

Note: November 2022.

This Directive may no longer be current. Please check with the program office responsible for this Directive to determine if there are any updates or if the Directive is no longer in use.

U. S. Department of
Homeland Security

United States
Coast Guard



Government Travel Charge Card (GTCC) Program Policies and Procedures

COMDTINST M4600.18
January 2012



COMDTCHANGE NOTE 4600
15 MAR 2012

COMMANDANT CHANGE NOTICE 4600

Subj: CH-1 TO THE GOVERNMENT TRAVEL CHARGE CARD (GTCC) PROGRAM
POLICIES AND PROCEDURES, COMDTINST M4600.18

1. PURPOSE. This Commandant Change Notice publishes a change to the Government Travel Charge Card (GTCC) Program Policies and Procedures, COMDTINST M4600.18.
2. ACTION. All Coast Guard unit commanders, commanding officers, officers-in-charge, directors, deputy/assistant commandants, and chiefs of headquarters staff elements shall comply with the provisions of this Manual. Internet release is authorized.
3. DIRECTIVES AFFECTED. With the addition of this Commandant Change Notice, the Government Travel Charge Card (GTCC) Program Policies and Procedures, COMDTINST M4600.18, is updated.
4. MAJOR CHANGES. This change adds Note 3 to Tables 3-1 and 3-2.
5. PROCEDURE. Remove and replace the following section of the Government Travel Charge Card (GTCC) Program Policies and Procedures, COMDTINST M4600.18:

Remove
Pages 1-11 thru 1-12

Replace
Pages 1-11 thru 1-12

6. DISTRIBUTION. No paper distribution will be made of this Manual. An electronic version will be located on the following Commandant (CG-612) web sites. Internet:
<http://www.uscg.mil/directives/>, and CGPortal:
<https://cgportal.uscg.mil/delivery/Satellite/CG612>.
7. DISCLAIMER. This guidance is not a substitute for applicable legal requirements, nor is it itself a rule. It is intended to provide operational guidance for Coast Guard personnel and is not intended to nor does it impose legally-binding requirements on any party outside the Coast Guard.
8. RECORDS MANAGEMENT CONSIDERATIONS. This Manual has been thoroughly reviewed during the directives clearance process, and it has been determined there are records scheduling requirements, in accordance with Federal Records Act, 44 U.S.C. 3101 et seq., NARA requirements, and Information and Life Cycle Management Manual,

COMDTINST M5212.12 (series). This policy requires substantial change to existing records management requirements.

9. ENVIRONMENTAL ASPECT AND IMPACT CONSIDERATIONS. Environmental considerations under the National Environmental Policy Act (NEPA) were examined in the development of this Manual. This Manual deals with routine personnel, fiscal, and administrative activities, actions, procedures, and policies which clearly do not have any environmental impacts, such as military and civilian personnel recruiting, processing, paying, and record keeping. It is categorically excluded from further NEPA analysis and documentation requirements under Categorical Exclusion (1) as published in COMDTINST M16475.1D., Figure 2-1. An Environmental Checklist and Categorical Exclusion Determination (CED) are not required.

10. FORMS/REPORTS. The forms referenced in this Manual are available in USCG Electronic Forms on the Standard Workstation or on the Internet: <http://www.uscg.mil/forms/>; CGPortal at <https://cgportal.uscg.mil/delivery/Satellite/uscg/References>; and Intranet at <http://cgweb.comdt.uscg.mil/CGForms>. The forms referenced in this Manual are also available on the GTCC website at www.uscg.mil/psc/bops/govtrvl/.

RONALD T. HEWITT /s/
Rear Admiral, U. S. Coast Guard
Assistant Commandant for Human Resource



COMDTINST M4600.18
JAN 27 2012

COMMANDANT INSTRUCTION M4600.18

Subj: GOVERNMENT TRAVEL CHARGE CARD (GTCC) PROGRAM POLICIES AND PROCEDURES

- Ref:
- (a) Government Travel Charge Card (GTCC) Policies, COMDTINST 4600.14C
 - (b) Coast Guard Supplement to the Joint Federal Travel Regulations, Volume I (CGS-JFTR), COMDTINST M4600.17 (series)
 - (c) Certifying and Disbursing Manual, COMDTINST M7210.1 (series)
 - (d) Personnel and Pay Procedures Manual (PPPM), PPCINST M1000.2 (series)
 - (e) Physical Security and Force Protection Program, COMDTINST M5530.1 (series)
 - (f) Information and Life Cycle Management Manual, COMDTINST M5212.12 (series)
 - (g) The Privacy Act of 1974, 5 U.S.C. § 552a
 - (h) Privacy Incident Response, Notification, and Reporting Procedures for Personally Identifiable Information (PII), COMDTINST 5260.5 (series)
 - (i) Coast Guard Personnel Manual, COMDTINST M1000.6 (series)
 - (j) Civilian Personnel Actions: Discipline, Performance, Adverse Actions Appeals, and Grievances, COMDTINST M12750.4 (series)
 - (k) Nonappropriated Fund (NAF) Personnel Manual, COMDTINST M12271.1 (series)
 - (l) Military Justice Manual, COMDTINST M5810.1 (series)
 - (m) Personnel Security and Suitability Program, COMDTINST 5520.12 (series)
 - (n) Department of Homeland Security (DHS) Financial Management Policy Manual
 - (o) Mandatory Reporting of Incidents to Coast Guard Investigative Service and Requesting Investigative Assistance, COMDTINST 5520.5 (series)
 - (p) Military Personnel Data Records (PDR) System, COMDTINST M1080.10 (series)
 - (q) U. S. Coast Guard Finance Center Standard Operating Procedures Manual, FINCENSTFINST M7000 (series)

DISTRIBUTION – SDL No. 160

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NON-STANDARD DISTRIBUTION:

1. PURPOSE. This Manual outlines the policy and procedures for the issuance and use of the Individually Billed Accounts (IBA) GTCC by Coast Guard military and civilian personnel (including NAF employees), the use of Centrally Billed Accounts (CBA) for the purchase of common carrier transportation tickets, and the issuance of travel debit cards as a means of providing emergency advance travel funds.
2. ACTION. All Coast Guard unit commanders, commanding officers, officers-in-charge, directors, deputy/assistant commandants, and chiefs of headquarters staff elements shall comply with the provisions of this Manual. Internet release is authorized.
3. DIRECTIVES AFFECTED. None.
4. DISCUSSION.
 - a. The policies and procedures contained in this Manual are based on the governing regulations and guidelines in Title 4, U.S. Code of Federal Regulation, Part 83 (4 CFR Part 83) and Title 5, United States Code, Chapter 57 (5 U.S.C. Chapter 57), Travel, Transportation, and Subsistence. This Manual covers the information presented primarily in the Federal Travel Regulation (FTR) (41 CFR Part 300–301) and the Joint Federal Travel Regulations (JFTR).
 - b. In compliance with the Travel and Transportation Reform Act of 1998 (P. L. 105–264), this Manual is intended to supplement the JFTR/FTR and does not duplicate information contained in the JFTR/FTR. This Manual provides Coast Guard travelers with the travel card regulations and policies established by the General Services Administration (GSA), DHS and the Coast Guard.
 - c. This Manual provides the detailed policies and procedures called for by the Travel Card Program Policy section of the DHS Financial Management Policy manual. Compliance with the policies and procedures contained in this Manual will be vigorously monitored and enforced.
5. GENERAL.
 - a. Reference (a) provides policy direction on application for, issuance and use of the GTCC for all Coast Guard military members, active duty and reserve, and civilian personnel.
 - b. The affirmative obligations and prohibitions contained in paragraph 5.a. of reference (a) constitute, with respect to all personnel subject to the Uniform Code of Military Justice (UCMJ), a punitive, lawful general order. Failure to comply is punishable under Article 92 of the UCMJ and may result in other adverse administrative or disciplinary action. The affirmative obligations and prohibitions contained in paragraph 5.a. are also applicable to all civilian employees of the Coast Guard and may serve as grounds for disciplinary or administrative action for violation of this policy.
 - c. Travelers are required to submit travel claims for local administrative review at their unit within three working days from the termination of the travel. Administrative reviewers shall take appropriate action within two working days of receipt. This applies whether

using claim conveyance by mail, fax, or use of an automated travel voucher system. Non-timely travel claim submission may result in administrative, disciplinary, or adverse action.

- d. Specific provisions governing policies and procedures of the GTCC Program, the CBA Program, and the Travel Debit Card Program are set forth in enclosures (1) thru (3) of this Manual.
6. DISCLAIMER. This Manual is intended to provide operational requirements for Coast Guard personnel and is not intended to nor does it impose legally-binding requirements on any party outside the Coast Guard.
7. RECORDS MANAGEMENT CONSIDERATIONS. This Manual has been thoroughly reviewed during the directives clearance process, and it has been determined there are records scheduling requirements, in accordance with Federal Records Act, 44 U.S.C. 3101 et seq., NARA requirements, and Information and Life Cycle Management Manual, COMDTINST M5212.12 (series). This policy requires substantial change to existing records management requirements
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CHAPTER 1. GOVERNMENT TRAVEL CHARGE CARD (GTCC) PROGRAM

A. General.

1. CG PSC has overall program management responsibility for the Coast Guard IBA GTCC program and is guided by references (a-q).
2. The IBA GTCC shall be used by all non-exempt personnel for all non-exempt Temporary Duty (TDY) travel. In addition, the GTCC may be used by military personnel for Permanent Change of Station (PCS) travel expenses. Unless the IBA GTCC use is specifically exempted by this Manual, GTCC holders shall use their card for transportation tickets, lodging, rental cars, and meals (unless use of the card is impractical, e.g., group meals or the travel card is not accepted), Temporary Lodging Expense (TLE) and Temporary Lodging Allowance (TLA) expenses that are authorized and reimbursable under the travel orders.
3. GTCCs issued in accordance with this Manual are classified as restricted cards in that usage and credit limits are restricted to the policies and procedures of this Manual.
4. The GTCC is issued with the express intent of providing personnel with a mechanism to pay for travel expenses associated with official government TDY and/or military PCS orders that are exclusively funded by the Coast Guard. Use of the GTCC for an expense that is not directly associated with official government travel in accordance with the JFTR/FTR or non-payment of a GTCC bill by the statement due date are considered misuse. This Manual specifically addresses misuse of the GTCC. The chain of command shall address misuse incidents with due diligence per the requirements of reference (a) and in accordance with references (j-l).
5. The following GTCC related definitions are provided for clarification:
 - a. **Statement Closing Date:** The date on the GTCC statement that is the last day of the account billing cycle. This typically is the 12th or 13th day of the month. The GTCC bank will mail the statement to arrive at the GTCC holders address, depending on the mail service, approximately five days after the statement closing date.
 - b. **Statement Due Date:** The statement due date is included on each GTCC statement when payment in full is required to be received by the GTCC bank. GTCC holders are liable for payment in full of the GTCC account balance regardless of whether they have or have not received travel claim reimbursement. The statement due date is typically 25 days after the statement closing date.
 - c. **Account Past Due:** An account is past due when an undisputed GTCC account balance remains unpaid one day past the statement due date.
 - d. **Account Delinquency:** Delinquency is when an undisputed GTCC account balance remains unpaid 31 days past the statement due date. Account balances that are in

dispute will be removed from the past due amount by the bank and are not considered delinquent. In certain cases, the GTCC bank is authorized to take action against cardholders whose accounts are closed for delinquency. Such actions may include, but are not limited to assessing late fees, utilizing collection agencies to recover the delinquent balance, reporting the delinquency to national credit bureaus, and utilizing salary offset.

- e. **Account Suspension:** Suspension is when undisputed GTCC account balances remain unpaid 61 days past the statement due date. Account balances that are in dispute or being reviewed will not be suspended. Use of the GTCC will not be permitted by the GTCC bank when an account is suspended.
- f. **Account Pre-cancellation:** Account pre-cancellation occurs when an undisputed GTCC account balance remains unpaid 91 days past the statement due date. Prior to cancellation status, the GTCC bank collection team will issue a Pre-cancellation letter to the member.
- g. **Closed Account:** An account will be closed when an undisputed GTCC account balance remains unpaid 121 days past the statement due date.
- h. **Account Charged Off:** An account will be charged off as a loss to the GTCC bank when an undisputed GTCC account balance remains unpaid 121 days past the statement due date. The bank will notify collection agencies and national credit bureaus.
- i. **GTCC Misuse:**
 - (1) Use of a government charge card (CBA or GTCC) for other than official government business while on approved official travel and depending on the situation, may constitute fraud, or
 - (2) Failure to pay outstanding undisputed GTCC balances by the statement due date regardless of reimbursement.
- j. **CBA Misuse:** In the case of CBA travel card misuse, the member or employee may be held personally liable to the government for the amount of any unauthorized transactions. Additionally, depending on the circumstances, there are a number of applicable laws that can result in fines and/or imprisonment.
- k. **GTCC Account Hierarchy:** The GTCC hierarchy is based on the Administrative Target Unit (ATU) descriptions in Appendix C of reference (q). This hierarchy establishes the organizational framework to standardize and automate many of our existing administrative travel management processes. The GTCC account hierarchy is used to manage various program requirements and represents the GTCC program operational chain of command. Travel Managers are responsible for the oversight of the GTCC program at the units within their hierarchy and serve as the day-to-day

- point of contact for individual GTCC holder maintenance and program inquiries. The CG PSC-bops-r GTCC staff will serve as the program level point of contact for the Primary and Alternate Travel Managers and will provide continuity with DHS and the GTCC bank.
6. Direct Access (DA) contains GTCC information that is updated on a regular basis and is accessible to individual cardholders and specific command representatives. For cardholders, the 'Credit Card Data' and 'Business Expense' sections are found in the Self Service menu. For command users, this is in the Travel Charge Card Program section. GTCC reports can be created in DA for command users, found in the Travel Charge Card Report section. These reports include Members by Hierarchy and Members by Department ID. There is also a Hierarchy/Department ID Relationship report in this section. These reports will provide sufficient information for commands to properly monitor individual GTCC usage and statement payments. DA functionality can be found on the Pay and Personnel Center (PPC) Topeka website, <http://www.uscg.mil/ppc/ps/>.
 7. The GTCC website located at www.uscg.mil/psc/bops/govtrvl/ contains a wide variety of GTCC holder and Travel Manager information. The information contained on the website includes:
 - a. On-line training, including links to the DHS mandated Travel Card Training course (via the Coast Guard learning Portal) required every two years of all GTCC holders.
 - b. Job aide guides, including DA GTCC User Guides, GTCC bank training materials, GTCC credit worthiness procedures, and GTCC Do's and Dont's.
 - c. Forms and instructions, including DHS Form 1570 Alternate Credit Worthiness Evaluation and the JP Morgan Chase cardholder application form and instructions.
 - d. Points of contact and other important information, including the Coast Guard Travel Manager listing and the Department Id/Travel Charge Card Hierarchy table.

B. Eligibility for Issuance of a GTCC.

1. Coast Guard military members (active and reserve) and all civilian (including NAF) employees are required to obtain a GTCC if they anticipate traveling two or more times a year or for an extended TDY period. Personnel traveling less than two times a year shall not have a GTCC without written authorization from their commanding officer or supervisor. The commanding officer has the authority to direct personnel who travel less than two times per year to apply for and use an IBA GTCC. See paragraph M of this enclosure for GTCC application procedures.
2. All Selective Reserve (SELRES) members shall apply for and maintain an account in good standing to facilitate mobilization requirements.

3. Reserve members who have a travel charge card issued by another DHS component may receive an additional travel charge card issued by the GTCC bank specifically for their Coast Guard duties. These Reserve members should hand write on the top of the GTCC application form that they “hold another travel charge card with another agency and that the application is for their duties as a Coast Guard reservist”. The GTCC bank has approved issuing multiple cards for this purpose.
4. Inactive duty reservists may obtain a GTCC for the purpose of procuring transportation tickets through the TMC, from home to monthly meeting sites (if more than 100 miles away and are on the commanding officer’s authorized list). Use of the GTCC by drilling inactive duty reservists shall not be used for any other transportation or other expenses that may be incurred. While this travel is not reimbursable, procuring tickets through the TMC with the GTCC will allow these reservists to avail themselves of the GSA City-Pair rates, which are usually cheaper, contain no restrictions, and are fully refundable.
5. Non Coast Guard government employees assigned to the Coast Guard for a period greater than six consecutive months may be issued a GTCC if it is anticipated the individual will travel under Coast Guard issued travel orders two or more times during their assignment. These individuals are subject to the GTCC policies and procedures of the Coast Guard and GTCC bank.
6. Cadets and Officer Candidates may be issued a GTCC using the same criteria contained in paragraph B.1 of this enclosure.
7. Recruits in receipt of Outside Continental United States (OCONUS) permanent change of station orders may be issued a GTCC. See paragraph O.4 for credit limit authorization. Recruits in receipt of Continental United States (CONUS) permanent change of station orders are not authorized a GTCC.
8. Coast Guard Auxiliary and contractor personnel are not authorized GTCCs.

C. GTCC Usage Exemptions.

1. TDY travel duration that exceeds 21 days. GTCC use is not mandatory if the travel duration will exceed 21 days. If the cardholder chooses to use the GTCC for trips exceeding 21 days, interim travel claims must be submitted. The cardholder should always be mindful of when the payment will be due and the usual claim processing time to determine when a claim may need to be submitted. The first interim claim must be submitted no later than 21 days after commencement of travel and every 21 days thereafter. Arrangements must be made by the cardholder to receive the necessary billing information and to pay the monthly GTCC bill on time. When the GTCC is used, split disbursement is encouraged to be utilized. See paragraph K of this enclosure for split disbursement procedures.
2. PCS travel duration that exceeds 15 days. If the duration of the PCS travel will exceed 15 days, including leave, compensatory absence, proceed time, and TDY in conjunction

with the PCS, the card shall not be used. This does not apply to TLA. The GTCC may be used to cover hotel and meal expenses in conjunction with the TLA entitlement, but reimbursement claims must be submitted every 15 days to allow for timely payment of the monthly GTCC bill. In the case of TLE, the card may be used subject to the 15-day rule addressed above.

3. For both TDY and PCS, card use is optional for meals (when use of the card is impractical, e.g., group meals or the government-contractor-issued travel card is not accepted) and incidental expenses (M&IE) and other authorized miscellaneous reimbursable travel expenses. Examples of TDY reimbursable expenses may include: laundry/dry cleaning, parking, TDY area transportation system fares, taxi fares, tips, and official telephone calls as indicated on official orders.
4. Enclosure (2) addresses the policy for use of the GTCC CBA for the purchase of common carrier transportation tickets (air, rail, bus, or ship). Lodging and other authorized travel expenses are not permitted for CBA usage.
5. When GTCC use for a particular trip would severely inconvenience the traveler, put the traveler in danger, compromise national security or create an unreasonable expense for the Government, the traveler's commanding officer or supervisor may grant an exemption to GTCC usage. The command exemption must be stated on the official travel orders.

D. Prohibited GTCC Usage.

1. Use by members while assigned local travel orders. Coast Guard defines local travel as authorized travel within the local commuting area (50 miles from the permanent duty station).
2. Payment of lodging expenses in the vicinity of the Permanent Duty Station (PDS), except when the lodging is in conjunction with TLA or TLE on official travel orders.
3. Use at eating establishments in the vicinity of the PDS, except when the meals are in conjunction with TLA or TLE.
4. Any other use in the vicinity of the PDS not directly associated with official travel or in conjunction with TLA or TLE.
5. While on official travel any expense that is not reimbursable as an official travel expense in accordance with the JFTR/FTR.
6. Withdrawal of cash from an automated teller machine (ATM) in excess of the amount authorized for an advance for the official travel order, when not in receipt of official travel orders, or for expenses not directly associated with official travel. This includes withdrawal of cash to liquidate a credit balance. GTCC holders shall contact the bank to

request a check be issued by the bank for any credit balances due.

7. Dislocation Allowance (DLA).
8. Transportation of household goods, including Personally Procured Moves (PPM). The GTCC is not authorized for the transportation of household goods (for example: U Haul rental), privately owned vehicles, mobile homes and boats.
9. Civilian employee relocation expenses.
10. Expenses for individuals other than the name of the individual embossed on the face of the GTCC. Authorized dependent transportation expenses shall not be charged to the member's travel card, but may be charged to the CBA account.
11. Any expense associated with local travel orders, which may include, but is not limited to, parking, tolls, ferries or water taxis.
12. Military PCS travel in conjunction with retirement or separation from the service.
13. Business charges that are not travel related, such as exhibit booths, car repairs, towing, mail and copying services, publications, college entrance examination fees, college tuition/fees, and/or membership fees.
14. Transportation expenses for travel between PDS and TDY locations that include leisure travel.

E. Responsibilities.

1. GTCC Program Manager. Under the supervision of CG PSC-bops-r, the GTCC Program is managed by two full time civilian employees assigned within CG PSC Business Operations Division, Resource Management Branch with the senior member serving as the GTCC Program Manager. When managing the GTCC program, the GTCC Program Manager and alternate shall:
 - a. Work directly with the GTCC issuing bank and the DHS in instituting and administering the Coast Guard GTCC program.
 - b. Maintain the designated Travel Manager roster.
 - c. Provide support and direction to Travel Managers.
 - d. Maintain up-to-date GTCC information in DA.
 - e. Maintain an ATU/Department ID hierarchy relationship table within DA.

- f. Routinely update, through electronic means, cardholder's hierarchy assignment within the banking system based on DA information.
 - g. Review, approve or reject all requests for credit limits of \$10,000 and greater.
 - h. Review, endorse, and submit requests for GTCC reinstatement per paragraph G below.
 - i. Monitor summary service-wide GTCC account activity (usage, cash withdrawals, delinquencies, etc.) to ensure cardholders are fully complying with the travel card policy.
 - j. Process supporting documents that improve program efficiency and effectiveness. Documents include, but are not limited to, GSA/DHS training, job aides, process guides, sample command designation and relief memorandums, and Travel Manager bank designation forms.
 - k. Oversee service-wide GTCC internal control development and deployment, and monitor administrative and disciplinary action.
 - l. Monitor account status and identify misuse.
 - m. Forward suspected cases of cardholder misuse to the member's command for investigation.
 - n. Process applications for new GTCC accounts. Ensure that the application is accurate and complete; the applicant's social security and Coast Guard EMPLID number must be included in the field titled "Cardholder Information Required". Process only those applications that contain the required acceptance statements within the template memorandum, required endorsements, and all required forms as detailed on the GTCC website at www.uscg.mil/psc/bops/govtrvl/. Ensure the complete application package is placed into the member's PDR in accordance with reference (p) or civilian personnel file. Working copies of cardholder applications shall be kept and maintained in a secure GTCC personnel file per reference (h) of this Manual.
 - o. Close accounts when personnel depart the Coast Guard or when misuse is identified.
2. Travel Managers. Travel Managers oversee and manage the GTCC accounts of a specific hierarchy. The Travel Manager performs administrative travel management activities and some duties performed by travel Authorization Officials (AO). Since there are over 2,600 personnel performing the AO collateral duty, the Travel Manager does not replace these personnel but augments them by providing improved internal controls over travel card use and expenditures.
- a. Process for Travel Manager designation:

- (1) Complete the online GSA SmartPay Travel A/OPC Training for managers. GSA SmartPay Online Training can be found at the following link:
<https://training.smartpay.gsa.gov/training/travel-card-aopc>.
 - (2) Be an officer (commissioned or warrant), enlisted member (E-5 and above), or civilian employee (GS-7 or above).
 - (3) At the ATU level, collateral duty Primary and Alternate Travel Managers will be designated by the ATU Commander, Chief of Staff, or subordinate Commanders, Deputy Commanders, or Executive Officers. Designations shall be submitted using the TPAX/WINIATS User Access Authorization & Approving Official (AO) Designation Form, CG-7421A with blocks 1 through 12 completed. In block 7, indicate "Travel Manager" and "Primary" or "Alternate" as applicable. Commands are responsible for verifying that the required training outlined above has been completed by the applicant. Completed forms shall be faxed to PPC Travel at (785) 339-2296 and e-mailed to arl-pf-cgpsc-jpmc-gtcc@uscg.mil.
 - (4) Be a designated Command User (CGSSCMD) within Direct Access. Designations shall be submitted using the Direct Access User Access Authorization and Payment Approving Official (PAO) Designation form, CG-7421B. Completed forms shall be faxed to PPC at (785) 339-2297.
 - (5) The unit shall retain the original Form CG-7421A until the member/employee departs the unit (transfer, discharge, etc.), or the Travel Manager designation is otherwise terminated or revoked.
- b. Process for Travel Manager Relief: The unit must complete the termination section of Form CG-7421A and fax it to PPC Travel at (785) 339-2296 and e-mail it to arl-pf-cgpsc-jpmc-gtcc@uscg.mil.
- c. When administering the GTCC program, the Travel Manager shall:
- (1) Coordinate daily field level operations of the GTCC program for individuals assigned to their hierarchy.
 - (2) Confirm individual travelers possess a GTCC and the appropriate credit limit has been set prior to commencing official travel.
 - (3) Use all available tools provided by the Coast Guard and the GTCC bank to monitor GTCC usage and identify inappropriate charges. Generate and monitor routine reports from the GTCC bank and personnel (DA) systems for delinquencies, unusual card activity and excess cash advances and hierarchy assignments. The GTCC bank provides numerous reports and report building capabilities to assist in monitoring GTCC usage and account status. Familiarization with and use of these tools is essential in effectively monitoring

the program. The GTCC website contains important program information including messages, online training resources, forms and instructions, and contacts and additional important program information.

- (4) Immediately advise commanding officers of any appearance of GTCC misuse.
- (5) Provide assistance to commanding officers on requests concerning a cardholder's GTCC usage. This includes providing account transaction reports/exports and monthly statements for cardholders who are under investigation by the command. Cardholder reports and statements shall only be released to the commanding officer, or Preliminary Investigating Officer or Fact Finder designated in writing by the command. Other requests for review of a GTCC holder account information shall be referred to the GTCC Program Manager.
- (6) Authorize and approve travel in support of the required mission(s).
- (7) Obligate travel funds.
- (8) Make certain that travel is performed in the most efficient manner.
- (9) Determine that travel expenses were necessary, reasonable, justified, and consistent with completing the assigned objective or mission.
- (10) Deny/disapprove travel and travel expenses that do not adhere to applicable travel rules and regulations.
- (11) Review and approve or deny requests for travel authorizations and requests for travel disbursement.
- (12) Physically possess the hardcopy travel order and all required receipts for the advance or settlement request prior to electronic approval in TPAX.
- (13) Lower and raise GTCC credit limits as required. Travel Managers maintain the authority and responsibility to temporarily increase and decrease the credit limit of members or employees who maintain a GTCC that do not travel more than five times per year. Members or employees that fall within this category shall have their GTCC credit limit temporarily set to a rate of average expense within a four week period, and then automatically reduced to the original value upon completion of the TDY or PCS. Travel Managers are responsible for notifying the cardholder following any credit limit adjustment.
- (14) Complete the travel approving official training found at <http://www.uscg.mil/ppc/travel/aocert/1-overview/index.htm>.

- (15) Complete the GSA SmartPay Travel A/OPC Training for managers at least every two years and notify CG PSC bops-r of completion. GSA SmartPay On Line Training can be found at: <https://training.smartpay.gsa.gov/training/travel-card-aopc> or from the GTCC website.
 - (16) Upon notification of an individual being released from the Coast Guard, military or civilian, immediately notify the GTCC bank to first reduce the credit and cash limits to zero, then advise the GTCC Program Manager who will close the account. If an active duty member is transitioning to the reserve program, the GTCC shall not be closed, but the credit limit shall be reduced to \$1. This allows the reserve member to maintain an active account should they be recalled to active duty. Document the account accordingly within the bank system.
 - (17) At a minimum, notify the cardholder and command in writing when an account is delinquent at 31, 61, and 91 days past due.
 - (18) Work closely with the command staff and assist, as appropriate, when there is GTCC misuse. Document the account accordingly.
 - (19) Process all requests for increasing credit card limits above \$9,999 through the CG PSC GTCC Program Manager.
3. Commanding Officers and Supervisors. Have unit level responsibility for managing the conduct of members and employees using GTCCs in their Chain of Command. When managing and conducting oversight of the unit GTCC program, commanding officers and supervisors shall:
- a. Ensure non-exempt personnel use the GTCC in accordance with the policies and procedures published by the Coast Guard and the GTCC bank.
 - b. Ensure individuals are maintaining their account balance in accordance with the policies and procedures published by the Coast Guard and the GTCC bank.
 - c. Use the DA Travel Charge Card Reports to monitor GTCC usage, account status, delinquencies, and/or outstanding balances. Command monitoring of the DA Travel Charge Card Reports can help reduce and identify instances of misuse and delinquency. Instructions on generating the unit Travel Charge Card Reports by individuals with command user access and accessing travel charge card data and business expenses can be found in the DA command user guide at <http://www.uscg.mil/ppc/ps/> under self service for commands.
 - d. Immediately notify the Travel Manager of any identified suspicious GTCC usage and request a detailed report of the individual's GTCC usage.

- e. Upon notification of an individual being released from the Coast Guard, military or civilian, who possess a GTCC, immediately notify the Travel Manager or Program Manager to permanently close the GTCC account.
- f. Ensure individuals requesting a GTCC have completed the on-line DHS Travel Card Training course and have been counseled regarding the authorized use and payment of the GTCC, to include the use of split disbursement.
- g. Ensure applications are prepared by cardholders using the template memorandum and include all required forms as detailed on the GTCC website at www.uscg.mil/psc/bops/govtrvl/ before endorsing requests for GTCC accounts.
- h. Ensure individuals requesting reinstatement of a GTCC have recompleted the required GTCC Online DHS Travel Card Training course and have been counseled regarding the authorized use and payment of the GTCC.
- i. Ensure individuals assigned to the command have the appropriate GTCC credit limit. Individuals that anticipate traveling less than five times a year, that have been approved by the command to maintain a GTCC, shall have a credit limit of \$1 and the limit shall only be increased to accommodate authorized travel. Credit limits can be monitored by use of the DA Travel Charge Card Report.
- j. If the unit does not have an assigned Travel Manager, designate a command point of contact to work directly with their parent command's Travel Manager.
- k. Commands with an ATU identified in appendix (c) of reference (q) shall designate a primary and sufficient alternate collateral duty Travel Managers to meet their respective mission/organizational requirements. Commands shall ensure the primary and alternate Travel Manager(s) are designated and/or relieved in writing with copies forwarded to arl-pf-cgpsc-jpmc-gtcc@uscg.mil. Copies of the designation correspondence shall be maintained by the command and made available for review upon request.
- l. Ensure the appropriate level of action is taken for any GTCC holder identified as not fully complying with the Coast Guard's GTCC policies and procedures. Specifically, commanding officers shall ensure appropriate administrative and/or disciplinary actions are taken for both categories of misuse per tables 3-1 and 3-2; when accounts are past due and/or when accounts are found to have unauthorized charges. These tables provide the minimum actions to be taken by the chain of command to ensure fair and consistent treatment of GTCC holders. A key element of each counseling session and documentation shall include language that failure to make full payment of any delinquent balances or unauthorized charges will lead to further administrative and/or disciplinary actions. For military members, contact your local legal office for guidance. For appropriated fund civilian personnel, contact your servicing command staff advisor or human resources specialist prior to applying penalties to ensure mitigating and aggravating circumstances are considered and that progressive

discipline is taken. For instances where the supervisor initiating the action determines the minimum action required for appropriated fund personnel for misuse is too severe, s/he shall contact CG-1214 who will review all aspects of the incident(s) to determine whether or not a lesser penalty than what this Manual requires is warranted. For non-appropriated fund personnel contact the Personnel Service Center – Community Services Command (PSC-CSC).

(1) Minimum action required for undisputed GTCC balances overdue:

Days Account Past Due	Military Personnel	Civilian Employees	NAF Employees
Step 1 - 1 Day	Informal Counseling	Oral Counseling	Oral Counseling
Step 2 - 31 Days	Documented Counseling	Written Admonishment	Documented Discussion
Step 3 - 61 Days	Page 7 Entry	Letter of Reprimand	Letter of Reprimand
Step 4 - 91 Days	See note (3)	Suspension	Suspension

Table 3-1

(2) Minimum action required for unauthorized GTCC use:

Number/Total Value of Charges	Military Personnel	Civilian Employees	NAF Employees
Not more than 3 charges or \$100	Documented Counseling	Written Admonishment	Documented Discussion
Not more than 5 charges or \$200 – See note (1)	Page 7 Entry	Letter of Reprimand	Letter of Reprimand
More than 5 charges or \$300 – See note (2)	See note (3)	Suspension	Suspension

Table 3-2

Note (1): In addition to the administrative and/or disciplinary action required in Table 3-2, the GTCC account will be closed by the Travel Manager if there are more than three unauthorized charges or if the total unauthorized charges exceed \$100.

Note (2): When the misuse is deemed egregious such as using the GTCC for flagrant personal use (i.e. buying plane tickets for family members, hotel rooms on vacation, several transactions for personal use, repeated unauthorized cash advances, etc.), commands shall notify CGIS in reference (o) of this Manual.

Note (3): Inquire into UCMJ accountability (PIO, LIR, AIM, etc.) after contacting servicing legal office to discuss most appropriate option.

- m. Ensure GTCC training is included in the command's semiannual training plan.
 - n. If a GTCC holder is medically incapacitated or otherwise physically incapable of making timely payment, the commanding officer or supervisor shall notify the Travel Manager and the GTCC Program Manager.
 - o. Notify Coast Guard Security Center (SECCEN) by submitting a Personnel Security Action Request, Form CG-5588 for a member who misuses or is delinquent (more than 60 days past due) per reference (m) of this Manual.
4. Member:
- a. When required to travel two or more times per year or otherwise required to have a GTCC account, members shall apply and maintain an account in good standing. GTCC holders are personally responsible for the proper use and payment of the GTCC issued to them. Failure to fully comply with Coast Guard and the GTCC bank instructions will result in administrative and/or disciplinary actions.
 - b. Members not required to use the GTCC or individuals who have lost their GTCC privileges shall use the CBA for obtaining common carrier transportation tickets (air, rail, bus, or ship) only. A travel advance shall be requested in order to support other anticipated travel expenses. This policy does not apply to individuals who are required to have a GTCC, but refuse to obtain or use a GTCC.
 - c. When required to maintain a GTCC account, the member shall:
 - (1) Complete on-line DHS Travel Card Training course prior to submission of a GTCC application, and every two years after the initial issue date of the GTCC.
 - (2) Complete the request for Government Travel Charge Card memo and forward along with the GSA SmartPay2 – Visa IBA Cardholder Form, DHS GTCC Training Certificate or transcript, and J.P. Morgan GSA SmartPay2 Card Individually Billed Cardholder Agreement via the chain of command to the Travel Manager. The template memorandum, required endorsements, and all required forms are available on the GTCC website at www.uscg.mil/psc/bops/govtrvl/.
 - (3) Ensure the mailing address and all other information on the GTCC application is current and correct. GTCCs are mailed directly to the address indicated on the GTCC application. The mailing will include specific instructions for activating the GTCC. The cardholder shall immediately take the required action to activate their GTCC. The cardholder shall exercise the same degree of care in protecting their GTCC and GTCC account number as they would with any other personal credit card. The cardholder is personally responsible for all charges made against their card unless it has been reported lost or stolen.

- (4) Ensure that the GTCC not be stored, kept or used by an individual other than the individual whose name is embossed on the face of the GTCC.
- (5) Use the GTCC only when in receipt of TDY and/or military PCS orders.
- (6) Use the GTCC only for expenses that are directly related to official government travel and reimbursable in accordance with the JFTR/FTR.
- (7) Obtain cash from ATM's only to cover expenses that are directly related to official government travel, which cannot be paid for using the travel card directly, and are reimbursable in accordance with the JFTR/FTR.
- (8) Immediately notify the GTCC bank and your Travel Manager of any unauthorized use or questionable charges appearing on the monthly statement. Dispute procedures are located on the GTCC website.
- (9) Immediately notify the GTCC bank and your Travel Manager if the GTCC is lost or stolen.
- (10) Ensure the mailing address and other contact information contained on GTCC account is current at all times and immediately notify the GTCC bank or local Travel Manager of any discrepancies.
- (11) Submit travel vouchers within three business days upon completion of travel. When the GTCC is used, cardholders are strongly encouraged to utilize split disbursement when completing their travel claim. This will allow the designated amount to automatically be applied directly to the GTCC balance. Any balance that is not completely liquidated by using split disbursement remains the responsibility of the member to pay within the prescribed timeline listed in the bank statement.
- (12) Pay the monthly GTCC statement in full on or before the bill due date. Payment in full is required regardless of reimbursement. Partial payments are not authorized. Non-timely payment of the bill will result in administrative, disciplinary or adverse action. Account balances that age from delinquent to charged off status will also result in administrative, disciplinary, or adverse action by the member's command.
- (13) Immediately cease use of and destroy the GTCC upon termination of service and employment and notify your local Travel Manager.
- (14) Monitor individual GTCC account status through DA or the GTCC bank online. Instructions for individual GTCC holders on how to view their credit card data and credit card balance can be found in the DA user guide under self service for members located at <http://www.uscg.mil/ppc/ps/>.

- F. How to Apply for a GTCC. The member may obtain all required forms and training links from the GTCC website located at www.uscg.mil/psc/bops/govtrvl/. The process for requesting a GTCC is initiated by the member and includes the following steps.
1. Complete the DHS Travel Card Training course available on Coast Guard Learning Portal.
 2. Complete the J. P. Morgan GTCC application form, “GSA Smartpay 2 – Visa IBA Cardholder Form” which is provided on the GTCC website under the ‘Job Aid’ subsection. When completing the form, the member or employee must include their Employee ID and SSN on the application.
 3. The member must review and sign the “Individually Billed Cardholder Agreement”, located under the “Job Aid” subsection of the GTCC website.
 4. The completed documents must be submitted using the template memorandum available on the GTCC website through the chain of command to the commanding officer for endorsement of the request and manager approval in the “Approval Required – A/OPC” section of the application. The application shall be forwarded to arl-pf-cgpsc-jpmc-gtcc@uscg.mil.
 5. The GTCC Program Manager shall submit the “GSA Smartpay 2 – Visa IBA Cardholder Form” and the “Individually Billed Cardholder Agreement” to the GTCC bank. If applicable, DHS Form 1570, the Alternate Credit Worthiness Evaluation form, should be submitted with the application package.
 6. The GTCC bank will process the application and forward the GTCC to the member’s address listed on the application form.

G. GTCC Reinstatement.

1. Under certain conditions the GTCC bank may consider and approve the reactivation of a closed GTCC account through the reinstatement process. In determining whether or not an account will be reinstated the entire history of the account will be reviewed. The GTCC Program Manager will not favorably endorse any request where the account history shows continuous financial irresponsibility on the part of the cardholder. The decision by the GTCC bank is final. Reinstatement will not be considered if the GTCC was closed for one of the following reasons:
 - a. The GTCC was misused to pay for expenses not directly associated with the cardholder’s official government travel within the past three years.
 - b. Attempts to pay the account balance with insufficient fund checks two or more times in a 12-month period within the past three years.
 - c. The unpaid account balance reached 181 days past due.

- d. The GTCC bank wrote off the unpaid balance as an unrecoverable debt.
 - e. The account has an unpaid balance.
2. The Coast Guard and GTCC bank require the following five items to be included as part of the reinstatement request package. A template memorandum and all forms are available on the GTCC website located at www.uscg.mil/psc/bops/govtrvl/:
- a. Memorandum for request from the member for GTCC reinstatement with commanding officer's endorsement. The commanding officer's endorsement may only be delegated to the Executive Officer, Deputy, or Chief of Staff within the respective command cadre.
 - b. DHS GTCC training certificate or printout of the Learning Portal transcript showing a recent course completion date.
 - c. Bank GTCC application (GSA SmartPay2 – Visa IBA Cardholder Form).
 - d. J.P. Morgan GSA SmartPay2 Card Individually Billed Cardholder Agreement.
 - e. Credit Bureau Release Authorization Letter.
3. A GTCC reinstatement request must be initiated by the member requesting reinstatement. The following procedures will be followed for requesting GTCC reinstatement:
- a. Member.
 - (1) Complete the DHS Travel Card Training course found on the GTCC website located at www.uscg.mil/psc/bops/govtrvl/ under the Government Travel Charge Card/Traveler section. A copy of the certificate or transcript showing completion shall be maintained and available for presentation upon request.
 - (2) Prepare and submit a memorandum to the commanding officer through the appropriate chain-of-command, including the Travel Manager.
 - (a) The subject of the memorandum shall be "Request for GTCC Reinstatement".
 - (b) The memorandum must specifically request GTCC reinstatement and also include; the last four digits of the GTCC, the employee's identification number, a full explanation as to why the GTCC was closed and any mitigating information on any other occurrences of late payment, a statement that the account balance has been paid in full, a statement acknowledging that all Coast Guard and GTCC bank instructions are understood and will be complied with, a statement acknowledging that there is a potential of administrative or disciplinary action should there be any deviation from the

instructions, and a statement that GTCC holder on-line training has been completed.

- b. Commanding Officer. The reinstatement request requires a commanding officer endorsement. If the request is denied it shall be returned to the member. If the request is approved it must then be forwarded to the supporting Travel Manager. At a minimum, requests that are favorably endorsed must contain the following information:

- (1) That the member has been counseled on the requirement that they adhere to the cardholder responsibilities as outlined by the Coast Guard and the GTCC bank pertaining to card use and preparation and timely submission of travel claims.
- (2) That the member has been counseled that non-timely payments will result in administrative, disciplinary, or adverse action.
- (3) That the member has been counseled that disciplinary action may result if Coast Guard and the GTCC bank instructions are not fully complied with.
- (4) What administrative and/or disciplinary action the command took against the member as a result of the member or employee's previous unauthorized purchases and/or failure to pay account balance by the statement due date.

- c. GTCC Program Manager.

- (1) The GTCC Program Manager will review and if favorably endorsed, forward the request to the GTCC bank for final determination.
- (2) GTCC Program Manager will advise the Travel Manager of the GTCC bank decision. If approved, the Travel Manager will be directed to set the GTCC limit to \$2 and only increase on a temporary basis during periods of TDY or PCS.

H. Merchant Category Code (MCC). MCCs are codes established between the GTCC bank and commercial vendors. GTCC Program Manager, consultation with DHS will determine which MCCs will be authorized for Coast Guard use. It is recognized that there are instances where a charge to the GTCC by a merchant who uses a MCC that is blocked by the Coast Guard is an authorized charge. When this occurs the cardholder shall contact their Travel Manager who will contact the bank and arrange for a forced authorization. The Travel Manager will contact the bank client account service manager and arrange for a one-time charge authorization. The Travel Manager shall maintain a record of overrides for a period of two years. Prior to authorizing a MCC, override the manager shall conduct a careful account and vendor review to ensure the charge is valid and authorized. The Travel Manager will be required to provide the following information:

1. The cardholder's name.

2. The last four digits of the cardholder's account number.
3. The name of the business attempting to make the charge.
4. The MCC that is being used.
5. The amount of the charge.
6. The amount of time the authorization needs to be in effect. The authorization cannot exceed 48 hours.
7. The Travel Manager or cardholder must advise the merchant to contact the bank within this timeframe and/or resubmit the transaction.

I. GTCC Statement.

1. The GTCC bank offers an online program for viewing statements and payment of account balances. Enrollment in this program is voluntary, but highly encouraged. Individuals enrolled in this program will also receive a paper statement. Information on 'Online Account Access' can be found on the GTCC website under the "Job Aids" subsection.
2. The GTCC billing cycle for the Coast Guard is typically the 12th or 13th of a month until the 12th of the following month. These dates are adjusted when the 13th or the 12th fall on a weekend or holiday. The bank will mail statements to the GTCC account mailing address in order to be received approximately five business days or sooner from the cycle end date. Local postal delivery processing can affect the actual delivery of the statement. The bank also provides an electronic statement that is available to the cardholder approximately three business days from the cycle end date.
3. Upon receipt of the monthly statement the cardholder shall review the statement for accuracy. Inaccuracies shall be immediately reported to the bank by calling the customer service phone number listed on the statement or the phone number listed on the reverse of the GTCC. Cardholders have the right to dispute charges made to their account; however, disputes must be registered with the bank immediately upon receipt of the monthly statement. The Transactions Dispute Guide outlines basic procedures on how to initiate and manage a GTCC statement dispute, and may be found on the GTCC website under the "Job Aids" subsection. The payment aging will be suspended for any transaction being disputed; however, if the transaction is found to be authorized the aging will revert to the statement date on which the transaction originally appeared.

- J. Payment of the GTCC Statement. The GTCC statement must be paid in full on or before the due date printed on the monthly statement regardless of whether the travel voucher reimbursement has been received. Partial payments are not authorized.

- K. Split Disbursement. Split disbursement is a process all GTCC holders are strongly encouraged to use, whereby a designated amount of travel reimbursement funds are paid directly to the GTCC issuing bank and automatically applied to the cardholders GTCC account. The cardholder should designate an amount equal to or greater than the cumulative amount of lodging, commercial carrier transportation and rental car charges that were placed against the GTCC. The amount designated cannot be greater than the total amount of the travel voucher (claim) reimbursement. The member is still responsible for verifying the proper posting of the split disbursement amount. Any balance that is not completely liquidated by using split disbursement remains the responsibility of the member to pay within the prescribed timeline listed in the bank statement.
- L. GTCC Account Aging.
1. The payment due date of a statement is approximately 25 calendar days from the statement billing cycle end date.
 2. A GTCC account is classified as Past Due if the GTCC bank has not received payment by the first day after the account due date indicated on the GTCC statement.
 3. A GTCC account is classified as Delinquent if the GTCC bank has not received payment by the 31st day after the account due date indicated on the original GTCC statement.
 4. A GTCC account is classified as Suspended if the GTCC bank has not received payment by the 61st day after the account due date indicated on the original GTCC statement. When an account has been suspended no additional charges can be placed against the account. The suspension will be removed only after all account past due balances have been paid in full.
 5. A GTCC account will be temporarily Closed if the GTCC bank has not received payment by the 91st day after the account due date indicated on the original GTCC statement.
 6. A GTCC account will be permanently Closed if the GTCC bank has not received payment by the 121st day after the original account due date indicated on the original GTCC statement. The GTCC bank will notify commercial credit rating companies and collection agencies when an account reaches 120 days past due.
 7. When an account has been permanently Closed, it will be deactivated by the GTCC bank and may only be reactivated through the reinstatement process. The GTCC bank initiates the salary offset process when an account is closed to recoup funds owed the GTCC bank.
 8. A GTCC account will be classified as Charged Off when the account balance reaches 180 days past due. Commercial credit rating companies are again notified when an account reaches 180 days past due. Accounts that reach 180 days past due are not eligible for reinstatement.

- M. Mission Critical Status. Mission critical status prevents a GTCC from being suspended. The sole purpose of this status is to allow a cardholder to use the GTCC to charge expenses required for the return to their permanent duty station. The status can be applied only once during the life of an account. It can only be applied when a documented operational requirement has prevented the cardholder from paying the account balance in full. The status is applied for a very limited time and it does not stop the account from aging. All requests for mission critical status must be submitted to the GTCC Program Manager for submission to the GTCC bank.
- N. Salary Offset. The Coast Guard participates in the GTCC salary offset program and has directed the GTCC bank to begin the salary offset process when an account reaches 91 days past due. The Coast Guard will begin salary offset only after an individual has been afforded the required due process. Due process for GTCC salary offset is identical to other legal requests for salary offset. The past due account balance of an account being paid through salary offset will continue to age. Individuals having their account balance paid through salary offset are highly encouraged to make additional payments to prevent their account from reaching charged off status at 180 days past due. Individual card account balances that are delinquent and that are not disputed will be eligible for salary offset. Before amounts are offset from the employee's pay, the Coast Guard must provide the employee with written notice of the amount and the intention to collect from disposable pay, the opportunity to inspect records regarding the claim, the opportunity to make a written agreement with the bank to repay the delinquent amount, and the opportunity for review with the Coast Guard its decision to collect the amount. The bank may request collection assistance on accounts 91 days or more past due from the closing date. Upon written request from the bank, salary offset will collect from an employee's disposable pay any undisputed amounts owed to the GTCC bank. The Coast Guard salary offset process aligns with the DHS policy which centralizes the salary offset communications between the bank collections team and the CG PSC GTCC Program Manager.
- O. GTCC Credit and Cash Withdrawal Limits.
1. In accordance with Section 639 of the Consolidated Appropriations Act, 2005 (P.L. 108-447) credit worthiness must be assessed for all new GTCC applicants. As part of the application submission, applicants must either grant the bank permission to conduct a credit evaluation or agree to a credit worthiness evaluation using the agency's alternate evaluation process. The bank's process is a soft-credit check and does affect the applicant's credit score. If the applicant does not grant permission to the bank to conduct a credit evaluation, the DHS Form 1570 Alternate Credit Worthiness Evaluation must be submitted with the application. This form may be found under the 'Forms and Worksheets' section on the GTCC website located at www.uscg.mil/psc/bops/govtrvl/. The GTCC issuing bank will perform the credit worthiness check and issue a GTCC in accordance with the guidelines set forth in OMB CIRCULAR NO. A-123. Applicants who do not meet the OMB established minimum credit worthiness score will be issued a GTCC with an initial authorized credit limit of \$2. The responsible Travel Manager is authorized to temporarily increase the credit limit for periods of time the cardholder is

- on authorized travel and reduce the credit limit back to \$2 upon completion of travel.
2. The standard maximum GTCC credit limit is \$2,500. Exceptions to the standard limit are outlined below. Credit limits will not be increased for the sole purpose of providing additional credit required due to non-payment of a GTCC statement.
 - a. Travel Managers are authorized to raise credit limits to \$9,999. Travel Managers shall use sound fiscal judgment in determining the amount the credit limit will be increased. Credit limits can be temporarily increased in order to meet anticipated travel expenses or permanently increased (until PCS, change in duties, or other action require a credit limit adjustment) in order to meet continuing anticipated travel expenses that will exceed the standard \$2,500 credit limit.
 - b. Requests for credit limits greater than \$9,999 shall be submitted electronically to arl-pf-cgpsc-jpmc-gtcc@uscg.mil. The cardholder must originate and submit the request through the commanding officer (or member with written by direction authority) and Travel Manager. The Travel Manager shall forward the request to CG PSC-bops-r. The request and endorsements shall include:
 - (1) The GTCC holders name, EMPLID number, and the last four numbers of the GTCC.
 - (2) The reason for, the requested credit limit amount, and period of time the increased limit is required.
 - (3) The justification for approval and the recommended credit limit.
 - (4) The results of an activity account review by the Travel Manager.
 3. Individuals who possess a GTCC and anticipate traveling less than five times a year shall have their credit limit reduced to \$1. The credit limit shall be increased to the appropriate level only when the member is in receipt of official travel orders. The credit limit will automatically be reduced to \$1 upon completion of the travel. Travel Managers maintain the authority and responsibility to temporarily increase and decrease the credit limit of GTCC holders who fall within this category.
 4. Recruit credit limits. The credit limit for recruits with dependents in receipt of OCONUS permanent change of station orders will be established by the Commanding Officer of Training Center Cape May. The credit limit shall be temporary and based on anticipated travel needs.
 5. Cash Withdrawal Limits.
 - a. The authorized standard monthly cash withdrawal limit shall equal 30% of the available credit limit. There are no exceptions to the 30% limit.

- b. Cash withdrawals are intended to cover authorized, reimbursable incidental expenses and should only be used for expenses not specifically required to be charged to the card.
- c. Travelers should request routine travel advances for cases where the card use is not mandatory and vendors will not accept the charge card, such as long term lodging accommodations.
- d. Cash withdrawals shall not exceed the authorized travel reimbursement.

CHAPTER 2. CENTRALLY BILLED ACCOUNT (CBA) PROGRAM

A. General.

1. CG PSC has overall program management responsibility for the Coast Guard CBA program and is guided by references (a-p).
2. The Coast Guard's CBA Program operates in conjunction with the IBA GTCC Program and the GTCC bank. The program has a specific purpose along with program policies and procedures which are addressed in this enclosure.
3. The CBA Program was established as a means of paying common carrier transportation tickets for Coast Guard travelers who do not possess a GTCC and in specific cases paying for high dollar value common carrier transportation tickets for individuals who possess a GTCC.
4. CBA accounts will be assigned to specific Coast Guard units to provide CBA support to meet mission requirements (Recruiting Command Applicant Travel, Community Service Center (CSC) for NAF employee travel, etc.). These accounts will be maintained only where the use of the Coast Guard-wide CBAs for TAD/TDY or PCS travel is determined to be impractical or in the case of NAF employees, where it makes good business sense to buy at risk non-governmental fares well in advance of scheduled travel dates. The Coast Guard-wide CBAs are managed by the GTCC Program Manager. .
5. Each CBA coordinator will be issued a bank card which requires the same security as any other Government credit card. At no time will the CBA account number be provided to an individual traveler. The CBA number will only be provided to a Coast Guard contracted Travel Management Center (TMC) service provider.

B. Authorized Use of the CBA.

1. Purchase of commercial transportation tickets for individuals who do not possess an IBA GTCC. The purchase must be supported by an authorized official Coast Guard travel order that validates the requested travel itinerary. Travel orders must include authorization to use the CBA within mode of travel or remarks section (i.e. Gov't Procured Transportation Tickets (GTA), Gov't Transportation Request (GTR), Government Air, Govt. Conveyance, Government Procured Transportation, or CBA use is authorized). This category includes invitational travelers and dependent travelers who do not poses an IBA GTCC.
2. Purchase of commercial transportation tickets for individuals who possess an IBA GTCC for official travel when the traveler is in possession of authorized travel orders but only when:
 - a. The purchase of commercial transportation tickets for overseas travel that requires advance purchase/ticketing of the flight or overseas transportation tickets that exceed

\$3,000. Advanced purchase/ticketing is defined as more than three business days prior to departure.

- b. The duration of the TDY trip exceeds 21 days or PCS delay exceeds 15 days and the ticket is purchased through the Coast Guard TMC service provider. This applies to all Coast Guard members and employees including Coast Guard Auxiliarists.
3. Purchase of ferry tickets for military PCS transfers to and from Alaska. The tickets must be purchased through the TMC service provider and only for the Alaska Marine Highway Ferry System.

C. Prohibited Use of the CBA.

1. When leisure travel is being performed in conjunction with official travel. When leisure travel is being arranged in conjunction with official travel neither the CBA nor the traveler's IBA GTCC shall be used for travel segments which include leisure travel. As applicable, the CBA or the travelers IBA GTCC may only be used for travel between official duty locations that does not include any leisure travel and which is ticketed separately from the leisure travel segments.
2. Purchase of a transportation ticket for individuals who possess an individually billed GTCC and not otherwise exempted.
3. Payment of airline checked baggage fees or any other airline ancillary fees.
4. Any travel expense that is not a commercial transportation ticket, for example: rental car, lodging, registration fee, etc.
5. Purchase of a transportation ticket for permissive orders.
6. Purchase of transportation tickets for Coast Guard Reservists attending Inactive Duty Training (IDT).
7. Purchase of transportation tickets for contractor personnel under any circumstance.

D. Responsibilities.

1. GTCC Program Manager. Under the supervision of CG PSC-bops-r, the GTCC Program is managed by two full time civilian employees with the senior member serving as the GTCC Program Manager. When managing the CBA subsection of the GTCC program, the GTCC Program Manager shall:
 - a. Work directly with the CBA issuing bank and DHS in instituting and administering the Coast Guard CBA program.
 - b. Maintain the designated field level CBA coordinator roster.

- c. Provide support and direction to field level CBA coordinators.
 - d. Oversee internal control development and deployment, and monitor service-wide CBA usage to ensure compliance with the requirements of this Manual.
 - e. Work with TMC service provider and the Coast Guard Finance Center (FINCEN) to resolve disputed charges and refund issues.
2. Command. When a CBA account is assigned to a specific Coast Guard unit to provide travel support to meet mission requirements, the unit Commander/Commanding Officer shall:
- a. Be responsible for designating and revoking, in writing, primary and alternate CBA coordinators. CBA coordinators shall be an officer (commissioned or warrant), enlisted member (E-5 and above), or civilian employee (GS-7/NAF-2 or above). Each unit with a CBA account must have a minimum of a primary coordinator and at least one alternate coordinator; there are no exceptions to this policy. Copies of the designation and revocation correspondence shall be forward to the GTCC Program Manager and be made available for review by the command upon request. This correspondence must be completed prior to submission of the required CBA bank's coordinator designation form.
 - b. Ensure all coordinators complete the online coordinator training prior to designation and at least every two years thereafter.
 - c. Ensure there is an internal control structure that will provide reasonable assurance that Coast Guard and unit policies/procedures and related objectives will be achieved. The internal control structure shall include the overall control environment and control procedures and should address, but not be limited to, security of the CBA account number, use of the CBA and the monthly reconciliation process.
 - d. Perform a periodic review of the CBA operation to ensure the CBA coordinator is adhering to the policies and procedures of this Manual.
3. CBA Coordinator. Designated in writing by the unit Commander/Commanding Officer, the CBA Coordinator and Alternate Coordinator shall administer the unit CBA program consistent with the direction in this Manual, applicable federal policy, and relevant CBA bank policy and practices. When administering the unit CBA program, the CBA Coordinator and Alternate Coordinator shall:
- a. Complete the online coordinator training prior to designation and at least every two years thereafter, and provide the GTCC Program Manager with a copy of the completion certificate. The online GSA SmartPay Travel A/OPC Training for coordinators can be found at: <https://training.smartpay.gsa.gov/training/travel-card->

[aopc](#). This online training is geared towards the GTCC coordinator; however, the concepts of managing a Government credit card are the same.

- b. Ensure the GTCC Program Manager is immediately informed of any coordinator changes in writing.
- c. Oversee and monitor the daily operations of the assigned CBA program.
- d. Use all available tools provided by the Coast Guard and the CBA bank for monitoring CBA usage. The CBA bank provides numerous reports and report building capabilities to assist in monitoring CBA usage. Familiarization with and use of these tools is essential in monitoring the program. Job Aids are available on the GTCC website at <http://www.uscg.mil/psc/bops/govtrvl/>.
- e. Immediately contact the TMC service provider if there is any appearance of CBA misuse. If it appears that a transaction may be illegal, immediately notify the CBA bank, the GTCC Program Manager, and the unit Commanding Officer. At a minimum, this notification must include:
 - (1) The type, transaction number, date, and amount of the unauthorized transaction.
 - (2) Findings that support the unauthorized transaction.
 - (3) A statement that the CBA bank has been notified.
 - (4) If known, the name of the individual making the unauthorized transaction.
- f. Coordinate CBA usage with the designated TMC provider.
- g. Monitor CBA usage by accessing the online CBA bank system.
- h. Monitor charges against the CBA that are subsequently cancelled. When a charge against the CBA is subsequently cancelled it is the responsibility of the CBA coordinator to ensure the Coast Guard is reimbursed for those charges. A log must be maintained by the CBA coordinator that tracks all cancelled charges. At a minimum the log must include the following:
 - (1) Name of the traveler.
 - (2) The date of the statement on which the initial charge appeared and the amount of the charge.
 - (3) The date of the statement on which the credit appeared and the amount of the credit.
 - (4) The travel order number for the original charge.

- i. When the CBA coordinator is notified by the command of orders that have been cancelled where the transportation was charged to the CBA account, the coordinator shall immediately notify the TMC service provider. The TMC service provider has the responsibility to take the required action to ensure the CBA account is properly credited. Since the credit must come from the specific common carrier vendor, the credit may not appear on a statement for several months. If the cancellation takes place within the same CBA account billing cycle, a credit and debit transaction may appear on the same statement. When this occurs the coordinator must ensure the credit and debit are applied to the correct set of travel orders. Even though this occurred within the same billing cycle, there must be an entry included in the cancelled charges log.
- j. Ensure the monthly reconciliation of the CBA account statement as detailed below:
 - (1) The CBA cycle for the Coast Guard is from the 13th of a month until the 12th of the following month.
 - (2) Upon receipt of the monthly statement, immediately review the statement for accuracy. Inaccuracies shall be immediately reported to the bank by calling the customer service phone number listed on the statement or the phone number listed on the reverse of the CBA card. A CBA coordinator has the right to dispute charges made to their account; however, disputes must be registered with the bank in writing immediately upon receipt of the monthly statement. The payment aging will be suspended for any transaction being disputed; however, if the transaction is found to be authorized the aging will revert to the statement date on which the transaction originally appeared.
 - (3) Adhere to the Transactions Dispute Guide which outlines basic procedures on how to initiate and handle disputing a transaction including timeframes and may be found on the GTCC website at <http://www.uscg.mil/psc/bops/govtrvl/> or by contacting the CBA issuing bank.
 - (4) Utilize the GTCC bank online statements for monitoring CBA accounts. The online statement is the same as that available for IBA GTCC accounts and is available via the online CBA bank system.
 - (5) Accurately and in a timely manner reconcile the monthly CBA billing statement. It is extremely important and without exception that all CBA billing statements are properly reconciled and that the reconciled statement along with all supporting documents are in the mail to the FINCEN within five working days after receipt of the statement. The following reconciliation steps must be followed:
 - (a) Match every line item charge on the statement to a set of official travel orders.
 - (b) Any charges that are being disputed shall have the word "Disputed" legibly written on the statement to the immediate left of the amount charged. The

CBA coordinator has the responsibility to properly and accurately maintain a log of any disputed charges and follow-up until final resolution of the disputed amount.

- (c) Any charges that are not being disputed shall have a number, starting with the number 1, legibly written on the statement to the immediate left of the amount charged. The same number shall be used when identifying the common carrier charge and the TMC service provider service fee for the same set of orders. The number shall also be written on the copy of the orders for which the statement charge is to be charged against. The number on the orders shall be legibly written in the lower right hand corner of the orders with a circle drawn around the number.
- (6) Prepare a transmittal memorandum after every line item on the statement has been reconciled. This is a basic memorandum and should be formatted as follows:

From: (CBA coordinator name and unit)

To: Coast Guard FINCEN

Subj: Transmittal of (unit name) (month) Reconciled (issuing bank) CBA Statement

1. Please find enclosed (unit name) (month) reconciled CBA statement. Please contact (your name and contact information) should you have any questions.

Encl: (1) (unit name) (month) (issuing bank) CBA Statement
(2) (number) supporting documents

- (7) Assemble the package being mailed with the transmittal memo on top followed by the issuing bank statement and then the supporting documents in numerical order.
- (8) Mail the entire package to: Commanding Officer (OPA2B), 1430A Kristina Way, Chesapeake, VA 23326

4. FINCEN.

- a. Perform monthly automated reconciliation of the Coast Guard-wide CBA accounts.
- b. Ensure CBA accounts are paid on time each month and that actual charges are spread in accordance with the reconciled statements from the automated reconciliation process and the manual reconciliation provided by the CBA coordinators.

5. Traveler & Orders Approving Officials (AO).

- a. Both travelers and their respective AOs are responsible for ensuring accurate orders are issued and timely travel claims are submitted. References (d) and (i) to this

Manual provide direction on travel order preparation and signature authority. Travel orders shall be provided to the TMC prior to the transportation tickets being purchased with the CBA and must comply with the below:

- (1) Travel orders shall include specific authorization for the traveler to use Government Procured Transportation Tickets in either block 11 (mode of travel) or in the remarks within block 12 on the Military Temporary Duty (TAD) or Civilian Temporary Duty (TD) Travel Orders, Form CG-4251.
 - (2) Travel orders that do not provide the actual city and state of departure and destination will not be serviced by the TMC service provider. Blanket orders or repeat type orders shall contain sufficient verbiage to show authorized travel origin and destinations and may be generalized to read “various CONUS and OCONUS locations, CONUS Coast Guard Locations, etc.”. An amendment or endorsement to the order must be prepared any time travel is originated from a location other than that stated on the blanket orders. The destination on a repeat type temporary duty (TDY) order must contain sufficient verbiage to show authorization to travel to the requested destination.
 - (3) Travel orders that do not provide the authorized travel order itinerary exactly as the requested transportation ticket itinerary will not be serviced by the Coast Guard TMC service provider. Any authorized variance from the travel order itinerary must be explicitly addressed in the remarks section of the travel order.
 - (4) Travel orders that do not have a Coast Guard travel order number will not be serviced by the TMC service provider.
 - (5) Travel orders that do not have the authorizing official’s signature will not be serviced by the TMC service provider. Electronic signatures are acceptable.
 - (6) Travelers shall immediately notify the TMC and request they initiate a refund from the carrier to the CBA for any unused transportation tickets.
- b. Cutters deployed or other requestors who do not have the immediate capability to fax or email the travel order may contact the TMC service provider directly to make commercial transportation reservations. Providing the information from the travel order verbally does not eliminate the requirement to provide an electronic copy of a properly prepared and authorized travel order to the TMC. The electronic copy of the travel order shall be faxed or emailed at the first available opportunity, and the fax cover sheet or email subject line must include the reservation record locator number.

CHAPTER 3. TRAVEL DEBIT CARD PROGRAM

A. General.

1. CG PSC has overall program management responsibility for the Coast Guard Travel Debit Card Program and is guided by references (a-p).
2. The Coast Guard Travel Debit Card Program operates under a Department of Homeland Security (DHS) Memorandum of Understanding (MOU) with the U.S. Department of the Treasury's Financial Management Service (FMS) and FMS's financial agent, JP Morgan Chase Bank (JPMC). The intent of the debit card program is to provide a means of paying emergency advance travel funds when the member does not possess a Government Travel Charge Card (GTCC), time does not allow for the use of the routine travel advance process and non-receipt of a travel advance would cause financial hardship on the traveler.
3. The Travel Debit Card Program replaced the Coast Guard travelers check program and is only deployed at selected units. Designated unit personnel, or Debit Card Agents, are authorized to maintain an inventory of debit cards provided by JPMC and to issue them. Using JPMC's web-based application; the Debit Card Agent will load a monetary value on a debit card before its issuance. A loaded debit card represents a disbursement of advance Federal Government travel funds and is considered the same as cash.
4. The Debit Card Agent shall e-mail the supporting documents to the Coast Guard Finance Center (FINCEN) within *two hours* after a debit card is loaded. If the supporting documents cannot be e-mailed within the two hour period, the Debit Card Agent shall not load or issue the debit card. FINCEN requires the supporting documents for its payment to JPMC once every 24 hours for the full monetary value of debit cards issued by Debit Card Agents during a 24 hour period. The debit card program will immediately be discontinued at any unit that fails to provide supporting documents within this specified time frame.

B. Policy.

1. Any officer member (commissioned or warrant), enlisted member (E-5 and above), or civilian employee (GS-7 or above) may be designated as a primary or an alternate Debit Card Agent. No individual with documented financial irresponsibility may be designated a Debit Card Agent. The Debit Card Agent shall hold a GTCC. There are no other qualifications; however, a financial or administrative background is preferred.
2. Debit cards shall only be held and disbursed by individuals who have been:
 - a. Designated a Debit Card Agent in writing by the commanding officer of a unit authorized to have a debit card program,
 - b. Approved by the GTCC Program Manager, and

- c. Granted access credentials to JPMC's electronic debit card application Agent Service Center (ASC).
3. A debit card issued under this program is classified as a bank issued negotiable instrument. The personal information obtained during the individual card recipient enrollment process is required by JPMC in accordance with 31 USC 5318 (USA Patriot Act).
4. A debit card shall not be issued if the required supporting documents cannot be e-mailed to FINCEN within **two hours** of the debit card being loaded with funds. The GTCC Program Manager will immediately take the following actions when notified of any unit's non-compliance with this policy:
 - a. The first occurrence of non-compliance will result in immediate suspension of the unit's debit card program. The suspension will be removed after the GTCC Program Manager is in receipt of written correspondence from the unit's commanding officer, outlining the documented and implemented internal controls that are designed to prevent any further occurrences of non-compliance.
 - b. The second occurrence of non-compliance will result in the unit's debit card program being immediately terminated.
5. The debit card program shall not be used as a routine means for providing advance travel funds. Debit cards shall not be issued if the traveler received and signed the orders with sufficient time to obtain a routine travel advance.
6. Debit cards may be disbursed for payment of TLA only when other means of payment would be untimely and nonpayment would create a severe financial hardship on the traveler.
7. A debit card shall not be disbursed for an advance or settlement payment for Personally Procured Transportation (PPT).
8. A debit card shall not be disbursed for an advance or settlement payment for DLA.
9. A debit card shall only be disbursed for the purpose authorized in this Manual.
10. Debit card transaction fees will automatically be deducted from the debit card's available balance. These fees include automated teller machine (ATM) withdrawal fees, ATM inquiry fees, Point of Sale (POS) declined authorization fees, over the counter cash withdrawal fees, card replacement fees, and card reactivation fees. A reactivation fee will be charged to an issued debit card after **three consecutive months** of inactivity. Current travel regulations may allow reimbursement for some of the above fees.
11. During the execution of the Coast Guard Travel Debit Card Program, sensitive Personally Identifiable Information (PII) is collected and processed. Reference (g) mandates that agencies establish administrative, technical and physical safeguards to ensure the integrity of records maintained on individuals. Reference (g) requires the protection

against any anticipated threats which could result in substantial harm, embarrassment or compromise to an individual. The Coast Guard has a duty to safeguard all types of PII in its possession to prevent any breach in order to maintain the public's trust. Unintended disclosure or compromise of any individual's PII constitutes a Privacy Incident and must be reported in accordance with reference (h).

C. Responsibilities.

1. Debit Card Program Manager. Under the supervision of CG PSC-bops-r, the Travel Debit Card Program is managed by two full time civilian employees with the senior member serving as the Debit Card Program Manager.

When managing the Travel Debit Card Program, the Debit Card Program Manager shall:

- a. Review, approve, and process through the bank requests from units to create or disestablish debit card operations.
 - b. Maintain a current list of debit card operations and authorized primary and alternate agents by reconciling account status information with the bank's system.
 - c. Conduct audits of debit card transactions to ensure commands and debit card agents are adhering to the policies and procedures outlined in this Manual.
 - d. Track command compliance audits to ensure unit compliance with the required quarterly audits.
 - e. Conduct audits of travel settlements to ensure proper reporting of debit card transactions by travelers; seek recoupment of unreported advances through the Pay and Personnel Center (PPC).
 - f. Coordinate debit card training on program policies and procedures.
 - g. Facilitate communications between Debit Card Agents, commands, the bank, DHS, and the Department of Treasury's Financial Management Service.
2. The Command's Compliance Audit Process. The command shall perform a **quarterly** unannounced compliance audit of its debit card operation to ensure that 1) debit cards are being received, stored, issued, and destroyed in accordance with this Manual and 2) command internal control procedures are in place and operating effectively. Additional audits are required prior to the relief of any Debit Card Agent or when a Debit Card Agent is on unauthorized absence. Email a copy of all audit reports to Arl-PF-CGPSC-JPMC-GTCC@uscg.mil. The following minimum audit procedures are required:
 - a. The command must appoint in writing two auditors who are independent of the debit card program to conduct the compliance audits. The appointment document must be specifically for appointment as an auditor of the Debit Card operation. A command

collateral duty assignment document is not acceptable. The auditors shall present the appointment document to the primary and/or alternate Debit Card Agent(s) immediately following the audit announcement.

- b. The auditors will conduct the audit in the presence of the primary and/or alternate Debit Card Agent(s).
 - c. The auditors will verify the validity of all Debit Card Agent designation documents. Each Debit Card Agent will have two designation documents, including the command's designation memo and a completed JPMC Agent Service Center User ID / Access Request form signed by the GTCC Program Manager.
 - d. The auditors will verify that the primary and alternate Debit Card Agents do not also function as debit card travel advance approving officials.
 - e. The auditors will verify that the Debit Card Agent has a **current** list of unit personnel authorized to approve debit card travel advances.
 - f. The auditors will review the safekeeping container to ensure it is in compliance with this Manual.
 - g. The auditors will use shipment manifest documents to verify that receipted debit card inventory has been accurately recorded in the debit card ***Receipts and Disbursements Ledger***.
 - h. The auditors will verify that the physical, on-hand inventory reconciles with the on-hand inventory listed in the debit card ***Receipts and Disbursements Ledger***.
 - i. The auditors will verify that all the information required by this Manual is being recorded in both debit card ledgers.
 - j. The auditors will use the supporting disbursement documents to verify that debit cards are issued in accordance with this Manual and all documents contain the required signatures(s).
 - k. The auditors will provide a written audit report to the Commanding Officer, with a copy to the Debit Card Agent and a copy to the GTCC Program Manager.
 - l. An audit/review by Department of Homeland Security Office of Inspector General, Coast Guard Compliance Teams and/or GTCC Program Manager is authorized.
3. Command Responsibilities. In addition to establishing a debit card program audit process, when managing and conducting oversight of the unit debit card program, the unit Commander/Commanding Officer shall:
- a. Establish and maintain internal controls to provide reasonable assurance that the unit's debit card program operates in accordance with the policy and procedures outlined in this Manual.

- b. Designate, in writing, a primary Debit Card Agent and at least one alternate Debit Card Agent. Template designation and relief memoranda are available on the GTCC website at <http://www.uscg.mil/psc/bops/govtrvl/>. The designation document must be specifically for designation as a primary or alternate Debit Card Agent. A command collateral duty assignment document is not authorized. Any officer member (commissioned or warrant), enlisted member (E-5 and above), or civilian employee (GS-7 or above) may be designated a Debit Card Agent. The Debit Card Agent shall hold a GTCC. There are no other qualifications; however, a financial or administrative background is preferred. No individual with documented financial irresponsibility may be designated a Debit Card Agent. At a minimum, the designation document shall direct the Debit Card Agent to:

- (1) Become familiar with the contents of this Manual.
- (2) Operate the debit card program in accordance with this Manual.
- (3) Follow the command's established debit card program internal controls.

A copy of the designation document shall be provided to the GTCC Program Manager, who will use it to prepare and submit the required designation form to JPMC. A designated Debit Card Agent will have no authority to hold or disburse debit cards until JPMC issues the agent access credentials to the JPMC ASC system.

- c. Revoke, in writing, the designation of any Debit Card Agent who is being relieved for any purpose. A copy of the revocation document shall be provided to the GTCC Program Manager.
 - d. Designate, in writing, at least one witness to be present during the debit card stock receipting process. A Debit Card Agent cannot be a designated witness.
 - e. Provide the proper safekeeping container for un-issued debit card inventory.
 - f. Ensure that Debit Card Agents cannot approve debit card travel advances for the same traveler/orders.
 - g. Ensure the Debit Card Agents are provided a **current** list of command individuals who are authorized to approve debit card travel advances.
 - h. Establish and maintain internal controls to provide reasonable assurance that the unit debit card program operates in accordance with the policy and procedures outlined in this Manual.
4. Debit Card Agent Responsibilities: Designated in writing by the unit Commander/Commanding Officer, the Debit Card Agent and Debit Card Agent alternate shall administer the unit debit card program consistent with the direction in this Manual, applicable federal policy, and relevant JPMC policy and practices. When administering the command's debit card program, the Debit Card Agent shall:

- a. Issue debit cards only as authorized by this Manual.
- b. Upon receipt of access credentials to JPMC's ASC application located at <https://asc.jpmorgan.com/>, perform and document a transfer of the command's debit card program assets including the on hand inventory, debit card ledgers and all current and historical disbursement supporting documents. The transfer shall include validation that the debit card control numbers of on-hand inventory reconciles with those of the ***Receipts and Disbursement Ledger*** on-hand inventory. The departing Debit Card Agent shall correct or resolve all discrepancies prior to the actual transfer of debit card assets. Upon transfer of the assets, the incoming Debit Card Agent shall:
 - (1) Prepare and provide a signed and dated document to the departing Debit Card Agent acknowledging acceptance of the command's debit card assets. At a minimum, the document shall list the assets received, including the total number of un-issued debit cards. A list of the individual debit card control numbers is not required.
 - (2) Place a one line entry in the ***Receipts and Disbursement Ledger*** to show that command debit card assets have been transferred to (Debit Card Agent's name) on a specified date.
- c. Sign into Agent Service Center (ASC) at least once every month (doing this first thing each month is the easiest practice) and change your password. The system will automatically require a user to select a new password every 30 days and will require that they arrange for a password reset through Central Support after 60 days if they have not signed in during that 60 day period. After six months of non-use the user will be automatically deleted from the system.
- d. Manage debit card inventory per paragraph 4-A of this enclosure to ensure that debit cards with a minimal remaining usage time are not issued.
- e. Disburse debit cards only to individuals with a United States Social Security Number (SSN).
- f. Disburse debit cards to individuals traveling under Coast Guard-issued travel orders containing an official line of accounting and a travel order number (TONO) that starts with 11, 12, or 13.
- g. Only issue debit cards for advance of travel funds when ***all*** three of the following conditions are met. If all three requirements are met, only one initial travel debit card shall be issued. Any additional advances shall be made through routine travel advance procedures. The three requirements for issuing a debit card for advance of travel funds are:
 - (1) The traveler does not have a new, active, or suspended IBA GTCC or is exempt from mandatory use of the GTCC as outlined in this Manual;

- (2) Time constraints do not allow for receipt of a travel advance through the routine travel advance process. The PPC and FINCEN travel advance process provides funding to the traveler's direct deposit account within 10 days or less. The debit card issuing authority shall verify the order issue date to ensure an urgent and immediate situation exists where advance travel funds could not be procured by the traveler through normal channels; and
- (3) Non-receipt of an immediate advance would cause financial hardship on the traveler.
- h. Not issue a debit card if a travel advance can be processed in a timely manner. At no time can a debit card be issued and disbursed to a traveler more than **three business days** prior to the actual commencement of travel.
- i. Ensure that at no time the signature on the orders authorizing the advance or on the SF-1038 be that of the issuing Debit Card Agent.
- j. Load funds on a debit card only one time. Issued debit cards are classified as single deposit branded cash cards.
- k. Debit Card Agents shall not load the monetary value on a debit card until they are in physical receipt of documents that authorize an individual to receive a debit card travel advance. These documents include:
 - (1) Endorsed original, signed travel orders authorizing a debit card travel advance with the specific amount authorized and
 - (2) A completed SF-1038 (Advance of Funds Application and Account). The SF-1038 must have the words "Debit Card" typed or written in Block 1.
- l. Ensure that un-issued debit card inventory is stored in the required safekeeping container at all times and only removed from the container when the account is being audited or the debit card is being loaded and issued. Debit card inventory is considered accountable material and must be stored, at a minimum, in a 1) a General Services Administration (GSA) approved security container that carries a Class 1 or Class 5 rating or 2) burglary resistant safe carrying at least a UL classification of Tool-Resistant Safe, TL-15 and having a Group 1R combination lock. The administration of the security container combination shall be in accordance with reference (e). The storage container shall be compartmentalized if it is used for other purposes, and there shall be a physical, secure separation between the debit cards and other material. There shall be an immediate inventory of debit cards whenever there is a breach of the security container; the GTCC Program Manager and JPMC shall be immediately notified of any inventory discrepancies.
- m. Ensure that at no time a loaded, issued debit card be stored or commingled with debit card inventory in the security container.

- n. Maintain two official debit card inventory ledgers, electronic or manual, in a timely manner. The purpose of the ledgers is to 1) record receipt and disbursement of debit card inventory; 2) track the on-hand balance of un-issued debit card inventory; and 3) record destruction of un-issued debit card inventory. At a minimum the ledgers shall include:
 - (1) **Receipt and Disbursement Ledger** that shows the 1) receipt dates for blank inventory from JPMC, 2) individual debit card sequence numbers, 3) individual debit card control numbers, 4) debit card expiration dates, 5) debit card issuance dates, 6) amount of funds loaded on each issued debit card, 7) name of individuals who witnessed inventory receipt, 8) names of travelers who received debit cards, 9) dates and times when supporting documents were e-mailed to FINCEN, 10) names of issuing Debit Card Agents, and 11) running balance of debit card inventory.
 - (2) **Destruction Ledger** that shows the 1) dates debit card inventory was destroyed, 2) debit card sequence numbers, 3) debit card inventory control numbers, 4) debit card expiration dates, 5) names of Debit Card Agents who destroyed the debit card inventory, 6) names of individuals who witnessed debit card inventory destruction, 7) reason for destruction, and 8) methods of destruction.
- o. Ensure all debit card stock shipments are immediately inventoried upon receipt from JPMC. Two individuals, the Debit Card Agent and a witness designated by the command, shall perform the inventory. The shipment manifest will be used to validate the physical inventory and record discrepancies, which are immediately reported to JPMC's Client Service Unit.
- p. Destroy un-issued debit card inventory when debit cards have reached their expiration dates or their expiration dates do not allow for reasonable usage times if the debit card is issued. The Debit Card Agent shall record all destructions in the **Destruction Ledger**. Methods to destroy debit cards include shredding, grinding, or any other method that will render them unusable.
- q. Ensure the amount loaded on a debit card is in whole dollars.
- r. Ensure the maximum amount authorized to be loaded on debit card does not exceed \$5,000.
- s. Issue only one initial travel debit card per traveler. Any additional advances shall be made through routine travel advance procedures.
- t. Not issue a debit card to himself/herself.
- u. Ensure the required documents supporting the issuance of a debit card are properly stored and retained for a period of **three years** from the date of its issuance, in accordance with references (e) and (f).

- v. Not issue a replacement debit card for a lost, stolen, or inactive debit card. Replacement of an issued debit card and associated replacement debit card fees are the sole responsibility of the individual to whom the debit card was initially issued.
- w. Maintain the required electronic or manual debit card ledgers and ensure that they are current at all times.
- x. Have a *current* list of unit travel advance approving officials.
- y. Maintain an appropriate inventory level by taking into consideration the 1) estimated number of debit cards that will be disbursed over a given period of time, 2) turn-around time of replenishment requests to JPMC, and 3) debit card expiration dates. An appropriate inventory level should minimize the destruction of unused debit cards.
- z. Order debit card inventory using JPMC's order request form which can be obtained from the GTCC Program Manager. JPMC will only ship debit cards to a physical mailing address; therefore, post office box addresses are not permitted. Before submitting orders, the Debit Card Agent shall ensure the shipment can be inventoried within 24 hours of delivery to the command. The 24-hour clock starts at the time the shipment is accepted at the shipment address.
- aa. Never open an individual debit card envelope. All information required by the Debit Card Agent is either printed on the outside of the debit card envelope or is visible through an envelope window.
- bb. In accordance with the following steps, perform a shipment inventory immediately upon receipt of a debit card shipment from JPMC:
 - (1) In the presence of the command's designated witness, perform an inventory of the shipment by validating that the individual control numbers printed on the debit card envelopes or visible through envelope windows match exactly to the individual debit card control numbers listed on the shipment's manifest.
 - (2) If no discrepancies are identified, annotate on the shipment manifest "no discrepancies identified". The annotation shall be signed and dated by the Debit Card Agent and the witness. The signed manifest shall be retained for a minimum of three years.
 - (3) Annotate any discrepancy on the shipment manifest. The annotation shall be signed and dated by the Debit Card Agent and the witness. All discrepancies must be immediately reported to JPMC's Client Service Unit and the GTCC Program Manager.
 - (4) Calculate the debit card expiration date which is 36 full months from the date the debit card order was placed. The 36 month period commences on the 1st day of the full month following the month JPMC receives the Debit Card Agent's inventory request and expires on the last day of the 36th month from the

commencement month. For example, if JPMC receives a debit card inventory request on 17 November 2010, the 36 month period is 1 December 2010 to 30 November 2013. A Debit Card Agent cannot change a debit card's expiration date. Debit cards may be issued and used prior to the commencement of the 36 month period.

- (5) Enter the debit card control numbers, sequence numbers and expiration dates in the debit card *Receipts and Disbursements Ledger* and immediately place the debit cards in the required safekeeping container.

cc. Perform the following pre-disbursement actions:

- (1) Create a new Debit Card Issue Check Off Sheet for the requested disbursement. The check off is available under the Debit Card Agent section of the GTCC webpage located at <http://www.uscg.mil/psc/bops/govtrvl/>.
- (2) Ensure supporting documents can be e-mailed to FINCEN within *two hours* of the loading of funds on the debit card. Issuance of the debit card is not authorized if the forms cannot be e-mailed to FINCEN within two hours.
- (3) Verify the traveler's orders authorize a debit card travel advance and are signed by the traveler and Travel Authorization Official (AO).
- (4) Verify the travel order issue date. If the issue date is earlier than ten days prior to the card request the transaction shall be denied since the member had adequate time to process and receive a routine travel advance.
- (5) Verify that the TONO starts with the number 11, 12, or 13. Issuance of a debit card is prohibited if the TONO starts with any other number.
- (6) Verify that Block 1 of the SF-1038 contains the words "Debit Card".
- (7) Verify that block 9.g. of the SF-1038 contains a whole dollar amount not greater than \$5,000.
- (8) Verify that Block 10 is signed by an authorized AO.
- (9) Have the traveler sign and date Blocks 9 and 13 of the SF-1038. The statement "signature on file" is not acceptable on the SF-1038.

dd. Perform the following debit card enrollment actions:

- (1) Remove the next sequentially-numbered debit card envelope from the un-issued inventory in the storage container. Reminder: Do not open the debit card envelope.

- (2) Log on to JPMC's ASC application. ASC access passwords expire every 30 days. Failure to log in every 30 days will result in the ASC account access being disabled.
- (3) After logging in, select the "Personalization" option from the menu options listed across the top of the screen.
- (4) The unit's profile number and debit card control number should be visible on the new screen.
- (5) Enter the debit card control number in the "Control #" field and then select "Submit." The debit card control number should be printed on or visible through a window on the debit card envelope.
- (6) Leave the "Sub ID" field blank.
- (7) In the "Cost Center ID" field, enter the 26 characters from the line of accounting on the traveler's orders as one continuous string, without including spaces between characters or special characters. Do not include the TONO in the line of accounting. In most cases the "Program Element" in the line of accounting will only have two characters; however, there are instances where the "Program Element" can be up to six characters. The line of accounting entered in the Agent Service Center program must be no less than 22 characters and no more than 26 characters.
- (8) In the "ID" field enter the first 13 characters of the TONO as one continuous string, without including spaces between characters or special characters. The debit card can only be issued if the first two characters of the TONO are 11, 12 or 13.
- (9) Beginning with the "First Name" field, enter the required information to the "email ID" field.
- (10) Leave the "Optional Card Mailing Address" field blank.
- (11) Enter the traveler's date of birth in the "Date of Birth" fields.
- (12) Enter the traveler's mother's maiden name in the "Mother's maiden Name/Password" field. This information may be used by JPMC customer service agents for an additional security verification question.
- (13) Leave the "Numeric Passcode" field blank.
- (14) Enter the traveler's SSN in the field "SSN or Tax Payer ID#." The traveler must have a SSN to receive a debit card.
- (15) Select "Submit."

- (16) On the next screen, verify that the previously entered information is correct. Select the “Confirm” button if the information is correct, or select the “Edit” button to correct any errors. An account has now been established for the individual receiving the debit card. The account number is shown in the line of information that has a brown background and is titled “Primary Cardholder Information”. Make note of the account number, you will need to enter it on subsequent screens.
 - (17) On the next screen, select “Adjustments” from the menu options at the top of the screen.
 - (18) On the next screen, select “Credit Adjustment.”
 - (19) On the next screen, enter the account number, amount, and select “CR Other” from the drop down menu. The amount shall be in whole dollars and not exceed \$5,000.
 - (20) From the “Adjustment Reason” drop down menu, select “CR Other,” followed by the “Submit” button on the right-hand side of the screen.
 - (21) On the next screen, showing “Adjustments-Credits Confirmation,” verify that the previously entered information is correct. Select the “Confirm” button if the information is correct, or select the “Edit” button to correct any errors.
 - (22) Print confirmation screen and include with supporting documentation for the transaction.
- ee. Perform the following debit card post-enrollment actions:
- (1) Endorse the traveler’s original orders and sign the endorsement as the issuing agent. Have the traveler sign the endorsement and then make a copy of the orders and the endorsement (wherever it is located on the orders). The endorsement must show the following: “Debit card with control number (the issued control number) in the amount of (the amount loaded on the card) was issued to (traveler’s name) on (the issue date) by (debit agent name-printed) for profile 62036-xxxx.”
 - (2) Ensure the traveler activates the debit card immediately upon receipt of the card.
 - (3) Update the debit card *Receipts and Disbursements Ledger* to record the disbursement.
 - (4) Give the traveler the orders, the envelope containing the debit card and a copy of “Traveler Debit Card Information Sheet” available on the GTCC website.
 - (5) Review the debit card checklist, have the traveler sign it, and forward with supporting documentation.

- (6) E-mail the orders, endorsement, SF-1038, and debit card checklist to FINCEN at FIN-SMB-ASAP@uscg.mil with a copy to Arl-PF-CGPSC-JPMC-GTCC@uscg.mil within *two hours* of the debit card disbursement.
- ff. Destroy un-issued debit cards that are expired or have expiration dates that would not allow a reasonable usage time:
- (1) Record in the debit card ***Destruction Ledger*** the debit card sequence number, debit card control number, debit card expiration date, and reason for destruction.
 - (2) In the presence of the command's designated witness, remove each debit card from its envelope and destroy the debit card, all of the envelope's contents, and the envelope. Immediately record the destruction date and the names of the Debit Card Agent performing the destruction and the witness.
 - (3) Enter "Destroyed" in the "Traveler's Name" field of the debit card ***Receipts and Disbursements Ledger*** for every debit card destroyed.
5. Traveler (debit card recipient) Responsibilities: When issued a debit card, the traveler shall:
- a. Assume sole responsibility once funds are loaded on the debit card, in the same manner as other types of travel advance payments. Funds loaded on a debit card represent payment of advance travel funds, and the full amount must be reported by the traveler through the travel claim process which is outlined in reference (d).
 - b. Request a routine travel advance for any subsequent travel advances for the current travel orders which are required for the completion of the orders. Only one debit card shall be issued to a traveler on a set of orders.
 - c. Assume sole responsibility for an issued debit card as it is considered a travel advance. Travelers shall report and apply the debit card amount as an advance on the travel claim submitted for the travel. An issued debit card is the responsibility of the member and cannot be cancelled or refunded if not used. The amount of the debit card, once issued, is the same as cash and if lost or stolen cannot be replaced. An issued debit card cannot be reloaded with additional funds.
 - d. Assume sole responsibility for receipt of the funds loaded on a debit card. Once issued, debit cards cannot be returned to the Debit Card Agent. The only way to remove the funds on a loaded debit card is for the traveler to use it. The debit card can be used both domestically and internationally, and there are no restrictions placed on its use, since it is the responsibility of the traveler to use a travel advance for its intended purpose.
 - e. Assume sole responsibility for issued debit cards that are lost, stolen, or become inactive, and immediately make a report to JPMC. JPMC procedures for reporting a lost, stolen, or inactive debit card are included in the sealed envelope in which the

- debit card was contained. JPMC will provide a replacement debit card with the appropriate funding level if they determine the debit card should be replaced.
- f. Assume sole responsibility for funds remaining on a debit card after travel completion; however, the traveler shall use the funds to immediately repay the Coast Guard any advanced travel funds that were not fully liquidated by submission of a travel claim. The travel claim process is outlined in reference (d).
 - g. Destroy the debit card when all the funds loaded on the debit card have been used.
 - h. Any debit advance overpayment shall be recovered as part of the travel claim process.