

Citi[®] Department of Defense Government Travel Card Guide

For Agency Program Coordinators



I. General Overview

This guide is intended to assist the APC with the day-to-day execution and management of the travel card program. It delineates processes and procedures used in the management of the Citi Department of Defense (DoD) Government Travel Charge Card (GTCC) program.

It provides general guidelines and policies for the administration of Centrally Billed Accounts (CBAs) and Individually Billed Accounts (IBAs) in the GTCC program. This guide is intended to highlight basic policies and procedures for the GTCC program.

The GTCC program is designed to meet the following objectives:

- Simplify the purchase of travel and travel-related services
- Reduce paperwork and administrative costs associated with official Government travel
- Streamline payment procedures and improve cash management practices
- Improve management controls, reporting and decision-making activities

II. Public Laws and Regulations Pertaining to the GTCC

DoD Financial Management Regulation,
Volume 9 Chapter 3

Regulation provides policy, program
structure and APC responsibilities.
<http://www.defenselink.mil/comptroller/fmr/>

Federal Travel Regulation (FTR)

A GSA regulation which implements
statutory requirements and Executive
Branch policies for travel by federal
civilian employees and others
authorized to travel at government
expense. <http://www.gsa.gov/fttr>

Joint Federal Travel Regulations (JFTR)

Regulations published by the Per Diem,
Travel and Transportation Allowance
Committee chartered under the
Department of Defense for travel
policies that apply to uniformed service
members. The regulations pertain to
per diem, travel and transportation
allowances, relocation allowances and
other allowances.
<http://perdiem.hqda.pentagon.mil/perdiem/trvlregs.html>

Joint Travel Regulations (JTR)

Regulations published by the Per Diem,
Travel and Transportation Allowance
Committee chartered under the
Department of Defense for travel
policies that apply to DoD civilian
employees. The regulations pertain to
per diem, travel and transportation
allowances, relocation allowances and
other allowances.

<http://perdiem.hqda.pentagon.mil/perdiem/trvlregs.html>

Public Law 105–264

The Travel and Transportation Reform
Act (TTRA) of 1998 mandates the use of
the GTCC by all U.S. Government
civilian and military personnel to pay for
official travel. Information on
exemptions can be found in the DoD
FMR Volume 9, Chapter 3 paragraph
030302.

http://www.gsa.gov/gsa/cm_attachments/GSA_BASIC/public%20law%20105-264%20fam9831a_R2GXCI_0Z5RDZ-i34K-pR_R2GXCI_0Z5RDZ-i34K-pR.pdf

Public Law 107–314

Section 1008 authorizes mandatory split
disbursement for military cardholders.
<http://www.dod.mil/dodgc/olc/docs/PL107-314.pdf>

Public Law 109–115

Section 846 requires the credit
worthiness evaluation of an individual
prior to being issued a government
travel card.
<http://www.access.gpo.gov/congress/legislation/06appro.html>

Office of Management and Budget (OMB) Circular A-123, Appendix B

*Improving the Management of
Government Charge Card Programs*
provides best practices and
recommendations including credit
worthiness requirements and the use of
split disbursement.
http://www.whitehouse.gov/omb/circulars/a123/a123_appendix_b.pdf

III. Roles and Responsibilities

This guide addresses responsibilities for the following:

- Defense Travel Management Office (DTMO)
- Component Program Manager (CPM)
- Agency Program Coordinator (APC)
- Cardholder
- Citi
- Approving Official (AO)
- Commercial Travel Office (CTO)
- Designated Billing Office (DBO)
- Transaction Dispute Office (TDO)

Defense Travel Management Office (DTMO)

The DTMO provides oversight for commercial travel management, travel policy and implementation, travel card program management, training, functional oversight of the Defense Travel System (DTS) and customer support. The DTMO works with the service CPMs and Citi on establishing direction, setting policy and centrally managing the travel card program. For more information on the DTMO or to access program FAQs, training, newsletters, etc. visit www.defensetravel.dod.mil.

Component Program Manager (CPM)

The Component Program Manager (CPM) are those individuals responsible for establishing and managing the GTCC program for their respective Component/Agency. Each CPM is also

responsible for establishing and maintaining the Component's organization structure ("hierarchy") and notifying the DTMO and Citi of any changes in organization structure that affect the travel card program. Component Program Managers also ensure that reasonable temporary credit limits are established and maintained; and annual reviews are performed to monitor credit limits and card utilization. CPMs are also responsible for reviewing all monthly reports and ensuring that centrally billed accounts and unit cards are properly approved. The components have program specific websites with information on the government travel charge card:

Air Force:

<https://www.my.af.mil/afknprod/afgtc>

Army: <http://www.asafm.army.mil>

Marine Corps:

<http://www.marines.mil/units/hqmc/pand/r/gtcc>

Navy:

<https://www.navsup.navy.mil/ccpmd>

Agency Program Coordinator (APC)

APCs, working through the CPMs, are responsible for the day-to-day operations of the DoD travel card program. Each APC, in conjunction with Citi, shall maintain an up-to-date list of all current cardholders and accounts to include information such as account names, account numbers, addresses and telephone numbers. APCs also have the responsibility of monitoring account activity and managing delinquencies. APCs are the liaison between the cardholder and Citi. APCs need to be updated on any issues

relating to the GTCC program. Specific responsibilities include:

- Completing card applications with the individual travelers (both paper and online options)
- Completing and acquiring approval from CPMs on Centrally Billed Account applications
- Answering cardholder questions on the proper use of the travel card
- Cardholder maintenance using CCMS and customer service center
- Running reports on CCRS to monitor accounts for delinquencies, misuse, fraud, and accuracy of cardholder demographics

Cardholder

Key cardholder responsibilities include:

- **Paying all charges/fees and paying in full by the due date**
- Understanding the DoD's policies and procedures regarding the definition of official DoD travel and the definition of authorized purchases as they relate to official DoD travel
- Keeping account information, such as name changes, addresses and phone numbers, up to date
- Using the GTCC only for purchases that comply with these policies
- Complying with the terms and conditions of the *Department of Defense Travel Card Cardholder Account Agreement**
www.citimanager.com/dodhome

- For Centrally Billed Accounts, the DoD is responsible for payment of charges for official travel-related products and services

*NOTE: When the cardholder signs the application for the GTCC they agree to the terms and conditions in the cardholder agreement. The application with the cardholder agreement can be downloaded at www.citimanager.com/dodhome under Resources, Individually Billed Account Application.

Citi

Citi will provide timely delivery of all products and services specified in the DoD Task.

Reporting

Citi provides all required reports specified in the DoD's Task Order in a format designed to enhance management information analysis and report utilization. This information is provided in electronic media to maximize timeliness for reporting and updating databases. For more information see the section V. Electronic Access System (EAS) (page 11). Training is available to help APCs maximize the reporting tool. To register for the training go to www.defensetravel.dod.mil/passport.

Electronic Access Systems (EAS)

Citi provides controlled electronic access to account statements, account maintenance, reports and disputes through the program management tools, such as the CitiDirect® Card Management System, the Citibank Custom Reporting System, and the online statements system. For more

information see the section on Electronic Access System (EAS). Training is available to help APCs maximize these tools. To register for training go to <http://www.defensetravel.dod.mil/passport>

Security

Citi meets all security requirements as specified in the Master Contract and the DoD Task Order. Internal security procedures will also be utilized for this contract, including those to properly protect databases and information processing system access. We will only release information concerning account numbers or names of Cardholders in accordance with the terms and conditions of the Master Contract.

Customer Service

Citi will provide the DoD and its employees with dedicated and responsive customer service representatives 24 hours a day, seven days a week, every day of the year through the Citi Customer Service Center. This service will enable all program participants to obtain information and resolve problems associated with the GTCC program.

Cardholder Assistance

Call toll-free 1-800-200-7056. For cardholders outside of the U.S., call collect to 1-757-852-9076. Full service is available 24x7 including Help Desk support for online statements.

APC Assistance

Call toll-free 1-866-670-6462. For APCs outside of the U.S., call collect to 1-757-853-2467. The Client Account

Representatives (APC Support) are available Monday through Saturday 7am-9pm EST. The Client Account Specialists (CPM support) are available Monday through Friday 7am-6pm. Centrally Billed Account Representatives are available Monday through Friday, 7am-6pm. After hours emergency support is available 24x7 through the Cardholder Assistance group.

Citi personnel will assist the DoD with account setup, account maintenance, reporting and establishing billing, reconciliation and dispute processes that properly support the use of the GTCC program.

Approving Official (AO)

When used, Approving Officials on their travel card program, they are typically responsible for ensuring that all purchases made by the cardholder(s) within his/her cognizance are appropriate and the charges are accurate. The AO (typically a supervisor) may also be responsible for signing the traveler's voucher, indicating approval for payment and for its content.

Commercial Travel Office (CTO)

The Commercial Travel Office (CTO) is a travel firm authorized by, or under contract to, the DoD to provide reservations, ticketing and related travel management services for official travelers.

Designated Billing Office (DBO)

When used, DBOs are typically responsible for processing and ensuring payment of CBA invoices. For detailed responsibilities, please refer to the Citi® Department of Defense Designated

Billing Office (DBO) Guide
www.citimanager.com/dodhome

Transaction Dispute Office (TDO)

When used, TDOs typically assist the DoD and Citi in tracking and resolving

disputed transactions. For detailed responsibilities, please refer to the Citi® Department of Defense Transaction Dispute Office (TDO) Guide
www.citimanager.com/dodhome

IV. Core Products and Services

Types of Accounts

There are two types of GTCC accounts available under the DoD travel card program, Centrally Billed Accounts (CBAs) and Individually Billed Accounts (IBAs).

Centrally Billed Accounts (CBAs)

CBAs are established to pay for official transportation charges (air and rail) and for other official travel-related expenses (e.g., hotel, rental car, conferences, etc.) and are used by Commercial Travel Office (CTO) managers. These accounts are most often used by travel service providers (the CTO managers) as agents for the DoD to pay for air and rail tickets issued to travelers.

Additionally, separate CBAs can be established to issue cards to select groups of travelers needing the flexibility of charging directly to a DoD liability account.

The DoD is liable for authorized charges made to the CBA.

The DoD has three types of CBAs: (1) Defense Travel System CBA Reconciliation Account; (2) Transportation CBA Account ("white plastic account"); and (3) Unit Travel Charge Card Account. DTS CBA Reconciliation Account and the Transportation CBA Account will be used when an individual is exempt from mandatory use or is unable to obtain an IBA. The DoD CBAs all have the same first five digits. The sixth digit will be unique to the account type.

The CBA account manager is responsible for making purchases/charges for travelers. Unit

Travel Charge Card Accounts are issued to DoD Components either in the traveler's name or name of the Service/Agency. Charges are made directly by the traveler and are typically used for group travel, such as a military band.

All new CBAs and unit cards must be approved by the Service/Agency CPMs.

Individually Billed Accounts (IBAs)

Citi provides IBAs with spending limits based on the requirements of the DoD and needs of the traveler. Liability for charges, excluding disputed charges, and those not made by the cardholder when a card is reported as lost or stolen, belongs to the individual to whom the GTCC is issued.

Standard and Restricted: There are two types of IBAs, Standard and Restricted. In order to receive the Standard account with a credit line of \$7,500, the applicant must agree to a credit worthiness evaluation and receive a score of 660 or higher. A Restricted account with a credit line of \$4,000 will be given to applicants who decline the credit worthiness evaluation on the application or who score between 500 and 659. Applicants agreeing to the credit worthiness evaluation and receiving a score under 500 will not be issued a government travel card and are exempt from its use. The APC and/or the cardholder's supervisor can always opt to issue a restricted account to an applicant who otherwise would receive a standard account. All restricted accounts are setup deactivated and must be activated for use by the APC prior to the cardholder traveling. Standards accounts are mailed

activated; however the APC can always deactivate the account when the cardholder is not on travel. All accounts, both standard and restricted, must also be receipt verified by the cardholders by following the directions on the sticker placed on the plastic before the card can be used. See Account Upgrades section (page 10) for additional information.

The DTMO, CPMs, and all APCs have authority to raise credit limits on a temporary basis to meet mission requirements. The chart on the next page details that authority. Standard accounts can be raised for up to 12 months and restricted accounts can be raised for up to 6 months. After such time, the limits will be reset to the default limits.

Chart for Army, Navy, Air Force and Marine Corps

Standard Accounts		Default	APC Approval Maximum	HL3 Approval Maximum	CPM Approval Maximum	DTMO Approval Maximum
	Credit	\$7,500	\$10,000	\$15,000	\$25,015	No Maximum
	Travel	\$7,500	\$10,000	\$15,000	\$25,015	No Maximum
	Cash	\$665	\$5,015	\$10,015	\$25,015	No Maximum
	Retail	\$250	\$500	\$1,000	\$2,000	No Maximum

Restricted Accounts		Default (total)	APC Approval Maximum	HL3 Approval Maximum	CPM Approval Maximum	DTMO Approval Maximum
	Credit	\$4,000	\$7,500	\$10,000	\$25,015	No Maximum
	Travel	\$4,000	\$7,500	\$10,000	\$25,000	No Maximum
	Cash	\$365	\$2,015	\$4,015	\$25,015	No Maximum
	Retail	\$100	\$200	\$500	\$1,000	No Maximum

Chart for The Independent Agencies

Standard Accounts		Default	APC Approval Maximum	HL4 Approval Maximum	CPM (HL3) Approval Maximum	DTMO Approval Maximum
	Credit	\$7,500	\$10,000	\$15,000	\$25,015	No Maximum
	Travel	\$7,500	\$10,000	\$15,000	\$25,015	No Maximum
	Cash	\$665	\$5,015	\$10,015	\$25,015	No Maximum
	Retail	\$250	\$500	\$1,000	\$2,000	No Maximum

Restricted Accounts		Default (total)	APC Approval Maximum	HL4 Approval Maximum	CPM (HL3) Approval Maximum	DTMO Approval Maximum
	Credit	\$4,000	\$7,500	\$10,000	\$25,015	No Maximum
	Travel	\$4,000	\$7,500	\$10,000	\$25,000	No Maximum
	Cash	\$365	\$2,015	\$4,015	\$25,015	No Maximum
	Retail	\$100	\$200	\$500	\$1,000	No Maximum

Plastic Type

Regular Card Design

Regular cards will be embossed, at a minimum, with the great seal of the United States, the words "United States of America" and "For Official Government Use Only."

Quasi-Generic Card Design

Quasi-generic cards are issued from non-Government Citi credit card stock, utilizing the standard account numbering structure used for the GTCC program. The Card will look like a regular corporate or consumer Citi card;

however, cardholders will be entitled to all Travel Card features and benefits included in the GSA SmartPay[®] 2 Master Contract and the DoD Task Order. By default certain services and agencies have directed Citi to issue Quasi-generic cards. APCs and or supervisors have the opportunity to request this plastic type on the cardholder's application. Quasi-generic cards will be subject to the same terms and conditions as all GTCCs.

ATM Cash Access

The GTCC can be used for cash access at ATMs. Cardholders may go to any ATM displaying the CIRRUS[®] or Visa[®]

logo as well as ATMs in all Citi branch locations. Using the card at non-Citi ATMs, however, may result in an access surcharge. Each time the GTCC is used to obtain cash the cardholder is assessed a 2.2% transaction fee.

To locate an ATM in a particular area, consult the Visa® Website at www.visa.com, call 1-800-CITI-ATM or check the Citi website <http://www.citi.com>.

Account Upgrades

Restricted cardholders may request an additional credit worthiness evaluation to upgrade their account to a standard card. The upgrade request may be found on the Cardholder Change Account form and can be accessed at www.citimanager.com/dodhome. If the applicant scores above 660 they will be upgraded to the standard card. If the applicant does not score at least a 660 they will receive a written notification of the denial. APCs can view the account type on Citi's Electronic Access System. No additional notification of the upgrade will be sent to the APC.

Account Reinstatements

Cardholders who have a closed account due to non-payment may apply to have their account reinstated if they meet the following criteria, subject to Citi approval:

- Account balance must be paid in full for at least 60 days prior to reinstatement
- Applicant must sign an application agreeing to a credit worthiness evaluation
- Previous account must not have charged off or had 3 or more

payments returned for non-sufficient funds (NSF) over the life of the account or 1 NSF payment within the previous 12 months

- Applicant must meet minimum credit score required for a restricted account
- Applicant must agree to pay the Reinstatement Fee of \$29 which will be billed upon reinstatement (the fee will not be billed if the account is not reinstated)

Accounts reinstated will be set up as restricted accounts. If the account cancels due to delinquency a second reinstatement will not be granted. The reinstatement application can be accessed at www.citimanager.com/dodhome

Mission Critical

Mission Critical Status is a status applied to an individually billed account when travel is being performed under competent orders and the traveler is performing duties that, through no fault of their own, may prohibit the traveler from filing a voucher for their outstanding travel card charges. The purpose of mission critical status is to keep an account open for use (not suspend, cancel, charge off), regardless of delinquency status while under the protection of mission critical. An APC or CPM must enroll accounts in mission critical; cardholders may not enroll their own account. While in this status: Accounts will not suspend or cancel; accounts will not report as delinquent; no late fees will be charged; accounts will not begin aging until the status end date; and monthly statements will continue to be sent to the cardholder's address of record.

V. Electronic Access System (EAS)

Program Management Tools

CitiDirect® Card Management System (CCMS)

Citi offers CCMS for APCs as an electronic method to perform program maintenance. CCMS is a secure electronic method to perform required updates to cardholder profiles. Online applications can also be tracked on CCMS. Additionally, APCs will have access to the Citi Help Desk support, as well as onsite training, comprehensive online learning and self-help tools to help manage the GTCC program. The self-help tools including User Guides and Quick Reference Cards can be found within CCMS, under the Assistance tab.

APCs can look up accounts by name or account number. A “%” can be used for a wildcard search when searching by name. Maintenance that can be performed on CCMS includes: closing accounts, credit and cash limit changes, activating accounts, updating demographic information and requesting replacement cards.

CCMS can be accessed through the landing page.
www.home.cards.citidirect.com (under applications).

Citibank Custom Reporting System (CCRS)

Citibank Custom Reporting System facilitates the APC's ability to analyze trends in program spend habits. The CCRS system provides users with the following:

- The DoD standard report templates can be easily accessed through one folder in CCRS, Organization Shared Folders, Department of Defense Travel Shared Reports
- Pre-defined reports that can be used as-is, or that can serve as templates for customized reports
- Access to over 650 data elements
- Ability to schedule reports (use the Subscription link located underneath the report) to run at a variety of time periods, including daily, weekly or at month-end. You will also have the option to enter email addresses to notify when the report is available for you to view.
- Ability to “subscribe” to reports, so that they are run after hours and can be reviewed at leisure
- Access to a history list of reports run in the past. Simply save the report to your history list and the data will be guaranteed 36 months back.

Card Statements and Payments

With our online statements capability, Cardholders and APCs can securely access all of the details of card charges easily online and streamlined for review. The DoD Travel Card account statements can be viewed any time for up to 12 cycles. Statements can also be printed or downloaded for your records. Unbilled transactions can be viewed and downloaded as well. Only account balances for individual bill/individual liability accounts can be paid through the online statement system.

Cardholders must wait until they receive their first statement before self-enrolling for Online Statements. It is important

that when they register they enter the information requested *exactly* as it appears on their paper statement.

VI. General Account Setup and Maintenance

Account Setup

Hierarchy Structure

APCs are responsible for maintaining their hierarchy structure. The hierarchy defines the reporting structure. The DoD hierarchy can contain up to seven levels. An example of a service hierarchy is as follows:

- Level I: Department of Defense
- Level II: Military Component (Component Program Managers)
- Level III: Major Command/CPM level for Defense Agencies
- Level IV–VII: Installations/Units/Agencies

Each hierarchical level is unique, and all levels of the DoD's hierarchy are required on each Cardholder application.

New Accounts

Centrally Billed Accounts (CBA)

The CBA application is available on <http://www.citimanager.com/dodhome>

All CBA account and unit card applications must be authorized by the appropriate CPM prior to submission. Please refer to any additional DoD policies and procedures with regards to CBA accounts.

The account enrollment process for CBAs follows these basic steps with some variance based on DoD policy:

Step 1	<ul style="list-style-type: none">• Coordinate with the CTO, contracting representative, and Citibank Client Account Specialists to determine the appropriate CBA characteristics (i.e., hierarchy structure, BIN assignment, reporting requirements and authorization contacts.).• Obtain authorization for account opening from appropriate CPM.
Step 2	<ul style="list-style-type: none">• Carefully complete the new CBA request form to ensure that the information identifying the DoD, APC, TDO and DBO, etc. is accurate.• Document the characteristics determined in Step 1.• Submit through one of the FAX numbers indicated on the applications.
Step 3	<ul style="list-style-type: none">• Identify card requirements by account name on the supplemental form.• If cards are to be issued to individuals, provide the appropriate enrollment form with appropriate authorized signatures.
Step 4	<ul style="list-style-type: none">• Specify the CTO point of contact and identify desired reconciliation options.

Citi will issue plastics for all CBA transaction accounts. Depending on the account type, these plastics will be a "white plastic," for non-POS (point-of-sale) cards (cards that cannot be used at the point of sale) that serve to keep track of the account number, expiration date, three digit CVV number etc. Others will be standard activation POS cards. For those POS cards, Citi will provide standard commercial card activation procedures. Citi will also meet all DoD domestic and international needs regarding card issuance and delivery. For purposes of opening CBAs, Citi will:

- Establish new CBAs as approved by the CPM upon receipt of

completed program forms via fax or mail

- Process program forms and issue accounts to the designated address within three business days of receipt of the completed program forms
- Provide standard commercial card activation procedures
- Replace lost, stolen, broken or otherwise unusable cards as requested by the DoD.

Individually Billed Accounts (IBA)

Citi will issue IBA Travel Cards to designated Government travelers upon request. IBAs will be established based on DoD Task Order requirements, and may include core, customized and/or value-added services as identified in the Task Order.

The account enrollment process for IBAs follows these basic steps with some variance based on the method of submission (fax or online) and/or DoD policy:

Step 1	<ul style="list-style-type: none">• The prospective Cardholder obtains an account application (paper or electronic) and Department of Defense Travel Card Cardholder Agreement form from the APC or at www.citimanager.com/dodhome
Step 2	<ul style="list-style-type: none">• The Cardholder completes the form to include all required information and submits it to their supervisor for approval.• The supervisor must then submit to the APC
Step 3	<ul style="list-style-type: none">• The APC completes the indicated sections of the application and sends either via FAX (per the numbers on the form) or submits through the online system.

	<ul style="list-style-type: none">• Note: The APC must make the following decisions (depending on DOD policy):• Request a restricted account• ATM access• Plastic Type• Delivery Method• Hierarchy (for reporting purposes)
Step 4	<ul style="list-style-type: none">• Citi will process the application and the card mailer should be received within 7-10 business days of receipt of the application• If expedited delivery is chosen on the application the card mailer should be received within 3-5 business days of receipt of the application
Step 5	<ul style="list-style-type: none">• By following the directions on the card mailer, the cardholder must verify receipt.
Step 6	<ul style="list-style-type: none">• Note: An APC must activate before a restricted card can be used

The APC is responsible for submitting the application to Citi. Cards are sent directly to the individuals designated as the Cardholder, unless the APC indicates otherwise. Prior to submission of the setup forms for Cardholder privileges to Citi, the APC should verify that the form has been completed in its entirety and that all information is correct.

Emergency Card Issuance

If new cards are needed as a result of an emergency or mobilization, i.e., a natural disaster, Citi will accept verbal instructions from the DTMO and/or CPMs for emergency account setup. Customer Service is available 24 hours a day, seven days a week to handle such requests. Domestic and international processing of the

application will be completed within 24 hours of receipt for emergency applications.

Card Receipt

The Cardholder must call the telephone number or visit the website listed on the Receipt Verification Sticker to verify receipt of the card prior to using the card for the first time. APC must activate restricted cards before they can be used.

Account Maintenance

Information Updates

The APC must ensure that all information is kept up-to-date to guarantee effective program management. The APC must maintain individual Cardholder information such as address, phone number and email address as well as information for various DoD points of contact and the hierarchy data. New APCs should be registered for access to the EAS tools and old APCs should have their access removed. APCs are also responsible for keeping their cardholder listing up to date, i.e., pulling in new account transfers.

Information updates are accomplished via the CitiDirect® Card Management System or using a Citi DoD Government Travel Account Maintenance Form, www.citimanager.com/dodhome. The forms will have the FAX and mailing address information.

Account Renewal

All GTCCs are issued with an expiration date, usually two to three years after issue. Prior to the expiration of the card, Cardholder requirements should be re-evaluated within the DoD. Individual

accounts that show no activity over a 12 to 18-month period should be reviewed for possible cancellation due to minimal usage, thereby saving administration costs.

To expedite account renewal and preclude a break in the availability of services to the Cardholder, the following actions should be taken:

- Notify Citi prior to the 18th day of the month before the expiration date of all accounts that are not to be reissued
- Account renewal information is supplied to the APC by the Renewal Report and/or via the CitiDirect® Card Management System
- Renewal cards will be sent at least 20 calendar days before card expiration but not more than 40 calendar days before the expiration date of the existing card.

APC Termination of Accounts and Cancellation of Cards

When a Cardholder leaves the DoD, in-and-out processing procedures should be followed and include a check-in and -out process with the APC. The APC should notify Citi immediately when a Cardholder leaves, is terminated from employment, or no longer requires a GTCC. This may be submitted via the CitiDirect® Card Management System as a cancellation.

The APC or his/her designated representative should thereafter retrieve and destroy the GTCC; if employee does not have card at termination, the APC or his/her designated representative should instruct the employee to destroy the card immediately.

Citi does not require that the destroyed card be returned to Citi.

Deactivating Accounts

In the event that a Cardholder will have an extended period of time without transaction activity on the account, the APC should consider deactivating the card via the CitiDirect® Card Management System. This may include but is not limited to infrequent travel or restricted accounts not on official orders.

Lost or Stolen Accounts/GTCC

Cardholders must promptly report lost or stolen GTCC account numbers to Citi and notify their APC. The Citi Customer Service Center is staffed 24 hours a day, seven days a week, every day of the year to accept calls from APCs and/or Cardholders reporting lost or stolen cards. Subsequently, a replacement GTCC with a new account number will be sent to the Cardholder. GTCCs reported lost or stolen are immediately blocked from accepting additional charges. If unauthorized charges have occurred, they should be disputed. Cardholders should notify their APC also.

Cardholder Assistance

Call toll-free 1-800-200-7056. For cardholders outside of the U.S., call collect to 1-757-852-9076. Full service is available 24x7 including Help Desk support for online statements.

APC Assistance

Call toll-free 1-866-670-6462. For APCs outside of the U.S., call collect to 1-757-853-2467. Additional international phone numbers may be found on www.citimanager.com/dodhome. The Client Account Representatives (APC

Support) are available Monday through Saturday 7am-9pm EST. The Client Account Specialists (CPM support) are available Monday through Friday 7am-6pm. Centrally Billed Account Representatives are available Monday through Friday, 7am-6pm. After hours emergency support is available 24x7 through the Cardholder Assistance group.

Statements of Account and Invoices

The Statement of Account (the bill) for IBAs is sent to the Cardholder detailing all posted activity for the designated billing period. Citi will provide an itemized Statement of Account to each Cardholder within five business days of the end of each billing cycle.

Citi provides the CBA invoice to the address of record, with a roll-up listing of transactions and total dollar amounts for each transaction account, and a final amount to be paid. This final total is a roll-up of total dollar amounts for each transacting account.

Charges made to the Travel Card in a foreign currency will be converted and shown in U.S. dollars. Citi will pass along all charges assessed by the bankcard association. The total foreign currency transaction fee will be displayed as a separate line item on IBAs. For CBAs the foreign currency transaction fee will be integrated with the posted transaction amount.

Online statements are available through the EAS Landing Page. See the Card Statements and Payments section (page 12) for more information.

Reconciliation Procedures

CBA Reconciliation

APCs should review and verify that all transactions on the Statement of Account are appropriate. This review should be accomplished in a timely manner to avoid incurring Prompt Payment Act interest charges. If an item has been returned and a credit voucher was received, the APC should verify that the credit is reflected on the statement. If credits do not appear in a timely fashion (usually within 45 days), or if there are any other inconsistencies within the Statement of Account, the APC should follow the dispute process as appropriate. It is the DoD's responsibility to ensure that the resolution of all disputes is properly tracked and reflected on the Statement of Account.

The GTCC program also provides files to the CTO for reconciliation. Typically, the CTO will use this file to add data related to each charge on the invoice. This data includes the travel authorization/order number, traveler's name and DoD-defined identification number. The CTO should forward the appended file to the APC, AO, and the DBO to facilitate the DoD's approval and payment processes.

In addition, the CTO can identify items on the invoice which do not match its records. These items should not be paid due to pending credits or potential disputes (e.g., cancellation-related charges, refunds, and returns). Other unmatched items, such as missing data or unknown charges, should follow the dispute process detailed in the *Citi® Department of Defense Transaction Dispute Office (TDO) Guide* www.citimanager.com/dodhome. The

CTO will work within the DoD's policies and procedures and its contract guidelines to help resolve unmatched items.

IBA Reconciliation

The individual Cardholder is responsible for reconciliation of his/her account.

Disputes

CBA

Reasons for disputing a transaction will vary however in all cases, the first course of action is for the Cardholder to contact the merchant and attempt to resolve the dispute directly. If attempts to resolve the dispute with the merchant and are not successful, or if attempts to contact the supplier are not possible (supplier is not recognized, contact information is not available, etc.), the following process should be initiated:

Step 1

Internal policies within Agencies/Services may vary; however, either the Cardholder or the DoD's representative on the Cardholder's behalf must initiate communication with Citi. Authorized representatives shall be designated by the DoD, and normally include the TDO, the DBO, the APC, and the AO. This communication is normally done via telephone through a toll-free number, or online via the CitiDirect® Card Management System. All disputes unresolved at the supplier-Cardholder level must be submitted to Citi within 60 days of the date of the invoice on which the charge(s) first appeared. After 60 days, the right to dispute a charge may be relinquished.

Step 2

Citi will instruct the individual making contact concerning next steps. The Cardholder will normally be required to complete either a paper or an electronic Dispute Form

www.citimanager.com/dodhome and send the completed form to Citi. The Cardholder should always keep a copy of the completed Dispute Form for his/her reference. The Cardholder may also be required to provide a copy of the Dispute Form to appropriate organizational entities within the DoD.

Step 3

Citi will suspend the disputed charge from the outstanding balance due. Citi will acknowledge the initiation of a dispute to the Cardholder, confirming that the Cardholder does not have to pay the amount in question pending the outcome of the dispute process. The suspension process places the amount in question in a special category of transactions. Visa requires merchants to respond to the notification of dispute within 21–45 days of receipt.

If the merchant has not responded within 45 days, the dispute is automatically resolved in favor of the Cardholder. While this process is taking place, the Cardholder is not expected to take any further action, unless Citi requests additional information.

If the charge appears to be fraudulent, a block will be placed on the account and a new account will be opened in its place.

Step 4

Based on the merchant's response, the charge will either be resolved in favor of

the Cardholder or the merchant. If the charge is resolved in favor of the Cardholder, the charge is removed from the account and all related reports will reflect the status. If the dispute is resolved in favor of the merchant, a letter is sent to the Cardholder explaining the decision.

The charge will appear in the balance due on the next Statement of Account, along with a dispute resolution message. The Cardholder should retain the dispute resolution letter and attach it to the next Statement of Account as support documentation for the reconciliation process.

Typically, when a charge is resolved in favor of the merchant, the merchant has provided evidence of compliance with Visa association operating regulations. In those very rare instances where agreement cannot be reached between the Cardholder and the supplier, or when the charge appears to be fraud-related, special actions are taken.

IBA

A Cardholder may choose to dispute transactions on his/her Statement of Account for a variety of reasons. Disputes typically fall into the categories of questionable charges, duplicate billings or unauthorized charges, i.e., charged an extra night for a hotel room.

For all merchant issues, the Cardholder should make every attempt to resolve the problem directly with the merchant. This approach has the greatest potential for quick and efficient resolution of the issue.

If the issue cannot be reasonably resolved with the merchant, or the

problem is an unresolved transaction or "billing error," the Cardholder should contact the Citi Customer Service Center by phone at 1-800-200-7056, or call collect at 1-757-852-9076 if outside the United States. The Cardholder will receive immediate credit and depending on the type of dispute, a Dispute Form may be sent to document the dispute. If Citi determines that a billing error did not occur, the transaction amount will be billed on the next Statement of Account

after the dispute investigation is complete, and a letter will be mailed with an explanation.

If Citi determines that a billing error did occur, a credit will appear on the Cardholder's next Statement of Account. If Citi requires further information, Citi will contact the cardholder and/or a representative of the DoD as appropriate.

VII. Transaction Activity

Transaction Authorization

Citi provides domestic and international transaction authorization support 24 hours a day, seven days a week, every day of the year. Standard commercial authorization controls will be applied to each transaction. Transaction authorization requests, which do not meet the specific criteria established by the DTMO or CPMs, will be denied.

Transaction Overrides

Citi, at the direction of the DTMO, CPMs or APC, has the ability to authorize certain specific transactions that may be blocked as a result of risk mitigation or other DoD-elected controls. The Citi Customer Service Center will handle these requests. This functionality will allow some restricted requests (MCC, dollar limit, etc.) to be approved by the Citi authorization system. In unusual circumstances, certain MCC blocking patterns may preclude authorization of acceptable purchases. The Citi Customer Service Center can also handle these requests and, where appropriate, authorize the transaction.

Transaction Monitoring

Citi is very sensitive to the need for monitoring card authorizations for unusual usage patterns. Citi and Visa have developed card usage monitoring systems to ensure that Travel Card usage is consistent with the purpose of the GTCC program. Any exceptions generated by these systems will be reported in accordance with the details outlined in the Reporting Section. If unusual patterns are detected, the Cardholder may be contacted.

Transaction Posting

Citi posts all settled transactions from Visa within two business days of receipt. Transactions received before the established cutoff time of 1:00 PM ET are posted to the accounts the day of receipt. Transactions received after the cutoff time will be posted the following business day. Tracking controls will be utilized for manually processed transactions. Credit transactions will use the same reference number assigned to the original transaction to facilitate matching the credit to the original charge.

VIII. Authorized Card Use

The Cardholder is responsible for using the card only for the purchase of official DoD travel and travel-related expenses while away from his/her official station/duty station. Generally, the GTCC can be used at any merchant location, both domestic and international, that accepts the Travel Card to purchase the following products/services:

- Air Travel
- Rail
- Transportation Services
- Lodging
- Automobile Rental
- Food Service Establishments
- Fuel
- ATM Access, if authorized
- Other Travel-Related Services and Products

It is the Cardholder's responsibility to understand DoD policies and regulations regarding travel expenditures. It is not within Citi's

purview to determine whether or not a purchase is authorized beyond applying authorized account limits and controls. Charges made by the Cardholder on IBAs are the sole responsibility of the Cardholder. Charges made by the Cardholder on CBAs are the sole responsibility of the DoD.

GTCC services include ATM access for cash advances for authorized DoD travelers. Access parameters are determined by the type of account a cardholder is assigned - standard or restricted.

Using the GTCC at non-Citi ATMs may result in an access surcharge. Cardholders must be sure to record the amount of the surcharge and identify the surcharge in your reimbursement request, as it may be reimbursable. There is no access surcharge when the GTCC is used to access cash at a Citi ATM. If the Cardholder uses an ATM for which an access surcharge was incurred, this amount may appear as a second entry on the statement immediately adjacent to the cash withdrawal, or it may be incorporated into the withdrawal amount

IX. Training

A key to a successful program is fully understanding the program, the policies and procedures and knowing how to access and use the large amounts of data available to you via Citi's EAS tools. Also, knowing how to utilize the tools available to you helps to effectively manage your program. Below are the resources available to you for Citi's Electronic Access System (EAS) and your program's policies and procedures. Also, please reference the Public Laws and Regulations section of the guide.

EAS Training

Instructor Led: Citi offers full day training courses on the EAS system. Courses are offered at our two permanent training locations in Norfolk, VA and Washington, DC. For course schedules and to enroll please visit www.defensetravel.dod.mil/passport

Onsite Instructor Led: If you have at least 20 APCs at your location you can request a Citi trainer conduct onsite training. There is no charge for this training. The onsite training form can be accessed by visiting www.citimanager.com/dodhome

Computer Based Training (CBT): Citi offers CBT on the EAS. APCs can

access the CBT via www.defensetravel.dod.mil/passport

Webinars: For a course listing of the webinar sessions on the EAS provided by Citi please visit www.defensetravel.dod.mil/passport

Card Program Policy Training

The DTMO offers GTCC program policy training for both APCs and cardholders. To access the training, FAQs, and more visit the DTMO website at www.defensetravel.dod.mil

Your service/agency may also offer policy training. For more information visit their websites at:

Air Force: <http://www.my.af.mil/afknprod/afgtc>

Army: <http://www.asafm.army.mil>

Marine Corps: <http://www.marines.mil/units/hqmc/pand/r/gtcc>

Navy: <https://www.navsup.navy.mil/ccpmd>

GSA also offers computer based training on the travel program (not DoD) specific available at www.gsa.gov/aopctraveltraining

X. Preventive Actions and Risk Management—APC Controls

APCs focus on managing delinquency and controlling misuse and abuse is mandatory as set forth in OMB Circular A-123, Appendix B. The following tools are available to assist APCs with internal controls and manage delinquency, misuse and abuse.

Credit Worthiness

Per Public Law 109–115, government agencies must assess the credit worthiness of all new GTCC applicants prior to issuing a card. Credit worthiness is viewed as an important internal control to measure the financial responsibility of cardholders.

Credit Limit Increase

Credit limit threshold are established by DTMO. CPMs and APCs Hierarchy Level 3–7 may temporarily increase limits for credit, cash and retail to meet mission requirements, subject to approval.

Merchant Category Code (MCC) Restrictions

A key tool in preventing misuse and abuse on the travel card is Merchant Category Code (MCC) restrictions. A MCC is a four digit number assigned to a business by one of the card associations, VISA or MasterCard, when the business starts accepting cards as a form of payment. Your component CPMs will determine which MCCs are allowed or blocked.

Activate and Deactivate

When cardholders are not on travel you have the ability within Citi's EAS to deactivate the traveler's card. CCMS allows you to enter an activate end date to deactivate the account. The system

also allows you to set future activation dates to coincide with travel orders.

All new restricted accounts may need to be activated before they can be used.

IBA Late Fees

The first late fee is charged at two cycles plus fifteen days past due (day 75), and then each cycle thereafter as long as there is a past due balance.

Suspension, Cancellation and Charge Off

GTCCs are suspended 61 after the closing date of the invoice days past due and cancelled at 126 days of the invoice. If a balance reaches 210 days past due it could be charged off and the cardholder may be reported to the credit bureau.

Salary Offset

DoD has implemented salary offset under Public Law 105-264. Citi mails a due process letter to the cardholder at 90 days past due advising that payment must be made within 30 days or a Reduced Payment Plan (RPP) must be entered into or the balance plus fees will be submitted for salary offset. Section 2(d) of the public law allows an agency to collect monies from an employee's disposable pay for any undisputed delinquent amount owed.

The associated fees with accounts entered in salary offset are an \$80 enrollment fee and three late fees totaling \$87. If an account is reviewed for salary offset but not enrolled, an \$85 fee is assessed.

For cardholders who pay in full after the salary offset process has been initiated Citi will send a stop file to DFAS on a weekly basis. In the event of an

overpayment, the cardholder may request a return of the credit balance on the account. Payments must post to the account before they can be returned to the cardholder. The cardholder must call customer service to request an immediate refund.

Reduced Payment Plans (RPP)

Reduced Payment Plans are offered to cardholders as an alternative to being entered into Salary Offset. RPPs are only offered prior to an account being enrolled in Salary Offset. The cardholder must enter into a written agreement with Citi and must agree to make scheduled payments against the delinquent balance.

The first plan offered would be a fee-free opportunity to split the balance into two payments. If more than * to pay a \$45 set up fee and a \$10 monthly maintenance fee. The number and amount of payments will be negotiated with the cardholder.

Split Disbursement

Split disbursement for all DoD cardholders is a mandatory requirement used to reduce the risk of delinquency. Cardholders are responsible for ensuring that the total outstanding charges are designated for split disbursement. To assist cardholders in fulfilling their repayment responsibility, a portion or all reimbursement of GTCC charges will be sent directly to Citi. Travel vouchers filed for reimbursement using DTS will automatically split disburse the airline, hotel, and rental car expenses between Citi and the cardholder.

CCMS and CCRS—Use the Electronic Access System and the Reporting Tool

The reporting tool will assist you in identifying your delinquent accounts, those who could potentially be misusing the card and accounts that should be closed because the traveler is no longer employed or no longer in need of a government travel card. To enroll for training on CCMS and CCRS go to www.defensetravel.dod.mil/passport

XI. Contacting Citi

Cardholder Assistance

Call toll-free 1-800-200-7056. For cardholders outside of the U.S., call collect to 1-757-852-9076. Full service is available 24x7 including Help Desk support for online statements.

APC Assistance

Call toll-free 1-866-670-6462. For APCs outside of the U.S., call collect to 1-757-853-2467. Additional international phone numbers may be found on www.citimanager.com/dodhome. The Client Account Representatives (APC Support) are available Monday through

Saturday 7am-9pm EST. The Client Account Specialists (CPM support) are available Monday through Friday 7am-6pm. Centrally Billed Account Representative are available Monday through Friday, 7am-6pm. After hours emergency support is available 24x7 through the Cardholder Assistance group.

Single Sign On to Citi's EAS Applications

<https://home.cards.citidirect.com>

If you have any comments, feedback or corrections please contact us via email dodagencysupport@citi.com