

# Government Travel Charge Card Program



## Agency Program Coordinator Guide

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**DEFENSE TRAVEL MANAGEMENT OFFICE**

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## Chapter 1. Introduction

This document provides Agency Program Coordinators (APCs) with a general overview and guidance on processes and procedures necessary for the successful execution and daily operations of their Organization's Government Travel Charge Card (GTCC) Program. It includes information on the administration of both Individually Billed Accounts (IBAs) and Centrally Billed Accounts (CBAs). Should this document's content differ from the Component-specific materials, contact a higher level APC or Component Program Manager (CPM) for guidance.

Note: Although all DoD Travel Card stakeholders will find value in this document, this guide is principally intended for Department of Defense (DoD) GTCC APCs, therefore the word "you" implies "APC".



Denotes especially important information or helpful tip.

### 1.1 Acronyms and Icons

Below are common DoD GTCC Acronyms that will be used in this guide and in the administration of the GTCC program.

Acronym	Description	Acronym	Description
APC	Agency Program Coordinator	DTS	Defense Travel System
BIN	Bank Identification Number	EAS	Citi's Electronic Access System
BP	Basis Point	GSA	General Services Administration
CAS	Client Account Services (Citibank)	GTCC	Government Travel Charge Card
CBA	Centrally Billed Account	HL	Hierarchy Level
CBA-S	Centrally Billed Account Specialist	IBA	Individually Billed Account
CBR	Credit Balance Refund	MC	Mission Critical
CCMS	CitiDirect Card Management System	MCC	Merchant Category Code
CCRS	Citibank Custom Reporting System	PCS	Permanent Change-of-Station
CCV	Charge Card Vendor	POS	Point of Sale
CLASS	Citi Commercial Card Learning and System Support	RPP	Reduced Payment Plan
CPM	Component Program Manager	SO	Salary Offset
CVV	Card Verification Value	SoU	Statement of Understanding
DFAS	Defense Finance and Accounting Service	SP2	SmartPay 2
DoD	Department of Defense	TMC	Travel Management Center
DPB	Days Past Billing	TO	Transportation Officer
DTA	Defense Travel Administrator	TraX	Travel Explorer
DTMO	Defense Travel Management Office	WBT	Web Based Training

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## Chapter 2. Laws, Regulations, and Policy Governing the DoD Travel Card Program

It is recommended that you become familiar with the laws and regulations upon which DoD GTCC Policies are founded:

- [Public Law 105-264](#) The Travel and Transportation Reform Act (TTRA) of 1998 Mandates use of the GTCC by U.S. Government civilian and military personnel for official travel. [http://www.gsa.gov/graphics/fas/public\\_law\\_105-264\\_fam9831a\\_R2GXCI\\_0Z5RDZ-i34K-pR\\_R2GXCI\\_0Z5RDZ-i34K-pR.pdf](http://www.gsa.gov/graphics/fas/public_law_105-264_fam9831a_R2GXCI_0Z5RDZ-i34K-pR_R2GXCI_0Z5RDZ-i34K-pR.pdf)
- [Public Law 109-115 Section 846](#)  
Requires each Organization to evaluate the creditworthiness of an individual before issuing an IBA GTCC. <https://www.gpo.gov/fdsys/pkg/PLAW-109publ115/html/PLAW-109publ115.htm>
- [Public Law 112-194](#) *Government Charge Card Abuse Prevention Act of 2012 SEC 3. Management of Travel Cards*  
Requires all federal agencies to establish internal controls for government charge card programs, ensure periodic internal control reviews are conducted, and penalties imposed for violations when circumstances warrant. <https://www.gpo.gov/fdsys/pkg/PLAW-112publ194/pdf/PLAW-112publ194.pdf>
- [Public Law 107-314 Section 2784](#) of the Bob Stump National Defense Authorization Act for Fiscal Year 2003  
Requires split disbursement of travel reimbursement directly to the GTCC vendor, and allows the withholding of funds (through Salary Offset) payable to a DoD employee when in debt to the GTCC vendor. <https://www.gpo.gov/fdsys/pkg/PLAW-107publ314/content-detail.html>
- [Title 10 U.S.C. 2784a](#) *Management of travel cards*  
Provides for disbursement of travel allowances directly to creditors. <https://www.gpo.gov/fdsys/pkg/USCODE-2010-title10/pdf/USCODE-2010-title10-subtitleA-partIV-chap165-sec2784a.pdf>
- [Joint Travel Regulations \(JTR\)](#)  
Pertaining to per diem, travel and transportation allowances, relocation allowances, and certain other allowances of Uniformed Service Active Duty members, Uniformed Service Reserve Component members, DoD civilians, and civilians traveling on DoD funding. Only expenses authorized by the JTR should be charged to the GTCC, unless specifically allowed per the GTCC Regulations authorized by DoDI 5154.31, Volume 4. <http://www.defensetravel.dod.mil/Docs/perdiem/JTR.pdf>
- [Government Travel Charge Card Regulations](#) *Authorized by DoDI 5154.31, Volume 4*, (formerly the DoD Financial Management Regulation (FMR) Volume 9, Chapter 3, provides GTCC policy, program structure, and APC responsibilities. <http://www.defensetravel.dod.mil/Docs/regulations/GTCC.pdf>
- [Office of Management and Budget \(OMB\) Circular A-123, Appendix B](#)  
Prescribes policies and procedures regarding how to maintain internal controls that reduce the risk of fraud, waste, and error in government payment solution programs. <https://interact.gsa.gov/document/omb-circular-123-appendix-b-improving-management-government-charge-card-programs>

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- [OUSD Memo, 3 May 2007 Reduction of Centrally Billed Accounts](#)  
*Approved the IBA as the primary payment mechanism for all travel costs.*  
[http://www.defensetravel.dod.mil/Docs/Reduction\\_of\\_CBAs\\_050307.pdf](http://www.defensetravel.dod.mil/Docs/Reduction_of_CBAs_050307.pdf)

## Chapter 3. GTCC Program Roles and Responsibilities

### 3.1 General Services Administration (GSA)

The GSA awards and administers a Master Contract, for the SmartPay charge card products and services for Purchase, Travel and Fleet. The current Master Contract for SmartPay2 expires November 29, 2018.

### 3.2 Defense Travel Management Office (DTMO)

The DTMO, on behalf of the DoD, awards and manages a tailored task order defining the Department's requirements for Travel card products and services. The DTMO represents the Department's Travel Card interests with all sectors of the Government and Industry, to include the Services' and Defense Agencies' Component Program Managers, OSD-Comptroller, DoDIG, Office of Management and Budget, GSA, and DoD's contracted bank (currently Citibank).

### 3.3 Component Program Manager (CPM)

The Component Program Manager (CPM) serves as the primary administrator for their Service or Agency and must be designated in writing. Minimum CPM responsibilities include:

- Maintaining their component's organizational hierarchy structure.
- Notifying the DTMO and the travel card contracted bank of any changes affecting their program organization (i.e., hierarchy).
- Conducting periodic reviews (see GTCC Regulations, Annex 9 for a compliance checklist) to ensure: travelers submit travel vouchers within five days of completion of official travel and comply with split disbursement requirements; IBAs and CBAs are properly approved; credit limits are adjusted/appropriate to meet mission requirements; unused accounts are closed; the APC is part of the checkin/checkout process; APCs are running and analyzing the GTCC reports to assist in program management; APCs are following procedures to notify delinquent cardholders and suspected misuse, abuse, or fraud; maximum utilization of the travel card; and APCs report findings of significant weaknesses to the CPM and Command or Agency Head.

APCs, from a hierarchical perspective, receive their GTCC Program guidance from their Component's CPM.

### 3.4 Agency Program Coordinator (APC)

The APC must be designated in writing by their Organization's Commander or Director. Some APC tasks must be performed at least once per billing cycle, but best-practice recommends more frequent attention to some specific areas of the program. To assist you with keeping track of these tasks and their recommended frequency, see below.



**APC Self Maintenance Prohibition:** APCs that are also cardholders are not authorized to perform account maintenance such as activating or deactivating or making credit limit adjustments on their own IBA. If an APC/cardholder needs APC functions performed on their IBA, they must direct the request to a higher level APC or CPM.



## 3.4.1 As-Necessary Tasks

- Collect and review required cardholder documentation prior to card issuance; e.g. signed application, Statement of Understanding, and Travel Card 101 certificate of completion
- Self-register your APC profile in CitiManager (Citi's online tool)
- Remind cardholders to register in CitiManager when their account application is approved
- Proactively communicate with IBA cardholders and CBA managers to minimize account delinquencies
- Process CBA applications with required approval needed from your CPM
- Respond promptly to cardholder inquiries
- Maintain (add, update/modify, remove) APC and cardholder profiles in the GTCC EAS for individuals within your span of control
- Facilitate cardholder moves between GTCC organizational hierarchies
- Activate and deactivate restricted accounts based on authorized travel dates
- Adjust IBA credit limits as necessary for the travel mission
- Place IBAs in Mission Critical PCS Status or Mission Critical Status as applicable (per Component guidance) and supervisor justification
- Work with DTS DTAs to ensure travelers on long term TDY are setup for Scheduled Partial Payments (SPPs)
- Adjust CBA credit limits, as necessary, for the travel mission
- Request CBA exceptions through the CPM, as needed

## 3.4.2 Daily Tasks

- Process Account (IBA & CBA) applications within 24-hours of receipt
- Process cardholder requests to: activate/deactivate restricted accounts, increase IBA credit limits, place accounts in PCS Mission Critical status, Mission Critical status, update demographic information, etc.

## 3.4.3 Weekly Tasks

- Decline Authorization reports in CCRS (*mandatory to run no less than once per cycle*):
  - ▲ To identify all ATM/cash and purchase transactions that were *attempted* for an account, but were declined. This report will help you determine where and why transactions failed, so you can be proactive in assisting cardholders with activating their accounts, raising credit limits, updating DTS profiles, or pointing-out improper use of the card.
  - ▲ DTS Unsubmitted Voucher Report – may require coordination with DTS Defense Travel Administrator (DTA).

## 3.4.4 Monthly Tasks

- APCs are expected to obtain mandatory reports listed in the GTCC Regulations 041402 (IBA) and 041403 (CBA) on a monthly basis, at a minimum.
- "IBA and CBA Account Activity Text File-CD100T" Report
  - ▲ You must run and review this report for IBAs no less than monthly, but recommend as often as weekly to identify potential improper use of the GTCC. The earlier misuse is identified, the earlier it can be corrected with the cardholder.
- Account Listing Report (IBA)
  - ▲ Ensure cardholders are keeping their personal information current with the GTCC vendor by validating the detailed content of the Account Listing report with each cardholder (e.g. full name, physical mailing address, e-mail address, and phone number).
  - ▲ Ensure cardholders no longer assigned to the organization/hierarchy are either transferred or their account closed.

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- ▲ This report will also allow you to be proactive in reminding cardholders (and potentially the cardholders' DTS Defense Travel Administrators [DTAs]), to update GTCC card numbers or expiration dates in their DTS profiles.
- Delinquency Report – Hierarchy (IBA and CBA)
  - ▲ This report displays accounts that are delinquent by time frame (i.e. 31, 61, 91, 120 or more days past billing). You should use this report to aggressively work all delinquencies.
- DoD Travel IBA Aging Analysis or IBA Aging Analysis Summary Report
  - ▲ This report will identify detailed account delinquencies and summary level information by component hierarchy. You will use one, or both, reports to get a point in time listing of your delinquencies. These reports should be run at the completion of each cycle, and used in conjunction with the Delinquency Report.
- Non-Travel Activity Report – IBA
  - ▲ This report identifies cardholders with transaction activity (such as cash, fuel, or food) occurring without other associated travel activity (such as airline, car rental, or lodging). APCs use this report to research potential misuse of the travel card.
- Weekend/Holiday Activity Report
  - ▲ This report identifies cardholders with transaction activity, such as lodging and car rental, when checkout is on a Sunday, Monday, or a Federal holiday. APCs use this report to research potential misuse of the travel card.
- DoD Travel CBA Aging Analysis
  - ▲ This report will identify summary level delinquency information by Component HL.
- Card Receipt Report
  - ▲ This report will identify cardholders who have not "Receipt Verified" their new cards. Cardholders should contact Citi to verify receipt of the GTCC upon receiving the card in the mail, regardless of travel status.
- Complete monthly CBA Reconciliation and ensure that payments post to your account (if CBA reconciliation is applicable to you).
- Validate In-processing and Out-Processing cardholders based on Component procedures. Close cards immediately for those former cardholders leaving the DoD; deactivate cards for those transferring, but remaining in DoD; close accounts of deceased cardholders.
- Coordinate with your DTS DTA and have them run the Traveler Status Report. Identify any restricted cards against the Account Listing Report in CCRS that should be deactivated during non-travel periods.
- Complete ad hoc requests to add/remove APCs that require access to CitiManager.

### 3.4.5 Annually

Recommended annual tasks that you should complete include (but aren't limited to):

- Identify all cardholders that need to complete required refresher Travel Card 101 training
- Identify all cardholders that need to complete a new SOU. (every three years or new duty station)
- Complete any refresher APC training as mandated (available in TraX)
- Run and review a CBA Listing report annually to determine whether accounts are being utilized, and if any modifications need to be made to credit limits, CBA Points of Contact, etc.

### 3.5 Cardholder (CH)

Cardholders (CHs) must:

- Read, sign and comply with the cardholder Statement of Understanding (SoU) (initially, every three years and upon arrival at each new duty station)
- Complete mandatory traveler training available in [TraX](#) (Travel Card 101) (initially and every three years)

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- Read and comply with the GTCC vendor's cardholder agreement
- Verify receipt of card with the bank
- Ensure all cardholder contact information (email address, mailing address, telephone number, name changes, etc.) are kept current with the GTCC vendor, as well as within their DTS travel profile
- Alert APC to activate their GTCC well before authorized travel begins, if issued a restricted account or within an organization that deactivates standard accounts when personnel are not in a travel status
- Request credit limit increases needed for the period of travel with supervisor justification
- Use their GTCC for ALL authorized travel-related expenses /charges, where the GTCC is accepted
- Submit their travel voucher within 5 business days of trip-end
- Split disburse their travel expense reimbursement directly to the GTCC vendor (via Payment Total screen in DTS), to avoid late payments
- Pay all undisputed charges on their GTCC monthly billing statement by the due date, regardless of whether reimbursement has been received<sup>1</sup>
- Coordinate with their APC when they receive PCS orders so the APC can make the necessary PCS Status/Mission Critical updates to the account, as needed
- Maintain awareness of, and stay within their available credit limit, while they are traveling
- Notify the APC and card vendor immediately if the card is lost or stolen

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<sup>1</sup> Ref DoD Cardholder Statement of Understanding

## Chapter 4. Charge Card Accounts

Citi is DoD's GTCC vendor under the GSA SmartPay2 master contract (effective November 30, 2008 to November 29, 2018). Citi's portfolio of travel card products offers a wide-variety of options, but DoD primarily uses two types of individually billed accounts (IBAs) – standard travel accounts and restricted travel accounts; and, two types of centrally billed accounts (CBAs) - transportation only accounts and unit travel accounts.

### 4.1 Individually Billed Accounts (IBAs)

IBA initial spending limits are established based on the DoD's requirements. However, the APC may adjust the spending limits based on mission needs. Any individual that travels should obtain a GTCC card. Qualifications, credit limits, and the types of IBAs for DoD were established in the DoD task order and are specified in the GTCC Regulations.

There are two types of IBAs: 1) Standard, and 2) Restricted.

In order to qualify for a Standard Account, an individual is required to submit to a Credit Worthiness evaluation by authorizing a credit check. The credit worthiness evaluation is a credit check soft pull that does not impact an applicant's credit score. Reducing the amount of restricted cards in your organization, will reduce the administrative workload on the APC.

The credit score will determine receipt of a standard card or a restricted card. If the individual opts-out of the credit worthiness evaluation, a restricted card will be issued. The IBA is a liability of the cardholder, and they are responsible for payment of all undisputed transactions on the account.



Applicants scoring less than 500 will not be issued a government travel card.

Note: Applicants not able to qualify for a restricted travel card on a new IBA application, per OMB policy, can obtain a card if the Commander/Supervisor indicates that the issuance of a restricted travel card is a mission requirement. The command can submit a supplemental paper IBA application by coordinating with your Agency/Component Citi representative (see Chapter 8).

### 4.2 Centrally Billed Accounts (CBAs)

A CBA is an account that has been issued to a DoD organization to pay for official travel transportation charges such as air, rail, bus, and for other official government travel related expenses. The CBA is the sole liability of the government and requires monthly reconciliation of the invoice. The APC and/or CBA Manager have the responsibility to ensure that the CBA invoice is reconciled in a timely manner and by the statement due date to avoid delinquency and/or suspension of the CBA. The account has a net 30-day payment term, and is subject to the Prompt Payment Act of 1982. These accounts contain a unique prefix that identifies the account as a CBA for official federal government travel.

Transportation-only CBAs are typically used to purchase transportation (air, bus, rail) for individuals that do not have a GTCC IBA, e.g. credit score below 500, traveler is exempt from mandatory use, or traveler is not a DoD employee, but authorized to use the CBA.

An additional, separate CBA called a Unit Card can be established to support groups of travelers, such as escort teams, military bands, etc., needing the flexibility of charging directly to a CBA. Unit cards may be used to charge all authorized travel expenses, such as transportation, lodging, meals, etc.

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There are five different kinds of CBAs, and the reason for the use of the CBA for your organization will determine which type the APC would apply for on the CBA application. These accounts contain a unique prefix (Bank Identification Number – BIN) that identifies the account as a CBA for official federal government travel. This prefix also identifies the account as eligible for government travel rates including city pair program fares and tax exemption where applicable.

<b>Types of CBA's</b>	<b>Description</b>	<b>BIN</b>	<b>DTS</b>	<b>CPP/Tax Exempt</b>
<b>Defense Travel System (DTS) Reconciled</b>	The DTS CBA is a CBA that is reconciled electronically in the DTS. Only air, rail and related point of sale fees can be billed to a DTS CBA. This type of account allows for the invoice to be received electronically in DTS. This type of CBA is loaded into the DTS and is used to pay for DTS airline tickets. The card for this account is what is referred to as 'white plastic' and cannot be swiped at a point of sale terminal.	27	Yes	Yes
<b>Traditional CBA Accounts</b>	The Traditional CBA is used to make reservations and purchasing tickets (air, rail, and bus) on behalf of individuals who have not been issued an IBA. This type of CBA can be loaded in DTS for ticketing. This CBA is also used for non-DTS transportation needs and is loaded in the Travel Management Center (TMC) script. The card for this account is what is referred to as 'white plastic' and cannot be swiped at a point of sale terminal. This type of CBA is reconciled manually using a Component-based process or system.	26	Yes	Yes
<b>Unit Travel Charge Card Accounts</b>	A Unit Card is typically issued to a DoD component in the traveler's or the Agency's/Organization's name. This type of CBA can be used for point of sale transactions so the type of transactions that can be billed to this type of CBA is the most flexible. The Unit CBA cannot be used for DTS travel. These types of cards are used sparingly due to the administrative oversight needed and manual reconciliation of the monthly invoices.	29	No	Yes
<b>Special Program CBA CPP (Bus/Ground Transportation)</b>	Special Program CBAs City Pairs Program (CPP) are used specifically for bus and ground transportation ticketing.	28	No	Yes
<b>Special Program CBA non-CPP (MEPS Account)</b>	Special Program CBAs non-CPP are used specifically for MEPS ticketing.	70	No	No

## Chapter 5. Hierarchical Structure

APCs are responsible for maintaining the hierarchy structure and accounts within their hierarchy structure. Citi uses a Hierarchy Level (HL) structure to define the reporting structure of accounts for IBAs and CBAs. These structures will then determine what accounts you have access to and can run reports against. The DoD hierarchy can contain up to seven levels. An example of a service hierarchy is as follows:

- Level 1: Department of Defense (The DTMO)
- Level 2: Military Components (The Service CPMs)
- Level 3: Major Command/CPM level for Defense Agencies
- Level 4: Installations/Units/Agency Subordinate Commands
- Level 5-7: Subordinate Commands

Each HL is unique, and all levels of the DoD hierarchy are required on each cardholder/CBA application. APCs must ensure that they have proper access to their HL so they can support their IBA and CBA cards. If access is needed, the APC should go to their next higher level APC to gain access (i.e., You are an APC at the HL4 and need access, your HL3 APC or CPM in the Defense Agencies would process the request).

## Chapter 6. Training Requirements

### 6.1 Requirements

The Government Travel Charge Card Regulations, Section 0408, defines the travel card training requirements for Cardholders and APCs.

Government Travel Card Training Requirements for Cardholders and APCs	Cardholder Mandatory	Cardholder Recommended	APC Mandatory	APC Recommended
Travel Card Program Mgmt. - (APC Course)			X	
Travel Card Program Mgmt. - Every 3 years			X	
Retain Completion Certificate for APC Course			X	
EAS Training		X		X
GSA Smart Pay Training				X
Travel Card 101	X		X	
Travel Card 101 Refresher - Every 3 years	X		X	
Retain Completion Certificate for 101 Course	X		X	

### 6.2 Travel Explorer (TraX)

Travel Explorer (TraX) is a centralized source of travel information that includes travel assistance, training, and access to trip tools and other useful information for DoD traveler's and administrators. To access TraX, users must register through Passport at DTMO's web portal at <https://www.defensetravel.dod.mil/Passport>. TraX aids DoD travelers and administrators by functioning as an extension of the Travel Assistance Center (TAC), which is the 24x7 help desk for DoD travelers. An individual can do the following in TraX:

- Submit help desk tickets and track the progress of the ticket
- Access Training materials and references to include 'How To' guides, information papers, FAQs, Web Based Training (WBTs), demonstrations and Instructor Led Training (ILT)
- Obtain information to assist with official DoD trip planning using the Trip Tools to review airline city pairs and associated fares, per diem rates, rental card ceiling rates, and destination weather forecasts.

### 6.3 Citi Training and Resources

Citi offers instructor led training and on-line training to support APCs in the use of the travel card vendor's online tools. Online training also includes web based training (WBTs) modules, instructional guides, and webinars. Registration for all Citi training is available in Citi's training environment –Commercial Card *Learning and System Support* (CLASS). CLASS is located in CitiManager (see Chapter 7.4 of this guide for additional details).

#### Instructor Led Training:

- On-site Training – Citi offers on-site training at no cost for organizations meeting the required 20-participant minimum. An online training request form for onsite instructor led training must be submitted via CLASS so logistics can be coordinated with Citi's Training team.
- Regional Citi Training Facilities - Citi also offers day-long, hands-on training by a Citi instructor, for APC classes of up-to 20 students, at the following locations:
  - Washington, DC
  - Jacksonville, FL
  - Norfolk, VA
  - Wilmington, DE
  - O'Fallon, MO

Training information is available by logging into Citi's website at <https://home.cards.citidirect.com/> and then selecting "Web Tools" and the CLASS link.

## Chapter 7. Citi Tools

Citi's electronic access system, CitiDirect, is a web-based tool that automates many of the administrative tasks performed by APCs. The CitiManager tools are broken down into four main modules: CitiDirect Manage Card Accounts, CCMS, CCRS, and CLASS which all APCs need access to in order to successfully manage their GTCC program.



Before an APC can use Citi's electronic access system (EAS) they have to be appointed in writing and must complete the Cardholder 101 and APC training. Once registered in the EAS by the higher level APC/CPM, the new APC will receive two emails with instructions on how to access the CitiDirect website and complete the "Self-registration for Non Cardholders."

### 7.1 CitiManager

CitiManager allows APCs to access a variety of card program tasks and web tools that provide the following functions. It is used by both APCs, as well as Cardholders.

#### ○ For APCs:

APCs will use Manage Card Accounts that provides online statements capability. APCs can securely and easily access the various details of card charges and use this module for assisting and auditing individual cardholders.

Features of Manage Card Accounts include:

- Statements can be viewed, printed or downloaded
- Unbilled transactions (charges that have posted, but not yet appeared on a statement) can be viewed and downloaded
- APCs can assign/unassign access to lower level HL APCs
- Create Users
- Review pending user requests
- Set alerts for cards within your HL
- View Resources to include:
  - ▲ Library access to upload and download files (file sharing protocol)
  - ▲ Links/Help (link to various sites that are used by the APC in managing their program)
  - ▲ Web Tools (access to CCMS, CCRS and CLASS)

APCs will follow this path to log in and access Manage Card Accounts:

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

Manage Card Accounts



CitiManager: User Guide – Non-Cardholder (Available in CLASS and in Links)

#### ○ For Cardholders:

Manage Card Accounts in CitiManager is also used by Cardholders.

- Cardholders can, and should, self-enroll by accessing [https://home.cards.citidirect.com](https://home.cards.citidirect.com/) and click on Self Registration for Cardholders. APCs should highly recommend this to their cardholders so they can easily manage their account electronically, which is a huge benefit when they are away from their home or office.



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- 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.

Features of cardholder online enrollment include:

- Ability to make online payments
- Credit Balance Refund Request (CBR)
  - ▲ Refund in the form of an electronic payment (ACH)
  - ▲ Available through the Request Refund tab of the cardholder statement
  - ▲ Must be less than the current balance (only up to \$4,999 can be requested online)
  - ▲ Cannot obtain CBR on open disputes
- View, Print, and Download Statements
- Unbilled Transactions
- Set Alerts
- Update Account Information (Address, phone number, email)
- Account Settings (POC info for CH, enrollment for Mobile, Paperless Statements, etc.)



[CitiManager: User Guide –Cardholder](#) (Available in Links)

## 7.2 CCMS

CitiDirect Card Management System (CCMS) is the online application that APCs use to perform program maintenance for both IBA and CBA accounts. CCMS is a secure electronic tool that performs various functions in support of your GTCC program including:

- Processing of online applications
- Card Management
  - ▲ View or Modify cardholder demographic and profile information
  - ▲ Activate/Deactivate accounts
  - ▲ Closing Accounts
  - ▲ Modify temporary credit/cash/retail spend limits
  - ▲ Place accounts in Mission Critical and/or Mission Critical PCS Status
  - ▲ Request replacement cards
  - ▲ View/Print and download statements
  - ▲ Perform bulk account maintenance
- Perform Hierarchy changes
- Make an Inquiry
- View Dispute Log and Declined Transactions

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



Corresponding CLASS module recommendations:

- Course: DoD Travel: CCMS CBT — Card Management Part I
- Course: DoD Travel: CCMS CBT — Card Management Part II
- Course: DoD Travel: CCMS CBT — Hierarchy

- Course: DoD Travel: CCMS CBT — Inbox
- Course: DoD Travel: CCMS CBT — Inquiry
- Course: DoD Travel: CCMS CBT — Reporting, Assistance and Alerts
- Document: DoD Travel: CCMS — User Guide - Travel

## 7.3 CCRS

Citibank Customer Reporting System (CCRS) is a robust tool that enables APCs to closely monitor and better manage their Travel Card Programs for policy compliance, potential misuse, spend trends and patterns, account transaction activity, and account delinquencies, just to name a few. CCRS supports DoD's reporting requirements in two ways: first, it provides a variety of standard report templates that simplify the reporting process for new APCs; and, second, it provides a dynamic custom reporting capability for the more experienced APCs with advanced reporting requirements.

- Helpful CCRS features:
  - Pre-defined reports that can be used, or that can serve as templates for customized reports
  - Ability to schedule reports by establishing subscriptions (identified under the report) to run at a variety of time periods, including daily load complete, weekly, cycle-end, or at month-end. APCs will also have the option to enter e-mail addresses to notify when the report is available
  - Ability to create 'Ad-Hoc' reports that can be built to the APCs needs
  - Access to a history list of reports run in the past. Simply save the report to your History List in CCRS.

The GTCC Regulations, in section 0414, identify the available reports, and denotes which are mandatory.

### Mandatory Reports for IBA:

1. Account Activity Text Report
2. Account Listing Report
3. Delinquency Report-Hierarchy
4. DoD Travel IBA Aging Analysis or IBA Aging Analysis Summary
5. Declined Authorization Report
6. Non-Travel Activity Report
7. Weekend/Holiday Activity Report

### Mandatory Reports for CBA:

1. Delinquency Report
2. DoD Travel CBA Aging Analysis

Additional reports are available to the APC and are located in the Supplemental Reports folder within the Department of Defense Travel Shared Reports that you may find useful.

Follow the path below to access Supplemental Reports in CCRS:

- <https://home.cards.citidirect.com>
  - Web Tools

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- Citibank Commercial Card Reporting System
- Select IBA or CBA Travel (will depend on the APCs access)
- GSA auto populates
- Organizational Shared Folders
- Department of Defense Travel Shared Reports
- Supplemental Reports

## Additional Resources

CCRS Full Report Matrix:

<http://www.citigroup.com/transactionsservices/home/sa/a2/gsmartpay2/dod/docs/ccrsmatrix.pdf>



Corresponding CLASS module recommendations:

- Course: DoD Travel: CCRS — Standard Reporting Package User Guide
- Course: DoD Travel: CCRS CBT — Basic
- Course: DoD Travel: CCRS Quick Start User Guide

## 7.4 CLASS

Citi Commercial Card Learning and System Support (CLASS) is a module within CitiManager that provides a Citi single source training environment for APCs that includes manuals, Computer-Based Training (CBTs), demos, instructor led training, and much more. This training environment provides APCs with the system functionality of using Citi's tools to support your travel card program.

APCs will follow this path to log in to CCMS: [https://home.cards.citidirect.com/Web Tools/Citi Commercial Card Learning and System Support \(CLASS\)/DoD Travel](https://home.cards.citidirect.com/Web Tools/Citi Commercial Card Learning and System Support (CLASS)/DoD Travel)

All Citi training courses that are applicable to DoD's travel card program are found under the DoD Travel Link in CLASS. The CLASS learning environment is flexible, equally accommodating APCs interested in a single lesson, as well as those interested in the more structured APC Education Track that guides the learner through a comprehensive curriculum comprised of 12 modules that include fundamental skills for all of Citi's online tools and associated capabilities (e.g. CitiManager, CCMS, CCRS, etc.).



CLASS CBTs can be interrupted and picked right back up where you previously stopped, and once the training is completed, the certificates can be printed right from CLASS.

Each APC should be very knowledgeable with using CitiManager, CCMS, and CCRS. If training is not provided by their command, they should utilize the training in CLASS in order to learn how to use the tools and resources available in support of their travel card program.

There is a CLASS Quick Reference Guide available in CitiDirect under Resources/Links Help that will provide usability and navigation instructions for CLASS.

The following link provides a current listing of courses and descriptions that are available in CLASS. When accessing CLASS, please be sure that the courses you select begin with DoD: DTMO Link for CLASS Course Listing):

<https://training.cards.citidirect.com/sumtotal/app/taxonomy/learnerSearch/LearnerSearch.aspx?RootNodeID=8&NodeID=5&UserMode=0>

## Chapter 8. Operational Setup

### 8.1 New Account Applications and Setup

The GTCC program includes Individually Billed Accounts (IBAs) and Centrally Billed Accounts (CBAs). For every new account established with the travel card vendor an application is required. Citi will determine whether to issue a card to designated government travelers and organizations upon review of the application.

#### 8.1.1 Individually Billed Accounts

The Department of Defense (DoD) policy is that the Government Travel Charge Card (GTCC) will be used by DoD personnel (military or civilian) to pay for all costs related to official government travel. IBAs are a direct liability of the cardholder. IBA applications for card holders, must be initiated by the APC and can be done so either online (the preferred method), or via paper applications.

The cardholder is required to provide the following information on the application:

- Full Name
- Social Security Number (this is not optional)
- Date of Birth
- Address
- Email Address
- Phone
- Applicant's Signature/Date of Signature
- Approving Supervisor Signature/Date of Signature
- Credit Report Authorization

In addition, the card holder will be required to complete the following:

- Completed Travel Card 101 Training (see Chapter 6 Training Requirements)
- Complete the Statement of Understanding (SoU) that is found on the DTMO website at [http://www.defensetravel.dod.mil/Docs/GTCC\\_SoU.pdf](http://www.defensetravel.dod.mil/Docs/GTCC_SoU.pdf)

**NOTE:** Regardless of the application process used by the cardholder (online/paper), when the cardholder signs the application for the GTCC, they agree to the terms and conditions in the cardholder agreement. The cardholder agreement can be downloaded at

[https://www.citibank.com/tts/card\\_solutions/commercial\\_cards/site/docs/dod/9121\\_A\\_DoD\\_IBA\\_App.pdf](https://www.citibank.com/tts/card_solutions/commercial_cards/site/docs/dod/9121_A_DoD_IBA_App.pdf).

Once the application is received by the travel card vendor for processing, they will review the application, and based on the results of the Credit Worthiness, the traveler will be issued either a standard or a restricted IBA (See Chapter 4.1).

#### 8.1.1.1 Online Applications

Online applications are the preferred method of processing an IBA application.

Benefits for submitting an online application include:

- ▲ Fewer errors from illegible handwriting and faxing on the manual application
- ▲ No paper, better for the environment
- ▲ APCs can still print out a paper copy, if necessary, from the online application
- ▲ Clear audit ability for the APC to see the status of the application
- ▲ Online recordkeeping versus paper

Cardholders will follow the path below to access CCMS to process online applications:

<https://home.cards.citidirect.com> >> Web Tools >> CCMS >> Card Management >> New Application

Expedited processing is also available online and will result in an expedited fee of \$20.00 to the cardholder. This is a reimbursable fee for the traveler, which they can claim on their travel voucher. Cardholders will receive expedited cards in two to three business days, while the standard processing time is between three to five business days.

Step by step instructions for the APC to initiate a new online cardholder application can be found in the CCMS User Guide.



Corresponding CLASS module recommendations:

- Course: DoD Travel: CCMS User Guide – Chapter 3 Card Management
- Course: DoD Travel: CCMS CBT – Card Management Part 1

### 8.1.1.2 Paper Applications

Paper applications are available for those individuals that do not have access to the online tool for submitting IBA applications, but the online tool should be used as much as possible. The application once completed by all parties, is then faxed to the number referenced on the paper application. Paper applications can also be expedited. The same expedite fees apply if being expedited and the processing time for a paper application once received by the credit card vendor is approximately two – three business days. Due to the PII information that is required by the bank and on the paper application, the APC MUST ensure that all documentation is stored in a secure location. APCs must adhere to archiving requirements of the GTCC Regulations and your organization. The travel card vendor does not accept digital signatures on the IBA application; therefore, wet signatures (ink) must be completed by the APC, the applicant's supervisor and the cardholder. Prior to submission of the IBA setup forms to Citi, the APC should verify that the form has been completed in its entirety and that all information is legible and correct.

APCs can access the paper IBA application at the following URL:

[http://www.citibank.com/transactionservices/home/sa/a2/gsmartpay2/dod/docs/1130435\\_9573\\_billed\\_acct.pdf](http://www.citibank.com/transactionservices/home/sa/a2/gsmartpay2/dod/docs/1130435_9573_billed_acct.pdf)

The form has designated areas that must be completed by the cardholder, the cardholders approving supervisor, as well as the APC.

### 8.1.2. Paper CBA Applications

CBA Applications can only be processed manually – there is no online application.

The CBA paper application is available at the following path for downloading:

- <https://home.cards.citidirect.com / Resources / Links / Help /Department of Defense Travel Card Homepage /Applications>

Once the application has been completed by the APC, they must forward the application to the CPM for approval. The APC and/or CPM will then forward the application to their customer account representative at Citi who will process the application. Like with the IBA paper application, no digital signatures are allowed. A CBA requires additional setup time due to the type of product it is, and can take up to two weeks to establish with the charge card vendor. The CBA card will then be mailed to the APC address on the application. Depending on the type of CBA account, there could be a 'white plastic' for non-point of sale (POS) cards (cards

which are not used at a POS terminal) that serve to keep track of the account number, expiration date, three digit Card Verification Value (CVV) number, etc. Others will be standard activation procedures. CBA accountholders provide the CBA information (account number/expiration date) to the TMC to enter the account “script” in their system. The CBA accountholder locks up and maintains the white plastic.

## 8.2 Post Application Processing Actions

Upon processing either the IBA or the CBA, there are actions that MUST be taken in order for the cards to be active and available for ticketing purposes. The necessary actions include: 1) The cardholder must verify card receipt; 2) The cardholder must update DTS profiles and TMC scripts, as needed; and, 3) the APC must follow-up with the cardholder on use of the card.

### 8.2.1 Card Receipt Report

In order for an IBA or a CBA to be used, the cardholder and/or APC must confirm receipt of the card. Each card will have instructions (a sticker on the card) on how to receipt verify the card. The cardholder will receipt verify their IBA and the APC is responsible to receipt verify their CBAs card by calling the number on the back of the card. Until this action has taken place, the card cannot be used. APCs can monitor who in their organization has confirmed receipt of their IBA travel card by running the Accounts Listing of Chip Cards report in CCRS available in the Supplemental Reports / Chip & Pin Reports folder. For CBAs the report is called the Chip & Pin Account Listing with Active Start and End Dates.

### 8.2.2 DTS Profile Update

All travelers must ensure that their DTS profile has been updated. Travelers are responsible for their DTS Traveler profile and APCs must coordinate with their CBA Administrator for updating the CBA information so it’s available for use.

APCs can provide the following link to their travelers that provides directions on how to update their DTS traveler profile:

[http://www.defensetravel.dod.mil/Docs/Updating\\_DTS\\_Auth\\_with\\_GTCC\\_Info.pdf](http://www.defensetravel.dod.mil/Docs/Updating_DTS_Auth_with_GTCC_Info.pdf)

As most APCs do not have the same access as a DTS DTA, APCs should on a monthly basis request from the DTA a report on their user’s profile status. APCs should request the DTA to run a *View People List Report*. This report identifies those individuals within a command who have an expired card per DTS or who don’t have an IBA per DTS so that the APC can compare this information to the Citi system, and ensure DTS is updated/corrected accordingly.

APCs will use the *CBA Load Sheet* (located under Quick Links and Resources at

<http://www.defensetravel.dod.mil/site/cba.cfm>) to provide to their CBA DTAs any new CBA’s that should be loaded into DTS so it’s available for use by the organization’s travelers or when there is a new expiration update that must be completed. The CBA Load sheet is available for download on the DTMO website under Quick Links and Resources at:

<http://www.defensetravel.dod.mil/site/cba.cfm>

### 8.2.3 APC Wrap-up with Cardholder

APCs should reach out to their cardholders to close the loop and ensure they have completed all required actions. This is also a good opportunity to review activation/deactivation procedures with cardholders who have been issued a restricted card so they know this needs to be incorporated into their travel plans. APCs can also use this opportunity to ensure they have a copy of the cardholder’s Travel Card 101 certificate, Statement of Understanding and answer any remaining questions with the cardholder about their responsibility with the GTCC.

## Chapter 9. Account Maintenance

APCs will be required to perform maintenance on their cardholder’s accounts to ensure account information is kept current as well as complete program administrative tasks for accounts within their hierarchy. Account maintenance is completed in CitiDirect Card Management System (CCMS).



Corresponding CLASS module recommendations:

- Course: DoD Travel: CCMS CBT – Card Management Part 1
- Course: DoD Travel: CCMS CBT – Card Management Part 2
- Course: DoD Travel: CCMS Manual – Chapter 3 – Card Management
- User Guide: CCMS

### 9.1 Defense Travel System Reports

The following reports are recommended in DTS to support APCs in managing their GTCC program. APCs can request these reports from their DTS DTA:

Report Name	Frequency	APC Action
Un-submitted Voucher Report	Weekly	DTS report identifies travelers that have not submitted their travel voucher closing out payments that are due to the GTCC
People – Accounts Info List	Monthly	Identifies travelers within the DTS organization. Report identifies cardholders with expired card data or missing GTCC card data in their profile for the APC’s action.
Organizations – View CBA List	Quarterly	Identifies CBA data that is loaded in DTS for travelers to use if they don’t have an IBA. Report indicates CBAs that are expiring and that need to be updated in DTS, as well as DTS organizations that have access to the CBA for ticketing.

### 9.2 Demographic Updates

The APC must ensure all cardholder information is kept up-to-date to guarantee effective program management. The APC must maintain individual cardholder information such as primary mailing address, email address and phone number. Not keeping this information current could result in a cardholders account to be temporarily closed due to returned mail. The account will remain closed until the primary address is verified or updated and the returned mail status is removed from the account. As the DoD and the charge card vendor move more towards digital communications, email address, and mobile numbers also need to be kept current to ensure receipt of Citi communications by the cardholder. Demographic updates are available at the following path:

- CCMS / Card Management / Account Management /Modify Account /Demographics

### 9.3 Temporary Credit Limit Updates

The APC, CPMs and the DTMO have authority to raise individual credit limits on a temporary basis to meet mission requirements. The chart below details the authority for each level CPM/APC in respect to raising individual credit limits as of the date of this APC Guide and is subject to adjustment by Citi.

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Standard account credit limit increases are limited to a temporary duration of no more than 12 months. Restricted account credit limit increases are limited to a temporary duration of no more than 6 months. After such time, the temporary limits will be reset back to the default limits.

Department of Defense Government Travel Card Credit Limits					
	Default	APC (HL4/5 – 7) Approval Maximum	APC (HL3/4) Approval Maximum	CPM (HL2/3) Approval Maximum	DTMO (HL1) Approval Maximum
<b>Standard</b>					
Credit	\$7,500	\$10,000	\$15,000	\$50,000	No Maximum
Travel	\$7,500	\$10,000	\$15,000	\$50,000	No Maximum
Cash	\$665	\$5,000	\$10,000	\$50,000	No Maximum
Retail	\$250	\$500	\$1,000	\$2,000	No Maximum
<b>Restricted</b>					
Credit	\$4,000	\$10,000	\$15,000	\$50,000	No Maximum
Travel	\$4,000	\$10,000	\$15,000	\$50,000	No Maximum
Cash	\$365	\$5,000	\$10,000	\$50,000	No Maximum
Retail	\$100	\$500	\$1,000	\$2,000	No Maximum

Credit limit updates can be made via the EAS at the following path:

- CCMS / Card Management / Account Management / Modify Account / Controls

## 9.4 Activating and Deactivating Accounts

Per policy, restricted accounts are required to be deactivated during periods of non-travel. The APC can set specific dates for which the card is active, as well as when it will become de-active, based on travel dates for the cardholder. The APC may also deactivate standard accounts during periods of non-travel. Cards can also be deactivated during suspected misuse research. Activation/De-activation updates are available at the following path:

- CCMS / Card Management / Account Management / Modify Account / Controls

## 9.5 Mission Critical

Mission critical status is applied to an IBA when travel is being performed under competent orders and the traveler is performing duties in a remote location that, through no fault of their own, may prohibit the traveler from filing a voucher for their outstanding travel card charges. The purpose of applying mission critical status to an IBA is to prevent the account from being suspended or cancelled due to delinquency, which would render the account unusable.

Only an APC or CPM can enroll accounts in mission critical status with supervisor justification; cardholders may not enroll their own account.



Mission critical status should not be used as a means of avoiding delinquency for the cardholder due to untimely processing of travel vouchers, but used only in situations that apply for mission critical status.



APCs may only enroll accounts into mission critical status prior to the account suspending (delinquent 60 days or less), however, CPMs may request Citi customer support place accounts suspended for delinquency, in a MC status. While in this status: (1) accounts will not suspend, cancel or charge off; (2) accounts will not report as delinquent, no late fees will be charged; and (3) accounts will not begin aging until the status end date. Monthly statements will continue to be sent to the cardholder's address of record.

Mission critical updates can be made via the EAS at the following path:

- CCMS / Card Management / Account Management / Modify Account / Controls

## 9.5.1 PCS

For services that allow IBAs to be used by their cardholders when in a PCS status, the account should be placed into a mission critical status due to the PCS. This status allows additional processing time of PCS vouchers and prevents delinquency and suspension of the account prior to when they begin in-processing at their new duty station. In order to put a cardholder into PCS MC status:

1. Select 'Yes' flag to Indicate account is in PCS status - Demographics on Account Management – Modify Screen
2. Select MC start and end dates under Controls on Account Management – Modify Screen

## 9.6 Hierarchy Transfers

APCs are responsible for ensuring that cardholders are located in the correct hierarchy level (HL). Accounts are transferred between HL's through CCMS. APCs can ONLY "pull" accounts into their hierarchy (by account numbers or social security number) and are unable to transfer ("push") an account into a hierarchy level that is not within their HL span of control.

HL transfers can be made via the EAS at the following path:

- CCMS / Card Management / Account Management / Transfer Account



Corresponding CLASS module recommendations:

- Course: DoD Travel: CCMS CBT – Hierarchy

## 9.7 Disputes /Transfers

Cardholders, as a best practice, should monitor and reconcile their monthly statements to validate charges against their travel card. Discrepancies identified need to be reviewed, and, if necessary, a dispute should be initiated through the charge card vendor for IBAs. For CBAs, a transfer transaction rather than a dispute, should be initiated to transfer the transactions to the appropriate Service, Agency, or hierarchy level.

A cardholder, or an APC on behalf of the 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
- unauthorized charges ( i.e., charged an extra night for a hotel room)
- incorrect charges (airline charged \$2000 instead of \$200 for airline ticket)

For CBA transactions, it is very important that the CBA manager researches the transaction and identifies that it is truly an unauthorized transaction and not just an error with an incorrect CBA that was billed. CBAs with excessive disputes can be closed by the bank due to perceived suspicious activity. This will result in CBA

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reconciliation issues. In those instances, a Transfer Transaction Form should be completed to move the transaction from the erroneous CBA to the correct CBA.

The Transfer Transaction Form is available at:

[https://www.citibank.com/tts/card\\_solutions/commercial\\_cards/site/docs/dod/xfer\\_trnsctn.pdf](https://www.citibank.com/tts/card_solutions/commercial_cards/site/docs/dod/xfer_trnsctn.pdf)

Disputes 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 is relinquished.

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

There are two ways that a cardholder or an APC can dispute a transaction(s): Online (the preferred method) or Manual dispute. The manual dispute process requires the cardholder or APC to:

- Step 1: Contact the merchant directly (Most disputes are resolved by contacting the merchant directly)
- Step 2: If the merchant is unable to help, contact Citi to initiate the dispute process or submit the dispute form directly to Citi

Contact Citi at 800-200-7056 (cardholder) or 1-866-670-6462 (APC)

Citi will research the transaction with the merchant and their acquirer on the cardholder's behalf and issue a provisional credit for the dispute amount until the dispute resolution is finalized.

Regardless that the APC initiated a dispute with Citi via phone, the cardholder or APC will still need to complete and submit the dispute form, including additional required documentation.

The form can be accessed using the hyperlink:

[https://www.citibank.com/tts/card\\_solutions/commercial\\_cards/site/docs/support/DisputeFormAU.doc](https://www.citibank.com/tts/card_solutions/commercial_cards/site/docs/support/DisputeFormAU.doc)

Note: Digital signatures are not permitted by the APC or the cardholder on the dispute form.

The cardholder must provide any requested additional information to Citi, or the dispute may be resolved in the merchant's favor. If the dispute is found in favor of the merchant, the provisional refund will be reversed and the cardholder will see the re-billing of that transaction on their next monthly statement.

## 9.8 APC Termination of Accounts

When a cardholder leaves DoD, is terminated from employment, or no longer requires a GTCC, the APC must close the account or notify Citi immediately. The APC or his/her designated representative should thereafter retrieve and destroy the GTCC if the employee does not have the card at termination or instruct the employee to destroy the card immediately. Citi does not require that the destroyed card be returned to Citi.

## 9.9 Deceased Cardholder

Once notification has been provided that a cardholder is deceased APCs have a responsibility to place the account into a deceased status (B9 via the EAS), which will close the account.

CPMs and APCS (HL1 – HL3) are the only authorized persons who may request an account be placed in a deceased status. For Independent Agencies, APCs at HL4 may also make the request.

Notification from APCs at HL4 – HL7 (with the exception of an HL4 for an Independent Defense Agency), family members and/or Chaplains should be referred to the appropriate level APC, as referenced above.

### Procedures

Step	Action
1	Upon receiving a call, the Citi customer service representative determines whether the caller is an HL1 through HL3 CPM/APC or other (or HL4 for an Independent Defense Agency). If caller is a HL1 – HL3 CPM/APC, proceed to step 2. If caller is a HL4 – HL7 APC, proceed to step 7. If caller is a family member, proceed to step 8.
2	<b>HL1 – HL3 CPM/APC:</b> Verify APC information i.e. Agency, Name etc.
3	Citi requests that the APC confirm that the account is/was closed ( <b>B9</b> ) in CitiManager.
4	Citi will complete a “Deceased Referral” form for any account that has a balance or credit balance on the account and forward to the Citi Collections Department.
5	Citi requests that the APC obtain the card and verify its destruction when possible.
6	Citi will note the account with APC’s name and telephone number.
7	<b>HL4 – HL7 APC:</b> Citi directs the caller to contact their HL1 – HL3 CPM/APC.
8	<b>Family member:</b> Citi verifies name, address, and last four digits of social security number and notes it on the account. Citi then provides the name of the Service Component Deceased Affairs Office (SCDAO) from a listing provided by the Service Components who would then be able to contact the appropriate CPM/APC for proper actions.

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## 9.10 Credit Balance Refunds

A Credit Balance Refund (CBR) is the process by which cardholders (or APCs/CPMs on behalf of cardholders), can request a refund for overpayments made to their IBA. Refund of credit balances may be requested by either the cardholder or APC by contacting the bank. If the cardholder or APC does not initiate a CBR request within the 180 day window refunds are legally required, the bank will initiate a refund. Based on which route the refund was requested different banking requirements exist:

1. CBRs requested by the cardholder or the APC shall be issued by Citi within seven (7) business days of receipt of the request.
  - Cardholder/APC initiated:
    - Day 1 = Monday – Friday before 1400 EST / Citi will send email notification to appropriate Service/Agency representative.
    - Day 7 = Monday – Friday before 1400 EST / the Service/Agency will respond to Citi's inquiry or the default policy will be implemented.
    - Day 10 = Monday – Friday before 1499 EST / Citi will issue credit balance refund.
2. CBRs not request by the cardholder or the APC/CPM shall be issued by Citi:
  - Under \$10,000 within 60 business days from the date the credit balance originally appeared on the account
  - Over \$10,000, within 180 calendar days from the date the credit balance originally appeared on the account

The HL3 will serve as the POC APC for CBRs between \$10,000 - \$19,999:

- Citi will contact the HL3 at the 60 day mark and every 30 days until the CBR is issued.
- As an escalation point, if the CBR has not been issued by day 150, then Citi will contact both the HL3 and the CPM with instructions on the NLT date to respond.
- At day 180, if there is no direction from the HL3 or CPM, Citi will issue the CBR.

The CPM will serve as the POC for CBRs over \$20,000:

- Citi will contact the CPM at the 60 day mark and every 30 days until the CBR is issued.
- If no response from the CPM by day 150, Citi will contact the CPM with instructions on the NLT date to respond.
- At day 180 if there is no direction from the CPM, Citi will issue the CBR.

Note: For all CBRs over \$10,000, Citi will contact the HL3 and CPM for validation from the Service/Agency APC and/or CPM prior to Citi releasing funds to the cardholder.

A thorough review will be completed before a CBR is issued to an individual cardholder having an outstanding balance, outstanding authorization, and/or dispute(s). A CBR will also not be issued to a cardholder who has a return mail indicator on their account or a balance of less than \$1.01. This review will determine whether the CBR is held in whole, in part or returned to the individual. APCs can view accounts with credit balances via the "IBA/CBA Account Listing Report" in CCRS by prompting "Less than or equal to \$0" in the report parameters.

Note: there is no report indicating refunds issued against those account credit balances.

## Chapter 10. Delinquency Management

A primary responsibility of an APC is monitoring their hierarchy for delinquencies and notifying cardholders to ensure delinquent balances are paid as soon as possible. Through the use of various tools and resources, APCs can quickly and easily identify individuals that have not met the payment due date of their government travel card. The same management controls for monitoring CBAs is applicable to APCs that are responsible for those cards.

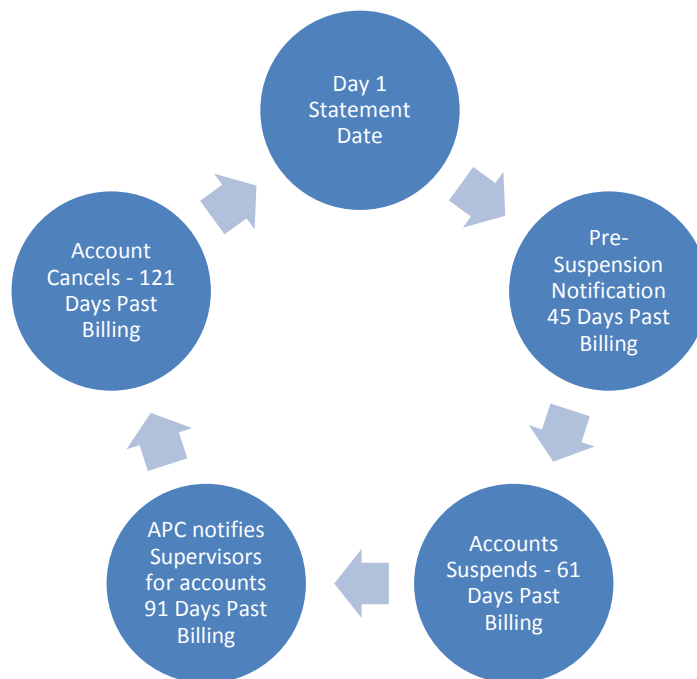


GTCC Regulations (Section 0413)

### 10.1 Overview

The following delinquency timeline applies to both IBAs and CBAs.

As a reminder, an IBA is the responsibility of the cardholder, whereas, the CBA is a DoD liability. This means the cardholder is responsible for ALL charges that are billed to their travel card account and the government is responsible for payment in full to the travel card vendor for any transactions that are billed to the CBA.



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## 10.2 Delinquency Milestones

### IBA Delinquency Milestones

CURRENT	SUSPENDED	CANCELLED/CLOSED	CHARGE OFF
1 TO 60 Days *	61 to 125 Days*	126 to 210 Days*	211 Days*
Traveler files travel voucher within 5 days after completion of travel	No new charges allowed on card	Submitted for enrollment in Salary Offset (or cardholder may apply for Reduced Payment Plan)	May charge off, and report to 3 <sup>rd</sup> party for collection
Receive Statement	Late fee applied at day 75	Member may request a travel advance if required to travel	Could affect cardholder's credit rating
Day 1 = The day after the charges post to the cardholder's statement	Additional late fees applied at day 91 and each 30 days increment thereafter	Receiving APC must transfer member into their HL regardless of delinquency status	Delinquency removed from HL
Past Due status at day 31	Receiving APC must transfer member into HL regardless of delinquency	Effects Command's delinquency rate	
Day 45 = Pre-suspension notification reports available. APCs notify cardholder and the cardholder's Supervisor accounts will suspend in 15 days if payment not received	Effects Commands delinquency rate		
Disputed/Fraudulent transaction must be reported within 60 days of when the charge first appears on a statement			

\* Days = days past billing statement date

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## CBA Delinquency Milestones

<b>CURRENT</b>	<b>SUSPENDED</b>	<b>CANCELLED/CLOSED</b>	<b>CHARGE OFF</b>
1 TO 60 Days *	61 to 125 Days*	126 to 210 Days*	211 Days*
Receive statement	No new charges without CBA exception granted by the travel card vendor	PPA interest is being accrued until payment receipt	May charge off
Day 1 - The day after charges post to the organization's statement	PPA interest is being accrued until payment receipt	At 126 days and beyond no further exceptions can/will be approved	Could affect ability to open new CBA accounts
Past Due status at day 31	Effects Command's delinquency rate	Reinstatement of account upon payment in full and CPM approval	Delinquency removed from HL
Prompt Pay Act (PPA) - Interest is incurred at day 31	At 61-90 days exceptions must be approved by CPM/HL 2-3	Cannot transfer to another HL	
Pre-Suspension Reports available and CBA cardholder has 15 days to make payment prior to CBA Suspending.	At 91 -125 days exceptions must be approved by DTMO/HL 1		
Disputed/Fraudulent transaction must be researched and transfer transactions submitted promptly.			

\* Days = days past billing statement date

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## 10.3 Fees

The table below outlines fees that may be applied by (charged by) the travel card vendor:

Type of Fee	Description of Fee
Non-Sufficient Funds (NSFs) Fee	A NSF fee will be applied to a cardholder's GTCC account when a payment is returned by the cardholder's financial institution for insufficient funds. NSF fees are not reimbursable. An account that has two (2) or more NSFs within a 12 month period is subject to immediate cancellation by the travel card vendor.
Reinstatement Fee	The reinstatement fee is applicable when a previously cancelled account is reinstated at the cardholder's request. The reinstatement fee is non-reimbursable.
Late Fee	A late fee is applied at 75 days past billing and at every 30 day increment/billing cycle thereafter until the past due/delinquency amount is paid in full. A late fee may be reimbursable if the late fee was charged as the result of a late reimbursement to the traveler.
Salary Offset Fee	A salary offset fee is applied to an account placed into a Salary Offset and is non-reimbursable.
Reduced Payment Plan Fee	The travel card vendor may offer a reduced payment plan for which additional fees will be assessed and are non-reimbursable.
ATM Withdrawal Fee	An ATM administrative and service fee may be charged by the travel card vendor and/or the ATM owner for each withdrawal.
Expedited Delivery Fee	This fee is applied when a card is delivered via overnight or express delivery. The expedited/express delivery fee may be reimbursable, if expediting the card is incident to official travel. The cardholder is advised to claim this on their travel settlement.



GTCC Regulations (Section 041203)



## 10.4 Delinquency Management Reports

APCs are required to provide delinquency management oversight of accounts within their hierarchy level and to take appropriate actions, as needed, to ensure GTCC accounts are kept current with the travel card vendor. Standard reporting templates are available in Citi's CCRS tool for reports identified as 'mandatory' and those most frequently used.

The APC will use the following reports for IBAs and CBAs to assist them in easily identifying accounts that age by delinquency timeframe (i.e., 31, 61, 91, 121 or more days past billing). APCs and account managers should use these reports to aggressively work all delinquencies within their HL:

- Pre-Suspension Report
- Delinquency Report (this report can be run for IBA/CBA details) (use in conjunction with the aging analysis report)
- DoD Travel IBA Aging Analysis and/or IBA Aging Analysis Summary
- DoD Travel CBA Aging Analysis
- Salary Offset Report

APCs will follow this path to log in to CCRS:

- <https://home.cards.citidirect.com> / Web Tools /Citibank Commercial Card Reporting System / Select IBA or CBA Travel (will depend on the APCs access)

As these reports will be used frequently, the APC can establish subscriptions in CCRS. When a subscription is established, the report will run each time based on the parameters that were established within the subscription. Email notification to the APC is also available for reminders that they have a report to download from the CCRS history list. Directions on how to establish subscriptions in CCRS are available in CLASS in the [CCRS – Standard Reporting Package User Guide](#).

Another report that APCs can use to assist with delinquency management is the Un-submitted Voucher report available in DTS. Cardholder accounts can become delinquent if travel vouchers are not submitted within 5 days of travel completion and/or split disbursement is not used properly to send payments to the travel card vendor. Also when long term TDY at one location for more than 30 days, a traveler should be signed up for Scheduled Partial Payments (SPP) in DTS. Most APCs do not have access to this report, but can request through their DTS Defense Travel Administrator (DTA). APCs can also ask for their DTA to grant them Organizational access in their DTS profile to be able to run this report themselves.



[GTCC Regulations \(Section 0414\)](#)

## 10.5 Cardholder Payment Options

Collection efforts by the charge card vendor for past due balances can be coordinated directly with the cardholder or through an intermediary such as DFAS. The earlier in the delinquency process that a cardholder begins to work with the charge card vendor, the better. Some options are only available at certain points in the delinquency process, so communication between the cardholder and the bank is critical even if no payments can be made. Keep the lines of communication open.

## 10.5.1 Reduced Payment Plan (RPP)

The Reduced Payment Plan is offered to cardholders who have not yet entered into salary offset to resolve their delinquent account balance. The RPP allows for the cardholder and Citi to come to an agreement on a payment plan for the outstanding balance over a defined time period as an alternative to salary offset. This is coordinated directly between the cardholder and the charge card vendor.

## 10.5.2 Salary-Offset

Salary Offset may occur for the cardholder once their delinquent account has reached 126 days past billing. Once this occurs, salary offset procedures will kick-in through a coordinated effort between DFAS and the charge card vendor. If the cardholder is eligible, a set deduction from the cardholder's wages will be applied automatically each pay period until the outstanding balance has been paid in full, or the account is removed from salary offset. Additional Fees applied to the cardholder once they are placed into this status are non-reimbursable.

## 10.5.3 Charge-Off/3<sup>rd</sup> Party Collections

Once an account reaches 211 days past billing, the account qualifies to be charged off by the card vendor. The charge card vendor has the option to refer the past due accounts to a 3<sup>rd</sup> party collection partner to resolve the delinquent balance owed. Such 3<sup>rd</sup> party collection actions may reflect on the (former) cardholder's credit rating.

## 10.5.4 Payment Options available to the cardholder

- Split disbursement (mandatory for all DoD cardholders)
- Alternate payment options include:
  - ▲ Online Payments – <https://home.cards.citidirect.com> – post within 48 hours
  - ▲ Pay by Phone (free of charge): 800-200-7056 or 757-852-9075 (collect) – post within 48 hrs
  - ▲ Western Union/Quick Collect – post within 48 hours (Code Citi: Roman, SD)
  - ▲ US Mail – post within 7 to 10 business days:

Citibank Government Card Services

PO Box 78025

Phoenix, AZ 85062-8025

- ▲ Express Mail Payments (FedEx, UPS or Airborne) – post within 48 hrs:

Citibank Government Card Services

Attn: Payment Processing Center 78025

1820 E. Sky Harbor Circle South STE 150 Phoenix, AZ 85034

NOTE: Payments CANNOT be made at a Citibank branch

- ▲ The Citi Payment Option Guide is available online at:

[https://www.citibank.com/tts/card\\_solutions/commercial\\_cards/site/docs/dod/paymentoptions.pdf](https://www.citibank.com/tts/card_solutions/commercial_cards/site/docs/dod/paymentoptions.pdf)

- APCs will follow this path to access this document in CitiManager:

- <https://home.cards.citidirect.com/Resources/Links/Help/Department of Defense Travel Card Homepage/ APC Guides/Payment Options Guide>

## Chapter 11. Misuse

The General Services Administration (GSA) and DoD provide clear direction for the use of the GTCC. The GTCC is only authorized for use during periods of official travel, and only for authorized travel expenses (per the Joint Travel Regulations). The GTCC must not be used for personal expenses. Use of a travel charge card for other than official federal government travel and travel related expenses is considered misuse or abuse. In most instances, the Agency Program Coordinator (APC) is the first point of contact when misuse or abuse is suspected.

Instances of potential unauthorized personal use, misuse, abuse or fraud must be reported by the APC to the cardholder's supervisor and commander/director for action. Supervisors, commanders, or directors may take administrative or disciplinary action depending upon the outcome of their investigation and the circumstances of the unauthorized personal use, misuse, abuse or fraud. Account transaction activity must be monitored regularly to identify possible personal use, misuse, abuse, and fraud. Additionally, when the cardholder transfers to a new duty assignment, the losing activity APC is required to notify the gaining activity APC of any personal use, misuse, abuse, or fraud for the transferring cardholder.

Military members who violate travel card policy and misuse the travel card are subject to prosecution under Article 92 of the Uniform Code of Military Justice (UCMJ) for failure to obey a lawful order or regulations, as well as any other applicable article of the UCMJ based on the nature of the misconduct involved.

DoD civilian employees who misuse or abuse the travel card may be subject to administrative or disciplinary action up to, and including removal from Federal service.

Some examples of misuse uncovered by inspector general audits include using the GTCC to pay for:

- Adult entertainment
- Gambling
- Any expense for other than the cardholder, even when on official travel (with the exception of authorized expenses for dependents when on PCS travel)
- Excessive ATM cash withdrawals for amounts exceeding authorized meals and incidental expense amounts

The APC is the "First Line of Defense" against personal use, misuse, abuse or fraud. The APC uses the information from a variety of management reports to monitor cardholders' transactions to identify training opportunities for cardholders. Additionally, the APC looks for activity that indicates potential personal use, misuse, abuse, or fraud. If personal use, misuse, abuse or fraud is suspected, the APC should:

1. Reach out to the cardholder regarding potential or actual personal use, misuse, abuse, or fraud transactions (template letter provided in Annex 8 of the GTCC Regulations)
2. Notify cardholder's commander/supervisor in writing of potential personal use, misuse, abuse or fraud
3. Conduct a review of past transactions for cardholders when personal use, misuse, abuse, or fraud is discovered
4. Monitor accounts with prior personal use, misuse, abuse, or fraud more closely going forward
5. Consider restricting cash and credit limits for cardholders with prior personal use, misuse, abuse or fraud
6. Consider deactivating the account for non-travel periods
7. Verify employment status of accounts identified with personal use, misuse, abuse or fraud
8. Advise gaining APC when cardholder with prior personal use, misuse, abuse, or fraud transfers out of the hierarchy

## 11.1 Visa IntelliLink

[Visa® IntelliLink](#) is a web-based data-mining tool that provides APCs an efficient and effective way of monitoring account activity for potential compliance issues and opportunities to educate cardholders on the proper use of the DoD GTCC. Additionally, IntelliLink provides APCs with the capability to open cases, record and track cardholder inquiries about suspect transactions facilitating compliance audits and investigations for potential misuse, abuse and fraud. For additional guidance, and/or access to the IntelliLink tool, APCs should contact their Component Program Manager.

1. Log into IntelliLink regularly
2. Follow up on existing cases
3. Once a month review the “Adult Entertainment” and “ATM Usage” reports

## Chapter 12. Account Services

### 12.1 Upgrade

Restricted cardholders may request a new credit worthiness evaluation to potentially upgrade their account from a restricted account to a standard account.

The cardholder must agree to a new credit check and meet the minimum credit score to be upgraded to a standard account. If the applicant has a FICO score of 660+, they will typically be upgraded to the standard limits. If the applicant does not score a 660 or higher, they will receive a written notification of the denial and continue to have a restricted account.

APC will process this upgrade request online in CCMS the Cardholder Change Account Form. Once the APC has initiated the online upgrade, the cardholder and cardholder's supervisor will be alerted via e-mail that an online request is waiting for their action and signatures.

### 12.2 Reinstatement of Cancelled Accounts

APCs and cardholders may request reinstatement of a cancelled account. Each has different parameters that must be met in order for them to qualify for a reinstatement as outlined in the GTCC Regulations.

#### 12.2.1 IBA Reinstatements

IBA accounts that have been cancelled due to delinquency may be eligible for reinstatement as a restricted account. In order to be approved for reinstatement, cardholders must meet the following criteria:

- A reinstatement application is required (online or manual process)
- Cardholder must consent to a new credit worthiness evaluation and meet the minimum credit score requirement of 500
- A non-reimbursable reinstatement fee of \$29 is required and will be billed upon reinstatement
- The account balance must have been paid in full for a minimum of 60 days
- There must be no payments returned for non-sufficient funds (NSF) for a minimum of 12 months
- There must be no more than 3 NSF payments in the life of the account
- The previous account balance was not charged off as bad debt
- The account has not been previously reinstated. The IBA Reinstatement form can be accessed using the following hyperlink:

[https://www.citibank.com/tts/card\\_solutions/commercial\\_cards/site/docs/dod/iba\\_reinst.pdf](https://www.citibank.com/tts/card_solutions/commercial_cards/site/docs/dod/iba_reinst.pdf)



[GTCC Regulations \( Section 041304\)](#)

#### 12.2.2 CBA Reinstatements

CBA that have been cancelled due to delinquency may be eligible for reinstatement. In order to be approved for reinstatement, the CBA must meet the following criteria:

- A reinstatement request is required and submitted through the CPM (including the following information):
  - ▲ Central Account Number
  - ▲ Account Balance
  - ▲ Last payment date/amount
  - ▲ Justification for reinstatement
- The account balance must have been paid in full

- No more than one CBA reinstatement request within a rolling 12 month period without DTMO review and concurrence

## 12.3 Renewals

All GTCCs (IBAs and CBAs) are issued with an expiration date, usually two to three years after issue. Renewal cards will typically be sent at least 20 calendar days before card expiration of the existing card. Early renewal can be requested if the cardholder will be on travel when the card is due to expire. APCs should use the EAS Account Renewal Report monthly to identify those cardholders whose cards are due for renewal.

Cardholders (IBAs and CBAs) who are issued a new card with a new expiration date should immediately (regardless of travel status):

- Verify Card Receipt – Follow sticker directions on the card for IBAs. APCs with CBA cards need to call the number on the back of the card.
- Update DTS travel profile with new expiration date and/or card number
- Update DTS CBA profile with new expiration date/inform TMC of CBA changes

## 12.4 Lost/Stolen

Cardholders must promptly report a lost or stolen GTCC account 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 a lost or stolen card. A replacement card with a new account number/new expiration date will be sent to the cardholder (this can be expedited especially for those that are on travel). Cards reported as lost or stolen are immediately blocked from accepting additional charges. For any additional assistance or questions regarding lost/stolen accounts, APCs and Cardholders may contact the Fraud Department at 1-800-945-3114.

Citi Customer Service Center:

- 1-800-200-7056
- 1-757-852-9076 (Toll Free)

## Chapter 13. Additional Resources

APCs have various resources available to them that will support the APC community in managing their travel card program.

### 13.1 Citi Customer Service and Support - Cardholders

Citi provides customer service dedicated to provide support 24 hours a day, 7 days a week and is specifically available to assist cardholders. This number is designated for DoD customers only for which Citi customer support representatives have been trained.

Cardholders may contact Citi Customer Support for assistance:

- 1-800-200-7056
- 1-757-852-9076 (Toll Free)

### 13.2 Client Account Specialist (CAS) Support - APCs

Citi's Client Services line is dedicated directly for all APCs for any support that they require. Client services for APCs are available Monday – Saturday from 7:00 am to 9:00 pm EST:

- 1-866-670-6462
- 1-757-853-2467

This information is also available on the DTMO website for reference at:

<http://www.defensetravel.dod.mil/site/apc.cfm>

### 13.3 CitiManager (Resources/Forms Links)

Additional resources are available to APCs within CitiManager including links to User Guides, Quick Reference Guides, forms, applications, external websites such as the DoD Travel Card homepage, GSA SmartPay 2 website, GTCC Regulations, and so much more.

APCs will follow this path in CitiManager to access the links:

- <https://home.cards.citidirect.com>
  - Resources
  - Links/Help

### 13.4 Travel Assistance Center (TAC)

The DoD Travel Assistance Center (TAC) is staffed by well-trained customer service representatives whose sole mission is to assist DoD personnel with travel-related questions and issues that cannot be resolved by other intermediate support. The TAC is available 24/7/365, offering assistance with most commercial travel programs to include the Defense Travel System (DTS), the Government Travel Charge Card, DoD Travel Policy, and Recruit Assistance. The TAC may be contacted online, as well as by telephone:

Online: by initiating a help desk ticket via DTMO's Travel Explore (TraX):

<https://www.defensetravel.dod.mil/Passport/bin/Passport.html?CFID=25830267&CFTOKEN=99806407#>

- Telephone: 1-888-435-7146

### 13.5 Additional websites

- DTMO website: <http://www.defensetravel.dod.mil/index.cfm>
- GSA website: <http://www.gsa.gov/portal/category/26429>
- DoD Components travel card websites:
  - Army: <http://asafm.army.mil/offices/fo/travelcc.aspx?OfficeCode=1500>

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- Air Force: Link not currently available
- Marine Corps:  
[http://www.hqmc.marines.mil/pandr/Organization/Resources\(RF\)/FiscalDivision\(RFD\)/FinanceBranch\(RFF\)/GTCCP.aspx](http://www.hqmc.marines.mil/pandr/Organization/Resources(RF)/FiscalDivision(RFD)/FinanceBranch(RFF)/GTCCP.aspx)
- Navy: <https://www.navsup.navy.mil/ccpmd>