



Agency Program Coordinator Travel Card Program Training and Orientation



Purpose



- Training Goals
 - Inform and train APCs on the Government Travel Charge Card Program
 - Identify resources for program start up and administration
 - Enable APCs to become familiar and comfortable with EAGLS



Travel Card Program Features and Benefits

- Visa acceptance at over 17 million merchant locations for domestic and international travel purchases
- ATM access at over 500,000 Visa ATM locations worldwide
- EAGLS
- 24 x 7 x 365 customer service



Travel Card Program Features and Benefits (cont)



- Card activation / deactivation on demand
- Thomas Cook Travellers Cheques
- Travel and accident insurance
- Auto rental insurance
- Travel assistance services
- Newsletters



APC Guidelines and Procedures



- APC responsibilities
 - Understand travel-card rules and regulations
 - The DoD travel card program is regulated by Financial Management Regulation (FMR), Volume 9, Travel, Chapter 3
 - Ensure cardholders understand their responsibilities



APC Guidelines and Procedures (cont)



- APC duties

- Ensure the travel card is used for official government use only. Examples include:

Air travel

Rail travel

Lodging

Official travel-related expenses away from duty station

Auto rental

Food-service establishment

Fuel

ATM access

Travelers checks





APC Guidelines and Procedures (cont)



- Understand defaults for initial account setup
- Administer authorization controls
 - Spending limit per cycle
 - ATM limit per cycle
 - Retail limit per cycle
 - Merchant Category Code (MCC) restrictions



APC Guidelines and Procedures (cont)

- Keep cardholder data current via EAGLS
 - Name
 - Address
 - Social Security Number
 - Telephone Number
 - E-Mail



APC Guidelines and Procedures (cont)

- EAGLS provides comprehensive reporting for tracking and monitoring
 - Account expiration
 - Account termination
 - Account renewal
 - Transaction authorization, posting, override
 - Delinquency
 - Audit and investigation



What is a Hierarchy?



- The foundation for account- management control
- It is a reporting group to which a cardholder's account belongs
- Defines multiple levels of authority within an organization, including EAGLS access rights for APCs and cardholders
- Standardizes the agency's organizational structure



Travel-Card Designs

- Standard
 - Issued from government stock
- Quasi-Generic
 - Issued from non-government stock
 - Uses account numbering structure for Bank of America Government Card Programs
- Generic
 - Issued from non-government stock
 - Uses standard commercial numbering
 - Exempt from statement insert, statement messaging, and tax exemption



Getting Started

- Cardholder completes application
- All new applications may be subject to a credit check; the cardholder must indicate on application whether he / she agrees to the credit check
- Cardholder returns signed and completed application packet to APC



Getting Started (cont)

- APC completes the agency account section (Supervisors must have initialed the “Supervisor” box)
- Mail / Fax the application to Government Card Services Unit (GCSU)
- Bank of America processes the application and issues the card within 3 days



Important Facts - US Currency



- Travelers checks can be ordered via:
 - GCSU
 - EAGLS
- Travelers checks can be ordered by and mailed to:
 - APCs
 - Cardholders
- Travelers checks are sold in pre-packaged denominations of \$20s, \$50s, and \$100s
- Cost of travelers checks is the total US face value of the check plus a 1.5% fee





Important Facts - Foreign Currency



- Foreign currency travelers checks
 - Available through Thomas Cook locations
 - Checks are sold individually
- Cost of travelers checks is the total US face value of the check plus a 1.5% fee





Payment Procedures

- Cardholders account statements mailed five business days after the closing of each billing cycle
- Statements mailed to cardholder address on record
- Payment is due in full on statement due date



Options for Payment



- Mail
- Wire payments
- Autopay
- Phone (“speedpay”) (\$10 fee)
- Personal Computer (PC)



Payment Delinquency

- Bank of America will communicate often via pre-determined methods to the APC and the IBA regarding past-due payments
- Delinquency
 - Suspension - 60 days after billing date
 - Cancellation - 126 days after billing date



Payment Delinquency Calculation Example



- 2/11/01 account bills
- 2/16/01 cardholder receives statement
- 3/5/01 payment in full is due for all undisputed amounts
- 3/27/01 payment is considered past due for any undisputed amounts (45 Days)
 - (Bank of America contacts cardholder)
- 4/10/01 (55 Days) cardholder is notified that the account will be suspended if payment is not made by close of business 4/15/01 (5 days)



Payment Delinquency Calculation Example (cont)

- 4/15/01 (60 Days) account suspended and all transactions blocked until payment received in full for any undisputed amounts
- 6/20/01 (126 Days) account cancelled if payment not received in full for any undisputed amounts

(An APC can request that an account remain open if there are extenuating or mission-related circumstances)





Dispute Processing

- Two types of disputes
 - Merchant disputes
 - Billing errors
- Unresolved disputes
 - The cardholder should contact GCSU
 - The cardholder will receive provisional credit
 - Dispute form will be mailed for documentation purposes
- Cardholder is required to document the dispute within 60 days of the statement date reflecting the transaction



Dispute Processing (cont)

- Bank of America will acknowledge dispute within 30 days of receipt of the documentation
- Bank of America commitment - Resolution of dispute within two billing cycles
- Disputes may be initiated via EAGLS or phone / fax



Training Materials

- Agency Program Coordinators' Guide
 - Centrally Billed Accounts (CBAs)
 - Individually Billed Accounts (IBAs)
- EAGLS User Guide
- Training material available:
 - Electronically: www.gcsuthd.bankofamerica.com
 - Hardcopy



Travel Card Program

Important GCSU Numbers:

Domestic toll-free number: 1 (800) 472-1424

Outside the United States: 1 (757) 441-4124 (Call Collect)

FAX:

APC Requests Fax: 1 (757) 624-6323

Cardholder requests Fax: 1 (877) 217-1033

Cardholder requests Fax: 1 (757) 624-6322
(OCONUS)

Website: www.gcsuthd.bankofamerica.com/government

Address: *Bank of America*
Government Card Services Unit
P.O. Box 1637
Norfolk VA 23501-1637





Electronic Account Government Ledger System



What is EAGLS?

- Fully-automated web-based desktop management tool which:
 - Empowers cardholders and administrators
 - Shifts traditional customer-service paradigm to customer self-service
- Enhanced reporting
- Remote user access
- Security



EAGLS Hardware & Software Requirements



- 486 PC with 16 MB RAM
- 28,800 Baud Modem or higher
- Operating System options
 - Windows 95 or higher
 - Windows NT
- Browser options
 - Netscape Navigator 3.0 or higher
 - Internet Explorer 3.01 or higher





EAGLS - Password Management



- Password change prompt will occur upon first login to EAGLS
- Passwords are case sensitive, may be alpha, numeric, or alphanumeric, and must be six to eight characters in length
- Passwords must be changed periodically for security purposes (84 days maximum)





EAGLS - User Roles

- Account Holder or Cardholder
 - User may inquire, reconcile, and request maintenance on designated account
- Agency Program Coordinator (APC)
 - APC may setup, inquire, maintain, and run reports on accounts within designated hierarchy