

DON GTCC APC Certification Course
Module 2 – APC Responsibilities

Module 2

Department of the Navy
Government Travel Charge Card Training

Agency Program Coordinator
Certification Course

APC Responsibilities



DON Consolidated Card Program Management Division
(DON CCPMD)
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This is Module 2 of the Travel Card, Agency Program Coordinators course.

We will focus on the APC responsibilities.

Let's review the objectives.

Learning Objectives

- APC Responsibilities
- Educate the Cardholder
- Manage Refresher Training
- Monitor Cardholder Accounts
- Delinquency
- Roads to Delinquency

Module 2 reviews the APCs responsibilities for program execution and management.

We will be looking at

- Specific APC Responsibilities including
- Educating the Cardholder
- Managing Refresher Training
- Monitoring Cardholder Accounts
- Delinquency and the Roads to Delinquency

Learning Objectives

- Fraud
- Statement of Understanding
- APCs Need to Stay Current
- Minimize Potential Problems
- Establish New Accounts

Continuing with learning objectives for the APC we will cover

- Fraud
- Statement of Understanding
- The APCs need to keep current on policies and programs
- Additionally we will look at how to Minimize Potential Problems when they occur and
- Establishing New Accounts

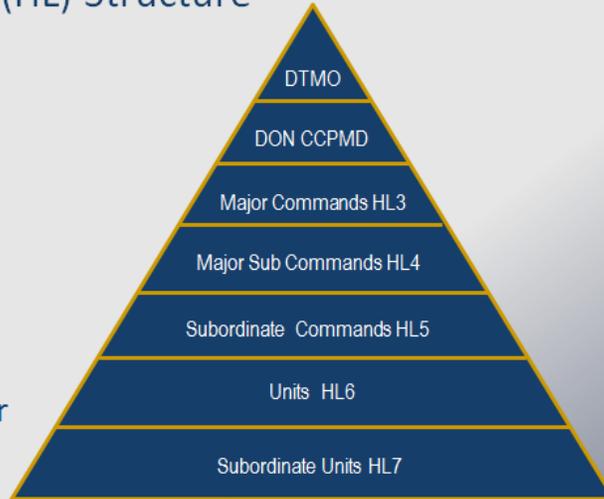
After completion of this module you should be able accomplish the objectives we listed here.

APC Responsibilities

Maintain Your Major Command Hierarchy Structure

➤ Eight Hierarchy Level (HL) Structure

- ❑ HL 1 - DTMO
- ❑ HL 2 - DON CCPMD
- ❑ HL 3 - Major Commands
- ❑ HL 4, 5, 6, & 7 Subordinate Commands and Units
- ❑ Unique 5 digit number assigned to each command or unit



On this and the following slides are the APC's main responsibilities.

The Hierarchy Structure is an organizational structure within the Travel Card program consisting of a 7-tiered chain of command.

Level 1 is the DoD Travel Card Program Management Office or DTMO.

The DON Consolidated Card Program Management Division or CCPMD occupies Level 2 and the major commands occupy Level 3.

Levels 4, 5, 6 and 7 are occupied by subordinate commands and units.

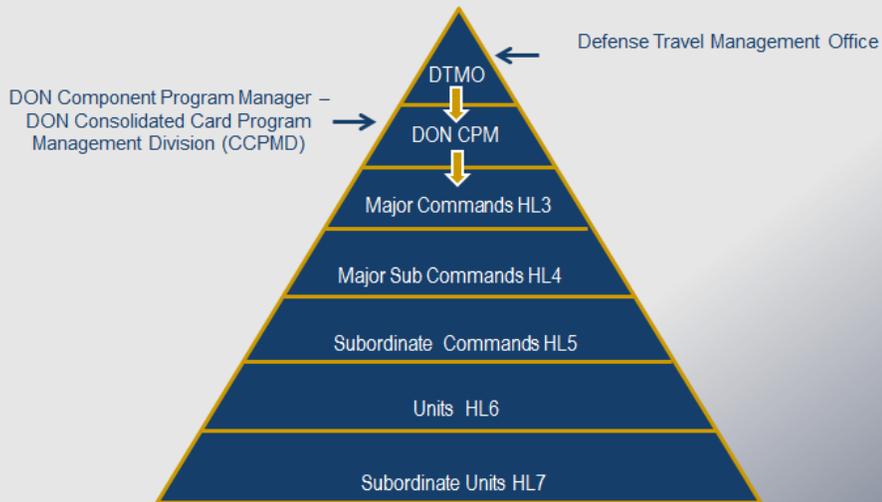
A unique 5-digit number identifies each command or unit and its hierarchy level.

The first digit of this five digit number represents hierarchy level.

For further information visit the CCPMD website.

APC Responsibilities

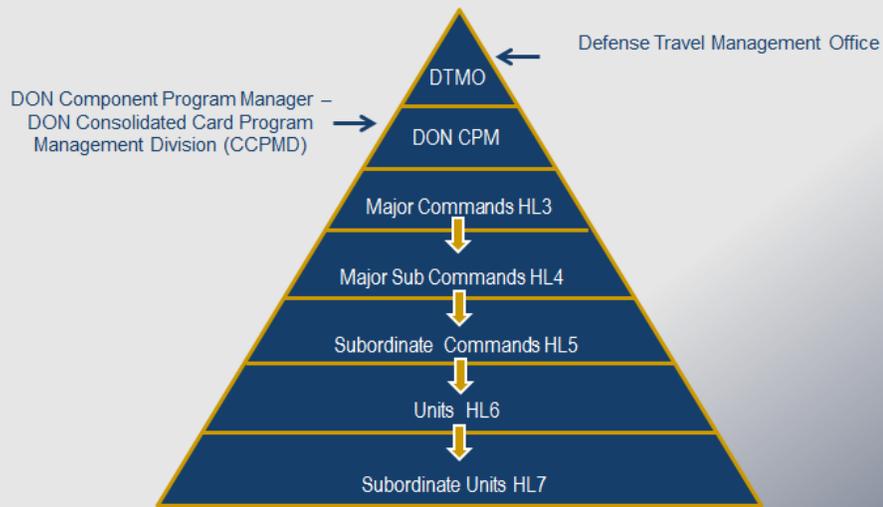
Good Communication is
Vital to Travel Card Program Success



Good Communication flow is vital to the Travel Card program success.
Information from Levels 1 and 2 is sent out to the commands in Level 3.

APC Responsibilities

Good Communication is
Vital to Travel Card Program Success



The information is then distributed by the Level 3 APC to the other levels of the command.

As an APC, it is your responsibility to ensure this information is distributed to all your subordinate units.

Let's take a closer look at the APC's responsibilities

APC Responsibilities

- Educate the Cardholder (CH)
- Intermediary between CH and the bank
- Monitor CH accounts
- Maintain initial online training for APCs, CHs, and the Commanding Officer
- Retain hardcopies of files and documents, including : Statement of Understanding (SOU), training records, disciplinary actions, and copies of other pertinent documents

APC responsibilities include

- Educating the Cardholder (CH)
- They Act as an intermediary between Cardholder and the bank
- Monitor Cardholder accounts and
- Maintain initial online training for APCs, Cardholders, and the Commanding Officer
- They are also responsible for Retaining hardcopies of files and documents, including but not limited to: Statement of Understanding (SOU), training records, disciplinary actions, and copies of other pertinent documents

APC Responsibilities

- Assist CHs and APCs in granting and deleting access to the bank's EAS (Electronic Access System)
- Run reports consistent with Navy Policies
- Manage credit balances
- Use IntelliLink in accordance with Navy Policy
- Maintain major command hierarchy structure
- Deactivate Travel Cards upon CH transfer or notification of transfer

APC's also

- Assist Cardholders and APCs in granting and deleting access to the bank's (Electronic Access System)
- They run reports consistent with Navy Policies
- And manage credit balances
- In addition they also Use IntelliLink in accordance with Navy Policy,
- Maintain the major command hierarchy structure
- And Deactivate Travel Cards upon Cardholder transfer or notification of transfer

APC Responsibilities

- Supply CHs with a copy of the “Helpful Hints for Travel Card Use” pamphlet
- Perform program review
- Deliver a Travel Card Program update via the chain of command
- Provide monthly delinquency updates through their chain of command

For more information see the IBA Desk Guide on the CCPMD Website for guidelines

<https://www.navsup.navy.mil/ccpmd>

In addition to those responsibilities they

- Supply Cardholders with a copy of the “Helpful Hints for Travel Card Use” pamphlet
- Perform program reviews
- Deliver a Travel Card Program update via the chain of command and
- Provide monthly delinquency updates through their chain of command

For more information see the Guidelines listed in the IBA Desk Guide available on the Navy CCPMD Website

Educate the Cardholder

- DON personnel are required to use the Travel Card
- Travel-related expenses include lodging, meals and transportation
- Submit a settlement voucher within 5 working days of travel completion
- Use split disbursement to pay the Travel Card's statement
- Remaining undisputed amounts **MUST** be paid in full

Now let's take a closer look at the APC's responsibility to educate the Cardholder.

All Department of the Navy personnel are required to use the Travel Card for all official travel related expenses, unless the card is not accepted by the vendor or the person is an infrequent traveler. Travel related expenses include lodging, meals, and transportation. The card should be used to the greatest extent possible.

Personnel must submit a voucher for expenses within 5 working days of travel completion. The individual is reimbursed for all authorized charges incurred on the trip and the reimbursed amount is used to pay the Travel Card statement by way of split disbursement. Any remaining undisputed amounts must be paid in full by the traveler by the statement due date.

If the account goes unpaid and delinquency occurs, the Cardholder may be subject to disciplinary action and/or Salary Offset.

Educate the Cardholder

- Visit the GSA SmartPay® Website to determine if the state where you are traveling exempts taxes for lodging when using your Travel Card

<https://www.smartpay.gsa.gov/about-gsa-smartpay/tax-information/state-response-letter>

- Tax forms can also be downloaded when completing the authorization in DTS

Cardholders should visit the GSA SmartPay® Website to determine if the state where they are traveling exempts taxes for lodging when using your GTCC.

Tax forms can also be downloaded when completing the authorization in DTS.

Cardholders should see their Defense Travel Administrator (DTA) for additional information.

If they determine the lodging taxes are exempt and a tax exemption form is needed, print, and complete the form.

Take it to your travel destination and present the form to the Front Desk upon your arrival.

Educate the Cardholder

- CH completes DON GTCC Cardholder Certification Course and SOU prior to submitting application for a Travel Card
- Retain the certificate of completion and SOU in the Cardholder's file
- A newly signed SOU and refresher training are required every 3 years
- Command's may provide supplemental training

The APC must ensure that prior to the submission of an application for a Travel Card, that each new Cardholder completes the DON Cardholder Certification Course and Statement of Understanding (SOU).

The preferred method of submitting a Cardholder's application is online with Citi's management system.

It allows for quicker processing, better tracking, and is more secure.

It is paramount that the supervisors e-mail is correct.

If it's not, the application will need to be deleted and resubmitted.

All initial training must be completed using DTMO's TraX website.

Upon successful completion of the training, the Cardholder should print the certificate and give it to the APC.

DON GTCC APC Certification Course Module 2 – APC Responsibilities

Educate the Cardholder

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- Retain the certificate of completion and SOU in the Cardholder's file
- A newly signed SOU and refresher training are required every 3 years
- Command's may provide supplemental training; including when card information is updated in DTS

Educate the Cardholder continued ...

Documentation of successful completion of this training must be maintained by the Cardholder's APC.

A newly signed SOU and Refresher training is required every three years as mentioned in the DoDI.

Additional information and training is provided using Citi's online training; CLASS, located under web tools.

The newest version of the SOU can be found under the desk guides tab on the CCPMD website.

Commands may provide supplemental training.

Educate the Cardholder

- Personally liable for all charges
- Can affect their credit rating
- Administrative action for delinquent accounts



Once the Cardholder has signed the Statement of Understanding, make sure they are aware of their responsibilities.

Stress that they are **personally liable** for all charges on their Travel Card and delinquent or canceled accounts may adversely affect their credit rating at charge off around 210 days past due.

Because the Cardholders are personally liable, they may be subject to disciplinary or administrative action for delinquent accounts.

To keep their accounts and credit rating in good standing, be sure they know their payment responsibilities.

Educate the Cardholder

Split Disbursement



Split Disbursement helps prevent delinquency by allowing DFAS to send a payment directly to the Bank for Cardholder's incurred expenses.

This process eases the Cardholder's payment responsibility.

Split Disbursement is mandatory for both military and civilian personnel.

The Cardholder is required to fill in the amount to be sent to the Bank on the travel voucher.

The Cardholder is required to split ALL charges placed on the card, even those that will not be reimbursed.

Remaining funds are sent to the Cardholder.

Manage Refresher Training

- CCPMD online database contains Travel Card Training records (no initial training certs)
- Monitor & export participant training records
- Print participant certificates
- Online tutorial covers database use

Individual Records

[https://www.navsup.navy.mil/apps/ops\\$training.CCPMD_VIEW_THEIR_TRNG](https://www.navsup.navy.mil/apps/ops$training.CCPMD_VIEW_THEIR_TRNG)

Group Records

[https://www.navsup.navy.mil/apps/ops\\$training.CCPMD_TRAINING_REPORT](https://www.navsup.navy.mil/apps/ops$training.CCPMD_TRAINING_REPORT)

Database Training Tutorial

<https://www.navsup.navy.mil/site/ccpmd/training/trkn6/trkn6.htm>

An APC can monitor and export subordinates' training records from the CCPMD online training database. You can search for both individual and group records in that database. APCs also have the ability to print certificates for participants.

The online Refresher training database is accessed from the Travel Card Training page of the DON CCPMD website. CCPMD doesn't have the capability to house completion certificates from training taken on other sites. A short online tutorial is also available giving step-by-step instructions for use of the database.

The database is password protected. The password is only available to Commanding Officers, Supervisors and APCs. If you do not know the password, email a request to DON CCPMD Training Help Desk. Links to access both for individual and group records on the database and the Database Training tutorial are listed here.

Definitions

- Account is **delinquent** if the outstanding balance is not paid in **FULL** within 60 days of billing statement date
- **Misuse** - inappropriate and unintentional use of the GTCC
- **Abuse** - intentional use of the card for items that are not authorized



Using Split Disbursement can help prevent the slide into delinquency!

Let's take a look at some common Travel Card related terms and their meanings.

First, the definition of delinquent account: An account is delinquent when a Cardholder fails to pay the outstanding balance in full within 60 days of the billing statement date. The account will be closed at midnight EST on day 60. On day 61 the account is suspended and can be reopened if the past due amount is paid.

After day 120 the account is cancelled and the Cardholder must request an account reinstatement.

Misuse is the **inappropriate** and **unintentional** use of the Government Travel Charge Card for items not authorized by the employee's travel orders, by the DoDI, and/or JTR.

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Definitions

- Account is **delinquent** if the outstanding balance in FULL is not paid within 60 days of billing statement date
- **Misuse** - inappropriate and unintentional use of the GTCC
- **Abuse** - intentional use of the card for items that are not authorized

Using Split Disbursement can help prevent the slide into delinquency!

6th of month GTCC Statement Cycles

Account Past Due at 30 Days

60 days Delinquent Account Suspended

75 days Delinquent Late Fees Apply

90 days Delinquent Due Process Notification Letter Account Cancelled

120 days Delinquent Salary Offset Begins

Definitions continued ...

Abuse is the intentional use of the card for items that are not authorized by the employee's travel orders, the DoDI, and/or JTR.

The Navy mandates the use of IntelliLink to monitor for misuse and abuse.

Contact your hierarchy level 3, hierarchy level 2 APC or refer to the CCPMD website for additional information.

Remember! Using Split Disbursement can help prevent the slide into delinquency!

Fraud

- Improper, fraudulent, abusive, or negligent use of the Travel Card will not be tolerated
- When discovered, the CH's CO, or supervisor must be informed in a timely manner
- The command will determine appropriate disciplinary actions
- Disciplinary actions will depend upon the severity of the infraction and may impact the CH's access to classified information

The Navy takes seriously the improper, fraudulent, abusive, or negligent use of the Travel Card.

When discovered the card has not been used for official business, the Cardholder's Commander, CO, or supervisor must be informed in a timely manner by the APC.

The command will determine appropriate disciplinary actions.

Disciplinary actions will depend upon the severity of the infraction and may impact the Cardholder's access to classified information.

Statement of Understanding

- SOU is the agreement between the CH and the Government
- CH is liable for the terms in the SOU
- This agreement should be updated a minimum of every 3 years

DEFENSE TRAVEL MANAGEMENT OFFICE
March 2016

STATEMENT OF UNDERSTANDING (SOU)

The Government Travel Charge Card (GTCC) is mandated to be used by DoD personnel to pay for authorized expenses when on official travel unless an exception is granted. This includes temporary duty travel (TDY), and, per Component guidance, permanent change of station (PCS) travel.

Cardholder must check off each item below.

I understand that I am being directed to:

- Use my card only for expenses incurred by me for official travel, and my dependents, if authorized for PCS travel.
- Confirm receipt of my GTCC upon delivery.
- Ensure that my card is activated by my APC before I travel.
- Pay all my unpaid charges by the due date on my billing statement, regardless if my travel voucher has been processed.
- Use split disbursement to pay for all outstanding charges.
- Charge my official expenses to the GTCC wherever possible rather than use cash withdrawals or another form of payment.
- File my travel voucher within five business days after completing my travel.
- Obtain tax exemption information prior to my trip from <http://www.usa.gov/consent-state-tax-information>.
- Keep my account number, expiration date and contact information updated in DTS.
- Update my contact information with the travel card vendor, when necessary.
- Notify the travel card vendor, and my APC, if my GTCC is lost or stolen.
- Complete "Travel Card 101" training initially, and refresh training every three years thereafter.
- Complete a "NEW" SOU upon arrival at each new duty assignment, or every three years.

I understand that:

- Disputes must be submitted within 60 calendar days from the statement date.
- If I misuse the card, I will be subject to administrative or disciplinary action.
- Cash withdrawal fees are part of incidental expenses and not separately reimbursable.
- Online, and mobile, access to my account is available at www.gtmgr.com.

For additional information on the Travel Card, refer to your APC and the DoD GTCC Regulations (<http://www.defensetravel.dod.mil/Tools/regulations/GTCC.pdf>).

APC's Name: _____ APC's Phone Number: _____

Applicant Name/Signature _____ Date _____ Supervisor Name/Signature _____

https://www.navsup.navy.mil/ccpmd/travel_card/desk_guides

The Statement of Understanding (SOU) is the agreement between the Cardholder and the Government. The newest SOU can be found on the desk guide tab on the CCPMD website listed on this slide.

Regarding the use of ATM cash advances, remember this statement from the Government Travel Card Program, Statement of Understanding.

"I will, however, endeavor to charge expenses to the account wherever feasible rather than use cash withdrawals."

Keeping this in mind will help to minimize the risk of your Travel Card account becoming delinquent.

The Cardholder will be held liable per the terms of the SOU agreement.

The Statement of Understanding should be updated every 3 years, if the SOU is not updated after three years the Cardholder is still responsible for what is outlined in the agreement that was previously signed.

Stay Current!

CHs and APCs are responsible to keep current:

- Emails & mailing address
- Name change
- Phone numbers
- Card expiration date in DTS
- Training certification every three years
- Signed SOU every three years
- Pertinent correspondence

Cardholders and APCs need to ensure that Cardholder E-mails, mailing addresses, name changes, and phone numbers are kept up to date in the banks system.

The APC can make the changes or the Cardholder can call the number on the back of the card to have the bank make the changes.

The system can house multiple e-mail addresses and well as cell phone numbers for text message alerts.

Card expiration dates must be updated in the Defense Travel System with any new Travel Card. If the expiration date is not updated the transaction will decline on the card.

The CTO (Commercial Travel Office) needs to be contacted and the DTS authorization will need to be refreshed.

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Stay Current!

CHs and APCs are responsible to keep current:

- > Emails & mailing address
- > Name change
- > Phone numbers
- > Card expiration date in DTS
- > Training certification every three years
- > Signed SOU every three years
- > Pertinent correspondence

Stay Current continued ...

Cardholder's should update their expiration date as soon as they verify receipt of the card.

Training certification is required every three years for both APCs and Cardholders.

Best practice requires that the Statement of Understanding should also be updated at least every 3 years.

Keep all pertinent correspondence for current year plus 2 years. It can be destroyed after that time frame.

Stay Current!

CHs and APCs are Responsible to Stay Current

- Maintain Check-in/Check-out sheet
- Active Roster
- Credit Increases
- Credit balances
- Review program with management
- Run monthly reports

Pursuant to U.S. National Archives and Records Administration (NARA) requirements, General Records Schedule 9, Paragraph 4 General Travel and Transportation Files - Cardholders and Agency Program Coordinators are Responsible to Stay Current

APCs should be part of the check in check out process, and ensure that they close all accounts that are no longer relevant; terminated, retired, transferred, etc. They should keep an updated active roster and are responsible for a transferring a Cardholder until they check into their new Command. It is important to know where the Cardholder is going and maintain current contact information. The Cardholder's accounts should be at a zero balance before transferring.

APCs are responsible to monitor monthly credit limits and credit balances on accounts.

The APC should review the Travel Card program with management on a quarterly basis and provide supporting reports to the Commanding Officer or Supervisor. See the IBA desk guide for further guidance.

Minimize Potential Problems

- Activate and deactivate Travel Card accounts
- Minimize delinquency through aggressive program awareness
- Ensure Cardholder's are educated on Split Disbursement
- Be part of the Check-in/Check-out process
- Transfer accounts between hierarchies

One of the APC's overall responsibilities is to minimize potential problems within the program. Toward this goal, the APC must activate and deactivate Travel Card accounts and minimize delinquency through aggressive program awareness.

This is done by running the mandatory reports monthly and managing the past due accounts starting at day 30. Aggressive management of the 30 day bucket is critical for a healthy program. Don't wait until the account is 60 days past due. Ensuring Cardholder's are educated on Split Disbursement will minimize potential problems.

Another reminder, the APC should be a part of the employee check-in/check-out process.

This can be a valuable step toward minimizing program problems and can facilitate the transfer of accounts between hierarchies.

Establish New Accounts

- Process new account applications
 - ❑ Must have Cardholder and Supervisor signed Statement of Understanding (SOU)
 - ❑ Completed Training Certificate
- Assist Cardholder with application
- It is highly encouraged to complete Cardholder application online

The APC plays a major role in establishing new accounts.

The APC must make sure the Cardholder understands the Statement of Understanding before they sign it.

When the Cardholder signs the SOU, they are acknowledging that they understand the Terms and Conditions of the contract between GSA (General Services Administration), the Bank, and the Cardholder.

In addition the Cardholder must complete training and provide the APC with a completed training certificate.

The APC will assist the Cardholder with the application.

It is recommended that the Cardholder complete the application online.

Establish New Accounts

Two Types of Travel Cards

- Standard Card
 - ❑ Credit Score **above** 660
- Restricted Card
 - ❑ Credit Score **below** 660
 - ❑ Doesn't meet minimum Bank requirements
 - ❑ Commanding Officer or Supervisor can authorize exceptions or request a Restricted Card



There are two types of Travel Cards - Standard and Restricted. The Bank performs a credit check on all potential Cardholders. To be approved for a Standard card a Cardholder needs to have a credit score 660 or above. If the Cardholder's credit score is lower than 660, they are issued a Restricted card.

If the member receives a Restricted card and later has a need for a Standard card, the member can apply for an upgraded account. If there is any doubt about whether a Standard account can be obtained apply for a Restricted account.

If the Cardholder applies for a Standard account and is declined because of a credit check the application will need to be sent to hierarchy level 2 for an exception request.

The Commanding Officer or Supervisor may also specifically request a Restricted card. Credit checks are soft checks, meaning the credit check will not show up on the member's credit history.

Establish New Accounts

- Standard accounts can have increases for one year (Best Practice is six months max.)
- Cards are not required to be deactivated when not in a travel status

- Restricted accounts can have increases for six months
- Cards must be deactivated when not in a travel status

Standard Card

Credit Line	\$7,500
Monthly ATM	\$665
Monthly Retail	\$250

Restricted Card

Credit Line	\$4,000
Monthly ATM	\$365
Monthly Retail	\$100

There are three components that make up the total Travel Card credit line; they are Total Travel Credit Line, Monthly ATM also referred to as cash, and Monthly Retail.

For example, in the Standard card, the total credit line is \$7,500. The monthly ATM limit is \$665 and the Monthly Retail limit is \$250.

So if a Cardholder makes a \$500 cash withdrawal, that leaves only \$7,000 available for travel.

The Restricted card has a lower total Credit Line amount of \$4,000.

In addition the Monthly ATM and Retail limits are also lower than the Standard Card

The spend limits shown here are the default values for the Standard and Restricted Travel Card.

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Establish New Accounts

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Standard Card	
Credit Line	\$7,500
Monthly ATM	\$665
Monthly Retail	\$250

Restricted Card	
Credit Line	\$4,000
Monthly ATM	\$365
Monthly Retail	\$100

Establish New Accounts continued ...

In order to meet mission requirements, an APC or **Card Program Manager** can raise or decrease these overall limits, with the Commanding Officer or Supervisor's approval.

These limits are subject to change by the HL1, HL2, and/or the Bank.

It's a best practice to limit all increases to 6 months although the system will allow a standard account an increase up to a year.

The main difference between a Standard and Restricted account is that a Restricted account must be deactivated when not in a travel status, except for when mission deems otherwise.

See the IBA desk guide for further information.

Establish New Accounts

- Save time - Avoid duplicate applications!
- DoD Account Search Tool
- Search by SSN
- Will indicate if there is/is not a current account
- Does NOT provide account information

An APC can determine whether a particular person within their organization is already a Cardholder or not by accessing the bank's application status search. This can save time by avoiding duplicate applications.

This search tool is hosted on the bank's Technical Helpdesk.

The APC enters the Social Security Number of the person in question after which one of two screens will appear.

If the screen states that there is currently an account on file associated with that number, then the APC can process a hierarchy change.

If the screen states that there is not currently an account on file associated with that Number, then the APC must submit an application.

Please note that this tool will not return the actual account number, but will only verify whether or not there is currently an account.

Establish New Accounts

- Citi processes Card application
- CH receives their Travel Card within 7 to 10 business days
- Expedited processing
 - ❑ Bank sends card within 24 hours (**Note:** *Expedited must be noted on application*)
 - ❑ Delivery requires a signature from an individual over 18 years of age

Expedited
Processing Fee
\$20

Once the applicant is approved Citi processes Card application.

The Cardholder will receive their Travel Card within 7 to 10 business days

If the Cardholder needs the Card sooner they can request expedited processing by noting it on the application.

Delivery to the Cardholder requires a signature from an individual over 18 years of age.

There is of fee of \$20 for expedited processing.

Objective Review

- APC Responsibilities
- Educating the Cardholder
- Managing Refresher Training
- Monitoring Cardholder Accounts
- Delinquency
- Roads to Delinquency
- Fraud
- Statement of Understanding
- APCs Need to Stay Current
- Minimizing Potential Problems
- Establishing New Accounts

You've just completed Module 2 where we covered

- APC Responsibilities
- Educating the Cardholder
- Manage Refresher Training
- Monitoring Cardholder Accounts
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- Roads to Delinquency
- Fraud
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- APCs Need to Keep Current
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Return to the **Main Menu** and
Proceed to Module 3



DON Consolidated Card Program Management Division
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This concludes Module 2 of the Agency Program Coordinator Certification course for the Government Travel Charge Card.

Return to the **Main Menu** and proceed to Module 3.