



Department of Defense Travel Card Program

Individually Billed
Accounts



Point of Contact Information

USAREUR:

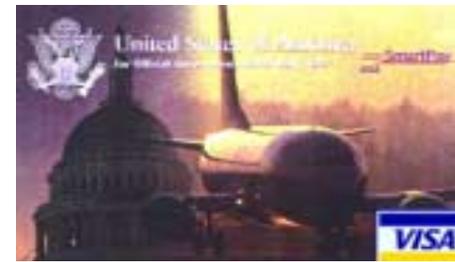
- SSG Chafey, DSN 379-5164
266th Finance Command Travel Policy Branch

Bank of America:

- George Beail DSN 225-3225 Comm (703) 695-3225
US Army Travel Card Account Manager



Overview



- Application Process
- Travel Card Process
- Management Controls
- Security / Fraud
- Account Confidentiality
- Collection Process



Application Process



- Travel Card application available on the web
 - Application must be signed by the cardholder
 - Cardholder may or may not authorize the bank to perform a credit check.
 - Must include signature from APC or Supervisor
- Fax to Bank of America's Government Card Services Unit
- Process will be completed within 3 business days
 - 24 hour rush processing available (\$20 fee)



Application Process - Credit Checks



- Bank of America performs a credit inquiry on an individual after receiving authorization.
 - Three major credit bureaus are used:
 - Equifax, TransUnion, and TRW
- Credit Inquiry remains on the credit bureau report for approximately 6 months
- Credit trade lines are not placed on the Cardholder's credit report



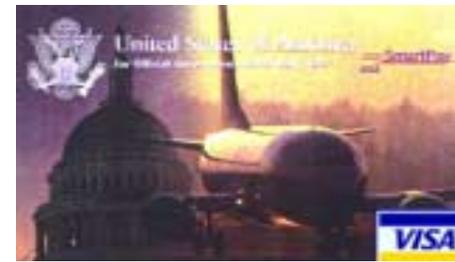
Application Process - Outcome



- If the cardholder does not pass the credit check, Bank of America recommends a Restricted Card
 - APCs have the ability to authorize a Standard Card
- A Restricted Card is issued if the Cardholder does not authorize a credit check



Travel Card Process



- All Army accounts cycle monthly on the 11th
- Payment in full is due upon receipt of invoice
 - No interest is applied to the account
- Payment methods include:
 - * Bill Coupon
 - * Pay by Phone
 - * Any Bank of America branch
 - * Western Union
 - * Wire transfer



Travel Card Process - Disputes



- Cardholder must contact Bank of America within 60 days after receiving the bill with the disputed transaction
- Immediate provisional credit is given
- Additional documentation may be needed from the Cardholder



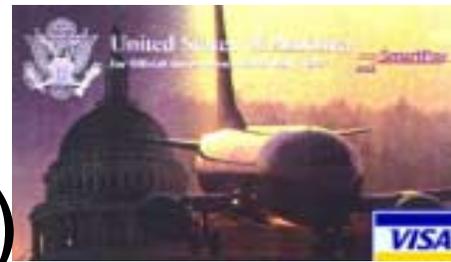
Travel Card Process - EAGLS Features



- EAGLS - Electronic Account Gov't Ledger Sys
 - Internet Accessible Worldwide
 - Functionality includes:
 - * View On-Line Statements
 - * Activation/Deactivation
 - * Schedule and View Reports
 - * Raise Limits
 - * Account Maint.
 - Reports include:
 - * Transaction Activity
 - * Delinquency Reporting
 - * Account Listing



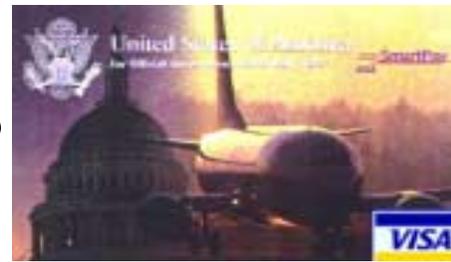
Travel Card Process - EAGLS Features (cont)



- EAGLS training for Agency Program Coordinators (APCs)
- Training Schedule posted on Technical Help Desk www.gcsuthd.bankofamerica.com
- Training Schedule questions: 1-800-245-0191
- 2 types of classes for DoD
 - DoD Core EAGLS - Basic Functionality
 - Reports - Review Reporting Functionality



Management Controls - Card Types



- Standard cards have a charge limit of \$2,750
– \$2,500 credit, \$250 cash (ATM)
- Restricted cards have a charge limit of \$1,125
– \$1,000 credit, \$125 cash (ATM)
- Card must be activated/deactivated by APC



Management Controls - MCC Codes



- VISA has established all merchants with specific Merchant Category Codes
- MCCs identify what kind of merchant is processing the transaction.
 - Examples: Mail order Catalog, Auto Dealer, etc.
 - Hundreds of MCC codes exist
- MCC Groups are set up within EAGLS
 - Travel, Retail, and Cash
- DFAS determines which MCCs are included and excluded.



Security / Fraud



- Two types of plastic
 - Standard Plastic
 - Quasi - Generic
- Neural Network (FALCON) used to identify fraudulent transactions
 - \$0.00 Cardholder liability
- Compromised accounts are blocked
Lost/Stolen
 - New account number and card is issued



Account Confidentiality



- Only credit inquiry is placed on a Cardholder's credit file.
- No information is released to third parties or internal units within Bank of America.



Collection Process - Timeline



<u>Days Past Due</u>	<u>Action Taken</u>
30	Statement message
45	Letter Phone call
55	Pre-suspension letter Phone call
60	Account suspended Statement Message Phone call Letter



Collection Process - Timeline (cont)



Days Past Due

Action Taken

90

Statement Message
Phone call
Letter

126

Statement Message
Account cancelled
Cancellation letter
Phone call
Alternate payment options
\$29.00 Late fee applied
APC Contacted





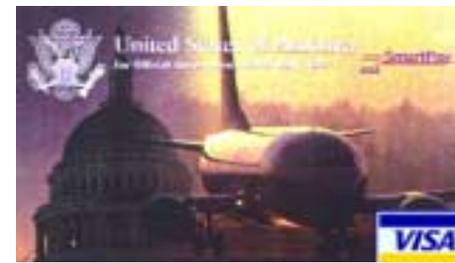
Collection Process - Timeline (cont)



<u>Days Past Due</u>	<u>Action Taken</u>
150	Statement Message Phone call, Letter \$20.00 Late Fee Applied APC Contacted
180	Statement Message Phone call, Letter \$20.00 Late Fee Applied APC Contacted
210	Account Charged Off Collection efforts continue



Collection Process - Suspension



- The account is “deactivated” at 60 days
- Upon payment of 60-day balance, the account is reactivated



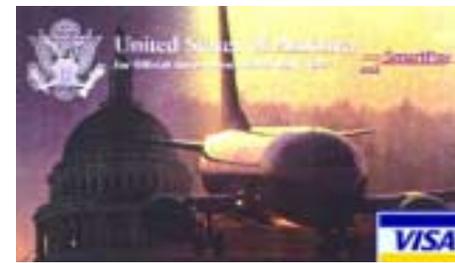
Collection Process - Cancellation



- Account cancelled at 126 days past due
- Three times within twelve months
- Reinstatement
 - balance in full
 - requested by APC
- Referral to outside collection agency or attorney



Collection Process - Mission Critical



- Prevents suspension/cancellation
- Prevents collection activity
- Available at the request of APC
- Pre-determined time frame
- Fully automated process