



Government Travel Card



Why Use a Travel Card?



- Card use mandated by 19 Oct 98 law
 - P.L. 105-264 requires all federal travelers to use travel card for official travel expenses
- GSA issued guidance on 19 Jan 2000
- Other federal agencies implemented program



Who Can Use a Travel Card?



- Active duty personnel
- National Guard and Reserve personnel
- Full-time, part-time, and seasonal civilian personnel (no Foreign Nationals)
- Non-Appropriated Fund (NAF) personnel



History of the Travel Card



- Not first credit card used for federal travel
- Initial use of credit cards 11 years ago
- Used Diners Club, American Express, VISA
- Used by at least 1.2 million DoD travelers



How is this Travel Card Different?



- Mandatory uses
- More benefits: VISA card accepted by more vendors worldwide
- Failure to use the card may result in disciplinary action
- All vouchers will be paid



How is this Travel Card Different?



- Account action
 - Accounts 60 days delinquent -- suspended
 - Accounts 126 days delinquent -- cancelled

Note: UCMJ action remains available if members use cards for prohibited purposes or are delinquent
- New fees
 - ATM fees still assessed
 - New assessment of delinquent account & collection fees



Mandatory Uses: When Must We Use The Card?



- Lodging/hotel
- Car rental
- Official transportation (airline, bus, or train)



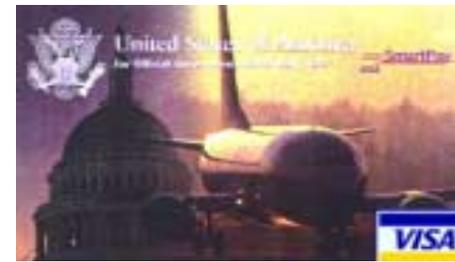
Optional Uses: When May We Use The Card?



- All other *reimbursable* travel- related expenses
 - Examples: laundry/dry cleaning, parking, taxi fares, tips, group meals
- Incidental purchases may be charged to the card
 - Examples: a drink with dinner, in-room movies, phone calls to family, hotel gym fees



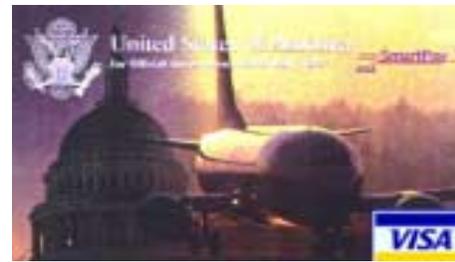
Prohibited Uses: When Can't We Use The Card?



- All unofficial, personal uses
- To help prevent misuse, DoD and VISA have blocked certain non-travel related Merchant Category Codes
 - To include golf courses, liquor stores, funeral homes, medical expenses, 1-900 phone numbers



How will Travel Card Affect Personal Credit?



- Credit check is noted but card itself is not reflected on personal credit reports
 - Should not affect one's ability to buy a car or a house
- Delinquent payments may be reported to credit bureau 126 days after failure to pay
 - Card holder will have time to work out any disputes
 - However, continued delinquency may damage credit



Payment Options



- Pay by check
- Pay by phone, “Speed Pay” (\$10)
- Pay through “autopay”
- Pay by wire transfer
- Pay by PC (Personal Computer)



Expenses and Fees



- Delinquent accounts (overdue 126 days) are charged a \$29 per month
- Accounts may be referred to DoD for collection. Administrative collection fees will be billed to account
- Cash withdrawals from ATM machines have a 3% fee added
 - ATM fee, billed in monthly statement, is reimbursable



What is the Cardholder's Responsibility?



- Safeguard the card
- Use the Travel Card only for official travel expenses
- Pay the Travel Card bill promptly
- Know your unit Agency Program Coordinator (APC)
- Call Bank of America Customer Service at (800) 472-1424



Questions?

