

DON GTCC Cardholder Refresher Training  
Module 2

## Module 2

Department of the Navy  
Government Travel Charge Card (GTCC)

### Cardholder Refresher Training



DON Consolidated Card Program Management Division  
(DON CCPMD)  
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This is Module 2 of your Travel Card Cardholder Refresher Training.  
This lesson covers the major topics in the DON Travel Card program policy.

## Module 2 Objectives

- GTCC Policy
- Card Possession & Dependent Travel
- Agency Program Coordinator
- Type of Accounts
- Mission Critical Status
- Do Not Strand
- Travel Card Administrative Notices (TCANs)
- CitiManager

Let's take a look at the objectives for Module 2 starting with:

- GTCC Policy
- Card Possession & Dependent Travel
- Agency Program Coordinator
- Type of Accounts
- Mission Critical Status
- Do Not Strand
- Travel Card Administrative Notices (TCANs)
- CitiManager

## Module 2 Objectives

- Disputed Transactions
- Lost or Stolen Travel Card
- Credit Card Scams
- Identity Theft & Email Spoofs
- Bank Fee Policy
- Receipt Verification
- Reduced Payment Plan
- Reinstatement Policy

Continuing with the list of objectives for this module we will look at:

- Disputed Transactions
- Lost or Stolen Travel Card
- Credit Card Scams
- Identity Theft & Email Spoofs
- Bank Fee Policy
- Receipt Verification
- Reduced Payment Plan
- Reinstatement Policy

## GTCC Policy

- Required use by all frequent travelers
- Personnel who travel **two or more times in a 12-month period** are frequent travelers
- Usage is not mandatory for infrequent travelers



The Travel Card Program benefits the Department of the Navy on several levels.

The program improves DON cash management at all levels while enhancing individual unit readiness by using a widely accepted commercial bank issued charge card.

All frequent travelers must use this card for expenses during official, authorized government travel, unless otherwise exempt.

Personnel who travel 2 or more times in a 12-month period are considered frequent travelers.

Infrequent travelers may use the card, but usage is not mandatory.

## Card Possession & Dependent Travel

### ➤ Card Possession

- ❑ Held by Cardholder ONLY
- ❑ Transactions made by Cardholder
- ❑ Never held at a central location

### ➤ Dependent Travel

- ❑ Authorized reimbursable travel for dependents can be charged to the member's Travel Card - such as RAT Travel and Emergency Leave
- ❑ See your local APC before conducting PCS travel with the card

Regarding actual possession of the card, only the individual to whom a Travel Card is issued should physically possess that card.

Individually Billed Account Travel Cards should never be stored or retained in a central location by the commands, APCs, Commanding Officers or Supervisors.

The individual Cardholder must maintain physical possession of the card.

Authorized reimbursable travel for dependents can be charged to the member's Travel Card some examples are Renewal Agreement Travel and Emergency Leave.

See the JTR for authorized dependent travel.

PCS is permitted on the travel card under certain circumstances. See your local APC to see if use is authorized for PCS.

## Agency Program Coordinator

- Sets up and monitors accounts
- Provides training
- Reviews all transactions
- Tracks and follows up on delinquencies
- Reports directly to the Commanding Officer or Supervisor

Your Agency Program Coordinator is the person who manages the Travel Card Program for your activity.

The APC is the intermediary between the Bank and the command and, as such, sets up and monitors all accounts and must ensure that all program members receive timely training.

The APC reviews all transactions and notifies the Commanding Officer or Supervisor, of any delinquency or evidence of misuse, abuse, or fraud since the APC usually reports directly to the Commanding Officer or activity Supervisor.

## Type of Accounts

### Standard & Restricted Credit Lines

- 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; the components are travel, cash & retail.

For example, in the Standard card, the total line is \$7,500.

If a Cardholder makes a \$500 cash withdrawal, there is now only \$7,000 available for travel.

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

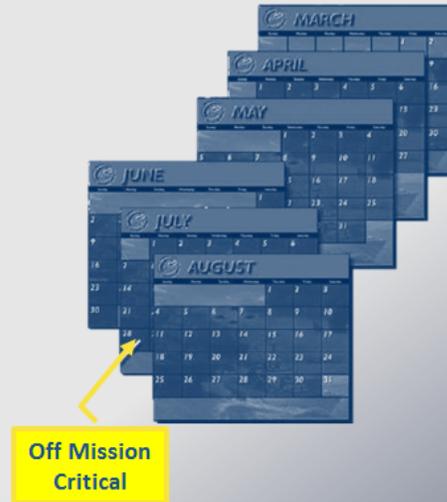
These spend limits are the default values for the Travel Card.

An APC or CPM can raise or decrease these overall limits, with the Commanding Officer or Supervisor's approval, in order to meet mission requirements.

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

## Mission Critical Status

- Requested before account is 60 days past due
- Accounts doesn't receive late fees
- Cardholder has 45 days to settle account
- Mission Critical period not to exceed 120 days



The request must be made after 30 days, but before the 60 day past due date. Only the HL3 or HL2 APC can place a Cardholder account in Mission Critical Status.

Mission Critical status is a benefit for the Cardholder who cannot file a travel claim due to their current assignment. It allows extra time to pay their statement without having their card suspended. The Cardholder has 45 days to settle the account once off Mission Critical status. The Mission Critical period cannot exceed 120 days.

## Do Not Strand

- Citi will **temporarily** activate an account that has been deactivated or suspended
- Must Call Citi's Customer Service
- Account status must not be closed
- Account must be **less** than 90 days past due
- Account declining while on travel away from duty station
- Must contact your APC

A Policy that allows Citi's customer service to temporarily activate an account that has been deactivated or suspended (regardless of the reason), or adjust credit limits as necessary, at a Cardholder's request in order to ensure return travel to the traveler's duty station.

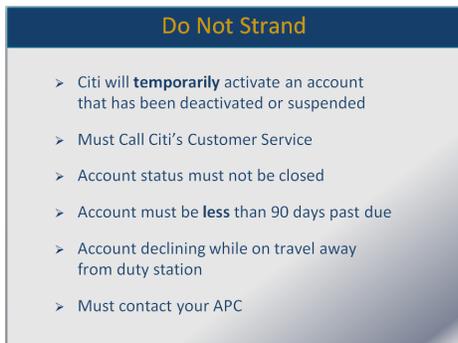
The criteria are:

Cardholder's must call Citi's customer service.

Cardholder's account must not be in a closed status.

Attempted charge declines must be at hotels, restaurants, ATM, airline, etc. away from the official duty station, except on weekends/holidays when Cardholder will be traveling the next business day.

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**Do Not Strand**

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*'Do Not Strand' continued ...*

When a card is deactivated, Cardholder will be informed the card will be activated for five days and to contact their APC for an extension.

If an account was suspended due to an outstanding balance between 61-90 days, the Cardholder will be required to contact Citi customer service and request forced transactions to get the Cardholder back to their duty station.

If an account was suspended due to an outstanding balance of 91 or more days and/or is cancelled, the Cardholder will be referred to their APC/CPM for assistance.

The Cardholder will be notified that their account has been cancelled and additional transactions will not be permitted.

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## TCANs

Travel Card Administrative Notices (TCANs) are sent to  
Level 3 APCs for distribution to Cardholders

The screenshot shows the NAVSUP website interface. At the top, there are links for 'NAVSUP', 'MyNAVSUP', and 'One Supply'. Below that is the 'Department of the Navy CONSOLIDATED CARD PROGRAM MANAGEMENT DIVISION' logo and a search bar. The navigation bar includes tabs for 'Home', 'Purchase Card', 'Travel Card', 'Fleet Card', 'AIR Card', 'SEA Card', 'SWIPE SEA Card', and 'DTS'. The 'Travel Card' tab is highlighted. On the left sidebar, 'Administrative Notices' is highlighted. The main content area is titled 'Administrative Updates' and contains a list of notices under the heading 'Administrative Notices'. A red arrow points to this section.

[www.navsup.navy.mil/ccpmd/travel\\_card/admin\\_updates](http://www.navsup.navy.mil/ccpmd/travel_card/admin_updates)

Travel Card Administrative Notices, or TCANs, are procedural or informational notices which are not a part of official program policy.

The numbering system for the TCANs is based on the date issued.

TCANs are sent by e-mail to the level 3 APCs to be distributed throughout the program to all program members.

They can also be accessed on the CCPMD website, on the Travel Card tab in the Administrative Notices section.

The exact URL is shown here.

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### CitiManager

CitiManager Site enables you to:

- View and print statements
- View unbilled transactions
- Update user profile
- Update preferences
- Set up text message & email alerts
- Opt in/out of paper free statements
- Pay your bill



[www.citimanager.com/login](http://www.citimanager.com/login)

The CitiDirect Card Management System is a secure, web-based system designed to meet the unique requirements of US Government agencies.

This system is available 24 hours a day, 7 days a week.

Once you are registered for the CitiManager site you will be able to view and print statements, view unbilled transactions, update your user profile, update preferences and set alerts and choose a paper free statement.

And of course you can pay your bill.

Step by Step instructions for how to set up CitiManager Online Access are posted to the CCPMD Website on the Desk Guide's Tab under External Guidance.

## Disputed Transactions

- Contact merchant first to resolve the issue
- Initiate dispute process with the Bank within 60 days of statement date
- Receive temporary credit for disputed transactions
- Start the dispute process by
  - ❑ Calling the bank 1-800-200-7056
  - ❑ Online at CitiManager - [www.citimanager.com](http://www.citimanager.com)
  - ❑ Obtain dispute form at:

[www.citimanager.com/dodhome](http://www.citimanager.com/dodhome)

If a monthly statement has an incorrect transaction, you should contact the merchant to request clarification and attempt to resolve the problem.

Notify your APC immediately.

If the issue is not resolved by the merchant or is a billing error you must submit a Dispute Form to the Bank within 60 days of the statement on which the transaction first appeared.

The Cardholder must provide any pertinent information or documentation regarding the dispute along with the dispute form.

Keep a copy of all documentation for your records and keep your APC informed.

The 60 day dispute limit is important.

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**Disputed Transactions**

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[www.citimanager.com/dodhome](http://www.citimanager.com/dodhome)

*'Disputed Transactions' continued ...*

If the dispute process is not begun on time, you will be responsible for the transactions.

The dispute form can be obtained at the website listed on the screen and faxed to the bank at the number shown on the form.

In addition, you can call the bank at the number on the back of the card to start the dispute process or you can dispute a transaction in CitiManager.

It is important to answer all of Citi's inquiries within the timeframe given.

If you fail to do so they will decide in the merchant's favor.

The account will receive temporary credit for the disputed transaction until it is resolved.

If the charge is incorrect, generally the merchant will reverse it and it will appear as a credit on a following statement.

## Lost or Stolen Travel Card

### Immediately Contact

- Citibank System Support Help Desk
  - ❑ 1-800-200-7056
  - ❑ Outside the US call collect 757-852-9076
- Contact your APC immediately and include the following information:
  - ❑ Card account number (Last 8)
  - ❑ Cardholder's complete name
  - ❑ Date and location of loss
  - ❑ Date and time of Citibank notification
  - ❑ Last know purchase(s)



If your card is lost or stolen, immediately contact the Citibank System Support Help Desk and your APC.

Citibank will take appropriate action to prevent the missing card from being used.

Contact your APC, preferably in writing; include the following in an encrypted e-mail.

- ❑ Card account – you only need to provide the last 8 digits
- ❑ Cardholder's complete name
- ❑ Date and location of loss
- ❑ Date and time of Citibank notification
- ❑ Last know purchase(s)

## Credit Card Scams

- Credit Card scam goals
  - ❑ Obtain credit card number
  - ❑ Email for future
- What should you do?
  - ❑ Do not give any information
  - ❑ Contact your APC to report scam attempt
  - ❑ Notify the bank



**Think about it!**

Your bank already has your account information, they wouldn't be asking you for it!

Credit card scams have been around as long as credit cards but the Internet and e-mail have allowed them to reach a larger audience. Most credit card email scams have two goals: to obtain valid credit card numbers and to harvest e-mail address for future scams.

These e-mails look authentic and can easily trick unsuspecting users into divulging their credit card numbers, bank account information, and enough personal information to allow the perpetrator to commit everything from credit card fraud to identity theft.

These scams can also occur by telephone with someone calling and claiming to be from the bank. If you receive an e-mail or phone call requesting information about your Travel Card, do not provide any information. Notify your APC immediately of the scam and call the bank at the 800 number on the back of your card to report the incident.

## Identity Theft & Email Spoofs



- Safeguard your credit
  - ❑ Keep contact information for the bank and your APC
  - ❑ Review your credit reports regularly

Here are some tips to help prevent identity theft and email spoofs.

The next three slides provide some tips to help prevent identity theft and having your e-mail spoofed.

Keep contact information for the bank and your APC.

In the event that your card is lost or stolen you will need to contact them immediately.

We encourage you to keep their contact numbers in a place that is readily available such as a cellphone.

Review your credit reports regularly to look for anything unusual.

## Identity Theft & Email Spoofs

- Protect your cards
  - ❑ Sign your cards immediately
  - ❑ Notify your bank and credit card companies of address and phone number changes
  - ❑ Store your cards in a safe place
  - ❑ Report lost/stolen cards immediately
  - ❑ Never leave your card as a security deposit
  - ❑ Close inactive accounts
  - ❑ Never share your PIN



Protect not only your Travel Card, but also your personal cards.

Sign new or reissued card immediately upon receipt.

Always notify your bank and credit card companies of address and phone number changes.

Be sure to store your cards in a safe place and report lost or stolen cards immediately.

Never leave your card as a security deposit.

Close any inactive accounts.

And, of course, never share your PIN with anyone.

## Identity Theft & Email Spoofs

- Keep your personal information PERSONAL!
  - ❑ Never give your social security number or credit card account number to an unsolicited caller
  - ❑ Don't leave card receipts at ATM's, stores, gas pumps, etc.
  - ❑ Never write credit card numbers on a check or other documents
  - ❑ Don't throw personal info in the trash, shred it
  - ❑ Keep passwords in a secure location
  - ❑ Don't carry your social security card with you

Keep your Personal information PERSONAL.

Never give your social security number or credit card account number to an unsolicited caller.

Do not store your SSN in your cellphone.

Do not leave receipts at ATM, gas pumps or any other location where they might be picked up by someone else.

Never let your credit card number be written on a check or other document.

Do not throw personal information in public trash containers, keep passwords in a secure location, and don't carry your social security card with you.

## Bank Fee Policy



### Late Fees:

- Fees apply after 75 days
- \$29** each 30 day cycle
- Late fees are not charged while in Mission Critical status



### Return Check Fees:

- \$29** for insufficient funds
- Not reimbursable**
- Three or more NSF charges cancels the account; it can never be reopened



Late fees are applied to your account beginning 75 days from the initial statement date. There is a \$29 charge for each 30 day cycle.

These fees are not applied to an account when in Mission Critical status.

There is a non-reimbursable \$29 fee for each check returned due to insufficient funds. If more than 3 nonsufficient funds hit against the account the account is cancelled/permanently closed and can never be reinstated.

## Bank Fee Policy

- \$** **Expeditious Delivery of Card:**
- \$20** for expedited cards
  - Reimbursable

- \$** **ATM Usage:**
- 2.2%** Flat Fee
  - Not** reimbursable



There is a reimbursable, \$20 fee for the expeditious delivery of an emergency replacement card to anyone who is in a travel status.

A \$20 dollar fee will also be applied to a new account that needs to be expedited due to upcoming travel. Commands reserve the right to reimburse the expedited fee on a case by case basis.

And finally, there is a 2.2% flat fee for ATM usage.

This fee is not reimbursable.

See the JTR for additional information.

## Receipt Verification

- Cardholders must verify delivery of the Travel Card upon receipt
  - ❑ Follow Receipt Verification instructions on the sticker located on the front of your card
  - ❑ Cardholders also have the option of calling the number on the back of the card
  
- Bank automatically de-activates an account if the card is not receipt verified



Cardholders must verify receipt of their Travel card before they can use it the first time.

The new card will have receipt verification information on it as shown here in the format of a peel-off sticker.

Cardholders also have the option of calling the number on the back of the card.

Travel Cards not receipt verified will be automatically deactivated by the Bank.

It is important to note, that non verification of receipt is not the same as closing an account.

Cardholders still need to follow Command check in/check out procedures when a Travel Card is no longer needed.

## Reduced Payment Plan

- Written agreement between Cardholder and the Bank
- Installment payments on delinquent balance
- Option to avoid Salary Offset
- Travel Card account suspended/deactivated



A Reduced payment plan is a Plan offered by Citi to a delinquent Cardholder that allows for payment of an outstanding balance over an agreed upon, defined time period. The Purpose is to provide delinquent Cardholders an alternative to Salary Offset.

The Cardholder must enter into a written agreement with Citi and must agree to make scheduled payments against the delinquent balance.

The account must be between 90 and 120 days past due and not be in salary offset.

Payment terms will be outlined in the Due Process letter. The Cardholder must fax agreement back to the bank within 30 days. If the Cardholder defaults on the agreement for any reason, the account will immediately be submitted for Salary Offset.

See the IBA desk guide for additional information

## Reinstatement Policy

- Definition
  - ❑ When the principal amount and late fee on a cancelled IBA are paid in full and the account is eligible to be reestablished
- Purpose
  - ❑ To allow previously closed accounts to be reinstated as restricted accounts
- \$29 reinstatement fee
  - ❑ Not reimbursed by DOD

The DOD Reinstatement Policy is Accounts will be reinstated as restricted.

After reinstatement a Cardholder may apply for upgrade to standard provided they meet defined criteria defined under Account Upgrade.

If reinstated account cancels due to delinquency, a second reinstatement will **NOT** be granted.

If an account is reinstated as an exception, the account must be closely monitored by the APC.

In the event the account is suspended, or if one or more Cardholder payments are returned to Citi as NSF for any reason after reinstatement, it will immediately be closed and shall not be eligible for future reinstatement.

## Module Objective Review

- GTCC Policy
- Card Possession & Dependent Travel
- Agency Program Coordinator
- Type of Accounts
- Mission Critical Status
- Do Not Strand
- Travel Card Administrative Notices (TCANs)
- CitiManager

In this lesson will covered 16 objectives.

- GTCC Policy
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## Module Objective Review

- Disputed Transactions
- Lost or Stolen Travel Card
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- Reduced Payment Plan
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Continuing our review of the objectives of this module ...

- Disputed Transactions
- Lost or Stolen Travel Card
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- Reduced Payment Plan
- Reinstatement Policy

# DON GTCC Cardholder Refresher Training Module 2

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### DON GTCC Cardholder Refresher Course

Return to the **“Registration Instructions”**  
section of the Main Menu  
for directions to Register & Print your Certificate



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Congratulation you have completed the DON Government Travel Charge Card Cardholder Refresher Training Course!

To register your course completion and print your certificate

Return to the **“Registration Instructions”** section of the Main Menu for directions to Register & Print your Certificate.