



**Government Visa<sup>®</sup> Travel Card Program**  
**Department of Defense**

**Agency/Organization Program Coordinator Training Guide**  
**Section I**  
**Program Information**  
**Individually Billed Accounts (IBAs)**

**Program Features and Operating Guide**

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# 1. Overview

## Welcome to the Bank of America Government Visa Travel Card Program for the Department of Defense (DoD)

As the coordinator for your agency, you play an important role in the success of the Bank of America Government Visa Travel Card Program, and we're committed to assisting you. **Our mission is to meet your needs** on an ongoing basis. That is why we will work diligently with you to ensure the smooth operation of your particular account and the overall Department of Defense (DoD) Travel Card Program.

This guide is a valuable tool for managing all aspects of official travel activities – from the initial approval process, through the actual travel period, through final travel-voucher reimbursement details. The travel card program is designed to streamline all travel processes. As your travel card program partner, we are here to provide you, as an A/OPC, with 24-hour customer service through the Bank of America Government Card Services Unit (GCSU).

Section I of this guide provides non-automated instructions for managing the Bank of America Government Visa Travel Card Program (with references to the Bank of America Electronic Account Government Ledger System, EAGLS<sup>SM</sup>, for specific procedures). Section II includes detailed automated instructions to manage your card program using EAGLS.

Using this guide, you have all the tools you need to:

- Educate and train cardholders about the Bank of America Government Visa Travel Card program features
- Process travel card applications
- Access quick reference travel card guides for troubleshooting and emergency situations.

In addition to this guide, you will receive classroom instruction and product materials such as monthly reports, card applications, and cardholder agreements. You will also have access to a series of training videos to assist you in training individual cardholders. Training materials and DoD travel card information and/or updates are also available on the Bank of America web site, the Defense Finance and Accounting Service (DFAS) web site, and your Component Program Manager's (CPM) web site.

## Our Mutual Goal

The current Federal Government administration plans to adopt card services and technologies so that, ultimately, every government employee will use one card for a wide range of purposes, including travel, small purchases, and building access (*from The President's Budget for Fiscal Year 1998*).

We designed this training guide to help you easily identify issues specific to your cardholders. It represents the first phase of working toward improving transaction processing, accounting, and reporting functions by adopting commercially available payment, collection, and electronic management tools.

The training guide also serves as a reference tool to help answer cardholders' questions as they begin to use their Bank of America Government Visa Travel Card. When you see this symbol, make a note to tell your cardholders about this feature.

### Watch for the cardholder symbol:



*Bank of America, a leading card issuer, is proud to be teaming with Visa U.S.A. to help you maximize the power of your Bank of America Government Visa Travel Card Program.*



## Training Guide Introduction

Section I of this guide provides information to establish and manage your Bank of America Government Visa Travel Card Program using non-automated processes. In addition, it reminds you of the capability to simplify your process by performing the procedures via EAGLS.

An Individually Billed Account is a Bank of America-issued card used by travelers of DoD to pay for passenger transportation services, subsistence expenses, and other travel expenses incurred in connection with official travel. A cardholder is defined as any federal employee designated by the agency to be issued a card. The card bears the employee's name and can be used by the employee to pay for official travel and travel-related expenses in compliance with applicable regulations.

In Section I, you will learn about the following:

- Attributes and benefits of the Bank of America Government Visa Travel Card Program
- Specific products and services available
- Detailed procedures needed for everyday program activities.

Section II of this guide provides information to manage your card program from your desktop. Section II includes step-by-step procedures that enable you to complete and process all phases of your travel card program through EAGLS.

We welcome your comments to learn how we can serve you, your cardholders, and your agency. To reach us, call or write to the Bank of America GCSU (operating 24 hours a day, seven days a week, 365 days of the year):

|  |  |
|--|--|
| Customer Service:                        | <b>1.800.472.1424</b>  |
| Outside the United States, call collect: | <b>1.757.441.4124</b>  |
| Fax number for A/OPCs:                   | <b>1.757.624.6022</b>  |
| Fax number for Cardholders:              | <b>1.877.217.1033</b>  |
| Web site:                                | <a href="http://www.bankofamerica.com/government">www.bankofamerica.com/government</a>             |
| Address:                                 | <b>Bank of America</b><br>Government Card Services Unit<br>P.O. Box 1637<br>Norfolk, VA 23501-1637 |

## Bank of America Government Visa Travel Card Program Features

The Department of Defense Bank of America Government Visa Travel Card Program offers you and your cardholders a powerful tool for managing and controlling official travel expenses. Available features are outlined below:

|   |   |
|---|---|
| <b>Visa Acceptance</b>                                    | Unsurpassed Worldwide Acceptance – Visa is accepted at more than 14 million merchant locations for domestic and international travel purchases.   |
| <b>ATM Cash Advances</b>                                  | Automated Teller Machine (ATM) Access for Cash Advances – at more than 400,000 Visa ATM locations worldwide (with a reduced fee of 1.9%), plus Visa ATM Locator Service via the Internet.   |
| <b>EAGLS: Electronic Account Government Ledger System</b> | Electronic Account Government Ledger System (EAGLS) – automatically administers and monitors your agency’s travel program via online access. With a single mouse click, you can manage all aspects of your program – from day-to-day maintenance and new-cardholder setup to retrieving statement billing files and reports. (Refer to Appendices A and B for EAGLS information and sample access forms.)<br><br>Note: See your Component Program Manager for specifications required to access EAGLS.  |
| <b>Spending Controls</b>                                  | Authorization Controls – designed to improve your budget management with options that include spending controls for transaction limits, velocity, merchant blocking, foreign currency flag, ATM access, and more.   |
| <b>Traveler’s checks</b>                                  | Thomas Cook Traveller’s Cheques – issued through Bank of America in both a centrally billed account program and an individually billed account program – give you worldwide cash availability at most major merchants and financial institutions. Traveler’s checks issued for IBAs are either Pay Upon Presentation (PUP) or Pay Upon Issuance (PUI) checks. PUPs are authorized for use by travelers who travel more than 50% of the time or whose travel destination is not known to have ATM availability. Traveler’s checks can be ordered by phone or via EAGLS in prepackaged sets of \$20s, \$50s, or \$100s. Replacement for lost or stolen checks is available within 24 hours domestically and 48 hours internationally by calling 1.800.223.7373. |
| <b>Account Activation/Deactivation</b>                    | On-demand Account Activation/Deactivation via EAGLS or phone.   |
| <b>Cardholder Transfer</b>                                | Transfer Cardholders within DoD – without reissuing cards.  |

|  |   |
|--|---|
| <b>Management Reports</b>                    | Comprehensive Management Reporting – includes standard, ad hoc, and customized reports in a variety of electronic and hard-copy formats. Ad hoc reports for special extracts of information are available only to EAGLS users. A/OPCs without EAGLS access must notify their CPM for hard-copy report authorization. Customized hard-copy reports are prepared offline, require CPM approval, and are available for an additional programming charge. |
| <b>Convenience Services</b>                  | Convenience Services include: <ul style="list-style-type: none"><li>• Onsite ATM services</li><li>• PC banking</li><li>• Value-Added Tax (VAT) reclaim.</li></ul>   |
| <b>Travel and Accident Insurance</b>         | Travel and Accident Insurance coverage – as well as Accidental Death and Dismemberment coverage up to \$200,000 – applies when common-carrier tickets (airline, rail, bus, etc.) are purchased on a Bank of America Government Visa Travel Card for official government travel.   |
| <b>Auto-Rental Insurance</b>                 | Primary Coverage for Damage or Theft – offered up to the full value of most rental cars when certain terms and conditions are met. Coverage is effective when the cardholder completes the entire rental transaction with his or her Bank of America Government Visa Travel Card and declines the car rental company's collision damage waiver (CDW/CLW) options (or any similar provision).  |
| <b>Bank of America GCSU Customer Service</b> | Customer Service Available 24 Hours a Day – for lost and stolen card reporting, emergency card-replacement requests, emergency cash-disbursement requests, and account inquiries and information through the Bank of America GCSU.  |

**Travel-  
Assistance  
Services**

**Medical-Referral Assistance** – provides medical referral, monitoring, and follow up.

**Legal-Referral Assistance** – arranges contact with English-speaking attorneys, U.S. embassies and consulates, bail-bond assistance, cash advances, and follow up assistance.

**Pre-Trip Assistance** – provides information about health precautions, weather reports, currency-exchange rates, passports, visas, immunizations, and ATM locations.

**Emergency Ticket Replacement** – arranges replacement and delivery of new tickets and assists with carrier’s ticket-reimbursement procedures.

**Emergency Transportation Assistance** – arranges for emergency transportation home or to the nearest medical facility.

**Prescription Assistance and Valuable-Document Delivery** – arranges for filling and replacing prescriptions and delivery of documents.

**Emergency Translation Assistance** – provides telephone assistance in all major languages and helps find local interpreters.

**Emergency Cash Assistance** – provides worldwide emergency cash services directly to cardholder.

**Centrally Billed  
Accounts**

Centrally Billed Accounts (CBAs) are available to each DoD component and may be used primarily for transportation purchases through the travel office, such as SatoTravel, Carlson Wagonlit Travel, or as “unit cards.” Unit cards, as defined by DoD, are for use only when their use is cost-effective and/or deemed to be in the best interest of the mission. Categories of travelers who might use unit cards include, but are not limited to, new recruits and employees who do not yet have individual travel cards, travelers on invitational orders, prisoners, group travelers, and personnel to whom the local management has denied an individual travel card. Typically, individual charge cards will not be issued in conjunction with a unit card. However, when the DoD component user requests cards, Bank of America will notify the appropriate CPM and, with his or her written approval, will issue a charge card to the individual designated by the requesting CPM. The agency centrally invoices for charges made to these account numbers. Refer to the Bank of America Government Visa Travel Card Program A/OPC’s Guide for CBAs for further detailed information.

**Newsletter**

Quarterly newsletter – with important new merchant locations and tips for maximizing the full functionality of the program as well as news from GSA. Newsletters are available via EAGLS or in hard-copy format.

**Training Videos** Comprehensive Training Videos – available for A/OPCs. Videos include A/OPC and cardholder instructions for both non-automated procedures and automated procedures via EAGLS.

**Travel Card Design Options** Travel Card Designs – government-approved standard, quasi-generic, and generic card-design options are available to meet your agency’s unique requirements. The card designs allow for future chip-technology enhancements.

## Agency/Organization Program Coordinator

### 2. Guidelines and Procedures

This section provides important policy information and step-by-step instructions for managing your program effectively. You may use this section of the training guide for your startup training as an A/OPC, as a daily reference tool, and for ongoing cardholder-training sessions.

Throughout this section, you will find a symbol indicating special information for cardholders. This easy reference will help you identify program features important to cardholders.



### Government Travel Card Standard Program Information

As the A/OPC, you are responsible for understanding the travel card rules and regulations and ensuring that cardholders understand their responsibilities when using an IBA for official travel. This section provides information regarding cardholder account authorization based upon the hierarchy system within your component, the account type each cardholder receives, and the card-design elements.

#### Liability – Authorized/ Unauthorized Card Use

The Bank of America Government Visa Travel Card is for:

*Official Government Use Only.*

Authorized use of the card is reserved for official travel and official travel-related expenses away from the cardholder's official station/duty station in accordance with your agency's policy. Be sure to provide your cardholders with complete information regarding the definition of authorized purchases and official government travel per Federal Travel Regulation (FTR), Joint Federal Travel Regulation (JFTR), and your agency's policies and regulations.

Bank of America will not determine whether a purchase is authorized or made during official government travel. Charges made by the cardholder on an Individually Billed Account (IBA) are the sole responsibility of the cardholder: The cardholder is personally liable for all charges and fees incurred. A cardholder who needs help or assistance for a disallowed reimbursement item should contact the travel office that computed his or her claim.

Generally, the Bank of America Government Visa Travel Card can be used domestically and internationally for the following types of services required to perform official travel:

- Air travel
- Rail travel
- Lodging
- Official travel-related expenses away from duty station

- Auto rental
- Food service establishments
- Fuel/Maintenance
- ATM access
- Traveler's checks.

**Spending  
Limits**

Your agency may place the following authorization controls on IBAs as desired:

- Spending limit per cycle
- ATM limit per cycle
- Retail limit per cycle
- Merchant-category code restrictions.

### **Program Account Hierarchy**

The hierarchy that Bank of America has built for your Bank of America Government Visa Travel Card Program is similar to your agency's reporting and operational structure. Just as all government employees and members of the military are attached to a particular organizational "chain of command" that defines their mission and individual job responsibilities, Bank of America cardholders must be assigned to an account hierarchy which provides the foundation for account management, control, and reporting.

The travel-card hierarchy will dictate three very important elements of the Bank of America Government Visa Travel Card Program:

- The reporting group to which a cardholder's account belongs
- EAGLS access rights of A/OPCs and cardholders
- Authorization controls that may be assigned to a cardholder's account.

The General Services Administration (GSA) Master Contract has 10 available levels of hierarchy:

- Level 0 is assigned to the GSA.
- Level 1 is assigned to the Department of Defense.
- Level 2 is assigned to the Component/Bureau, etc. Each Component/Bureau may utilize up to seven additional levels of hierarchy.
- Individual accounts are generally assigned to Levels 3 through 9, depending upon the depth of the organizational hierarchy. Components/Bureaus will always use at least Level 3 for CBA/IBA hierarchy information.

Through effective design of your IBA account hierarchy, you can facilitate the reporting/control process for groups of IBAs that belong to the same organizational entity, such as: a cost center, bureau, directorate, office, command, group, combat division, brigade, battalion, air wing, etc.

In fact, you can be assigned to manage multiple hierarchy levels. These additional hierarchy levels will allow you to group subordinate accounts more effectively for reporting and control purposes. Instead of requiring more time to manage the card program, adding more levels to your hierarchy can actually ease the management burden by giving you faster access to information. Because reports are automatically broken down by the correct organizational units, you spend less time sorting information and preparing ad hoc reports for senior management levels.

Contact your Bank of America Account Manager if you need assistance in establishing, maintaining, or changing hierarchy information related to your IBA program.

**Program  
Account-  
Numbering  
System**

Using the account hierarchy available in the Bank of America processing system, you can meet government reporting requirements by using a four-digit prefix to identify a Bank of America Government Visa Travel Card Program account.

Visa provides Bank of America with a standard 16-digit account number for each IBA, as defined below:

**4486 12## ##### ###Z**

- The 4486 prefix is the government-account identifier for Visa.
- The 5th digit indicates to the airline industry and the travel-management providers (TMC/CTO) whether the cardholder has access to the City Pair Program (CPP).
  - 1 indicates access to CPP (for Bank of America customers).
  - 8 indicates no access to CPP (for Bank of America customers).
- The 6th digit denotes on what basis (i.e., mandatory/non-mandatory) the cardholder has access to the City Pair Program. The 6th digit also identifies those account numbers which are individually billed and which are centrally billed, for tax-exemption purposes. Generally, centrally billed accounts (i.e., those purchases made directly by the Federal Government) are tax-exempt (where allowed by law). Tax information can be found at [www.taxweb.com/state/index.html](http://www.taxweb.com/state/index.html). Some states do extend tax exemption to individually billed accounts (i.e., those purchases made by the cardholder). Tax information can be found at <http://policyworks.gov/org/main/mt/homepage/mtt/PERDIEM/StTaxexemp.html>.
  - 2 indicates IBA CPP use mandatory (for Bank of America customers).
  - 6 indicates CBA CPP use mandatory (for Bank of America customers).
  - 0 indicates CBA CPP use non-mandatory (for Bank of America customers).
  - 1 indicates IBA CPP use non-mandatory (for Bank of America customers).
- Positions 7 through 15 are Bank of America account numbers as sequentially issued.
- Position 16 (Z) is a check digit for security purposes.

With very few exceptions, only federal employees can have access to the City Pair Program. Cost-reimbursable contractors do not have access to the City Pair Program.

### **Card-Design Options**

The Bank of America Government Visa Travel Card Program offers three card-design options to meet the unique requirements of each DoD agency (\*). The card design will allow for future chip-technology and additional DoD-specific enhancements.

*\* Quasi-generic and generic cards are generally used for security reasons. To help preserve security as intended, these card designs are not included in this guide.*

### **Standard Card Design**

Standard cards are issued from government stock. The toll-free and collect GCSU customer service numbers are imprinted on the back of all Bank of America Government Visa Travel Cards. Additional contact information may also appear on this side of the card.



## Getting Started – IBA Setup Procedures

As the A/OPC, you are responsible for processing travel card applications for new cardholders, ensuring that the DoD Cardholder Agreement is completed and on file with Bank of America, and helping your existing cardholders understand their responsibilities when using the card. Throughout this section, you will find instructions for procedures relating to card issuance and activation. Specific steps for cardholders to follow are also included.

### Account- Application Instructions



- Step 1** The prospective cardholder obtains the following: an Individually Billed Account Application form and Agreement between the Department of Defense Employee and Bank of America, N.A. (USA) (Cardholder Agreement) from you or the web site ([www.bankofamerica.com/government](http://www.bankofamerica.com/government)). Prospective cardholders with EAGLS access will follow the instructions outlined on the system. (Refer to Appendices A and B for EAGLS information and sample cardholder account-setup forms.)
- Step 2** The cardholder completes the application and signs it to indicate acceptance of applicable terms and conditions of the Cardholder Agreement. Each new travel card applicant is subject to a credit check by Bank of America and must indicate on the application form whether he or she agrees to a credit check. The cardholder then returns the completed application package to you.
- Step 3** You complete the agency/account section, indicate your approval, and order the card by forwarding the application to the GCSU for approval by a supervisor. A signed copy of the application must be forwarded to Bank of America immediately either by facsimile (to the Bank of America GCSU at 1.757.624.6323) or priority mail to expedite the application process.
- Step 4** The application is processed by Bank of America. If the applicant agreed in writing to a credit check, Bank of America performs a credit check and recommends to you what type of card should be issued. You then direct Bank of America to issue either a standard or restricted travel card. A card will not remain activated unless a completed, signed application is on file.
- Step 5** The card is issued and mailed to the cardholder within three days with the Cardholder Introduction Guide. Cardholder training information is distributed shortly thereafter.

## Card Issuance and Activation

Each cardholder will receive the items included in the Card-Issuance Mailer and Cardholder Program Guide. A cardholder with authorized ATM access will also receive an official cardholder Personal Identification Number (PIN) mailing. This detailed information will provide all the information holders of DoD standard travel cards need to successfully activate and utilize their new Bank of America Government Visa Travel Card. Activating and deactivating restricted cards requires A/OPC intervention.

### Card-Issuance Mailer



- Bank of America Government Visa Travel Card with activation label on front of the card
- Cardholder Agreement, which includes cardholder responsibilities, credit-check procedures, and details of individual liability (Only cards issued for accounts existing as of 11/30/98 will receive the Agreement with the card. All new applicants will receive the Agreement with the application form).
- Cardholder Introduction Guide
- *Visa Services and Benefits* brochure
- Procedures for card use.

### Cardholder Program Guide Mailer



- Cardholder Program Guide – a summary of features, procedures, policies, and EAGLS information, including:
  - Automated Teller Machine (ATM) procedures
  - ATM-locator information
  - Traveler's checks information
  - Sample statement, with instructions for reading the statement of account
- Wallet reference card for handy and quick reference.

### ATM PIN Mailer



An ATM Personal Identification Number (PIN) for the cardholder's individually billed account – mailed within five to seven days of the date of card issuance.

**Note:** If you later determine that the cardholder needs ATM access, the process can be initiated at that time. (Refer to page 9 for additional ATM instructions.)

**Card-Issuance  
& Activation  
Instructions**



- Step 1** The cardholder receives the Card-Issuance Mailer that includes the plastic travel card, Cardholder Introduction Guide, and *Visa Services and Benefits* brochure.
- Step 2** The cardholder calls the toll-free number on the activation label on the front of the card and enters the information requested to verify receipt. The cardholder may also activate the card online via EAGLS. The card is then activated and ready for use.
- Step 3** The cardholder receives the Cardholder Program Guide, which contains EAGLS information and detailed training material.
- Step 4** Optional IBAs may also be mailed directly to you in bulk. In such cases, follow internal procedures for issuing a card to cardholders and activating them.

**Lost/Stolen Card  
Reporting**

Cardholders must promptly report lost or stolen cards to Bank of America GCSU at 1.800.472.1424 (domestic toll-free) or 1.757.441.4124 (international-collect). A replacement card with a new account number will be sent to the cardholder within 24 hours (domestically) and 48 hours (internationally).

Cards reported lost or stolen are immediately blocked from accepting additional charges. Unauthorized charges must be disputed, and the cardholder will not be liable for those charges. Visa provides worldwide emergency card and cash services directly to cardholders through the Visa Travel Service Center (VTSC) at 1.800.VISA.911 (1.800.847.2911).

**Emergency  
Card Issuance**

In the case of an emergency or mobilization, the A/OPC gives Bank of America verbal instructions for emergency IBAs by calling 1.800.472.1424 (domestic toll-free) or 1.757.441.4124 (international-collect).

Bank of America agency coordinators are available 24 hours a day/seven days per week and will follow up with you to process the original cardholder application and agreement. Domestic delivery will be completed within 24 hours of initial notice, and international delivery will be completed within 48 hours.

## Automated Teller Machine (ATM) Instructions

Using ATMs instead of traveler's checks for cash advances is a more efficient method for cardholders to obtain money while traveling. Once you initiate and authorize use of the ATM for your cardholders, they will be able to access money easily at thousands of ATM locations that display the Visa symbol throughout the world. The Bank of America charge for using the ATM is 1.9%. Using a Bank of America ATM, will cost less than using those of other banking institutions.

### ATM Access Procedures



- Step 1** During the application process, you identify the prospective cardholder as an individual requiring ATM and set daily, weekly, and monthly cash-withdrawal limits on the Individually Billed Account Setup form (by mail or via EAGLS) according to the type of DoD card authorized.
- Step 2** For security reasons, the cardholder receives his or her Personal Identification Number (PIN) in a mailing separate from the Card Issuance Mailer.
- Step 3** The cardholder should memorize the PIN and store the notice in a safe place separate from the card. The cardholder may choose to customize the PIN by calling the GCSU. The cardholder should not write the PIN on the card.
- Step 4** When needing cash for official business, the cardholder uses an ATM machine that displays the Bank of America logo and/or Visa symbol. To identify Bank of America ATM locations (and avoid an access surcharge), the cardholder accesses the web site ([www.bankofamerica.com/government](http://www.bankofamerica.com/government)) or calls the GCSU at 1.800.472.1424 (domestic toll-free) or 1.757.441.4124 (international-collect). Worldwide Visa ATM locations can be identified by calling 1.800.VISA.911) or by accessing the Visa web site ([www.visa.com](http://www.visa.com)).
- Step 5** The cardholder uses the card by inserting or "swiping" it in the ATM machine and following the prompts to receive money.
- Step 6** A single entry appears on the cardholder's next statement for the amount of the cash withdrawal plus a 1.9% service fee for handling by Bank of America.

**ATM Fees**                    There is no additional fee or surcharge when the card is used at a Bank of America ATM.

Using a non-Bank of America ATM may result in a surcharge.

ATM fees should be listed under “reimbursables” on the settlement voucher.

**ATM  
Withdrawal  
Denied**                    If the cardholder requests a cash withdrawal that exceeds the daily, weekly, or monthly limits established by you, the transaction will be denied.

**Cardholders should be aware that three consecutive attempts to exceed the limits might cause the card to be retained by certain ATM machines. Cash withdrawals may be subject to limits of the banking institutions owning/operating the ATMs.**

Bank of America, has no control over this security measure.

**ATM-Retained  
Cards**                    In the rare instance that an ATM retains a Bank of America Government Visa Travel Card, immediately call the Bank of America GCSU for assistance at 1.800.472.1424 (domestic toll-free) or 1.757.441.4124 (international-collect).

## Ordering and Using Traveler's Checks

In your role as A/OPC, you are responsible for the agency's use of traveler's checks for IBA cardholders. There are two types of traveler's checks available to DoD: 1) Pay Upon Issuance (PUI) and 2) Pay Upon Presentation (PUP). With PUI traveler's checks, the cardholder is billed at the time the traveler's checks are ordered. PUP is the IBA traveler's checks program designed to allow an individual cardholder to have a predetermined amount of traveler's checks in his/her possession. With PUP traveler's checks, the traveler is billed when the checks are used.

DoD limits the PUP program to those who travel more than 50 percent of the time to locations where ATMs are not readily available. Bank of America recommends that you encourage cardholders to use ATMs for limited cash advances when traveling. This will eliminate processing and tracking paperwork for the A/OPC, the cardholder, and Bank of America.

**Traveler's Checks Program Enrollment** If your agency is not currently enrolled in a traveler's checks program, you should contact your Bank of America Account Manager to schedule a product review and to discuss your agency's traveler's checks requirements. (Refer to Appendix A for a sample order form.)

**Maintain List Of Traveler's Checks** You must maintain an up-to-date list of each office in your agency that distributes traveler's checks. The list must include the following information:

- Point of Contact
- Address
- Telephone number.

**Ordering Traveler's Checks for U.S. Currency** You may order Thomas Cook Traveller's Cheques by calling the Bank of America GCSU. U.S. currency traveler's checks may also be ordered through EAGLS. Traveler's checks are prepackaged in sets of 10 in denominations of \$20s, \$50s, or \$100s. The cost is the total of the face value of the checks plus 1.5%. Thomas Cook can mail traveler's checks directly to the cardholder or to the agency for issuance.

**To order, call the Bank of America GCSU at:**

- Toll-free phone number 1.800.4721.1424 (domestic)
- Collect phone number 1.757.441.4124 (international)

**Ordering  
Traveler's  
Checks for  
Foreign  
Currency**

You or the cardholder may order traveler's checks in foreign currency by calling the Bank of America GCSU. The traveler's checks order form can be obtained from EAGLS (Go to Main Menu/Services/GSA Program Form/Order Traveler's Checks). Foreign currency checks can also be obtained at any Thomas Cook office.

Foreign checks are sold individually, and the available face value depends on the currency-conversion rate and the amount required. The following foreign currencies are available: British pound sterling, Canadian dollar, German mark, Dutch guilder, French franc, Swiss franc, Australian dollar, and the ECU. In the United States, Thomas Cook also sells the South African rand and Cyprus pound traveler's checks.

**To order, call the Bank of America GCSU at:**

- Toll-free phone number 1.800.472.1424 (domestic)
- Collect phone number 1.757.441.4124 (international)

**Lost or Stolen  
Traveler's  
Checks**



The cardholder must immediately report lost or stolen traveler's checks. Bank of America GCSU representatives are available 24 hours a day/seven days a week, including holidays. GCSU representatives will then transfer all calls to Thomas Cook so that an immediate *stop check* can be placed and replacement checks issued. Alternatively, the cardholder can call Thomas Cook directly. Thomas Cook representatives are available 24 hours a day/seven days a week, including holidays.

**To report lost or stolen traveler's checks, call:**

- GCSU Toll-free number 1.800.472.1424 (domestic)
- Collect calls 1.757.441.4124 (international)
- Thomas Cook 1.800.223.7373

Replacement will be made within 24 hours (domestically) and 48 hours (internationally). Traveler's checks can be supplied through various methods. During the phone call, the customer-service representative will determine the most expedient method of delivery.

## Cardholder Payment Information and Dispute/Suspension Procedures

Paying the IBA is the responsibility of the cardholder. A/OPCs are not typically involved in resolving payment and dispute issues on the cardholder's statement. However, because a cardholder may call you, as the primary travel card contact in the component, you should be fully aware of the cardholder's payment options and responsibilities.



### Monthly Statement

An itemized Statement of Account is sent to each cardholder within five business days of the close of each billing cycle. Statements are mailed to the cardholder's address of record and include all transaction information for the billing period. The statement also includes the due date for payment.

### **CARD PAYMENT IS DUE IN FULL UPON RECEIPT OF THE BILLING STATEMENT.**

### Responsibility For Payment



All charges incurred by a cardholder during the conduct of official travel must be paid in full. Bank of America will send the cardholder a statement of account detailing all transactions he or she made during the billing cycle. The cardholder must remit payment to the specified address by the due date indicated on his or her statement of account.

If the split-disbursement process is used, the cardholder must ensure that any split-disbursement payment is correctly reflected on the subsequent statement of account. These payments are made by the agency's payment center.

**Methods of Payment**

Cardholders may use one of the following procedures to make monthly payments:

- **Split Disbursement** – Cardholders are highly encouraged to use the split-disbursement process, which is directly paying Bank of America via voucher settlement. The cardholder simply selects “split” and denotes the dollar amount he or she has charged to the Visa card. Disbursing “splits” the payment directly to Bank of America and the individual’s predetermined bank account via electronic funds transfer (EFT).
- **Check Payments** – The cardholder sends a payment through regular mail, using the billing statement and window envelope provided. Bank of America will post payment within two business days of receipt of payment.
- **Wire Payments** – The cardholder initiates a wire payment by obtaining a cash letter from a financial institution. Payments made by 2 p.m. Eastern time will be posted the same business day. Payments made after 2 p.m. Eastern time, will be posted the following day.
- **Autopay** – The cardholder elects to have payments deducted from his or her Demand Deposit Account (DDA) checking or savings. On the due date, the full payment amount will be deducted from the selected DDA. Electronic payments will be posted to the appropriate account within two business days of receipt. Autopay will be automatically discontinued for IBAs returned more than three times.
- **Banking Center Payments** – The cardholder provides the Bank of America Government Visa Travel Card account number and pays with cash or personal check. Bank of America Banking Centers will accept cardholder payments during normal business hours. The transaction date for payments made through the banking center will be the date the check is presented at the banking center. However, the posted payment may not be visible on the account for three to five business days after payment has been presented. Locations of Bank of America Banking Centers can be found on the web at [www.bankofamerica.com](http://www.bankofamerica.com) or by calling the GCSU at 1.800.472.1424 (domestic toll-free) or 1.757.441.4124 (international-collect).
- **PC Banking** – The cardholder pays via a PC Banking system. The posting date for PC banking payments is the date the transaction is electronically presented. However, the payment is immediately visible on the account.

### Dispute Explanation and Process



Bank of America will make every effort to assist in reducing billing discrepancies. A cardholder may choose to dispute transactions on his/her monthly statement.

Typically, disputes arise for the following reasons:

#### Merchant-dispute issues

- Defective or unsuitable merchandise delivered
- Non-delivery of merchandise.

#### Unresolved transaction or “billing-error” issues

- Questionable charges
- Duplicate billings
- Unauthorized charges.

**Merchant Dispute:** The cardholder should make every attempt to resolve the problem directly with the merchant. This approach has the most potential for quick and efficient resolution of the issue.

**Unresolved Disputes:** 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 Bank of America GCSU via EAGLS or by calling: 1.800.472.1424 (domestic toll-free) or 1.757.441.4124 (international-collect). The cardholder receives provisional credit, and a dispute form is sent to the cardholder when necessary. The cardholder completes the form and includes the account number, the merchant’s name, the transaction amount, the transaction date, the cardholder’s signature, and a detailed explanation of the dispute.

A cardholder must claim a dispute or “billing error” in writing and within 60 days of the date of the statement reflecting the error. Bank of America will acknowledge the billing-error assertion in writing within 30 days of receiving the assertion. Bank of America will resolve the billing-error assertion within two full billing cycles after the assertion, not to exceed 90 days.

If Bank of America determines that a billing error did not occur, the transaction amount will be billed on the next statement after the dispute investigation is complete, and a letter will be mailed to the cardholder explaining the outcome of the investigation. If Bank of America determines that a billing error did occur, the cardholder will receive a letter explaining that the error has been corrected. The credit will remain on the cardholder’s account.

### Late-Payment Fees

A late-payment fee of \$20 will be charged for any payment not received within 120 calendar days after the closing date on the statement of account.

**Account  
Suspension**

Bank of America may initiate suspension procedures on an IBA when it is determined that undisputed charges are past due (unless alternate suspension procedures are defined by the agency). If suspension is initiated, it must be within 180 calendar days of the billing-cycle date in which the charge appeared. Bank of America waives its right to suspend an IBA for a specific charge if the suspension is not initiated within that 180-day period.

For suspension purposes, an account is considered past due if payment for the undisputed principal amount has not been received 45 calendar days from the closing date. Bank of America must send a letter to the individual cardholder or document a telephone call to the cardholder requesting payment of the undisputed principal amount on a past-due account. The Suspension/Pre-Cancellation Report must be sent by Bank of America to the A/OPC to identify the undisputed amount that is overdue on an IBA.

If payment for the undisputed principal amount has not been received within 55 calendar days of the closing date on the statement in which the charge appeared, Bank of America may choose to begin the suspension process. Bank of America must notify the cardholder and the A/OPC of suspension if payment of the principal amount is not received by the close of business on the fifth (5<sup>th</sup>) calendar day after notification. Bank of America must also notify the cardholder and the A/OPC of a Bank of America point of contact to assist in resolving the past-due account.

Suspension actions must be documented and, if requested, provided to you. If payment of the undisputed principal amount has not been received 61 calendar days from the closing date, Bank of America may suspend the account unless otherwise directed by you. You must notify Bank of America of any mission-related extenuating circumstances for which the account should not be suspended within the notification timeframe outlined above.

Bank of America will not suspend any account because of disputed charges. Upon payment of the undisputed principal amount, Bank of America will automatically reinstate a suspended account. You have the authority to suspend an IBA under your purview. You must document the reasons for suspension.

### **Account Cancellation**

Bank of America may initiate cancellation procedures on an IBA only after having followed the previously outlined suspension procedures. At that point, Bank of America must send a Suspension/Pre-Cancellation Report to you to identify the undisputed amount past due on the IBA. If cancellation is initiated, it must be initiated within 180 calendar days of the closing date on the statement in which the charge appeared. If cancellation is not initiated within 180 calendar days of the closing date on the statement in which the charge appeared, Bank of America waives our right to cancel the individually billed account as a result of that particular charge.

Cancellation may be initiated for the following reasons:

- The account has been suspended twice during a 12-month period for undisputed amounts and is again past due. The time that elapsed between the second suspension and the third late payment will be considered.
- The account is 120 calendar days past the closing date on the statement of account in which the charge appeared and contract requirements for suspension procedures have been met. Notice of cancellation will occur at 120 days, with actual cancellation occurring 126 days after the closing date on the statement. The six-day period is to allow any final action by you.
- You and the GSA Contracting Officer have the authority to suspend or cancel accounts under your purview. The reason for cancellation or suspension must be documented. Additionally, you and the GSA Contracting Officer will have the authority to request that Bank of America void an account number.
- Statement messages will appear on subsequent billing statements when there is an amount past due from the previous billing period. Letters are sent to the address of record if payment is 120 days late.

Prior to cancellation, numerous attempts will be made to arrange for payment with the cardholder and/or the A/OPC. Documentation maintained throughout the collection process will be provided to you upon request.

Items that are in dispute will not be considered past due. The disputed amount is subtracted from the payment due on the statement of account. Charge privileges will not be cancelled because disputed items have not been paid.

**Account  
Reinstatement**

Bank of America automatically reinstates suspended accounts upon receipt of payment of the undisputed principal amount.

Bank of America will maintain a suspension/cancellation reinstatement file on all accounts. This file includes:

- Agency/office name
- Agency identifying number
- Account number
- A/OPC names and telephone numbers
- Invoice number
- Number of days past due for each invoice
- Amount for each invoice
- Date of suspension
- Date of reinstatement from suspension
- Date of cancellation
- Date of reinstatement from cancellation.

When requested, this file will be made available to you and to the GSA Contracting Officer.

## Account Maintenance Responsibilities and Procedures

One of your primary responsibilities as an A/OPC is to oversee all issues related to maintaining the cardholder account list within your organization. Comprehensive reports are available to assist you in tracking and monitoring cardholder renewals and activity. Tracking and monitoring will depend upon your organization's hierarchy and your specific responsibilities within the agency.

### **Maintain Current Cardholder List**

The A/OPC maintains the list of current cardholders. This list includes:

- Employee name
- Address
- Social Security number or other identifying number
- Telephone number
- E-mail address.

### **Account Expiration**

You must notify Bank of America 45 days prior to the expiration date of any cardholder account that is not to be renewed and/or reissued.

### **Account Renewal**

Bank of America will provide an Account-Renewal Report at least 90 calendar days prior to the expiration of each card. You should review and verify the Account-Renewal Report.

Renewed cards are sent no earlier than 40 calendar days before the expiration date of the existing card and no later than 20 calendar days before the expiration date of the existing card.

### **Transaction Authorization**

Approved and accepted transactions normally occur in the following sequence:

- Bank of America responds immediately to a transaction request.
- If Bank of America is unavailable or unable to respond to an authorization request, Visa will provide backup (or "stand-in") authorization processing.
- The "stand-in" feature of the Visa Automated Referral Services will handle voice authorization requests if the Bank of America line is busy. A call that is not answered within 30 seconds or that is placed on hold for more than 30 seconds will be handled by the Visa system.

|  |   |
|--|---|
| <b>Transaction Posting</b>                       | <p>Bank of America posts all settled transactions received from Visa within three working days.</p> <ul style="list-style-type: none"> <li>• Transactions received before the established cutoff time are posted to the accounts the same calendar day they are received by Bank of America. The established cutoff time is midnight. Transactions received after midnight are posted the following day. This cutoff time allows the majority of transactions to post to the system and to the proper accounts as early as possible.</li> <li>• Posted transactions will use the reference number assigned to the original transaction to facilitate matching the credit to the original charge.</li> </ul> |
| <b>Transaction Monitoring</b>                    | <p>Both Bank of America and Visa monitor card authorizations for unusual usage patterns.</p> <ul style="list-style-type: none"> <li>• Visa provides two monitoring methods, the Risk Identification Service (RIS) and the Cardholder Risk Identification Service (CRIS), to assist the government in its review of merchant and cardholder activity.</li> </ul>   |
| <b>Transaction Override</b>                      | <p>Bank of America, by direction of the A/OPC, can override authorization requests for approval or decline requests during normal authorization conditions. Our GCSU customer-service group will handle these requests for the A/OPCs listed in the contact database. The functionality will allow any restricted requests (MCC, dollar limit, etc.) to be approved by the Bank of America authorization system.</p>  |
| <b>Billing Cycles</b>                            | <p>Bank of America offers your agency a choice of 22 billing cycles for assignment to groups of cardholders. Structuring the appropriate organizational hierarchy and selecting the billing cycle for major subordinate elements of the agency will facilitate common report cutoffs and enhance the overall processing of monthly bills.</p> <p>Bank of America billing cycle cutoff dates are daily from the 4<sup>th</sup> to the 26<sup>th</sup> of each month. Statements are mailed two to three days after cycle cutoff and are mailed directly to the cardholder's address of record.</p>   |
| <b>Audit/<br/>Investigative<br/>Support</b>      | <p>A Bank of America GCSU Account Manager will support requests for information resulting from audits and investigations.</p>   |
| <b>Account<br/>Activation /<br/>Deactivation</b> | <p>You have the ability to set a start date and an end date for the use of a card. This allows you to control the availability to spend on an individual card. (Refer to Appendix A for Sample Activation/Deactivation form.)</p>   |
| <b>Termination<br/>of Accounts</b>               | <p>A cardholder's IBA account should be canceled immediately upon termination of employment with your agency. You must notify Bank of America in writing, or by a documented phone call, of an account termination. Additionally, you can terminate any account at any time with a written request.</p>   |

### 3. Reports

The following reports are available to help you manage your card program. Reports typically present data for calendar periods. For example, a monthly report presents data from the first day of the month through and including the last day of the month. Some reports, such as Delinquency and Suspension/Pre-Cancellation Reports, will be based on agency billing cycles even though the report may be generated on a monthly basis. In addition, there are those reports that are only generated when a user specifically asks for them. The user-requested report presents data as of the date the report is requested. (Refer to Appendix B for Report Formats.)

Due to inherent time requirements in processing transactions, a brief delay may be caused between the transaction-posting date and the date the transaction is available for reporting, particularly at month end. In any case, reports containing all transactions will be available within 48 hours after the end of the reporting period. All dates in these reports are year 2000 (Y2K) compliant.

Reports are available in hard copy or via EAGLS. For questions concerning your selection of reports, call Bank of America GCSU at 1.800.472.1424 (domestic toll-free) or 1.757.441.4124 (international-collect).

| <b>DoD Reports as Required by Financial Management Regulation, Vol. 9, Chapter 3</b> |   |
|--|---|
| <b>Account-Listing Report</b>  | This report provides detailed account-level information for an individual account or for an agency account. The report will capture all open accounts regardless of status. Available upon request.     |
| <b>Account-Activity Report For the Travel Card Program</b>                           | This monthly report consists of summary totals for the reporting period, the fiscal year to date by card and agency. This report is generally used at all levels to obtain and manipulate program data. |
| <b>Account-Renewal Report</b>  | This report lists cards/accounts due to expire and identifies account name, account number, expiration date, and any other information required to determine renewal status.                            |
| <b>Delinquency Report</b>  | This report lists account status for each 30 to 120+ day timeframe (i.e., 30, 60, 90, 120, or more days). It is generally used by the DBO and the CFO.  |
| <b>Suspension/Pre-Cancellation Report</b>  | This report lists accounts that have been suspended and those that are in jeopardy of being canceled. It identifies account name, number, status, balance past due, and number of days past due.        |

| <b>Additional Contract-Required Reports</b>                   |   |
|---|---|
| <b>Invoice</b>  | This official invoice includes all transactions, debits, and charges posted to the account during the billing cycle.  |
| <b>Invoice-Status Report</b>                                  | This report lists payment status on each outstanding invoice and contains all transaction data, including original invoice number and other references required to identify the charge. It is generally used by the DBO.  |
| <b>Transaction-Dispute Report</b>                             | This report lists all outstanding and resolved transaction disputes and includes all information necessary to identify, track, balance, and obtain status on the dispute from the original charge through resolution. It is generally used by the TDO.  |
| <b>Pre-Suspension/<br/>Pre-Cancellation Report</b>            | These reports list accounts eligible for suspension or cancellation and identify account name, number, status, balance past due, and number of days past due.   |
| <b>Suspension/<br/>Cancellation Report</b>                    | These reports list accounts that have been suspended or canceled and identify account name, number, status (suspended or canceled), balance past due, and number of days past due.  |
| <b>Account-Renewal Report</b>                                 | This report lists cards/accounts due to expire and identifies account name, account number, expiration date, and any other information required to determine renewal status.  |
| <b>Delinquency Report</b>                                     | This report lists account status for each 30 to 120+ day timeframe (i.e., 30, 60, 90, 120, or more days). It is generally used by the DBO and the CFO.  |
| <b>Detailed Electronic Transaction File</b>                   | This electronic file lists each cardholder's detailed transactions for the reporting period and contains all transaction data.  |
| <b>Account-Activity Report for the Travel Card Program</b>    | This report includes complete account activity, both active and inactive, and includes a roll-up section. It includes ATM and traveler's check transactions. It reports current and fiscal-year account activity. It segregates all charges and credits by individually or centrally billed accounts, with current period totals of the data elements identified. It includes merchant information such as name, address, TIN, merchant-category code, etc. |
| <b>Statistical Summary Report for the Travel Card Program</b> | This report lists dollar volume; ATM volume; traveler's checks volume; number of transactions, active cardholders, total accounts, new accounts, miscellaneous fees, and identification of fees (e.g., fees for customized services, fees for value-added products and services) on current and fiscal-year basis.  |

| <b>Additional Contract-Required Reports</b> |   |
|---|---|
| <b>Airline Credit/Refund Report</b>         | This report lists all credits, including refunds, by individually billed accounts and centrally billed accounts. It includes merchant name, credit amount, and credit date. |

| <b>Additional Agency Reports Required for the Travel Card Program</b> |  |
|---|--|
| <b>Writeoff Report for the Travel Card Program</b>                    | This report lists the amount and date of the writeoff for individually billed accounts.  |
| <b>Invoice-Status Report for the Travel Card Program</b>              | In addition to the Invoice-Status Report listed under Contract-Required Reports, above, this report also lists ticket numbers.   |
| <b>Hotel/Motel Fire Safety Act (FSA) Report</b>                       | This report lists FSA data and gives a percentage compliance to the FSA for each Agency/Organization.  |
| <b>Prefunded Cards on Individually Billed Accounts Report</b>         | This report lists, by name and account number, the number of prefunded cards provided and associated dollar value of the prefunded cards for each Agency/Organization. |

## Ad hoc and Customized Reports

Ad hoc and Customized Reports are available to users of the Bank of America Electronic Account Government Ledger System (EAGLS). EAGLS is a proprietary system of Bank of America that gives you, as a government card representative, access to setup, reporting, and maintenance for your accounts.

You can create visually appealing and information-specific reports using ad hoc reporting accessed through EAGLS. Using the reporting package Seagate/Crystal Info, you can choose from a list of data elements, template formats, and graphs to create your own special reports. There is no additional fee for access to the ad hoc reporting tool, except for the Decision Analysis feature, as specified in your Agency/Organization's Task Order.

If you are not currently using EAGLS and would like to have access to the Ad hoc and Customized Reports, call our Government Card Services Unit (GCSU) at 1.800.472.1424. If outside the United States, call at 1.757.441.4124 collect.

Customized Reports are also available upon request, through Bank of America GCSU. We will work with you to identify customized hard-copy reports that you require and we will provide you access to the reports at the frequency you specify. There may be a fee for customized hard-copy reports in accordance with your Agency/Organization's Task Order.

## Appendix A

### Electronic Access -- EAGLS Overview

The Bank of America program management tool, EAGLS (Electronic Account Government Ledger System), lets you manage all aspects of the card programs faster and more easily than ever before – from your desktop. The EAGLS browser-based system is designed to connect seamlessly to existing departmental intranets. With point-and-click functionality, you can fully manage your card programs – from maintaining day-to-day functions and account holder setup to retrieving statement billing files and reports. Cardholders can also manage various aspects of accounts for which they have authorized access. (Refer to Section II of this guide for detailed EAGLS instructions.)

Security-level access can be defined for key user personnel such as the A/OPC and the account holder. Each user is assigned a user profile that determines which accounts and screens he or she may access as well as which functions he or she is authorized to perform.

| <b>Key Program Features</b>       |  |
|-----------------------------------|--|
| <b>Fully Automated System</b>     | Easy-to-use system provides all required program and transaction data from a single interface.   |
| <b>Remote-User Access</b>         | Convenient access to cardholder transaction data and agency information for account inquiry, reporting, reconciliation, and maintenance functions.                   |
| <b>Security</b>                   | Provided through EAGLS closed intranet connection, which is designed to be secure. Network and gateway services provide links to the Bank of America card processor. |
| <b>Easy Access</b>                | Provides faster, easier management of day-to-day operations – set spending limits, add cardholders, activate/deactivate accounts, etc.                               |
| <b>Enhanced Reporting</b>         | Allows users to share data systemwide in a variety of reporting formats, including standard and ad hoc reports.  |
| <b>Flexible Billing</b>           | Central, individual, and customized billing saves time and cost by eliminating paperwork for your travel accounts.   |
| <b>Streamlined Reconciliation</b> | Authorized users can reconcile online, assign cost allocations, and create interfaces into your agency's finance and accounting systems.                             |

## Appendix B

### Forms

Listed below are the forms that you will use in setting up and establishing the Bank of America Government Visa Travel Card Program. Samples of these forms are provided on the following pages:

1. IBA Card Account Setup/Application Form (S02D)
2. Cardholder Account Change Form (C02D)
3. Account Activation/Deactivation (C05A)
4. Cardholder Transfer Request (C06N)
5. Hierarchy Structure Change Request (C09A)
6. Disputes Form (C12A)
7. Point-of-Contact Information (S06A)
8. EAGLS Access Application (S07A)
9. Central Account Setup (S08A)
10. Traveler's Checks Order Form (R02A)