division Name

### **APC OFFICIAL ACKNOWLEDGEMENT**

**\*Blue text with dotted underline denotes new or updated guidance**

May 29, 2026

I acknowledge that I have assumed the duties as the Agency Program Coordinator for the GTCC program for **Service/Directorate/Division Name**. **[Insert Appointee signature block]**

**\*Blue text with dotted underline denotes new or updated guidance**

ANNEX 11 REQUIRED TEMPLATE FOR CBA APPOINTMENT LETTER

MEMORANDUM FOR **APPOINTEE NAME**

SUBJECT: ASSIGNMENT TO DUTY AS THE CENTRALLY BILLED ACCOUNT (CBA) MANAGER FOR THE GOVERNMENT TRAVEL CHARGE CARD (GTCC) PROGRAM

References: (a) Department of War (DoW) GTCC Regulations  
(b) DODI 5154.31, Vol. 4

1. Per reference (a), you are hereby appointed as the Centrally Billed Account Manager for the Government Travel Charge Card program for **Service/Directorate/Division Name**.
2. You will familiarize yourself with the duties assigned in reference (a) and with any additional policies or directives related to the GTCC program to include, but not limited to:
  - a. Responsibility for day-to-day management and reconciliation of CBAs.
  - b. You must have access to the GTCC vendor's EAS to run and work monthly reports.
  - c. You must be familiar with the designated payment office and designated billing office points of contact.
  - d. Ensure you receive a reconciled copy of statement from the Unit Cardholder.
  - e. Responsibility for filing any disputes with the GTCC vendor.
  - f. Once the billing statement is reconciled, obtain fund certification from the resource management office before forwarding certified billing statements, with any required supporting documentation, to the designated entitlement office (i.e., vendor pay) for computation and subsequent transmittal to the designated disbursement office.
  - g. VICM (if applicable): On a monthly basis, log in, review the analytics module, flag questionable transactions, and create cases for instances of potential misuse. Follow up on and close any pending actions on flagged transactions or open cases from the previous month and enter case notes/disposition on transaction activity. Complete the Programs & Policies – Visa IntelliLink Compliance Management (VICM) available in TraX, with refresher training being conducted every three years thereafter.
3. You will review and familiarize yourself with the training material and resources relevant to the position to which you are appointed. Subject materials include:
  - a. GTCC Regulations: [www.travel.dod.mil/gtcc-regs/](http://www.travel.dod.mil/gtcc-regs/)
  - b. TraX: [www.defensetravel.dod.mil/neoaccess/login.php](http://www.defensetravel.dod.mil/neoaccess/login.php)

**\*Blue text with dotted underline denotes new or updated guidance**

- c. Citi EAS: [www.citibank.com/tts/solutions/commercial-cards/](http://www.citibank.com/tts/solutions/commercial-cards/) Ensure to gain access to Citi Transaction Management System (CTMS) and Citi Custom Reporting System CCRS (which are additional platforms within the Citi EAS).
- d. APC Guide: [https://media.defense.gov/2022/jun/29/2003027267/-1/-1/0/apc\\_guide.pdf](https://media.defense.gov/2022/jun/29/2003027267/-1/-1/0/apc_guide.pdf)
- e. VICM: <https://commercial.visaonline.com/login/> (if applicable).
- f. Citi Learning Center, accessed through CitiManager > Web Tools > Learning Center. Courses recommended, but not limited to, CitiManager Basic, CitiManager Basic Reporting, and Applications and How They Are Processed.
- g. Defense Travel System (DTS) access is not a requirement; however, it may be beneficial.

4. CBA Manager information:

Appointee Rank/Grade/Name

Service/Directorate/Division Name

Phone Number

Official Duty Address

Email: [appointee.name.civ@mail.mil](mailto:appointee.name.civ@mail.mil)

Level X Hierarchy: 7120001 or 7110001-002XXXX-003XXXX-004XXXX-005XXXX-006XXXX-007XXXX (Remove irrelevant subordinate hierarchy nodes)

5. Insert Service/Agency specific comments here.

6. This appointment letter is valid for three years (unless there is a change of the appointing official), at which point it must be renewed.

Rank/Grade First Name Last Name

Director/Commander

Service/Directorate/Division Name

**CBA MANAGER OFFICIAL ACKNOWLEDGEMENT**

I acknowledge that I have assumed the duties as the Centrally Billed Account Manager for the GTCC program for [Service/Directorate/Division Name](#). [\[Insert Appointee signature block\]](#)

**\*Blue text with dotted underline denotes new or updated guidance**

ANNEX 12 REQUIRED TEMPLATE FOR READ ONLY ACCESS (ROA)

MEMORANDUM FOR **APPOINTEE NAME**

THROUGH: **APC OR APPROPRIATE AUTHORITY**

SUBJECT: ASSIGNMENT OF DUTIES REQUIRING READ ONLY ACCESS (ROA) FOR THE GOVERNMENT TRAVEL CHARGE CARD (GTCC)

References: (a) Department of War (DoW) GTCC Regulations  
(b) DODI 5154.31, Vol. 4

1. You are hereby approved to have 'Read Only Access' permissions for the Government Travel Charge Card to support the performance of your assigned duties for **Service/Directorate/Division Name**.

2. You will familiarize yourself with reference (a) and with any additional policies or directives related to the GTCC program including:

- a. You must have access to the GTCC vendor's EAS to utilize ROA.
- b. No account shall be modified, adjusted, or administered upon in any respect.
- c. Account information shall not be provided to anyone that has not been previously authorized to view card account information.
- d. You will immediately report any changes to your duties where ROA would no longer be necessary.

3. ROA information:

**Appointee Rank/Grade/Name**

**Service/Directorate/Division Name**

Phone Number

Official Duty Address

Email: **appointee.name.civ@mail.mil**

Level **X** Hierarchy: **7120001 or 7110001-002XXXX-003XXXX-004XXXX-005XXXX-006XXXX-007XXXX (Remove irrelevant subordinate hierarchy nodes)**

4. **Insert Service/Agency specific comments here.**

5. This access must be validated by the individual, the immediate Supervisor, as well as the APC for the hierarchy from which the permissions were assigned (or the next level hierarchy, whichever is appropriate) on a semiannual basis. Failure to provide semiannual validation will result in permissions being revoked.

**\*Blue text with dotted underline denotes new or updated guidance**

May 29, 2026

Rank/Grade First Name Last Name

Immediate Supervisor Title

Service/Directorate/Division Name

**ROA OFFICIAL ACKNOWLEDGEMENT**

I acknowledge that I have assumed duties that require ROA for the GTCC program for Service/Directorate/Division Name. [Insert Appointee signature block]

**\*Blue text with dotted underline denotes new or updated guidance**