The Air National Guard

Guarding America — Defending Freedom

Travel Card Management
The Role of the Agency Program Coordinator
Delinquency Management
GTC Reports
Adding APCs to the Citibank System
GTC Limit Increases
Mission Critical Accounts
GTC Disputes
Travel Card Misuse
The Air National Guard

Guarding America — Defending Freedom

The Role of the Agency Program Coordinator (APC)
The Role of the APC

 Responsibilities:

- Manage the travel card program within their hierarchy IAW Gov’t Travel Charge Card (GTCC) Regulations: Authorized by DoDI 5154.31, Vol. 4 and understand policies and procedures set forth in this regulation.

- Serves as primary focal point for all travel card related activities within the hierarchy and follow the training guidance outlined by respective HL3. Outlined below are the specific duties required of APCs:
The Role of the APC

* Required APC Training
  - Upon appointment to position of APC, all must complete the “Travel Card Program Management (APC Course)” that is available on DTMO Travel Explorer (TraX) website and provide certificate of completion to overarching Hierarchy
  - Refresher training is required every three years
The Role of the APC

- Required IBA Cardholder Training
  
  - Prior to issuance of a GTC, ensure Cardholders complete the required “Program & Policies - Travel Card 101” training course on DTMO’s Travel Explorer (TraX)
    
    - Refresher training (along with resigning the SOU) is required every three years
    
    - ANG members may complete refresher training in mass
The Role of the APC

- Provide local GTC training support as requested/required
- Validate all APCs take initial training and refresher training every three years
- Recommended that APCs complete Citi’s CLASS training for DoD travel.
The Role of the APC

 Processes/Procedures

- Follow Delinquency Management responsibilities as outlined in GTCC Regulations:
- Conduct annual inspection of hierarchies to ensure subordinate APC’s maintain Cardholder SOU’s and training certificates
- Review and process credit/cash increases and mission critical requests
- Process all new cardholder applications for assigned hierarchy
The Role of the APC

- **Process/Procedures con’t**
  - Close accounts for members retiring, separating or leaving DoD. (card should be destroyed)
  - Report all cardholder delinquencies as well as suspected misuse/abuse of travel card to cardholders supervisor for appropriate action
  - Ensure Cardholders dispute fraudulent or erroneous transactions within 60 days of the date the charge appeared on the billing statement
The Role of the APC

- **Document Maintenance**
  - Maintain a listing of APC names and hierarchy numbers within authority
  - Maintain appointment letters and APC training certificates within authority
  - Maintain mission critical request forms for assigned hierarchy
  - Maintain access to pertinent records for cardholders assigned to respective hierarchy
  - Ensure signed SOU is on file for all cardholders
  - Maintain and document cardholder training
The Role of the APC
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Delinquency Management
Delinquency Management

- Delinquency management should be the #1 priority of all APCs
- Make early identification and preventing delinquent accounts a top priority.
- Ensure members on TDYs 45 days or longer are utilizing the SPP option in DTS
- Members who are deploying to locations where SPP or accruals are impossible should have their account placed in Mission Critical Status prior to departure (must be annotated on TDY orders)
Delinquency Management

- APCs should ensure members appearing on the delinquent account listing have filed all vouchers and accruals.
- Identifying delinquent accounts at the earliest stage is important.
- Members should first be notified once the account goes 30 days past due.
- APCs must be vigilant in their follow up until the account is paid in full.
- APCs should continue to follow up with cardholders ensuring balances are paid in full.
## Delinquency Management

<table>
<thead>
<tr>
<th>CURRENT 1 to 60 Days*</th>
<th>SUSPENDED 61 to 125 Days*</th>
<th>CANCELLED/CLOSED 126 to 210 Days*</th>
<th>CHARGE OFF 211 Days*</th>
</tr>
</thead>
<tbody>
<tr>
<td>File travel voucher within 5 days after completion of travel</td>
<td>No new charges allowed on card</td>
<td>Submitted for enrollment in Salary Offset</td>
<td>May charge off</td>
</tr>
<tr>
<td>Receive statement</td>
<td>Late fee applied at day 75</td>
<td>Member may request a travel advance if required to travel</td>
<td>Could affect cardholder’s credit rating</td>
</tr>
<tr>
<td>Day 1 = The day after charges post to the cardholder’s statement</td>
<td>Additional late fees applied at day 91 and each 30 day increment thereafter</td>
<td>Receiving APC must transfer member into their HL regardless of delinquency</td>
<td>Delinquency removed from HL</td>
</tr>
<tr>
<td>Past Due status at day 31</td>
<td>Receiving APC must transfer member into their HL regardless of delinquency</td>
<td>Effects Command’s delinquency rate</td>
<td></td>
</tr>
<tr>
<td>Disputed/Fraudulent transactions must be reported within 60 days of when the charge first appears on a statement</td>
<td>Effects Command’s delinquency rate</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Days = days past billing statement date
Pre-suspension Notification (45 day past billing)

- Member will appear on the pre-suspension reports.
- APCs will notify the cardholder and the cardholder’s supervisor that the account will be suspended in 15 days if full payment of all undisputed amounts is not made.
- The APC must keep a record of the both notifications and related correspondence.
Suspension of Accounts (61 days past billing)

- The APC will notify the cardholder and the cardholder’s supervisor/commander that the account has been suspended due to nonpayment.
- The APC must keep a record of each notification.
- Citibank will block all charging.
- Commanders/supervisors should determine repayment options or if disciplinary action is required.
- The account is considered delinquent at this point.
90-Day Delinquency Notification (90 days past billing)

- APC will notify the cardholder, the cardholder’s supervisor, and the commander that the account is still delinquent.
- APC will keep a record of each notification.
- The cardholder will receive notice from Citibank that his/her account will be cancelled and referred for salary offset within 30 days if the balance is not paid in full.
Delinquency Management

Cancellation of Accounts (126 days past billing)

- Cardholder will appear on the Cancellation Reports.
- APC will notify the cardholder, the cardholder’s supervisor, and the cardholder’s chain of command that the cardholder’s account will be cancelled at 126 days past billing.
- APC will keep a record of each notification. Once the account is cancelled member may not reapply for 1 year after account is paid off.
Delinquency Management
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GTC Reports
GTC Reports

- Reports are considered primary program management tools and are made available via the travel card vendor’s Electronic Access System.
- The travel card vendor make reports available to the APC to help in identifying upcoming suspensions or cancellations of delinquent accounts within specified timeframes.
- Due to the sensitive nature of all GTC reports, the reports and all information contained therein must be properly safeguarded at all times IAW the Privacy Act and DoD policy.
GTC Reports

- Reports must be retained by APC for no less than two years from the “as of date”
- APCs will run the following five mandatory reports at least once per cycle and take corrective action as necessary to maintain proper program management
GTC Reports

DoD Travel IBA Aging Analysis or IBA Aging Analysis Summary Report:

- These reports identify detailed account delinquencies and summary level information by component hierarchy
- APCs will use one or both reports to get a point in time listing of their delinquencies
- Must be run at the completion of each cycle
Delinquency Report-Hierarchy

- This report identifies delinquent accounts and ages the delinquencies by time frame (i.e., 30, 60, 90, 120, or more days)
- APCs will use this report to aggressively work all delinquencies.
GTC Reports

Account Activity Text Report

- This report displays all transaction activity for a specified billing cycle
- APCs will use the report to review a minimum of 10% of transactions to ensure there is no misuse.
Declined Authorizations Report

- This report lists all transactions attempted but declined against an account and details reasons for decline and type of purchase.

- APCs will use this report to determine where transactions failed and the reason for the decline.
Account Listing Report

- This report identifies cardholder names, addresses, telephone numbers, and account numbers assigned to APC’s hierarchy.
- APCs will use this report to ensure correct information is on file with the travel card vendor;
- APCs will ensure that cardholders no longer assigned to their organization/hierarchy are either transferred appropriately or that their account has been closed.
GTC Reports

Other Recommended Reports

- Pre-Suspension Detail Report
- Suspension Detail Report
- Salary offset Detail Report
- Account listing Report
- Credit Balance Refund Report
- Mission Critical Report
- Returned Check Report
Running GTC Reports
Running GTC Reports

Transaction Management

DOD : SP2 : 20001-26000-36350-46159-56110 : 111 ATKW WILLOW GROVE ARS
PA
Running GTC Reports

Shared Reports
- Global Shared Reports
- GSA SmartPay Conference Reports
- Program Dashboards

My Reports
- Dynamic Report Builder

History List
- Declined Authorizations Report - CD220 8/2/17 12:57:12 PM
- (Archived) Non Travel Activity 8/2/17 1:03:34 PM
- Declined Authorizations Report - CD220 8/2/17 12:57:12 PM
- Declined Authorizations Report - CD220 8/2/17 12:57:12 PM
- Declined Authorizations Report - CD220 8/2/17 12:57:12 PM
Running GTC Reports

- **Account Activity Report - CD100**
  - Owner: Administrator
  - Modified: 2/12/19 4:09:06 AM
  - Account level detail and unit summaries for all transaction activity

- **Account Activity Text File - CD 100T**
  - Owner: Administrator
  - Modified: 12/8/18 1:19:59 PM
  - Account level detail and unit summaries for all transaction activity

- **Account Renewal Report - CD710**
  - Owner: Administrator
  - Modified: 12/8/18 1:20:00 PM
  - A point-in-time report that selects accounts approaching expiration based on their renewal status as of a specified report end date

- **Active Account Listing with Hierarchy Report**
  - Owner: Administrator
  - Modified: 12/8/18 1:20:02 PM
  - The report displays all active accounts for given hierarchies.

- **Airline Credit Report - CD1125**
  - Owner: Administrator
  - Modified: 12/8/18 1:20:04 PM
  - A list of credits posted from airline merchants along with possible original transactions that can be matched for offset

- **Airline Credit Text File - CD 1125T**
  - Owner: Administrator
  - Modified: 12/8/18 1:20:04 PM
  - A list of credits posted from airline merchants along with possible original transactions that can be matched for offset

- **Approving Official Listing/Span of Control Report**
  - Owner: Administrator
  - Modified: 12/8/18 1:20:05 PM
  - This report provides a listing of AOs within the agency/organization and the number of open accounts and names of cardholders under each AO. This report will display AO information related to the lowest level of the hierarchy in the report.

- **ATM & Cash Summary Dashboard**
  - Owner: Administrator
  - Modified: 12/8/18 1:20:05 PM
  - The report provides a summary of total ATM and cash dollars and number of transactions by month and cumulative.
Running GTC Reports

INDEX
- Summary of your selections

1. Unit Number and Name (Required)
2. Enter Start Date (Required)
3. Enter End Date (Required)
4. Enter a Value for HL1
5. Enter a Value for HL2
6. Enter a Value for HL3
7. Enter a Value for HL4
8. Enter a Value for HL5
9. Enter a Value for HL6
10. Enter a Value for HL7
11. Enter a Value for HL8

Hierarchy Level 1
- Hierarchy Level 1 Name
- Hierarchy Level 2
- Hierarchy Level 2 Name
- Hierarchy Level 3
- Hierarchy Level 3 Name
- Hierarchy Level 4
- Hierarchy Level 4 Name

2. Enter Start Date (Required)

3. Enter End Date (Required)

4. Enter a Value for HL1

5. Enter a Value for HL2

Report Message Name: Account Activity Text File - CD 100T

Run Report  Cancel
GTC Reports
The Air National Guard

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Adding APCs to Citibank
Adding APCs to Citibank
Adding APCs to Citibank

Transaction Management

DOD: SP2: 20001-26000-36350-46159-56110: 111 ATKW WILLOW GROVE ARS
PA
Adding APCs to Citibank

Welcome! Devon Blackwell

DEPARTMENT OF DEFENSE - US

For assistance please contact Citi Customer Services

This is your Citi Commercial Cards home page where you can access a variety of card program tasks and web tools.

Search: Card Accounts | Users in Unit

Messages
No messages are available.

Web Tools
- CITIBANK CUSTOM REPORTING SYSTEM
- CITIDIRECT CARD MANAGEMENT SYSTEM

What's New?
- WHAT'S NEW IN CITIMANAGER
Adding APCs to Citibank

Note: If you need any assistance, please contact the CitiDirect Helpdesk via our toll free number at 1-866-670-6402, option 4, for international calls - dial collect at (757) 853-2497.
Adding APCs to Citibank

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Adding APCs to Citibank

CitiDirect® Card Management System

Hierarchy - View

Click [here](#) to search by hierarchy name or Key in levels and search or click hierarchy link to list and
Processor Hierarchy: 20001 26000 36350

- 36350 - AIR NATIONAL GUARD

- create sub-unit
- view accounts
- manage contacts
Adding APCs to Citibank
Adding APCs to Citibank
Adding APCs to Citibank
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GTC Limit Increases
GTC Limit Increases

- Base level APC must verify member has a valid need for increase before increasing limit
- If requested amount exceeds APC’s increase authority of $10k, request should be sent to your MAJCOM
- As of 8 September 2017, HL3s can do credit increases up to $20k
- Cardholders must use at least 80% of their credit limit before requesting credit limits $25K or more
- Increase form must be signed by Commander/Director
- ANG APCs should allow 24-48 hours for processing
# GTC Limit Increase

Charts for Army, Marine Corps, Navy, and Air Force

<table>
<thead>
<tr>
<th>*Standard and **Restricted Accounts</th>
<th>Default</th>
<th>APC Approval Maximum</th>
<th>HL3 Approval Maximum</th>
<th>CPM Approval Maximum</th>
<th>DTMO Approval Maximum</th>
</tr>
</thead>
</table>
| Credit                             | *$7,500  
**$4,000 | $10,000               | $15,000               | $25,000               | No Maximum             |
| Travel                             | *$7,500  
**$4,000 | $10,000               | $15,000               | $25,000               | No Maximum             |
| Cash                               | *$665  
**$365  | $5,000                | $10,000               | $25,000               | No Maximum             |
| Retail                             | *$250  
**$100  | $500                  | $1,000                | $2,000                | No Maximum             |

*Standard Accounts credit limit increases are based on mission requirements and are limited to no more than 12 months.

**Restricted Accounts credit limit increases are based on mission requirements and are limited to no more than 6 months.
GTC Limit Increase
GTC Limit Increase

Transaction Management

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PA
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GTC Limit Increase

<table>
<thead>
<tr>
<th>InBox</th>
<th>Card Management</th>
<th>Hierarchy</th>
<th>Reporting</th>
<th>Inquiry</th>
<th>Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Account Management</td>
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<td></td>
<td>Maintenance Log</td>
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<td>Modify Account</td>
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<td>Bulk Account Maintenance</td>
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<td>Bulk Account Maintenance - Upload</td>
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<td>View Account</td>
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<tr>
<td></td>
<td>Transfer Account</td>
<td></td>
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</tbody>
</table>

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GTC Limit Increase

CitiDirect® Card Management System

Card Management - Account Management - Modify Account

Last Name: BUCK
Account Number: 47160000000000XX
SSN: ********

First Name: ROGERS
Employee Id: 

search
GTC Limit Increase

<table>
<thead>
<tr>
<th>Control</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternate Payment Agreement</td>
<td>Verified</td>
</tr>
<tr>
<td>Card Verification</td>
<td>Active</td>
</tr>
<tr>
<td>Active Status</td>
<td>07/16/2009 - 11/29/2018</td>
</tr>
<tr>
<td>(MM/DD/YYYY) Active Start Date</td>
<td></td>
</tr>
<tr>
<td>(MM/DD/YYYY) Active End Date</td>
<td></td>
</tr>
<tr>
<td>Hierarchy</td>
<td>20001-200000-30350-45126-56175 - HQS ANG MD &amp; VA</td>
</tr>
<tr>
<td>Agent Number</td>
<td>2401</td>
</tr>
<tr>
<td>Account Allocation</td>
<td>Account Code -</td>
</tr>
<tr>
<td>Billing Office Code</td>
<td>26000</td>
</tr>
<tr>
<td>Mission Critical</td>
<td></td>
</tr>
<tr>
<td>Mission Critical Start Date</td>
<td></td>
</tr>
<tr>
<td>Mission Critical End Date</td>
<td></td>
</tr>
<tr>
<td>Credit Limit</td>
<td>7500</td>
</tr>
<tr>
<td>Cycle Limit</td>
<td>0</td>
</tr>
<tr>
<td>Single Transaction Dollar Limit</td>
<td>0</td>
</tr>
<tr>
<td>Number of Transactions per Cycle</td>
<td>0</td>
</tr>
<tr>
<td>Number of Transactions per Day</td>
<td>0</td>
</tr>
<tr>
<td>Cash Advance Limit</td>
<td>665</td>
</tr>
<tr>
<td>Credit Worthiness</td>
<td>[Standard]</td>
</tr>
<tr>
<td>MCC Group(s)</td>
<td>06659CA.5H 06659RETAIL 06659TRAV</td>
</tr>
</tbody>
</table>

Click here to set temp credit limit

Click here to set temp cash limit
**GTC Limit Increase**

<table>
<thead>
<tr>
<th>MCC Group(s):</th>
<th>view MCC</th>
</tr>
</thead>
<tbody>
<tr>
<td>06659CASH</td>
<td></td>
</tr>
<tr>
<td>06659RETAI</td>
<td></td>
</tr>
<tr>
<td>06659TRAV</td>
<td></td>
</tr>
</tbody>
</table>

### finance

<table>
<thead>
<tr>
<th>Current Balance $</th>
<th>2967.16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Past Due Amount $</td>
<td>0</td>
</tr>
<tr>
<td>Past Due Days</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount Due $</th>
<th>0</th>
<th>0</th>
<th>0</th>
<th>0</th>
<th>0</th>
<th>0</th>
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<tbody>
<tr>
<td>1 to 30 Days</td>
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<td></td>
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<tr>
<td>31 to 60 Days</td>
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<tr>
<td>61 to 90 Days</td>
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<tr>
<td>91 to 120 Days</td>
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<td>121 to 150 Days</td>
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<tr>
<td>151 to 180 Days</td>
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<td>180+ Days</td>
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</tr>
</tbody>
</table>

| Available Credit Limit $ | 3915.22 |
| Credit Limit % Used      | 39.56   |

**Buttons:**
- submit
- cancel
- view statement
- view authorization
GTC limit Increase
The Air National Guard

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Mission Critical Accounts
Mission Critical (MC) travel is defined as travel performed by DoD personnel under official orders that prevent the traveler from filing an interim travel voucher or from scheduling partial payments in DTS.

DTMO has issued guidance requiring the prior approval of the Commander (or designee) before an APC may designate personnel as being in this category. As such, a MC request form must be completed for all such requests.
Mission Critical Accounts
Mission Critical Accounts

CitiDirect® Card Management System

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Mission Critical Accounts

CitiDirect® Card Management System

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<td></td>
<td>Account Management</td>
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<tr>
<td></td>
<td>New Application</td>
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<td>Maintenance Log</td>
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<td>Modify Account</td>
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Mission Critical Accounts

CitiDirect® Card Management System

Card Management - Account Management - Modify Account

- Last Name: BUCK
- Account Number: 4716X000000000X
- SSN: ********

- First Name: ROGERS
- Employee Id:

**search**
Mission Critical Accounts

Set mission critical dates
Mission Critical Accounts

- An APC must place the Cardholder in a Mission Critical Status before the account is suspended (61 days past billing)
- Pending travel vouchers should be settled prior to members departure for deployment or PCS
- MC will not be authorized in cases where the individual is in a location where he/she is able to file timely vouchers
- APCs are strictly prohibited from placing members in MC if above criteria is not met unless the MC is required for Permanent Duty Travel
Mission Critical Accounts

- While in Mission Critical status, Cardholder accounts may remain open up to 120 days without aging and becoming delinquent.
- If accounts need to be placed in MC longer than 120 days, it will need to be renewed after the original MC end date expires.
- The APC should review IBA accounts in MC monthly and (1) extend MC for Cardholders continuing to meet the criteria, or (2) remove Cardholders that do not meet the criteria and notify their supervisors.
Mission Critical Accounts
The Air National Guard

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GTC Disputes
In the event that the billing statement includes charges that the account holder considers questionable, the cardholder will first contact the merchant to try to resolve the questionable charge. If unsuccessful, the cardholder will obtain a dispute form from the APC or from the Citibank website. The cardholder will complete and send the form to Citibank. All disputes must be filed within 60 days of the date on the billing statement.
GTC Disputes

- It is the responsibility of the cardholder to ensure the dispute form has been received by Citibank.
- Once the dispute notification has been received by the travel card vendor, Citibank will issue a provisional credit for the amount of the dispute pending resolution.
- Formally disputed charges will not age and the account will not suspend for lack of payment.
- Should Citibank request additional information to research and resolve the dispute, the cardholder must provide the requested information.
GTC Disputes

- Disputes found in favor of the merchant vendor or failure to comply will result in the disputed charge being placed back onto the cardholders account.
- The cardholder will be responsible for repayment as well as any applicable late fees.
GTC Disputes
The Air National Guard

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Travel card Misuse
Travel card Misuse

- Travel card Misuse is at an all time high DoD wide.
- The GTC program is a commander’s responsibility.
- APCs have the responsibility to prevent and identify Travel card Misuse.
- The most valuable tool in preventing Travel card Misuse is through educating cardholders.
- Cardholders should be made of aware of the Commander’s policy on travel card use and abuse.
- Cardholders should also be educated on what constitutes Travel card Misuse.
The most valuable tool in identifying abuse is through running your travel card program reports.

The Declined Authorization Report should be ran frequently. This report will identify all transactions that have been declined. Most unauthorized charges will show up on this report. APCs should be looking for any transaction that was declined at an unauthorized vendor (Best Buy, Victoria Secrets, AT&T, etc.)

If any unauthorized transaction shows up on this report conduct a thorough review of the member’s account activity for the prior year
Examples of Misuse

<table>
<thead>
<tr>
<th>Decline Reason 1</th>
<th>Decline Reason 2</th>
<th>Merchant Name</th>
<th>MCC</th>
<th>Merchant City</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Match (Ind)</td>
<td>No Description</td>
<td>THE HOME DEPOT #6951</td>
<td>5200</td>
<td>RUSKIN</td>
</tr>
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<td>No Description</td>
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<td>5200</td>
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<tr>
<td>Invalid PIN</td>
<td>No Description</td>
<td></td>
<td>6011</td>
<td>PORT HUENEME</td>
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<tr>
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<td>SELINSGROVE</td>
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Travel card Misuse

- The Account Activity Report should also be ran frequently. This report will show a history of all transactions a cardholder has made during a specified time period.
- APCs should be looking for any irregularities such as unauthorized transactions, transactions occurring in the local area and frequent cash withdrawals.
- If any unauthorized transaction shows up on this report conduct a thorough review of the member’s account activity for the prior year.
APCs should also ensure that the member was on official travel orders during the time the transactions were made.

If an APC suspects that a cardholder is misusing a card the account should be immediately deactivated.

A thorough review of the member’s account should be conducted.

During the review all transactions should be scrutinized and compared against the member’s official travel orders on file.
Travel card Misuse

- If abuse is confirmed bring the abuse to the attention of cardholder’s chain of commander for their action and discuss if the account should be closed.
- If the account is delinquent, arrangements should be made to bring the account current.
Travel card Misuse
Summary

- The Role of the Agency Program Coordinator
- Delinquency Management
- GTC Reports
- Adding APCs to the Citibank System
- GTC Limit Increases
- Mission Critical Accounts
- GTC Disputes
- Travel Card Misuse