Instructor Guide

# Travel Card Program

## About this Guide

This Instructor Guide will help you to train the participants on the Travel Card unit. The salient features of this guide are as follows:

- It provides detailed information on the Travel Card content that you will teach in this unit.
- It includes activities and examples that you can discuss in the class.
- It provides references to the slide numbers and slide titles of the PowerPoint presentation of this unit. You can display the relevant slides as mentioned in this guide when discussing various sections of the unit.
- It provides approximate time duration for each section. However, the time duration may vary depending on the length of discussion and/or questions that the participants might have on a particular section.
- It provides a consolidated list of acronyms and abbreviations used in this guide.
- It includes an explanation for the graphical icons used in the guide. These icons will enable you to distinctly identify the instructions that need to be followed when discussing a section. The next page includes descriptions of the icons used in the guide.

## Legend

The following legend provides descriptions of the various icons used in this guide.

| Icon | Description |
|---|---|
| | Discussion |
| | Approximate duration for each section |
| | PowerPoint presentation |
| | Definition |
| | Flipchart |
| | Important Note |
| | Example |
| | Handout |
| | Policy |

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## Before You Begin

Checklist

- **Make** copies of the icebreaker activity for each participate as provided in **Appendix 1: Icebreaker Activity**.
- **Review** the instructions and activities listed in the instructor guide.
- **Ensure** that you have all the teaching aids required for the session. The suggested teaching aids are:
    - PowerPoint presentation of this unit
    - Copies of the participant guide (for the participants and a copy for yourself)
    - Whiteboard or flipchart
    - Markers for whiteboard or flipchart
    - Notepad
    - Pen
- **Distribute** the participant guides to the participants at the start of the Travel Card unit.
- **Ensure** that you have the sample forms mentioned in the 'Before You Begin' section of the various topics of this guide.
- **Review** the PowerPoint presentation to familiarize yourself with the information provided on each slide. Each slide number used in the presentation is referenced in this guide.
- **Check** the computer on which you will display the PowerPoint presentation is working and connected to a projector.
- **Make** copies (1 copy per participant) of the assessment questions provided in the 'Assessment' section of this guide.
- **Begin** the class with slide 1, **Travel Card** displayed.

## Icebreaker Activity

20 minutes

Start the session with an icebreaker activity as mentioned below. This will allow the participants to interact with each other.

For this activity:

- Pass out to each participant one copy of the questionnaire in **Appendix 1: Icebreaker Activity**.
- Distribute copies of the questionnaire to the class.
- Instruct the participants to complete the questionnaire.
- After all the participants have completed the questionnaire, instruct each participant to introduce himself/herself to the class, and read aloud their answers to the questionnaire.

Alternatively, the activity can be made more interactive by randomly selecting two participants. One participant can read aloud a question from the questionnaire and the other participant can answer the question. This can continue until all the participants have had their chance of asking and answering questions.

**Alternative Icebreaker Activities**

1. Ask the participants to introduce themselves. For example: mention their name, service/agency, and location where they are serving.
2. Ask the participants to arrange themselves in alphabetical order by their first names. This can be followed by self-introductions.
3. Ask a participant to call out his/her own name. The next participant will call out the first participant's name and his/her own name. The third participant will then call out the first two names and then call out his/her own name. In this way, each participant will call out the names already called out by other participants (in the same sequence) followed by his/her name.

## Overview and Objectives

3 minutes

### Overview

Display slide 2, **Class Overview & Objectives**.

### Objectives

Display slide 3, **Class Objectives**.

Explain that:

- The Government Travel Charge Card is the primary payment method for DoD personnel to pay for all authorized travel expenses, including meals, related to official Government travel. It should not be used for personal expenses.

- In this class, we'll refer to the Government Travel Charge Card as GTCC, travel card, or simply "the card."

- In this course, you will learn about the basics of obtaining and using a GTCC, and the various travel card policies.

- By the end of this class, you will understand key aspects of GTCC use, including:
    - How using the card benefits both you and DoD
    - The laws and regulations that govern card use
    - The types of GTCCs and their limits
    - When you must have and use a card
    - How to obtain and properly use a GTCC
    - What to do if a card is lost or stolen
    - Safeguards to help you avoid delinquency
    - What happens if you don't pay your bill on time

- This class assumes that the participants are travelers, and addresses them and the topics as such.

Instructor Guide

# Travel Card Program

# 01 Background

30 Minutes

## Before You Begin

Checklist

- **Inform** the participants that this topic will take approximately 30 minutes. (Note: This duration does not include the breaks and question and answer sessions)

- **Tell** the participants there will be a question and answer session at the end of this session to discuss/clarify any points of confusion. However, the participants should feel free to discuss/ask questions anytime during the session.

- **Review** the PowerPoint presentation of this topic (slides 4 to 15) to familiarize yourself with the information provided on each slide.

## Introduction

3 minutes

### Overview

Display slide 4, **Travel Card: Topic 1**.

Explain that in this topic, **Background**, participants will learn about the laws and regulations governing travel cards, some benefits of travel card, and a traveler's responsibilities when using a travel card.

### Objectives

Display slide 5, **Objectives**.

Read aloud the specific objectives listed below.

- After completing this topic, you will be able to:
  - Name the benefits travelers and DoD enjoy as a result of using the GTCC
  - Understand key facts about the laws and other documentation governing travel card use
  - Discuss your responsibilities when using a travel card

## Benefits of Using a Travel Card - Traveler 3 minutes

Explain that the participants will now learn the primary benefits of using a travel card, from the point of view of the traveler.

Ask the participants to name some benefits the Travel Card Program provides travelers. As the participants provide the benefits, list them on a whiteboard or flipchart.

Display slide 6, **Benefits of Using a Travel Card - Traveler**.

Explain that GTCC helps cardholders by:

- Eliminating the need to use personal funds or credit cards
- Being as convenient as a credit card, and safer than carrying cash
- Charging no interest or annual fees
- Allowing direct payment through the Defense travel system
- Protecting your credit rating when you apply
- Providing safeguards to prevent delinquency
- Providing insurance for:
    - Lost luggage
    - Travel accidents

Regarding these last two items, when the traveler uses a GTCC to pay for the travel fare, the traveler is covered in the event of:

- Luggage permanently lost, stolen, or damaged. The GTCC provides coverage for any amount above the amount covered by the carrier.
- Accidental loss of life, limb, sight, speech, or hearing while riding, entering, or exiting any licensed common carrier.

## Benefits of Using a Travel Card - Government 3 minutes

Explain that the participants will now learn the primary benefits of using a travel card, from the point of view of the Government.

Ask the participants to name some benefits the Travel Card Program provides the Government. As the participants provide the benefits, list them on a whiteboard or flipchart.

Display slide 7, **Benefits of Using a Travel Card - DoD**.

Explain that the GTCC helps the Department by:

- Increasing the Department's ability to capture data related to spend, providing business intelligence which supports:
  - Initiatives for travel program improvements and enhancements
  - Reducing overall travel costs and expanding strategic sourcing opportunities
  - DoD auditability requirements, providing a more exact 'picture' of where DoD travel funds are spent
  - Improved Travel Card Program management
  - Reducing the need (and costs to the Department) for travel advances and related reconciliation/collection

- Improving the financial readiness/security of travelers, leading to mission completion

- Earning rebates based on card usage, which allows Components to bring dollars back to their programs

- Allowing use of the GSA City Pair Program

- Availing travelers to a lodging tax exemption in certain states (more details are available on the GSA website)

- Dine Smart rebates for the DoD

- Dine Smart traveler rewards that can be used for gift cards

## Travel Card-Related Laws and Documents 12 minutes

Ask the participants to share their experiences with respect to obtaining and using travel cards.

As each participant shares their experiences, note them down on a whiteboard or flipchart.

Explain that there are a number of public laws and regulations governing travel cards.

Display slide 8, **Travel Card-Related Laws & Documents**.

Read the names of the key laws and documents, which relate to the Travel Card Program. A more detailed explanation on each requirement will follow.

- Public Law 105-264
- Public Law 107-314
- Public Law 109-115
- GTCC Regulations, which are authorized by DoD Instruction 5154.31, Volume 4
- Travel Card DD3120 Statement of Understanding

Display slide 9, **Public Laws**.

Explain that PL 105-264 (the Travel & Transportation Reform Act of 1998) establishes the Travel Card Program for DoD and mandates that travelers use the GTCC use to pay for costs associated with official Government travel.

Read the summary of Public Law 105-264 to the class.

> *The Travel and Transportation Reform Act (TTRA) of 1998 – Public Law 105-264 –* ***mandates that federal employees use the GTCC for all payments of expenses related to official Government travel*** *unless an exemption has been granted in accordance with the Federal Travel Regulation (FTR), 41 Code of Federal Regulations (CFR) 300-304. Information regarding exemption from mandatory use of the travel card is located in 41 CFR Part 301-51 – Paying Travel Expenses and the Joint Travel Regulations (JTR).*

Explain that **Public Law 107-314** requires the traveler use split disbursement of voucher payments directly to the GTCC vendor to help ensure compliance with the Prompt Payment Act.

Read the summary of Public Law 107-314 to the class.

> *Section 2784 of the Bob Stump National Defense Authorization Act for Fiscal Year 2003 (Public Law 107-314)* ***requires split disbursement of travel allowances*** *directly to the travel card vendor. This section also allows for the withholding of funds payable to an employee of DoD when in debt to the travel card vendor.*

Explain that **Public Law 109-115** requires the Government to evaluate each traveler's credit-worthiness before issuing a travel card.

Read the summary of Public Law 109-115 to the class.

> *Section 846 of the Consolidated Appropriations Act of 2006 (Public Law 109-115) requires each Executive department and agency to "****evaluate the credit worthiness of an individual*** *before issuing the individual a government travel charge card."*

Display slide 10, **GTCC Regulations**.

Explain that the Government Travel Charge Card Regulations are authorized by DoDI 5154.31, Volume 4. They establish command, supervisory, and personal responsibility for use of the GTCC and the operation of the DoD Travel Card Program. It is the responsibility of commanders and supervisors at all levels to ensure compliance with this regulation.

Display slide 11, **DD3120 Statement of Understanding**.

Explain that each cardholder must sign the DD3120 Statement of Understanding upon initial card issuance, when arriving and processing into a new organization, and every three years thereafter. It states that the applicant understands the provisions of the Travel Card Program and proper use of the travel card. DoD Components may modify the DoD Statement of Understanding to reflect specific organization requirements.

## Traveler's Responsibilities

6 minutes

Display slide 12, **Traveler's Responsibilities**

Explain that the traveler has many responsibilities when using the travel card. This slide and the next one sum them up, but there are more:

- When you receive your card, immediately verify receipt by following the instructions on the card mailer and on the sticker on the card.
- Before you use the card, your Agency Program Coordinator (APC) can ensure enough credit is available, and unlock additional merchant codes for Permanent Change of Station (PCS) travel.
- Only use the card while on official travel and for authorized travel expenses. Never use the card for personal use.
- Ensure the APC and GTCC vendor have the correct contact information, such as name, address, email, and phone number.
- Ensure your Defense travel system profile has the correct account number and expiration date.
- When traveling to tax-exempt states, determine if you need a tax exemption form. If you do, fill it out, bring it, and present it to the lodging establishment.
- File your travel voucher within 5 working days of completion of travel.
- Ensure your voucher is accurate (to include the split disbursement amount).
- When on long term-travel:
    - If using the Defense travel system, schedule partial payments to pay the GTCC vendor every 30 days.
    - If not using the Defense travel system, submit interim travel vouchers every 30 days.

Display slide 13, where the list of **Traveler's Responsibilities** continues.

- Review and reconcile your account statement in a timely manner.
- Pay the undisputed balance due in full no later than the due date, regardless of the status of your travel reimbursement.
- Notify the GTCC vendor and APC immediately if your travel card is lost or stolen.
- If you receive any suspicious communications requesting personal information, do not provide it. Immediately inform your APC.
    - If you doubt the legitimacy of the request, call the number on the back of your card before providing any information.
- See your APC when arriving at or departing from your organization.

## Recap

3 minutes

Explain that this is the end of the topic, **Background**.

Display slide 14, **Recap**.

Review the various laws and documentation that govern the Travel Card Program.

- Public Law 105-264, which mandates travel card use
- Public Law 107-314, which mandates split disbursement
- Public Law 109-115, which mandates traveler credit checks
- The GTCC Regulations, which govern the Travel Card Program
- The DD3120 Statement of Understanding explains program guidelines; the traveler must it, and by doing so, promises to comply with program guidelines.

Display slide 15, where the **Recap** continues.

Review that some benefits of using travel card are that it:

- Is safer than cash, and as convenient as credit cards
- Allows use of City Pairs and tax-exempt lodging
- Allows DoD to receive cash rebates

Review your key responsibilities when using a card:

- Use on official travel for authorized travel expenses
- File accurate vouchers within 5 working days after returning from travel
- Pay balance due in full, regardless of voucher status

## Exercise

5 minutes

Activity

To test the participants' understanding of this topic, ask them the following questions. They can answer these questions on pages 7 and 8 of the participant guide. Below the questions are the answers.

1. Which public law requires each executive department and agency to evaluate the credit worthiness of an individual before issuing the individual a Government Travel Charge Card (GTCC)?

   **Answer**: Public Law 109-115

2. Which law established the Travel Card Program within DoD?

   **Answer**: Public Law 105-264

3. Betty, a cardholder, receives a call inquiring about her Social Security number (SSN). The caller introduces himself as an employee of the GTCC vendor and tells her that he needs the SSN to verify the validity of the card. What should Betty do in this case?

   **Answer**: Betty should not provide her SSN to the caller. She should use the number on the back of her card to confirm the request before providing any information.

4. What are some benefits to the traveler when using a travel card?

   **Answer**: The benefits of a travel card are that it:
   - Eliminates the need to use personal funds or credit cards
   - Is as convenient as a credit card, and safer than carrying cash
   - Charges no interest or annual fees
   - Allows direct payment through the Defense travel system
   - Protects your credit rating when you apply
   - Provides safeguards to prevent delinquency
   - Provides insurance for lost luggage and travel accidents

5. What are the some of the responsibilities of a traveler with respect to using a travel card?

   **Answer**: The traveler's responsibilities include:
   - When you receive your card, immediately verify receipt – regardless of your travel status.
   - Before you use the card, your Agency Program Coordinator (APC) can ensure enough credit is available and unlock additional merchant codes for PCS travel.
   - Only use the card while on official travel and for authorized travel expenses. Never use the card for personal use.
   - Ensure the APC and GTCC vendor have the correct contact information, such as name, address, email, and phone number.
   - Ensure your Defense travel system profile has the correct account number and expiration date.
   - When traveling to tax-exempt states, determine if you need a tax exemption form. If you do, fill it out and bring it.
   - File your travel voucher within five business days of returning to work.
   - Ensure your voucher is accurate (to include the split disbursement amount).
   - When on long term-travel:
     - If using the Defense travel system, schedule partial payments to pay the GTCC vendor every 30 days.
     - If not using the Defense travel system, submit interim travel vouchers every 30 days.
   - Upon return from travel, restricted cardholders should notify their APC to deactivate their travel card.
   - Review and reconcile your account statement in a timely manner.
   - Pay the undisputed balance due in full no later than the due date, regardless of the status of your travel reimbursement.
   - Log into your account online or mobile app before you travel to check the status of your account, during your travel to verify your transactions and after your travel to pay your bill and to then settle your account if you have a remaining balance.
   - Notify the GTCC vendor and APC immediately if your travel card is lost or stolen.
   - If you receive any suspicious communications requesting personal information, do not provide it. Immediately inform your APC.
     - If you doubt the legitimacy of the request, call the number on the back of your card before providing any information.
   - See your APC when arriving at or departing from your organization.

Instructor Guide

Travel Card Program

# 02

# Travel Card Basics

30 Minutes

## Before You Begin

Checklist

- **Inform** the participants that this topic will take approximately 30 minutes. (Note: This duration does not include the breaks and question and answer sessions)

- **Tell** the participants there will be a question and answer session at the end of this session to discuss/clarify any points of confusion. However, the participants should feel free to discuss/ask questions anytime during the session.

- **Prepare** strips of paper with one question on each slip. The questions are in **Appendix 2: Quiz**. You will use these questions for a group activity in this topic. You can place the strips of paper in a box or a bowl.

- **Ensure** that you have samples of the Individually Billed Account (IBA) Card Setup forms to distribute in the class.

- **Review** the PowerPoint presentation of this topic (slides 16 to 24) to familiarize yourself with the information provided on each slide.

## Introduction

6 minutes

### Overview

Display slide 16, **Topic 2: Travel Card Basics**.

Inform the participants that in this topic, **Travel Card Basics**, they will learn some basic information on travel cards such as the types of accounts and cards, and where and how to use the cards.

### Objectives

Display slide 17, **Objectives**.

Read aloud the specific objectives listed below.

After completing this topic, you will be able to:

- Define a GTCC individually billed account (IBA)
- Explain the two types of IBA
- Identify the credit limit for each IBA type
- Discuss when and how to use travel cards

## Individually Billed Accounts

3 minutes

Display slide 18, **Individually Billed Accounts (IBAs)**.

Explain that the GTCC you carry is also known as an “IBA”. This is to distinguish it from a GTCC “CBA” – the centrally billed account (CBA) your unit uses to pay transportation expenses for travelers with no IBA.

- You must apply for an IBA to obtain one.
- When you receive your card (i.e., your IBA):
  - You may only use it to pay for your official travel expenses.
  - You may not use it to pay for your personal or non-travel expenses.
  - You may not use it to pay for other travelers’ expenses, unless all of the following apply:
    - They are your dependents.
    - You are on PCS travel.
    - Your unit has specifically authorized you to use the card to pay for your dependents’ expenses while on PCS travel.
  - The GTCC vendor sends you a billing statement every month.
  - You must pay the full amount due, less any disputed transactions.
  - You must pay by the due date printed on the statement, regardless of the status of your voucher.

Distribute samples of the IBA Setup forms to the class. This is the paper version of the application form that shows the information an applicant needs to provide when applying for an account.

## Travel Card Types

3 minutes

Display slide 19, **Travel Card Types**.

Explain that there are two kinds of travel card; standard and restricted.

- Standard cards:
  - Are issued to applicants who attain a FICO credit score of 660 or greater*
  - Become active after you verify receipt, and remain active whether you are on official travel or not.

- Restricted cards;
  - Remain active after verification the same as standard cards but have a lower credit limit.
  - May be issued if:
    - Your FICO score is below 660.
    - You decline the credit score check and complete an alternate creditworthiness assessment

*Note: If asked, FICO is a company name (originally, it was Fair, Isaac, and Co., but now the company name is simply FICO). They are the company that invented the credit rating.

## Credit Limits

3 minutes

Display slide 20, **Credit Limits**.

Discuss the credit limits for standard and restricted cards as shown in the table below.

| | **Type of Card** | |
|---|---|---|
| | Standard | Restricted |
| Total Credit Limit | $7,500 | $4,000 |
| Monthly ATM Limit | $250 | $250 |
| Monthly Retail Limit | $250 | $100 |

Explain that:

- With the Commanding Officer or supervisor's approval, an APC can temporarily raise the overall credit limits, in order to meet mission requirements.
- If an APC increases the credit limit amount above a certain level, additional approval at the major command, service, or agency level is required.

## Exercise

10 minutes

Activity

Grab the bowl (box, whatever) you prepared using the questions in **Appendix 2: Quiz**. (The answers to the questions are on the following page.)

Inform the participants that they will now play a game to test their understanding of what they have learned so far in this topic.

The following instructions explain how to play the game:

- Divide the class into two teams.
- Have each team provide a team name and nominate a leader.
- Start the game by instructing one team leader to draw a strip of paper from the bowl and read a question aloud to their team.
    - The team scores 10 points for correct answers, but loses 5 points for incorrect answers.
    - After an incorrect answer, the other team “inherits” the question. They get 5 points for a correct answer, and loses 3 points for an incorrect answer.

  Play continues with teams alternately getting chances to answer first, and continues until the selection of all questions.
- The team with the most points wins.

These questions are also provided on page 13 of the participant guide. After the game, the participants can write the answers in their guides for future reference.

**Answer Key**

1. What type of account does a traveler needs to apply for in order to obtain a travel card?

   **Answer**: Individually Billed Account (IBA)

2. What type of travel card is issued if a credit check results in a 550 FICO score?

   **Answer**: Restricted Card

3. What is the credit limit for a restricted card?

   **Answer**: $4000

4. What type of card is used by most cardholders?

   **Answer**: Standard Card

5. Who is responsible for making payments for an IBA?

   **Answer**: Cardholder

6. What type of expenses are authorized when you are not on official travel?

   **Answer**: None. Neither personal, which are never authorized, or official except for ATM withdrawals no more than 3 days prior to travel.

7. Who can temporarily raise the overall credit limit of a standard or restricted card?

   **Answer**: Cardholder's APC

8. What is the credit limit for a standard card?

   **Answer**: $7500

## Authorized Use

6 minutes

Display slide 21, **Authorized Use**.

Explain that authorized use of the travel card is very narrowly defined. Essentially, you must use it for authorized reimbursable expenses that you incur in connection with official travel, wherever a credit card is accepted worldwide.

Authorized reimbursable expenses include (but aren't limited to):

- Transportation expenses (airfare, bus, train)
- Lodging expenses
- Rental car expenses
- All meals
- Miscellaneous expenses incurred in accordance with the Joint Travel Regulations

Display slide 22, **DoD Dine Smart Program**.

Using the travel card at participating DoD Dine Smart restaurants earns cardholders rewards points toward gift cards and generates rebates for the DoD. It is DoD policy that cardholders use their DoD travel card for all their meals that are in support of their official travel. It is actually a policy violation to use other personal forms of payment for meals while on TDY. DoD Dine Smart Traveler Rewards allows travelers to earn points and then redeem them for gift cards for retail or restaurant purchases. Travelers MUST enroll to earn points; it is not automatic. If a traveler goes to a participating restaurant and has not enrolled in Traveler Rewards, then they will help earn additional rebates for the DoD BUT they will not earn rewards points toward gift cards.

Display slide 23, **ATM Access**.

Explain that you are also authorized to use your GTCC to withdraw cash from ATMs to pay for authorized, travel-related expenses when you can't use the card – for example, if the merchant won't accept the card.

Key facts about ATM use:

- To access an ATM, simply insert the card and enter the personal identification number (PIN) you created when you received your card (more on that later).

- You may not make an ATM withdrawal earlier than three working days before your trip begins.

- Fees charged for ATM use are usually considered part of your daily “Incidental Expenses” payment, and so are usually not separately reimbursable.

- Unless you are traveling to a location where ATM access is impossible or impractical, cardholders are not usually authorized to receive a travel advance.

## Misuse

3 minutes

Display slide 24, **Misuse**.

Explain that any card use that is not authorized is misuse. Your APC must report all instances of misuse to your supervisor and commander or director.

- Misuse may result in administrative or disciplinary action
    - Military members can be punished under Article 92 of the Uniform Code of Military Justice (UCMJ), and potentially other UCMJ articles as well.
    - DoD civilian employees can be punished at any level up to and including removal from Federal service.
    - Criminal prosecution in civil court is also possible, depending on the nature of the misuse.
- Examples of misuse include using the GTCC outside travel periods, or at any time for:
    - Adult entertainment
    - Gambling
    - Personal expenses
    - Expenses for a person other than the cardholder – except, as previously noted, for your dependents when use is authorized for PCS travel
    - Excessive ATM cash withdrawals
    - Intentional delinquencies can be a form of fraud (Not paying what you owe)
    - Meal purchase avoidance – Not using the card for meals is a policy violation

## Recap

6 minutes

Inform the participants that they have come to the end of **Travel Card Basics**.

Display slide 25, **Recap**.

Reiterate that:

- IBA use is mandatory for authorized, official travel expenses
  - You may never us it for personal expenses

- A restricted card is issued if:
  - Your credit score is below 660 FICO score
  - You decline a credit check
  - You complete an alternate creditworthiness assessment

- Total credit limits are:
  - Standard card: $7,500
  - Restricted card: $4,000

- Travel card misuse is taken very seriously
  - There are severe penalties for misuse

## Exercise

5 minutes

Activity

Tell the participants that before concluding this topic, they need to complete the activity on page 16 of the participant guide. The activity will help them test their understanding of the information covered in this topic.

In the activity, the participants must select the appropriate answer for each question. The correct answers are indicated in bold below.

1. The cardholder, not the Government, is liable for payments for:

    1. **IBA travel cards**
    2. CBA travel cards

2. What is the ATM monthly withdrawal limit for a standard cardholder?

    - **$250**
    - $665

3. Which type of card helps control delinquency by limiting the cardholder to a lower credit limit?

    - Standard Card
    - **Restricted Card**

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# 03

# Obtaining and Using the Card

60 Minutes

## Before You Begin

Checklist

- **Inform** the participants that this topic will take approximately 60 minutes. (Note: This duration does not consider the break and question and answer sessions)

- **Tell** the participants there will be a question and answer session at the end of this session to discuss/clarify any points of confusion. However, the participants should feel free to discuss/ask questions anytime during the session.

- **Prepare** multiple sets of cards using the information in **Appendix 3: Sequencing Activity** of this guide. Each card will list one of the steps required to obtain, receive, or activate a card. You will use these sets of paper cards for a group activity in this topic. Prepare one set of cards per team of seven participants.

- **Ensure** that you have copies of the sample forms mentioned below.
    - Travel card application form (DoD Individually Billed Account Card Setup)
    - DD Form 2883, Government Travel Charge Card Alternate Creditworthiness Evaluation
    - DD Form 3120 Statement of Understanding for Travel Cardholders
    - Dispute form

- **Review** the PowerPoint presentation of this topic (slides 27 to 39) to familiarize yourself with the information provided on each slide.

## Introduction

5 minutes

### Overview

Display slide 26, **Topic 3: Obtaining and Using the Card**.

Inform the participants that in this topic, **Obtaining and Using the Card**, they will learn about the steps to obtain and activate a travel card, how to update key information with the GTCC vendor, and various payment and fee policies.

### Objectives

Display slide 27, **Objectives**.

Read aloud the specific objectives listed below.

- After completing this topic, you will be able to:
  - Explain the processes for:
    - Processing both routine and expedited applications
    - Receipt verifying a card
    - Changing your address or other key information
    - Reporting a lost or stolen card
  - Understand card payment & fee policies

## Applying for a Travel Card

3 minutes

Ask the participants to share their experiences when applying for or receiving a travel card.

Display slide 28, **Applying for a Travel Card**.

Explain that the first step in receiving a travel card is to complete the online application process. The APC will initiate the application in the system and then email the applicant with the details needed to access and complete the application such as the link to Citi Manager, the inviter's email address and the passcode. Alternatively, the application can be done using a paper or electronically fillable PDF form, which you will be handing out.

When the applicant needs to travel within ten days, the APC selects the expedited plastic delivery option or checks the block for expedited delivery on the paper or electronically fillable PDF form.

Distribute copies of the travel card application form (DoD Individually Billed Account Card Setup) and discuss the fields on the form. The important fields are listed below:

- Applicant's name
- SSN
- Employee ID
- Address
- Work and home phone numbers
- Authorization for a credit check
- Signature
- Approval of supervisor or commander

When discussing the address field, point out that if your mailing address is a post office box, you must also provide a physical address, e.g., your work or unit address. However, your monthly statements will go to your home (mailing) address.

When discussing credit score checks, explain that if they don't authorize the credit score check, they must complete an alternate creditworthiness assessment form and will receive a restricted card. It is important to note that all responses on the creditworthiness assessment form must be answered in the affirmative or the applicant will not be approved to receive a travel card.

Distribute copies of the DD2883 Government Travel Charge Card Alternate Creditworthiness Evaluation.

As part of the application process, the APC also requires you to sign a “DoD Statement of Understanding for travel cardholders.”

Distribute sample copies of the DD3120 Statement of Understanding for travel cardholders.

Explain that signing this statement verifies that you understand the provisions of the Travel Card Program and proper use of the travel card. The APC will not process your application without a signed DD3120 Statement of Understanding on file.

Alert the participants that:

- The DD3120 Statement of Understanding is a good summary of the most important things to remember about the using the travel card.
- You should read the card's terms and conditions before you sign the application and retain a copy of the form for your records.

Finally, the GTCC Regulations require you to complete the DTMO training class “Program & Policies – Travel Card Program (Travel Card 101) [Mandatory]” before you may receive your card. Explain that this instructor led training is approved as an acceptable alternative when necessary.

## Processing Applications

3 minutes

There are two procedures for processing applications – routine and expedited.

Display slide 29, **Processing Routine Applications**.

Explain the process for routine applications:

- The APC:
  - Completes the application
  - Submits the application within 3 business days of receipt

- The GTCC vendor
  - Processes the application
  - Mails the card to you within 3 business days of receipt
  - It will be delivered to you within 10 business days of submission

Display slide 30, **Processing Expedited Applications**.

Applications for personnel who need to receive their card very quickly can be expedited. Some examples of reasons to expedite delivery are:

- You are scheduled for official travel within ten working days
- You are already on official travel, and your card is lost or stolen

Explain the process for expedited applications:

- The APC:
  - Completes the online application and selects the “expedite” plastic delivery option
  - If the manual paper form has to be used, then the APC faxes the application to the GTCC vendor or if the electronic fillable PDF form is used the APC can email or load the form in the Citi library (just one application per fax or file upload); then follows up to ensure the GTCC vendor has received it

- The GTCC vendor:
  - Processes the application immediately
  - Sends the card within 24 hours to the address provided
    - Card is usually delivered in 2-3 business days

**Note:** The GTCC vendor does not charge an additional fee to expedite processing and delivery.

## Receiving and Setting up the Travel Card 3 minutes

Display slide 31, **Receiving and & Setting up the Travel Charge Card**.

Explain that when you receive the card, you should:

- Read and retain the cardholder agreement
- Acknowledge receipt & create your PIN
  - Acknowledging receipt also makes the card account available for use in Citi Manager
  - You can't use the card until it is receipt verified, any attempted transaction will be declined
  - You can't use the card at an ATM or select rental car vendors without a PIN
  - Instructions are included on the sticker on the card and on the card mailer
- Sign the back of the card
- Update your Defense travel system profile to show account information
  - Card number
  - Expiration date
- Consider logging in and checking your online or mobile account with the GTCC vendor before, during and after travel.
- If you don't already have one then you should seriously consider establishing an online account with the GTCC vendor
  - Allows you online access to view billing statements, make payments, take training, check account status, set alerts and more

## Exercise

10 minutes

Activity

For this activity, you must create sets of 7 cards. Card contents are in **Appendix 3: Sequencing Activity**. Write one step on each card. Note: If having 7 participants per team is awkward, feel free to adjust the number of steps.

Inform the participants that they will now play a game to test their understanding of what they have learned so far in this topic.

The following instructions explain how to play the game:

- Divide the class into teams. Each team has seven participants.
- Distribute one set of cards to each team.
- Instruct the teams that each team member must hold one card.
- Give the teams two minutes to arrange themselves so that the people holding the cards are in the correct order for applying for, obtaining, receiving, and activating a travel card.
- The team that arranges its team members in the correct sequence in the shortest time is the winner.

This sequencing activity is also provided on page 21 of the participant guide. After the game, the participants can write the answers in their guides for future reference.

The answer key to this activity is below:

**Answer Key**

1. Applicant obtains access to the online application process or receives the application form from the APC.
2. Applicant completes and submits the application online or returns the completed paper application to the APC.
3. APC completes, approves and submits the application online or forwards manually to the GTCC vendor if not completed online.
4. GTCC vendor mails the card to the address provided during the application process.
5. Cardholder reads the ‘cardholder agreement’.
6. Cardholder receipt verifies the card and sets up their PIN.
7. Cardholder signs the back of the travel card.

## Payment Policies

3 minutes

Display slide 32, **Payment Policies**.

Explain that you only receive billing statements in months you use the card. It lists all charges you made to the card during the billing cycle. When you receive a billing statement, you must:

- Check it carefully to make sure all charges are valid.
- Dispute* all incorrect transactions.
- Pay all undisputed charges in full by the due date on the statement regardless of the status of your voucher.
    - Exceptions are made for accounts placed in a mission critical* or PCS mission critical status.
    - Failure to pay in full and on time incurs delinquency*

*Participants will learn about the dispute process, as well as the delinquency timeline and mission critical status, later in the class.

## Fee Policies

3 minutes

Display slide 33, **Fee Policies**.

Explain that obtaining and using the travel card may incur certain fees, some of which are reimbursable.

- Late fees are:
  - Charged when a payment is at least 75 days overdue
  - Charged every 30 days
  - Not reimbursable

- Returned check or EFT payment fees are:
  - Charged when a payment is returned for insufficient funds
  - Not reimbursable

- ATM fees are:
  - Charged when you withdraw cash from an ATM
  - Not reimbursable

- Foreign currency transaction fees are:
  - Charged when you make a purchase in a foreign currency
  - Labeled as "**Cross Border Processing Fees**" on cardholder statements
  - Listed as a separate transaction on billing statement
  - Reimbursable

- Reduced payment plan fees are:
  - Charged when you enroll in a payment plan to pay off an overdue account
  - Not reimbursable

- Salary Offset fees are:
  - Charged when you use payroll deduction to pay off an overdue account
  - Not reimbursable

Note: Some exceptions apply to reimbursement rules. See the JTR for more information.

## Disputed Transactions

2 minutes

Ask the participants if they have ever had an incorrect transaction on their billing statement. If any participant has dealt with this situation, ask them to share their experience on how they dealt with the problem.

Display slides 34, **Disputed Transactions**.

Distribute sample dispute forms to the class.

Explain that if notice an incorrect transaction on your monthly statement, you should take the following steps:

- Contact the merchant who posted the charge and request clarification.
- If that conversation doesn't solve the problem, submit a dispute form to the GTCC vendor. You:
  - Can submit an online or paper form
  - Must send it within 60 days of the date on the statement where the transaction first appeared
    - After 60 days, you can no longer dispute a transaction: you must pay it.
  - Don't have to pay transactions while they are in dispute.
- The GTCC vendor researches the transaction.
  - You must answer additional requests for information or provide any requested forms.
  - If the dispute is resolved in your favor, you do not need to pay the transaction.
  - If the dispute is resulted in the merchant's favor, you must pay the transaction.

## Cardholder Contact Information Change 3 minutes

Ask the participants what they should do if their address changes. Write the participants' answers on a whiteboard or flipchart.

Display slide 35, **Cardholder Contact Information Change**.

Explain that you must notify the GTCC vendor and your APC of any contact information changes – address, phone number, email address, etc.

You can notify the GTCC vendor by:

- Using the GTCC vendor's online tool or mobile app
- Submitting the form on the back of the account statement
- Calling one of the phone numbers on the back of the card

If you don't notify the GTCC vendor of contact information changes, your account statements may be returned to the vendor as undeliverable. This can lead to two additional problems:

- You may not know of money you owe the GTCC vendor, so your payment could become delinquent.

- The GTCC vendor may close your account until they receive the correct address.

## Lost or Stolen Travel Card

2 minutes

Ask the participants to share their experience of a time they lost their travel card or had it stolen.

Display slide 36, **Lost or Stolen Travel Card**.

Explain that if you lose your card or have it stolen:

- Immediately call the GTCC vendor, then your APC.
- The GTCC vendor:
  - Immediately cancels your card
  - Issues you a new card with a new account number
  - Depending on the circumstances, uses either routine or expedited processing (with no fee) to get your new card to you
- When you receive your replacement card, treat it like a new card:
  - Verify that you received the card
  - Establish a new PIN
  - Sign the card

Alert the participants that:

- They are only responsible for valid charges made before they reported the card lost or stolen.
- All previously authorized transactions, disputed and undisputed, will be transferred to the new account.

## Recap

6 minutes

Inform the participants that they have come to the end the topic, **Obtaining and Using the Card**.

Display slide 37, **Recap**.

- You should apply for a card through your APC.
  - Delivery can be expedited if needed.
- When you receive the card, you must verify receipt, establish a PIN (for ATM use and point of sale authentication when requested – such as at some rental car counters) and sign the back of it.
- You must pay your account on time and in full, regardless of the status of your voucher.
- Bank fees may be reflected on your billing statement.
  - Not all are reimbursable.

Display slide 38, where the **Recap** continues.

- You must dispute all questionable transactions within 60 days.
  - You only need to pay disputed transactions if the GTCC vendor resolves them in the merchant's favor.
- If your contact information changes, notify the GTCC vendor and your APC.
  - You can use the online or paper form, or call one of the numbers on the back of the card.
  - Failure to report contact information changes can result in late billing statements and account closure.
- Report all lost or stolen cards to the GTCC vendor and APC immediately.
  - The card will be replaced at no cost.

## Exercise

5 minutes

Activity

Tell the participants that before concluding this topic, they must complete the activity on page 25 of the participant guide. The activity will help them test their understanding of what they learned in this topic.

In the activity, the participants must answer the following questions. The answers to the questions are provided below each question. After all the participants have completed the activity, discuss the answers in the class.

1. What is the first step in receiving a travel card?

   **Answer**: Applicant obtains access to the online application process or receives the application form from the APC.

2. When would an APC request expedited processing of a travel card?

   **Answer**: When you need to receive the card quickly: e.g., scheduled to travel within 10 working days, card is lost or stolen.

3. What is the process of settling an unresolved disputed transaction?

   **Answer**: Submit a dispute form (online or paper) to the GTCC vendor within 60 days of date on the statement the transaction first appeared in.

4. List the three methods of notifying the GTCC vendor of an address change.

   **Answer**:
   - Use the form provided on the back of the bank statement
   - Update your account online or on the mobile app
   - Call one of the numbers on the back of the card

Travel Card Program

# 04

# Travel Card Policies

40 Minutes

## Before You Begin

Checklist

- **Inform** the participants that this topic will take approximately 45 minutes. (Note: This duration does not consider the break and question and answer sessions)

- **Tell** the participants there will be a question and answer session at the end of this session to discuss/clarify any points of confusion. However, the participants should feel free to discuss/ask questions anytime during the session.

- **Ensure** that you have sufficient examples and scenarios to explain the travel card policies.

- **Ensure** that you have the sample forms mentioned below:

    - Sample written agreement form for Reduced Payment Plan
    - Sample Salary Offset Petition letter
    - Travel Voucher form (DD Form 1351-2) which has the split disbursement in block 1 of the form (preferably split disbursement should be highlighted on the form)

- **Review** the PowerPoint presentation of this topic (slide 39 to 54) to familiarize yourself with the information provided on each slide.

## Introduction

6 minutes

### Overview

Display slide 39, **Topic 4: Travel Card Policies**.

Start the topic with a discussion by asking the participants to share their experiences with respect to settling expenses when using travel cards.

As each participant shares their experiences, note down the main points on a whiteboard or flipchart. At the end of the discussion, inform the participants that in this topic, **Travel Card Policies**, they will learn about various policies related to travel cards.

### Objectives

Display slide 40, **Objectives**.

Read aloud the objective and policies listed below.

After completing this topic, you will:

- Identify significant facts about account delinquency
  - Suspension & cancellation timeline
  - Salary Offset

- Understand programs to prevent or reduce your odds of going into delinquency
  - Reduced Payment Plan (RPP)
  - Split Disbursement
  - Mission Critical Status

## Delinquency

9 minutes

Inform the participants that in order to understand travel card policies such as Salary Offset, Reduced Payment Plan, or Split Disbursement, they need to first understand the concept of delinquency.

Display slide 41, **Delinquency Timeline**.

Explain that delinquency is based on the due date printed on your billing statement. The clock stops counting when you pay your account in full.

- Day 1 is the due date printed on your billing statement.
  - You must pay your account balance in full by this date to avoid delinquency.
- On day 31, your account officially becomes "**past due**."
  - Except for the status change, no actions occur on this date.
- On day 45, your account enters "**pre-suspension**" status.
  - Your delinquency shows up on APC delinquency reports; the APC informs you and your supervisor.
- On day 61, your account is **suspended**.
  - The APC reports the suspension to you and your supervisor.
- On day 75, your account is charged a **late fee**.
  - You continue to receive late fees every 30 days; they are not refundable or reimbursable.
- On day 91, the GTCC vendor sends you a **Due Process Notification** letter.
  - This letter states the GTCC vendor's intent to collect the debt.
- On day 121, the GTCC vendor sends you an **Impending Account Cancellation** letter.
  - This letter states the GTCC vendor's intent to cancel your account.
- On day 126, the GTCC vendor **cancels** your account.
  - They also request **Salary Offset** to collect the debt directly from your paycheck.

Display slides 42, **Contributing Factors to Delinquency**.

Explain that the following actions can all contribute to the possibility of your account going into delinquency.

- Failure to pay the GTCC vendor by the date the payment is due
- Failure to file voucher on time
  - Within 5 days of return to work after official travel
- Failure to split disburse reimbursement
  - More on this later
- Failure to claim all authorized expenses
- Excessive/unauthorized ATM withdrawals
- Use of card for personal expenses
- Failure to update mailing address
  - The GTCC vendor can't get you your paper statement.

Display slide 43, **Consequences of Delinquency**.

Explain that the following can all result from your account going into delinquency.

- Counseling or reprimand
  - Either can be oral or written
- Suspension of charging privileges
  - When your account has been unpaid for 61 days
- Cancellation of account
  - When your account has been unpaid for 121 days
- Salary Offset
  - When your account has been unpaid for 126 days
- Reporting to credit bureaus
  - When your account has been unpaid for 210 days

## Account Cancellation and Reinstatement 6 minutes

Ask the participants to discuss some reasons for account closure or cancellation. List their contributions on a whiteboard or flipchart.

Display slide 44, **Account Cancellation**.

Explain that your travel card will be cancelled for any of the following reasons:

- Any instance of misuse
- 2 checks or EFT payments returned for insufficient funds in a 12-month period
- 3 suspensions (61 days unpaid ) in a 12-month period
- Account referred for Salary Offset (126 days unpaid)
- You lose your card or it is stolen
- At APC request

Display slide 45, **Account Reinstatement**.

Explain that having an account reinstated after cancellation is rare, but is possible if all of the following apply:

- You submit a reinstatement application
- You consent to a credit score check
- You pay a fee
  - The fee is not reimbursable.
- You have few returned payments for insufficient funds
  - None in last 12 months
  - Maximum of 3 throughout the life of the account

If your account is reinstated, another subsequent cancellation disqualifies you from any possibility of future reinstatements

## Reduced Payment Plan

2 minutes

Display slide 46, **Reduced Payment Plan**.

Show and distribute the sample written agreement form to the class.

Explain that before Salary Offset goes into effect, the GTCC vendor may offer you a Reduced Payment Plan (RPP). This plan:

- Is a written agreement between you and the GTCC vendor in order to avoid Salary Offset
- Requires you to make monthly payments
    - You and the GTCC vendor both agree to a certain number of payments and the dollar amount of those payments

Alert the participants that failure to comply with any aspect of the RPP agreement immediately generates a referral for Salary Offset.

## Salary Offset

6 minutes

Ask the participants if they are aware of Salary Offset and when it goes into effect.

Salary Offset is a process in which the Government automatically takes money from the traveler's pay in order to repay a delinquent debt to the GTCC vendor.

Display slide 47, **Salary Offset**. Then, explain the Salary Offset policy.

*According to the **DoD Financial Management Regulation** (DoD FMR), Volumes 7A and 8, upon written request of the travel card vendor, the Department will, on behalf of the travel card vendor, collect by deduction from the amount of pay owed to the cardholder any funds the cardholder owes to the travel card vendor as a result of delinquencies not disputed by the cardholder. Specifics on the procedures are contained in DoD FMR, Volume 7A (for military members) and Volume 8 (for DoD civilian employees and retirees).*

As a quick review, the GTCC vendor:

- Sends a Due Process letter when your account is delinquent for more than 90 days
- Sends an Impending Account Cancellation letter when your account is delinquent for more than 120 days
- Cancels your account and begins Salary Offset when your account is delinquent for more than 125 days

When Salary Offset goes into effect:

- You will incur Salary Offset enrollment fees and late payment fees
  - These fees are not reimbursable.
- Up to 15% of your disposable income may be withheld and used to pay the delinquent amount.

Display slide 48, **Salary Offset Dispute Process**.

Explain that there is a dispute process for accounts that have been referred for Salary Offset. After you receive the Due Process notification letter:

- You may ask for a hearing to dispute any of the following:
  - The validity of the debt
  - The amount of debt
  - The schedule of the proposed offset
  - The amount of the proposed offset

- You must file your dispute by the deadline stated in the Due Process letter

Show and distribute the sample Salary Offset Petition letter to the class.

## Exercise

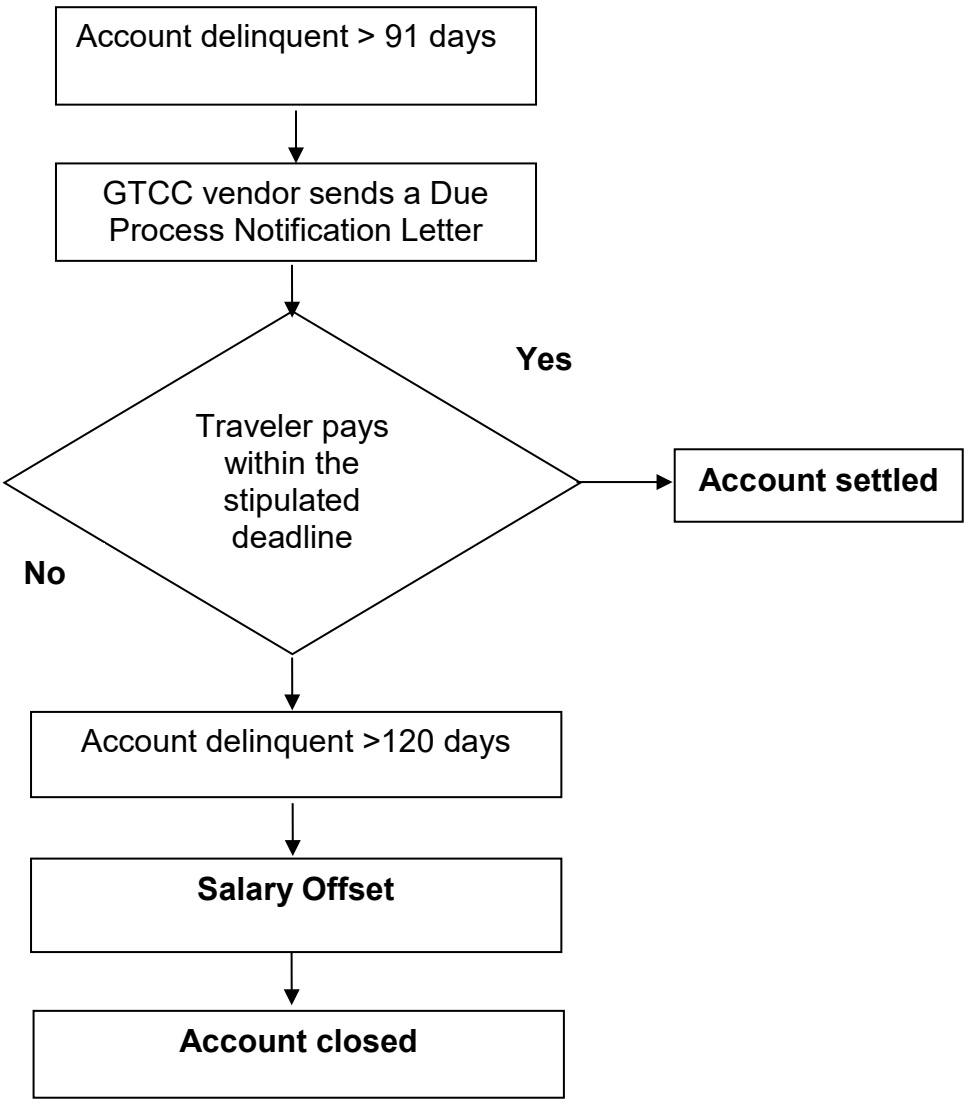
5 minutes

Activity

Ask the participants to solve the activity on page 31 of the participant guide.

After all the participants have completed the activity, instruct a participant to read their answer aloud and ask the class to validate the answer.

The answer to the activity is provided below.



## Split Disbursement

6 minutes

Display slide 49, **Split Disbursement**.

Explain that:

- DoD policy requires split disbursement
- Split disbursement is when:
  - Some of the payment goes to the GTCC vendor to expedite payment, and
  - The remainder goes to the bank account listed in your Defense travel system profile
- Defense travel systems automatically route reimbursements for expenses you mark as paid by GTCC to the GTCC vendor
  - You can override that, but usually shouldn't
  - You can add allowable expenses not reflected in the Defense travel system, such as payments for meals

Read the split disbursement policy aloud.

*To assist the traveler in fulfilling their payment responsibility, reimbursement for travel card charges **must** be sent directly to the travel card vendor. The remainder of any entitlement is sent to the traveler. This process is referred to as split disbursement.*

*All DoD personnel (military or civilian) are **required** to split disburse the total outstanding charges against the travel card.*

*When using Defense travel systems, travelers must ensure that expenses charged to the card are correctly indicated as such for each expense. In addition, the amount of meals or other miscellaneous expenses already included in the per diem, as well as the amount of any ATM withdrawals should be included in the Payment Totals screen to be split disbursed to the card.*

*When not using Defense travel systems, the total amount of travel card charges must be annotated on the DD 1351-2.*

Display slide 50, **Split Disbursement in Defense travel systems**.

Explain that the **Adjust Disbursement** Pop-up box in DTS or similar functionality in DTM shows the total expense reimbursement. It also displays the portion of the reimbursement that will be sent to the GTCC vendor, and the portion that will be sent to your personal account. You can adjust these amounts if required.

In both the **Additional Payment Paid to GTCC** and **GTCC ATM Withdrawal** fields, you can enter a dollar amount that will send money that would have gone to your personal account, and instead send it directly to the GTCC vendor.

In the **Overpaid GTCC** field, you can enter a dollar amount that will send money that would have gone to the GTCC vendor and instead send it to your personal account.

## Mission Critical Status

3 minutes

Ask the participants if they have been on TDY to a location where they could not file a voucher and pay their GTCC bill on time. Ask the participants to share their experiences in such situations.

At the end of the discussion, inform the participants that DoD has a policy that exempts them from making prompt travel card payments when their mission precludes them from doing so. This policy is called Mission Critical Status.

Display slide 51, **Mission Critical Status**.

Mission Critical Status is a special designation used to accommodate individuals deployed long-term to locations that prevent them from filing interim vouchers and making prompt payments to the GTCC vendor.

Mission Critical Status:

- Temporarily suspends the need to pay your account balance
  - Is used when you are on long-term TDY, and when interim vouchers are impossible or impractical
    - This status doesn't apply to trips created in Defense travel systems, as they can arrange partial payments to the GTCC vendor every 30 days
  - Your APC or Component Program Manager (CPM) requests the status
  - Your Commander or supervisor must approve the status
  - The status must be included in your travel order

- Important note: You must fully pay off your travel card:
  - Before Mission Critical travel begins
  - Within 45 days after it ends

Read and explain the Mission Critical Status policy:

> *When **mission-critical travel precludes filing travel vouchers**, including interim vouchers, and thereby **prevents prompt payment of travel charge card bills**, the **APC is authorized**, with the approval of the cardholder's supervisor, to advise the charge card vendor and ensure that the **cardholder's account is designated** by the travel card vendor as **being in a mission critical status**.*
>
> ***Mission critical status** must be **reflected** on the travel orders in order for the traveler to be reimbursed **for any late charges incurred while in this status**. An individual charge card account must have been placed in mission critical status before the account was suspended.*

## Recap

6 minutes

Inform the participants that they have come to the end of **Travel Card Policies**.

Display slide 52, **Recap**.

- Key dates for delinquent travel cards:
  - Account suspended if unpaid for 61 days
  - Account cancelled if unpaid for 126 days

- Account can be cancelled for other reasons:
  - APC request
  - Misuse
  - 2 returned checks (insufficient funds) in 12 months
  - 3 suspensions in 12 months
  - Card lost or stolen

Display slide 53, where the **Recap** continues.

- Reduced Payment Plan
  - Used to avoid Salary Offset
  - You must make scheduled payments against unpaid balance

- Salary Offset
  - Up to 15% of your disposable income sent to GTCC vendor to pay delinquent account
  - Occurs if account unpaid after 126 days (unless Reduced Payment Plan in effect)

Display slide 54, where the **Recap** continues.

- Split disbursement
  - Required by DoD to expedite card payments
  - Sends reimbursement for card expenses to GTCC vendor; rest goes to your bank account

- Mission Critical Status
  - Temporary pause in requirement to pay card
  - Used on long-term travel when filing interim vouchers is impossible or impractical (unless you use Defense travel systems)
  - Must fully pay off card before the travel starts and after it ends

## Exercise

5 minutes

Activity

Tell the participants that before concluding this topic, they need to complete the activity on page 36 of the participant guide. The activity will help them test their understanding of the travel card policies covered in this topic.

In the activity, the participants must match the policies to their descriptions. The answer key is provided below the exercise.

| Policy | Description |
|---|---|
| Salary Offset | An agreement between you and the GTCC vendor. You agree to make a monthly payment to the GTCC vendor. |
| Split disbursement | DoD automatically collects payment from your pay when your GTCC account is delinquent for more than 120 days. |
| Reduced Payment Plan | Helps individuals deployed on long-term travel to locations where filing interim vouchers is impossible or impractical. |
| Mission Critical Status | The GTCC vendor receives direct payment for the amount specified in the voucher. |

**Answer Key**

| Policy | Description |
|---|---|
| Salary Offset | DoD automatically collects payment from your pay when your GTCC account is delinquent for more than 120 days. |
| Split disbursement | The GTCC vendor receives direct payment for the amount specified in the voucher. |
| Reduced Payment Plan | An agreement between you and the GTCC vendor. You agree to make a monthly payment to the GTCC vendor. |
| Mission Critical Status | Helps individuals deployed on long-term travel to locations where filing interim vouchers is impossible or impractical. |

Travel Card Program

# 05 Summary

05 Minutes

## Before You Begin

Checklist

- **Review** the PowerPoint presentation of this topic (slide 55 to 60) to familiarize yourself with the information provided on each slide.
- **Make** multiple copies of **Appendix 4: Dos and Don’ts** (one per participant). At the end of this topic, you will need to distribute the Appendix to the class.

## Key Summary Points

15 minutes

Display slide 55, **Travel Card: Summary**.

Inform the participants that they have come to the end of the Travel Card unit. Before the assessment, you will have a quick review of the class material.

Display slide 56, **Summary**.

- You should be familiar with the laws and other guidance for travel card use
  - Example: The GTCC Regulations Cardholder Reference Edition
- You enjoy many benefits when using a travel card, but have certain responsibilities as well – for example:
  - Using the GTCC is safe and convenient, and allows use of City Pair flights and tax exempt lodging
  - You must only use the GTCC on official travel for authorized travel expenses, and must pay it off in full by the due date, regardless of voucher status

Display slide 57, where the **Summary** continues.

- You must have a card (IBA) if you travel at all (as an individual on official orders)
  - Use is mandatory for all cardholders
  - For official use only; never for personal use
  - Using the card for all meals while on official government travel is required
- Restricted cards issued to travelers with low credit score (below 660), or when an applicant does not authorize a credit score check, and completes an alternate creditworthiness assessment.
  - Restricted cards have a lower credit limit of $4,000

Display slide 58, where the **Summary** continues.

- Apply for the card through your APC
  - When received, verify receipt, establish a PIN and sign the back of the card
  - Keep your contact information up to date
  - Report lost or stolen cards immediately
  - Dispute questionable charges within 60 days
- Some actions incur bank fees; not all are reimbursable

Display slide 59, where the **Summary** continues.

- Delinquent travel cards can be suspended after 61 days and cancelled after 126 days
- Other reasons to cancel an account include APC request, misuse, lost or stolen card, and multiple returned checks or suspensions
- Reduced Payment Plan, split disbursement, and Mission Critical Status help prevent delinquencies

Distribute **Appendix 4: Dos and Don’ts** to the class. Inform the participants that this document is a quick reference of what they should do or not do when using a travel card.

Display slide 60, **Questions** and ask the participants if they have any questions. Answer the questions and clarify any points of confusion they might have.

**Instructor Note:** The instructions on how to take the assessment, the assessment questions, the assessment answer keys, and a tracking sheet are provided below.

A list of acronyms and abbreviations used in this unit are provided for your reference following the assessment.

The appendices follow the acronym list.

Travel Card Program

# 06 Assessment

20 Minutes

## Before You Begin

Checklist

- **Review** the PowerPoint presentation of this topic (slides 60 to 62) to familiarize yourself with the information provided on each slide.

- **Ensure** that you make multiple copies (one for each participant) of the assessment questions provided on the page following 'About the Assessment' section.

## About the Assessment

Overview

Display slide 61, **Travel Card: Assessment**

Explain that the assessment is the final activity in the **Travel Card** class.

Display slide 62, **Assessment**.

Inform the participants that they will be asked 12 assessment questions to test their understanding of the Travel Card class material.

They must answer at least 8 questions correctly to obtain a passing score. On successful completion of the assessment questions, the participants will get a Travel Card class completion certificate.

Display slide 63, **Good Luck!**

==========

Instructor's note: After all the participants complete the assessment, collect the assessment sheets from the participants and grade them (1 point per correct answer).

## Questions

Place a check mark next to the correct answer. All questions have a single correct answer.

1. Which item is a benefit of using the travel card?
   - ☐ Using it prevents travelers from having to use their own money for official travel expenses.
   - ☐ Travelers can use it to pay for both official and personal expenses while on official travel.
   - ☐ Transactions are denied if the JTR does not allow reimbursement for the attempted purchase.
   - ☐ Its use ensures the travel card vendor will be paid promptly, preventing travel-related debt.

2. Which statement about an individually billed account (IBA) is true?
   - ☐ Regardless of reimbursement, status travelers must pay the bill on time.
   - ☐ Travelers can use IBAs for official and personal expenses on official travel
   - ☐ Full, on-time payment of an IBA bill is primarily the Government's responsibility.
   - ☐ Travelers have the option to make a minimum payment or to pay the bill in full.

3. Which situation will result in an individual being issued a restricted travel card?
   - ☐ The traveler refuses to authorize a credit score check but completes a DD 2883.
   - ☐ The traveler's credit score check results in a 670 credit score.
   - ☐ The traveler discloses a bankruptcy on the DD 2883.
   - ☐ The traveler refuses to authorize a credit score check and does not submit a DD 2883.

4. Patricia is preparing to go TDY. Which of the following is NOT an action she should take to prepare?

- ☐ Ensure that her travel card account is open and ready for use, so that she can use it to pay for her travel expenses.
- ☐ Validate with her APC that her travel card credit limits will cover all expected TDY expenses.
- ☐ Hold onto vouchers from earlier trips, so she can process them all together when she returns.
- ☐ Ensure her travel card data is current in the DoD travel system so she will be able to make her reservations.

5. Vanessa is applying for an IBA. She completed the online application form and then completed the Program & Policies – Travel Card Program (Travel Card 101) [Mandatory] training class and provided a copy of her completion certificate to her APC. What does Vanessa need to do next before she can receive a travel card?

- ☐ Sign a Cardholder Account Change form and provide it to her APC.
- ☐ Sign a Point-of-Contact Information form and provide it to her APC.
- ☐ Sign a DD 3120 Statement of Understanding and provide it to her APC.
- ☐ Sign an Account Open/Close form and provide it to her APC.

6. Which is a reason for account suspension?

- ☐ Account delinquent after 31 days
- ☐ Account delinquent after 61 days
- ☐ Two returned checks in a 24-month period
- ☐ Two disputed transactions in a 12-month period

7. Which of the statements about a reported lost or stolen travel card is true?

- ☐ The cardholder is responsible for authorized charges made before losing the card.
- ☐ The old account remains open until the cardholder receipt verifies the new card.
- ☐ Authorized transactions are not transferred to the new account if they are disputed.
- ☐ The travel card vendor issues a new travel card and PIN within 5 business days.

8. Mike used his travel card to purchase airfare, lodging, rental car, gasoline, meals, and parking, and used an ATM to obtain a cash withdrawal. Which expenses must Mike split disburse to the GTCC vendor when he submits his voucher?

- ☐ Those that needed reservations (air, rental car, and lodging).
- ☐ All of the listed expenses, including the cash withdrawal.
- ☐ Those for which per diem is paid (lodging and meals).
- ☐ The miscellaneous reimbursable items (gasoline and parking).

9. Which is an action you should coordinate with the APC before you start a Permanent Change of Station (PCS) move?

- ☐ Ensure your IBA is closed with a temporary block and unavailable for TDY use
- ☐ Ensure your IBA is placed into a PCS and Mission Critical Status
- ☐ Ensure your request for a travel advance has been submitted
- ☐ Ensure your Statement of Understanding (SoU) has been updated

10. Which statement applies only to restricted cardholders?

- ☐ They can upgrade their GTCC by simply requesting their APC to upgrade their account, agree to a new credit score check and have a credit score above 659.
- ☐ They must check their GTCC account online or on the mobile app to verify their available credit limit or request their APC to adjust their credit limit.
- ☐ They must coordinate with their APC if they need help updating their profile information in their GTCC account.
- ☐ They must validate that their DoD travel system profile has current travel card account number and expiration date to ensure successful ticketing.

11. Why should you log in and monitor your online account with the GTCC vendor?

- ☐ Because it establishes a PIN to allow for ATM use while on official travel.
- ☐ Because it interfaces with the DoD travel system, which simplifies the reservations process.
- ☐ Because it provides easy access to statements, payments, and mobile alerts.
- ☐ Because it's required by the GTCC Regulations and Statement of Understanding.

12. What should you do if there are incorrect transactions on your monthly statement?

- ☐ Include the transactions on your voucher as they are reflected on the statement.
- ☐ File a dispute with the GTCC vendor within 60 days of the statement date.
- ☐ Wait for at least two billing cycles to see if the statement corrects itself.
- ☐ Do not file your voucher until the incorrect transactions are resolved.

## Answer Key

The correct answers are indicated below.

1. Which item is a benefit of using the travel card?
   - ☑ Using it prevents travelers from having to use their own money for official travel expenses.
   - ☐ Travelers can use it to pay for both official and personal expenses while on official travel.
   - ☐ Transactions are denied if the JTR does not allow reimbursement for the attempted purchase.
   - ☐ Its use ensures the travel card vendor will be paid promptly, preventing travel-related debt.

2. Which statement about an individually billed account (IBA) is true?
   - ☑ Regardless of the status of the traveler's reimbursement, they must pay their bill on time.
   - ☐ Travelers can use IBAs for official and personal expenses on official travel
   - ☐ Full, on-time payment of an IBA bill is primarily the Government's responsibility.
   - ☐ Travelers have the option to make a minimum payment or to pay the bill in full.

3. Which situation will result in an individual being issued a restricted travel card?
   - ☑ The traveler refuses to authorize a credit score check but completes a DD 2883.
   - ☐ The traveler's credit score check results in a 670 credit score.
   - ☐ The traveler discloses a bankruptcy on the DD 2883.
   - ☐ The traveler refuses to authorize a credit score check and does not submit a DD 2883.

4. Patricia is preparing to go TDY. Which of the following is NOT an action she should take to prepare?

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- ☐ Validate with her APC that her travel card credit limits will cover all expected TDY expenses.
- ☑ Hold onto vouchers from earlier trips, so she can process them all together when she returns.
- ☐ Ensure her travel card data is current in the DoD travel system so she will be able to make her reservations.

5. Vanessa is applying for an IBA. She completed the online application form and then completed the Program & Policies – Travel Card Program (Travel Card 101) [Mandatory] training class and provided a copy of her completion certificate to her APC. What does Vanessa need to do next before she can receive a travel card?

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- ☐ Sign a Point-of-Contact Information form and provide it to her APC.
- ☑ Sign a DD3120 Statement of Understanding and provide it to her APC.
- ☐ Sign an Account Open/Close form and provide it to her APC.

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- ☑ Account delinquent after 61 days
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- ☐ Two disputed transactions in a 12-month period

7. Which of the statements about a reported lost or stolen travel card is true?

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- ☐ The old account remains open until the cardholder receipt verifies the new card.
- ☐ Authorized transactions are not transferred to the new account if they are disputed.
- ☐ The travel card vendor issues a new travel card and PIN within 5 business days.

8. Mike used his travel card to purchase airfare, lodging, rental car, gasoline, meals, and parking, and used an ATM to obtain a cash withdrawal. Which expenses must Mike split disburse to the GTCC vendor when he submits his voucher?

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- ☑ All of the listed expenses, including the cash withdrawal.
- ☐ Those for which per diem is paid (lodging and meals).
- ☐ The miscellaneous reimbursable items (gasoline and parking).

9. Which is an action you should coordinate with the APC before you start a Permanent Change of Station (PCS) move?

- ☐ Ensure your IBA is closed with a temporary block and unavailable for TDY use
- ☑ Ensure your IBA is placed into a PCS and Mission Critical Status
- ☐ Ensure your request for a travel advance has been submitted
- ☐ Ensure your Statement of Understanding (SoU) has been updated

10. Which statement applies only to restricted cardholders?

- ☑ They can upgrade their GTCC by simply requesting their APC to upgrade their account, agree to a new credit score check and have a credit score above 659.
- ☐ They must check their GTCC account online or on the mobile app to verify their available credit limit or request their APC to adjust their credit limit.
- ☐ They must coordinate with their APC if they need help updating their profile information in their GTCC account.
- ☐ They must validate that their DoD travel system profile has current travel card account number and expiration date to ensure successful ticketing.

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- ☑ Because it provides easy access to statements, payments, and mobile alerts.
- ☐ Because it's required by the GTCC Regulations and Statement of Understanding.

12. What should you do if there are incorrect transactions on your monthly statement?

- ☐ Include the transactions on your voucher as they are reflected on the statement.
- ☑ File a dispute with the GTCC vendor within 60 days of the statement date.
- ☐ Wait for at least two billing cycles to see if the statement corrects itself.
- ☐ Do not file your voucher until the incorrect transactions are resolved.

## Score Sheet

Date: _____

| Participant's Name | Participant's Signature | Score | Percentage |
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Instructor's Name: _____

Instructor's Signature: _____

## Acronyms and Abbreviations

The acronyms and abbreviations used in this guide are:

| Acronym | Abbreviation |
|---|---|
| AO | Authorizing Official |
| APC | Agency Program Coordinator |
| ATM | Automated Teller Machine |
| CBA | Centrally Billed Account |
| CFR | Code of Federal Regulations |
| CPM | Component Program Manager |
| DoD | Department of Defense |
| DTS | Defense Travel System |
| FTR | Federal Travel Regulations |
| GTCC | Government Travel Charge Card |
| IBA | Individually Billed Account |
| JTR | Joint Travel Regulations |
| OMB | Office of Management and Budget |
| PIN | Personal Identification Number |
| PCS | Permanent Change of Station |
| RPP | Reduced Payment Plan |
| SSN | Social Security Number |
| TDY | Temporary Duty |
| TTRA | Travel and Transportation Reform Act |

## Appendix 1: Icebreaker Activity

My name is

_____

My favorite vacation spot is

_____

The vegetable I resemble the most is

_____

My dream date would be

_____

My favorite hobby is

_____

The naughtiest prank I played in school was

_____

My most unforgettable moment is

_____

## Appendix 2: Quiz

| |
|---|
| What type of account does a traveler need to apply for in order to obtain a travel card? |
| What type of travel card is issued if a credit check results in a 550 FICO score? |
| What is the credit limit for a restricted card? |
| What type of card is used by most cardholders? |
| Who is responsible for making payments for an IBA? |
| What type of expenses are authorized when not on official travel? |
| Who can temporarily raise the overall credit limit of a standard or restricted card? |
| What is the credit limit for a standard card? |

## Appendix 3: Sequencing Activity

| |
|---|
| Applicant obtains access to the online application process or receives the application form from the APC. |
| Applicant completes and submits the application online or returns the completed paper application to the APC. |
| APC completes, approves and submits the application online or forwards manually to the GTCC vendor if not completed online. |
| GTCC vendor mails the card to the address provided during the application process. |
| Cardholder reads the ‘cardholder agreement’ |
| Cardholder receipt verifies the card and sets up their PIN. |
| Cardholder signs the back of the travel card. |

## Appendix 4: Dos and Don’ts

### Dos

- Use your Government Travel Charge Card (GTCC) to pay for your own official travel expenses only (unless your organization approves you to pay for your dependents expenses during PCS travel).
- If needed, obtain cash to pay for official travel expenses through an ATM.
- Track your expenses while traveling so you have accurate information when filing your voucher.
- Keep receipts for all transactions while on official travel.
- File your travel voucher within five days after you return to work after your trip; for extended trips, if not using the DoD travel system, you must file an interim voucher every 30 days.
- Submit payment in full by the due date on the statement regardless of your reimbursement status.
- Follow the GTCC vendor’s dispute process for invalid transactions on your statement.
- Contact the GTCC vendor if you have questions about your monthly bill.
- Be aware that failure to pay your bill in a timely manner can result in suspension or cancellation of your card.
- Immediately report lost or stolen cards to the GTCC vendor and follow up with your APC.

## Don’ts

- Use your travel card for personal use or to pay for other people’s expenses (except dependents as noted above).
- Use your travel card for any expenses that aren’t both authorized and travel-related.
- Obtain money from an ATM in excess of your expected trip reimbursement.
- Allow your monthly bill to become overdue.
- Wait for receipt of your monthly billing statement to file your voucher.
- Forget that the card is issued in your name and liability for payment is your responsibility.
- Write your Personal Identification Number (PIN) on your card or carry your PIN in your wallet.