



Department of Veterans Affairs

Financial Policy

Volume XVI

Charge Card

Chapter 2

Government Travel

Charge Card Program

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0201 Overview

This chapter establishes the Department of Veterans Affairs (VA) policies and procedures for the use of the Government travel card. The Government travel card program was developed to procure transportation services, subsistence, and other allowable travel and transportation expenses incurred during official travel. The goal of the program is to reduce substantially VA's cash requirements by diminishing the need for travel advances and improving internal control, cash management and administrative procedures.

Public Law 105-264, Travel and Transportation Reform Act (TTRA) of 1998 mandates that Federal employees use the Government travel charge card for all payments of expenses related to official Government travel. Exemptions are allowed in accordance with the Federal Travel Regulation (FTR) 41, Code of Federal Regulations (CFR) [Chapters 300 through 304](#).

This chapter provides:

- Policy regarding mandatory use of the Government travel charge card travel card) for official agency travel;
- Statutory and regulatory authority to issue and require employee use of the travel card;
- Mandatory use of the Centrally Billed Account (CBA) travel card for employee's common carrier costs, VA's travel system and Transportation Management Center (TMC) transaction fees;
- Roles and Responsibilities of cardholders, supervisors, approving officials, and Agency/Organization Program Coordinators (A/OPCs) in regard to the agency's travel card program; and
- Management oversight and internal control requirements to improve the agency's Travel Card program and reduce fraud, waste, and abuse.

0202 Policies

020201 Authority for Use of Travel Charge Card

A. Mandatory Use.

1. Unless otherwise exempt, all VA employees regardless of grade, title or position, must activate the travel charge card within 60 days of receipt. Any employee who has an Individually Billed Account (IBA) must use the travel card to pay for all authorized official travel expenses not paid using the Centrally Billed Account (CBA) travel card.
2. The VA Chief of Staff has mandated that all common carrier costs and VA's travel system and TMC transaction fees associated with employee official travel

be paid using the CBA travel card. Common carrier costs are identified as air, rail or bus service.

3. Contractors, volunteers, and patients are not considered employees and are prohibited from obtaining an IBA travel card. Additionally, participants in the Student Temporary Employment Program (STEP), the Student Career Experience Program (SCEP), various internship programs or various summer jobs may be issued a restricted IBA travel card only based on supervisor approval. Special consideration will be given to non-VA personnel employed at integrated Federal Health Care Centers (FHCC).

B. Exemptions On Mandatory Use of IBA Travel Card.

1. The FTR exempts certain classes of employees from the mandatory requirement to obtain (reference [FTR §301-51.3](#)) and use (reference [FTR §301-51.2](#)) the IBA travel card for all authorized official travel expenses.
2. Secretary of Veterans Affairs (SECVA) has designated the ASM/CFO with the authority to exempt a certain class of traveler or type of expense from the requirement to use a Government travel card ([FTR §301-51.4](#)), with re-delegation authorized. Refer to VA Financial Policy Volume XIV Chapter 1, Travel Administration, for the SECVA Memorandum, “Delegation of Authority for Travel and Conferences”.

In addition to the FTR exemptions, listed below are the VA exemptions for classes of employees and types of expenses which are exempt from obtaining and/or using the IBA travel card:

- a. VA classes of employees not required to obtain an IBA travel card:
 - New appointees traveling prior to reporting for duty;
 - Employees who travel two times a year or less;
 - Individuals traveling on invitational travel (non-VA employees);
 - Employees denied an IBA travel card by the contract bank are not eligible to obtain an IBA travel card;
 - Employees who had their IBA travel card canceled due to misuse or abuse are not eligible to obtain an IBA travel card;
 - Employees performing separation travel upon retirement. The IBA travel card should be cancelled as part of out-processing procedures; and
 - Direct and indirect hire foreign nationals, except these employees in the Philippines as they are not exempt from this mandatory requirement based on a current Memorandum of Understanding.
- b. VA exemptions on mandatory use of an IBA travel card:
 - Employees traveling to or in an area where the political, financial or communication infrastructure does not support the use of the IBA Travel Card (e.g., certain foreign countries or emergency response areas); and

- VA employees on pre-employment interviews. Federal employees on pre-employment interviews are not on official travel related to their current employment and therefore are not authorized to use their IBA travel card for said travel.

020202 Travel Card Training

The [Office of Management and Budget \(OMB\), Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#), requires agencies to provide initial and refresher training on charge card management. The following training is required for card program participants:

- A. Cardholders and Approving Officials. Prior to the issuance of an IBA travel card, employees must complete the “VA Online Travel Card Training” course located on VA’s Talent Management System (TMS). Cardholders must maintain training certifications and forward a copy to the Level 4 A/OPC. IBA travel cards will not be issued until initial training is complete, and existing accounts will be deactivated if proof of refresher training is not provided by the cardholder. Refresher travel card training is required every three years.
- B. Agency/Organization Program Coordinators (A/OPCs). A/OPCs must be fully trained to perform their tasks, to include proficiency in the Electronic Access System (EAS) and its various reports in order to manage the program and monitor IBA travel card usage. The levels consist of the following:
 1. Level 1 A/OPC: Effective October 31, 2011, this A/OPC level transferred from the Office of Financial Policy to the Financial Services Center. This level provides VA-wide oversight for all travel charge card A/OPCs.
 2. Level 2 A/OPC: This A/OPC level is at the Administrations (Veterans Health Administration, Veterans Benefits Administration and National Cemetery Administration), the Office of Information and Technology (OIT), the Financial Services Center (FSC) and VACO. This level provides oversight for Level 3 and Level 4 A/OPCs.
 3. Level 3 A/OPC: This A/OPC level is an intermediate level between Level 2 and Level 4 A/OPCs. For example, this level for VHA would be established at the VISN level. This level will provide oversight for Level 4 A/OPCs.
 4. Level 4 A/OPC: This A/OPC level is located at the station and staff office-level charge card coordinators. This level provides the day-to-day functions between the contractor bank and the employees.

All A/OPCs are required to complete the “VA Online Travel Card Training” on VA’s TMS, with refresher training every three years. A/OPCs must also take the self-

paced [GSA SmartPay Travel Training for Program Coordinators \(A/OPCs\)](#) and complete the web-based training required by the Bank's EAS.

Training certificates for all courses must be retained by the individual A/OPC as well as the next reporting level A/OPC. The certificates may be retained as either an electronic or paper copy. For example, Level 4 A/OPC training certificates must be retained by the Level 4 A/OPC individually as well as the Level 3 A/OPC.

020203 Appropriate Use of Travel Card

Only appropriate uses of the CBA and IBA travel card will be acceptable while on TDY and local official travel. Reference [Section 020204](#) for inappropriate use of the IBA Travel Card.

A. Mandatory Use of the CBA Travel Card.

The following authorized travel expenses must be charged to the CBA travel card:

1. Common carrier transportation fare for official travel. Personal/unofficial travel expenses in conjunction with official travel must be paid by the traveler using personal funds. If a traveler arrives at the common carrier terminal and transportation is not ticketed, the traveler should contact the TMC and arrange transportation. The IBA Travel Card may be used to purchase the transportation.
2. VA travel system and TMC transaction fees.
3. Lodging expenses **may be** charged to the CBA travel card in limited situations, such as when traveler is exempt from use of the IBA travel card or advance room deposits for lodging (reference [Appendix M, Use of CBA Travel Card For Lodging](#), for procedures)

B. Mandatory Use of IBA Travel Card. Conditions when official travel expenses are exempt from mandatory payment using the IBA travel card can be found in [FTR §301-51.2](#) and Section [020201B2](#). Unless exempt, the following TDY authorized travel expenses must be charged to the IBA travel card:

- Hotels/Lodging;
- Rental cars and other variable expenses associated with the use of an authorized rental car for official business;
- Meals and Incidental Expenses (M&IE) covered by the per diem allowance or actual subsistence allowance, to the maximum extent practical;
- Cost for local area lodging and/or meals when exceptions are authorized in accordance with [VA Financial Policy Volume XIV Chapter 7, Local Travel](#);
- [VA Financial Policy Volume XIV Chapter 3, Transportation Expenses](#), may be referenced for other appropriate reimbursable transportation expenses, excluding common carrier which must be charge to the CBA; and

- [VA Financial Policy Volume XIV Chapter 4, Miscellaneous Travel Expenses](#), may be referenced for a complete list of appropriate reimbursable miscellaneous expenses.
- C. Local Travel Use of the IBA Travel Card. The IBA travel card must be used to pay for authorized local official travel expenses, in accordance with [VA Financial Policy Volume XIV Chapter 7, Local Travel](#).
- D. Advance Room Deposits. An IBA travel card may be used to pay for advance room deposits when required by the lodging facility to secure a room reservation before the beginning of scheduled official travel. When advance lodging arrangements are required and payment of the traveler's IBA travel card billing statement is likely to be due before the traveler is reimbursed for travel expenses, the advanced lodging arrangements may be obtained using the station's centrally billed account (CBA) travel card (Reference [Appendix M, Use Of CBA Travel Card For Lodging](#)).
- Note: Cardholders who receive a travel advance to pay for a room deposit but fail to perform the travel for reasons unacceptable to the approving official, must repay the advance.
- E. Other Use of the IBA Travel Card. Other official travel-related expenses which may be charged to the IBA travel card are emergency-type expenses (e.g., lost or damaged luggage or clothing). Such "retail" expenses cannot exceed \$250 per billing cycle. Travelers must contact their supervisor and/or A/OPC before making retail purchases. These personal expenses are not reimbursable and may not be claimed on the traveler's travel claim. Cardholders are required to pay the full amount on their statement using personal funds upon receipt.
- F. Automated Teller Machine (ATM) Withdrawals. Cardholders may be authorized to obtain ATM withdrawals needed to pay for authorized expenses while on official travel when an exemption on mandatory use applies (reference [FTR §301-51.2](#) and [Section 020201B2](#) for expense exemptions). When authorized, ATM withdrawals must be noted and approved on all travel authorizations prior to travel. ATM withdrawals must not be obtained prior to five calendar days before scheduled travel. In addition, travelers who have an IBA travel card will not be authorized to obtain a travel advance via Electronic Funds Transfer (EFT).
1. ATM withdrawal amounts, only for conditions where authorized exemptions apply, may include the per diem allowance and any authorized miscellaneous expenses determined to require an ATM withdrawal. These authorized miscellaneous expenses must be identified on the travel authorization. ATM withdrawals must not exceed the contract bank ATM limit.
 2. ATM withdrawals made without prior approval must be supported by post-trip approval as necessary based on a specific mandatory use exemption.

3. ATM access may result in fees to the Government and therefore must be limited. The bank may charge the cardholder an ATM transaction fee, which appears on the cardholder's billing statement. Some banks charge a service fee, and when used abroad, may charge a currency exchange fee.
NOTE: ATM fees for personal debit/credit cards are a personal expense and **not** reimbursable.
4. When a traveler is authorized to withdraw ATM funds for specific expenses, those expenses cannot be charged to the IBA card in lieu of using the funds withdrawn.

020204 Inappropriate Use of the IBA Travel Card

- A. Purchase Card. The Purchase Card is the method used to pay for training or registration expenses and conference fees when such fees must be paid in advance. The IBA travel card will not be used to pay for such fees. When a fee is identified after official travel has begun, the traveler must contact their Purchase Card A/OPC to arrange payment of the fee.
- B. Personal Leave in Conjunction with Official Travel. Cardholders will not use their IBA travel card for expenses incurred on personal leave in conjunction with official travel (e.g., retaining official rental car usage while on personal leave). Only authorized official travel expenses can be charged to the IBA travel card. Personal expenses must be paid from personal funds as they are not related to official Government travel.
- C. Non-Reimbursable Miscellaneous Expenses. The cardholder will not use their IBA travel card for non-reimbursable miscellaneous expenses (e.g., rental movies and spa fees which are not covered under the hotel contract with the Federal government). These charges may not be assessed to the IBA travel card. The employee must pay these charges separately out of personal funds.
- D. Other Examples of Inappropriate Use.
 - Any non-reimbursable miscellaneous expense (reference [VA Financial Policy Volume XIV Chapter 4, Miscellaneous Travel Expenses](#) for list of these expenses);
 - Unauthorized ATM access;
 - Unofficial/personal expenses (e.g., upgrades to other-than-coach travel at personal expense)
 - Family purchases (e.g. hotel rooms or meals);
 - Personal household purchases/expenses (e.g. rent, utilities);
 - Group meals;
 - Official expenses for other employees or Veterans (e.g., transportation or lodging expenses);

- Personal liability insurance for authorized official rental vehicle (the U.S. Government is self-insured); and
- Prepaid gasoline for authorized official rental vehicle. Reimbursement for gasoline is based on actual expense for usage.

NOTE: Gasoline for the use of a privately owned vehicle (POV) only while on TDY official travel may be charged to the IBA travel card. However, gasoline is not a separate reimbursable expense claimed on the travel claim. Reimbursement is covered by the mileage allowance associated with the use of the POV.

020205 Unauthorized Use, Misuse, and Delinquency of Travel Charge Card Accounts

- A. Misuse of the travel charge card and account delinquency are considered misconduct and subject the cardholder to disciplinary actions ranging from a reprimand to removal. Charge card privileges may also be cancelled. The contract bank provides reports that monitor usage and indicate any potential abuses to A/OPCs. The A/OPCs will inform the appropriate official of any misuse of the charge card.
- B. [VA Handbook 5021, Employee-Management Relations](#), provides the range of penalties for indebtedness—“lack of good faith in paying financial obligations, such as failure without good cause to make or live up to arrangements to pay a debt that the employee admits he owes or that is supported by court judgment, or that represents a tax or other financial obligation to the U.S. Government or to State or local government.” The range of penalties for this offense is:
1. For the first offense, an admonishment;
 2. For the second offense, a minimum of admonishment to a maximum of reprimand; and
 3. For the third offense, a minimum of admonishment to a maximum of removal.

Reference [Appendix E, VACO Administrative and Disciplinary Actions](#) for VA Central Office employees. It is recommended that field HR offices refer to the VACO HR disciplinary actions as a guide.

020206 Reimbursement and Payment Responsibilities

All travelers must pay the monthly IBA travel card statement in full when the statement is due regardless of whether they have been reimbursed.

020206.01 Submission of Expenses

- A. Upon completion of authorized travel, travelers will use VA's travel system to prepare and submit a travel claim in the usual manner to the approving official within 5 workdays after completion of a trip. An alternate preparer may create the travel claim, but the traveler is responsible for reviewing and submitting the travel claim in VA's travel system. Travelers who are unable to file a travel claim within 5 days due to emergency situations will contact their supervisors for direction and assistance (refer to Chapter 1, Travel Administration for additional details). Employees on extended travel must submit a travel claim every 30 days. Regardless of whether reimbursement of travel expenses is made, payment of their Government bank-issued charge card bill must be made in accordance with the charge card agreement.
1. Each level of approving officials will have 3 business days to review the travel claim. The approving official will either return to the traveler for correction or approve the travel claim and submit it to the servicing fiscal office.
 2. A travel claim with an omission or an error will be returned to the traveler within 3 business days. The notification will include the reason(s) why the travel claim is not proper or correct.
 3. VA will reimburse authorized travel expenses no later than 21 days after submission of a proper travel claim. Should payment of a travel settlement take longer than 30 days following receipt by the office where the claim is to be approved, the office may be required to make an interest payment. Approving officials should maintain satisfactory recordkeeping to track submission and receipt of travel claims. Travel claims submitted electronically in VA's travel system are considered received when the traveler submits the completed claim in the travel system.
- B. Split Disbursement. Cardholders must ensure the total outstanding authorized reimbursable charges made to the IBA travel card are designated for split disbursement on the travel claims. Approving officials must ensure cardholders properly designate their total authorized outstanding charges for split disbursement to reduce the potential for delinquency. Cardholders may review all account activity on the contract bank's EAS or contact the bank by phone to confirm the amount billed on the IBA Travel Card. Approving officials will return travel claims for corrections submitted by cardholders which do not properly reflect the amount to be split disbursed.
- C. Overpayment to the Bank. If the amount paid to the bank exceeds the balance on the account, a credit will exist on the account. The cardholder may call the bank to request a check be issued for the credit balance or allow the credit to be applied to future charges. ATM withdrawals unrelated to official government travel are against agency policy and not a means to obtain an account credit.

020206.02 Late Fees and Suspension/Closure of Account

- A. Travelers are responsible for payment of their IBA charge card bill in accordance with the cardholder agreement, even if the cardholder has not been reimbursed by VA. Actual bank fees charged for non-payment will not be reimbursed by VA. When properly submitted travel claims are not paid by VA within 30 days, VA will reimburse a late payment fee. This late payment fee is equivalent to interest calculated in accordance with the Prompt Payment Act plus a fee the bank would have charged the traveler had they not paid the bill.
- B. If an employee's IBA travel card is closed, it may be reinstated only when the account is paid in full, the Level 2 A/OPC submits a justification on behalf of the employee to the Level 1 A/OPC, and the Level 1 A/OPC submits a written request to the bank to reinstate the account. The final determination is made by the bank.

020206.03 Responsibilities of Travelers for Payments

- A. Monthly Statements. Per the Cardholder agreement, employees are responsible for paying their full statement balance when their cardholder statement is received at their address. The employee is liable to the bank for full payment of all charges authorized by the employee, independent of any agreement or program reimbursement which may exist between the employee and VA. Under the FTR, Chapter 301, employees must pay amounts owed to the bank according to the Cardholder agreement, even if VA fails to reimburse the employee within 30 days receipt of a properly submitted travel claim.

The Cardholder agreement informs employees how to handle disputed charges on their billing statement. The employee should follow these procedures by submitting a signed Cardholder Statement of a Questioned Item Form to the bank within 60 days of the statement date on which the original transaction appears. Once the form is received, the bank will issue a temporary credit to the employee's account while the disputed item(s) is being researched. While the bank is conducting this investigation, the cardholder is not required to pay the amount of the disputed charge and it will not be considered past due. The cardholder should inform the A/OPC of any disputed charge. Accounts are considered delinquent if unpaid 60 days after the billing date.

- B. Fees Chargeable by the Bank. The bank may charge a fee when a payment is returned due to "non-sufficient funds." In addition, a late fee per billing cycle may be assessed for IBAs which are 75 days past the closing date of the account statement on which the charges first appeared. The returned check fee for dishonored checks is not reimbursable to the traveler. If the bank refers an account for collection, the bank may charge the cardholder collection costs, court costs, and allocated costs for attorneys, not to exceed 25 percent of the account balance.

- C. Pre-suspension Notification. At 45 days past the closing date of the account statement on which the charges first appeared, the bank will issue a pre-suspension letter to the cardholder. Future enhancements to the bank's EAS will also provide e-mail notification to the A/OPC at this time. Upon receipt, the A/OPC will notify the cardholder and the cardholder's supervisor via e-mail when possible; the account will be suspended in 15 days if the bank does not receive full payment of all undisputed amounts on their accounts. The A/OPC will keep a record of the supervisor's notification and related correspondence.
- D. Suspended Accounts. At 60 days past the closing date of the account statement on which the charges first appeared, the bank will issue a suspension letter to the cardholder. The bank will block IBA travel card privileges, which includes ATM access, and all charge capability until it receives payment in full. If no action is taken toward this debt, the account will be canceled. Supervisors should assess whether the individual has properly filed a travel claim and been reimbursed; whether split disbursement was adhered to; and whether further administrative or disciplinary action is required.
- E. Salary Offset. Following [Public Law 105–264, Travel and Transportation Reform Act of 1998](#), and [31 C.F.R. Part 901](#), VA is authorized to initiate salary offset. At 90 days past the closing date of the account statement on which the charges first appeared, the Level 4 A/OPC will initiate salary offset procedures as detailed in [Appendix C, Salary Offset Procedures For Delinquent Travel Charge Card Accounts](#). Salary offset payments will begin to be taken from an employee's pay at 120 days past the closing date of the account statement until the delinquency is paid in full.
- F. Closed Accounts. Once canceled, an account may be reinstated only when the account is paid in full and the supervisor requests the bank, in writing, to reinstate the account. The bank reserves the right to report adverse credit information to national credit bureaus on accounts exceeding 126 days past due. Adverse credit reporting on severely delinquent cardholders can have a long lasting negative effect on the cardholder's ability to obtain personal credit and may adversely affect employees with security clearances.
- G. Closing Accounts Suspended Two Times. Cancellation of an account may also occur if the account has been suspended twice during a 12-month period for non-payment of undisputed principal.
- H. Closing Accounts Due to Non-Sufficient Funds (NSF). Closure of an account may occur if the account has had two episodes of NSF during a 12-month period.

0203 Authority and References

[5 C.F.R Part 1315, Prompt Payment](#)

[5 U.S.C. 5702, Per Diem; Employees Traveling on Official Business](#)

[31 C.F.R. Part 901, Standards for the Administrative Collection of Claims](#)

[38 U.S.C. 309, Chief Financial Officer](#)

[FTR Chapter 301—Temporary Duty \(TDY\) Travel Allowances](#)

[Consolidated Appropriations Act, 2008 \(P.L. 110-161\), Title VII, Division D, Section 743](#)

[OMB Circular A-123, Appendix B](#)

[Public Law 105-264, Travel and Transportation Reform Act of 1998](#)

[VA Handbook 5021, Employee-Management Relations](#)

[VA Talent Management System \(TMS\)](#)

0204 Roles and Responsibilities

The Assistant Secretary for Management/Chief Financial Officer (ASM/CFO)

oversees all financial management activities relating to the Department's programs and operations, as required by the Chief Financial Officers Act of 1990 and 38 U.S.C. 309. Specific responsibilities include the direction, management and provision of policy guidance and oversight of VA's financial management personnel, activities and operations. The CFO establishes financial policy, systems and operating procedures for all VA financial entities and provides guidance on all aspects of financial management.

The ASM/CFO has been designated by Secretary of Veterans Affairs (SECVA) with the authority under FTR §§ 301-51.4, 301-70.700 and 301-70.701, to exempt a class of traveler or type of expense from the requirement to use the Government Travel Card, which may be re-delegated. Upon exercising this authority the designee is responsible to notify the Administrator of General Services, in accordance with FTR § 301-702, of exemptions granted.

Under Secretaries, Assistant Secretaries, Chief Financial Officers, Finance Officers, Chief Accountants, Chiefs of Finance Activities and Other Key Officials are responsible for ensuring compliance with the policies and procedures set forth in this chapter.

Approving Officials (AOs) are responsible for:

- A. Ensuring employees are reimbursed only for authorized and allowable official travel and transportation expenses supported by necessary receipts.

- B. Ensuring ATM withdrawals are noted and approved on the travel authorization if requested by the employee.
- C. Ensuring employees follow split disbursement requirements when completing travel claims and do not improperly reduce their split amounts in VA's travel system. Split disbursement is addressed in [VA Financial Policy Volume XIV Chapter 1, Travel Administration](#).
- D. Approving (or returning incomplete) travel claims within 3 business days of notification.
- E. Ensuring employees submit receipts, statements, and justifications which are attached to the travel claim. Reference [VA Financial Policy Volume XIV Chapter 1, Travel Administration](#), for receipt requirements.

Supervisors are responsible for:

- A. Program Audits. Supervisors, in conjunction with the A/OPC, will ensure periodic internal control reviews are conducted on their respective IBA travel card programs. Reviews should include:
 - Processing of travel claims as it directly relates to delinquency issues associated with the IBA travel card;
 - Account misuse; and
 - Closure of unused accounts for terminated/retired employees.

Findings should be reported to the intermediate IBA travel card Level 3 or IBA travel card Level 2 A/OPC as appropriate. Supervisors will refer all suspicious or fraudulent activity to the Office of the Inspector General (OIG).

- B. A/OPC Appointment Considerations. Supervisors should consider the volume of work associated with A/OPC responsibilities in determining the number of employees needed to adequately manage the associated workload. The frequency of travel and the historic delinquency rate of the organization should be considered when making this determination. A/OPCs must be appointed in writing (reference [Appendix D, Sample Appointment Letter For Travel Card A/OPC](#)). A/OPCs must have access to, and the ability to relate sensitive information to, the management chain of command for determination of appropriate action. Supervisors must also ensure the performance standards and job elements required to perform the duties of an A/OPC are clearly outlined in the employee's performance plan.
- C. Administrative and/or Disciplinary Actions. Improper, fraudulent, abusive or negligent use of any travel card is prohibited. The employee will be personally liable to the travel card contracted bank for the amount of any unauthorized transaction. Misuse of a travel card may result in disciplinary action against the employee under applicable VA and Government-wide administrative procedures, up to and including employment termination (reference VA Handbook 5021, Employee/Management

Relations). [Appendix E, VACO Administrative And Disciplinary Actions](#), contains VA Central Office administrative procedures for sample guidance and disciplinary actions for employee's misuse of a travel card.

Level 1 Travel Card A/OPC (Charge Card Oversight section) serves as the administrator of VA's travel charge card program. The Travel Policy section provides policy and guidance for the VA travel charge card program.

Level 2 Travel Card A/OPCs are responsible for providing high-level guidance, policy augmentation, and oversight to all travel charge card accounts within their respective administrations. The roles and responsibilities of the A/OPCs are critical to the program's success; therefore, it is required that the performance standards and job elements to perform these duties are clearly outlined in the employee's performance plan.

Level 3 Travel Card A/OPCs are responsible for providing high-level guidance, policy augmentation, and oversight to all travel charge card accounts within their respective administrations or staff office. The roles and responsibilities of the A/OPCs are critical to the program's success; therefore, it is required that the performance standards and job elements to perform these duties are clearly outlined in the employee's performance plan.

Level 4 A/OPCs serve as the travel card coordinators and are responsible for the day-to-day management and oversight of the Travel Card accounts (reference [Appendix F, Travel Card A/OPCs' Roles and Responsibilities](#)). The roles and responsibilities of these coordinators are critical to the program's success; thus it is required that performance standards and job elements to perform these duties are clearly outlined in the employee's annual performance plan.

Cardholders are required to:

- Abide by the rules and regulations of the card member agreement with the contract bank;
- Activate their issued travel card upon receipt, but not later than 60-days of receipt;
- Use the IBA travel card only for all authorized reimbursable expenses incurred in conjunction with official travel, unless exempt from use (reference [FTR §301-51.2](#) and [Section 020201B2](#) for expense exemptions);
- Not use the IBA travel card for unauthorized ATM withdrawals;
- Submit the complete travel claim and all required receipts within 5 business days upon return to the official station;
- Pay the full statement balance of all undisputed charges when due using the "split-to-card" option in VA's travel system as fully as possible;
- Notify appropriate Level 4 A/OPC of any unused restricted tickets where a credit exists. The credit must be used for future official travel before expiration (one year from purchase date);
- Notify the A/OPC of any problems with respect to use of the IBA travel card;

- File a dispute with the Contract Bank in a timely manner (within 90 days of charge per contract) for unauthorized charges;
- Notify Contract Bank of lost or stolen card per the terms of the card member agreement;
- Notify the bank of an address change; and
- Sign the Statement of Understanding (SOU) For The Government Travel Charge Card Program. Reference [Appendix G, Statement of Understanding \(VA Form 0933\)](#), for IBA travel cards.

0205 Procedures

[Travel Card A/OPCs' Roles and Responsibilities \(Appendix F\)](#)

[IBA Accounts \(New/Transfer/Closure\) \(Appendix H\)](#)

[CBA Travel Card Application Process \(Appendix I\)](#)

[CBA Reconciliation Tool Registration Process \(Appendix K\)](#)

[Procedures for CBA Reconciliation Tool \(Appendix L\)](#)

[Use of CBA Travel Card for Lodging \(Appendix M\)](#)

0206 Definitions

Account – The account established in connection with a travel card.

Agency/Organization – The United States federal agency, bureau, division, office or other organizational entity participating in the program that has requested/authorized U.S. Bank to issue an IBA travel card to an employee of the Agency/Organization.

Agency/Organization Program Coordinator (A/OPC) – This individual serves as the focal point for establishing and maintaining accounts, and issuance and destruction of cards. The A/OPC is responsible for the day-to-day management of the card accounts including setup, maintenance, management and oversight.

Approving Official (AO) – This individual (also typically a supervisor) signs the traveler's travel claim, indicating approval for payment and its content.

Automated Teller Machine (ATM) – An electronic device which allows cash advances from participating banks.

Automated Teller Machine Withdrawals/Cash Advance – Monies obtained from an IBA travel card via ATM or bank teller. Withdrawals/cash advances must be obtained in

limited amounts commensurate with official travel and approved on the travel authorization.

Billing Error – Transactions appearing on a cardholder’s account as questionable charges, duplicate billing, or unauthorized charges.

Cancellation – Permanent termination of travel charge privileges after the travel charge account is 120 calendar days past due the closing date of the statement or two non-sufficient funds (NSF) notices.

Charge – Any account activity that has a debit value.

Centrally Billed Account (CBA) – A travel charge card account used to pay for the travel expenses of Veterans/patients, as well as the common carrier transportation and transaction fees for VA employees. Unlike IBAs where employees receive statements and pay for all travel expenses themselves, CBAs are paid directly by the agency. CBA payments are subject to the “Prompt Payment Act of 1982,” as amended (Public Law 97-177). These accounts contain a unique prefix identifying the account as a CBA for official Government travel. This prefix also identifies the account as eligible for Government travel rates, including city-pair fares and tax exemption. CBAs are required to be reconciled monthly by the Level 4 A/OPC.

Delinquency – A debt on which payment is overdue.

Disposable Pay – The part of pay remaining after the deduction of any amount required by law is withheld. Required deductions do not include discretionary deductions such as health insurance, savings bonds, charitable contributions, etc. Deductions may be made from basic, special and incentive pay.

Dispute – A written challenge of any unresolved transaction. Cardholders must assert a dispute or a billing error in writing within 60 days of date of the statement reflecting the transaction in question. Any disputed charge and any discrepancy between a receipt and other supporting documentation and the travel card statement of account will be resolved in the manner prescribed in the Bank’s guide for travel charge cards.

E-Gov Travel Service (ETS) – E-Gov Travel Service is Government-wide, Web-based, travel management service used by agencies to ensure Federal Travel Regulation (FTR) compliance while meeting their missions.

Electronic Access System (EAS) – Web-based management programs provided by the Bank giving A/OPCs the ability to make account inquiries, produce monthly reports, perform travel card maintenance functions, and activate/deactivate travel cards. EAS provides near real-time update capability. EAS allows access via personal computers in order to provide designated reporting information. Cardholders may also access EAS in order to review their own account information and make payments.

Federal Travel Regulation (FTR) – The FTR enumerates the travel and relocation policy for all Title 5 Executive Agency employees. The Code of Federal Regulations (CFR) is available at ([FTR Chapters 300 through 304](#)).

Individually Billed Accounts (IBAs) – An IBA is an account where a travel card is issued to an individual employee. The Cardholder receives the billing statement directly from the bank at the address provided on the IBA travel card application. Cardholders are responsible for notifying the A/OPC and the bank of changes in contact information such as a new address. Cardholders are responsible for payment in full of the amount stated on the monthly billing statement within the terms stated on the monthly statement.

Merchant Category Code Groups (MCCGs) – A numerical identifier assigned by the bank for classification of products and services. MCCGs are established by the card network to describe merchant types. VA blocks certain MCCGs to hinder inappropriate travel card use. The travel card Level 1 A/OPC reviews all MCCGs available on travel cards and restricts any MCCG not appropriate for use during official travel.

Misuse – Use of the travel card in an unauthorized, illegal or adverse manner (e.g. unauthorized cash advances, purchase of unofficial/personal expenses not incident to official travel).

Official Travel – Written or electronic authorization to travel on authorized official business for the Government resulting in reimbursement for expenses on a travel claim.

Salary Offset – The authority to collect by deduction from the amount of pay owed to an employee of the agency, any amount of funds the employee owes to the bank as a result of delinquencies not disputed by the employee on a travel charge card issued for payment of expenses incurred in connection with official Government travel.

Split Disbursement – A payment process in the VA's travel system allowing payments to be made to the bank by the agency on behalf of the cardholder. At the cardholder's direction and in accordance with agency policy, disbursement is split to the bank. The bank receives a direct payment by the agency of the cardholder's specified/claimed amount. The remainder of the payment is disbursed electronically to the cardholder's specified account. Split disbursement is an effective tool to reduce delinquency and improve refunds paid to the agency which in turn are returned to the employee's facility.

Suspension – Temporary termination of an IBA travel card privileges after the travel charge account is 60 calendar days past due the closing date of the statement.

Travel Advance – Prepayment of estimated travel expenses from the Government paid to an employee in the form of electronic funds transfer.

Travel Card (Government Travel Charge Card) – Government travel charge card or travel card is a convenient method for federal agencies and their employees to make

payments for official Government travel and travel related expenses. There are two types of accounts available under the GSA SmartPay contract - individually billed accounts (IBA) as described in [Section 020617](#) and centrally billed accounts (CBA) as described in [Section 020610](#).

Travel Management Center (TMC) – A common carrier travel firm under contract providing reservation, tickets and related travel management services for official travelers.

0207 Rescissions

VA Financial Policy Volume XVI Chapter 2, Government Travel Charge Card Program, January 2021.

0208 Questions

Questions concerning these financial policies and procedures should be directed as shown below:

VHA
VBA
NCA
OIT
All Others

VHATravelCard2@va.gov
TRAVEL.VBACO@va.gov
NCABudgetService@va.gov
VACOITTravel@va.gov
VACOchargc@va.gov

0209 Revisions

Section	Revision	Office	Reason for Change	Effective Date
0204 Roles and Responsibilities	Added ASM/CFO designation with the authority to exempt a class of traveler or type of expense from the requirement to use the Government Travel Card, and the requirement for notifying the Administrator of General Services of exemptions granted.	OFP (047G)	SECVA Memorandum, "Delegation of Authority for Travel and Conferences".	October 2021
0202 Policy	Added ASM/CFO designation with the authority to exempt a class of traveler or type of expense from the requirement to use the Government Travel Card.	OFP (047G)	SECVA Memorandum, "Delegation of Authority for Travel and Conferences".	October 2021
0207 Rescissions	Rescinded VA Financial Policy Volume XVI Chapter 2, Government Travel Charge Card Program, January 2021.	OFP (047G)	General Update	October 2021
0202 Policy	Updated authorities and standard references to initiate salary offset.	OFP (047G)	Leadership	January 2021
0203 Authorities and References	Updated authorities and standard references to initiate salary offset.	OFP (047G)	Leadership	January 2021
0204 Roles and Responsibilities	Removed Office of Financial Policy no responsibilities cited in policy.	OFP (047G)	Leadership	January 2021
0207 Rescissions	Rescinded September 2017 published chapter.	OFP (047G)	General Update	January 2021
Appendix C	Updated DFAS DD Form 2481 guidance for salary offset payment mailing instructions and account information to ensure	OFP (047G)	Correction Required	January 2021

Section	Revision	Office	Reason for Change	Effective Date
	payments are made to the correct depository account with the contracted bank.			
Various	Added links to referenced Appendices. Replaced expense voucher/report with travel claim, and reference VA's travel system removing ETS, Fed Traveler, et al. Added FTR links on mandatory use.	OFP (047G)	Improve readability	September 2017
020201	Added IBA travel card activation requirement. Revised with FTR and VA exemptions on mandatory use of IBA travel card.	OFP (047G)	FTR Amendment 2016-01	September 2017
020203	Reorganized and updated authorized travel expenses required to be paid using the travel charge card. ATM withdrawals limited to mandatory use expense exemptions.	OFP (047G)	FTR Amendment 2016-01	September 2017
020204	Reorganized unauthorized expenses, adding Vol XIV Ch. 4, Miscellaneous Travel Expenses for list of non-reimbursable expenses for inappropriate use of IBA travel card.	OFP (047G)	General Update	September 2017
020404	Modified Approving Officials on attaching receipts.	OFP (047G)	General Update	September 2017
020410	Added cardholder requirement to activate IBA travel card within 60 days of receipt; and mandatory requirement to	OFP (047G)	FTR Amendment 2016-01	September 2017

Section	Revision	Office	Reason for Change	Effective Date
	use travel charge card unless exempt.			
020411	Removed The Office of Business Oversight's Management Quality Assurance Service (MQAS) review.	OFP (047G)	FTR Amendment 2016-01	September 2017
0207	Rescinded Vol XVI Ch. 2, Government Travel Charge Card Program, October 2011.	OFP (047G)	General Update	September 2017
0208	Updated emails for charge card questions.	OFP (047G)	General Update	September 2017
Appendix A	Updated to be consistent with Section 020201.	OFP (047G)	FTR Amendment 2016-01	September 2017
Appendix B	Updated to be consistent with Section 020202.	OFP (047G)	FTR Amendment 2016-01	September 2017
Appendix F	Added monitoring for accounts not activated within 60 days of issuance, and procedure for closing accounts not meeting this requirement.	OFP (047G)	FTR Amendment 2016-01	September 2017

Appendix A: Appropriate Use of Travel Card

Only authorized appropriate uses of the CBA and IBA travel cards will be acceptable while on TDY and local official travel. Personal/unofficial travel expenses in conjunction with official travel must be paid by the traveler using personal funds. Inappropriate or misuse of a travel card may result in disciplinary action.

A. **CBA Travel Card**: The following are authorized travel expenses:

1. Common carrier transportation fare for official travel. If a traveler arrives at the common carrier terminal and transportation is not ticketed, the traveler should contact the TMC and arrange transportation. The IBA travel card may be used to purchase the transportation.
2. VA's Travel System and TMC transaction fees.
3. Lodging. Lodging expenses **may be** charged to the CBA travel card in limited situations, such as when traveler is exempt from the IBA travel card or advance room deposits for lodging (reference [Appendix M, Use of CBA Travel Card for Lodging](#), for process).

B. **IBA Travel Card**: The following expenses must be paid using the IBA travel unless an exemption applies in [FTR §301-51.2](#) or [Section 020201B2](#):

- Hotel/Lodging;
- Rental cars and other variable expenses associated with the use of an authorized rental car for official business;
- Meals and Incidental Expenses (M&IE) covered by the per diem allowance or actual subsistence allowance, to the maximum extent practical;
- Cost for local area lodging and/or meals when exceptions are authorized in accordance with [VA Financial Policy Volume XIV Chapter 7, Local Travel](#);
- [VA Financial Policy Volume XIV Chapter 3, Transportation Expenses](#), may be referenced for other appropriate reimbursable transportation expenses, excluding common carrier which must be charge to the CBA; and
- [VA Financial Policy Volume XIV Chapter 4, Miscellaneous Travel Expenses](#), may be referenced for a complete list of appropriate reimbursable miscellaneous expenses.

C. Local Travel Use of the IBA Travel Card. The IBA travel card must be used to pay for authorized local official travel expenses, in accordance with [VA Financial Policy Volume XIV Chapter 7, Local Travel](#).

D. Advance Room Deposits. An IBA travel card may be used to pay for advance room deposits when required by the lodging facility to secure a room reservation before the beginning of scheduled official travel. When advance lodging arrangements are required and payment of the traveler's IBA travel card billing statement is likely to be

due before the traveler is reimbursed for travel expenses, the advanced lodging arrangements may be paid using the station's centrally billed account (CBA) travel card (Reference [Appendix M, Use Of CBA Travel Card For Lodging](#)).

Note: Cardholders who receive a travel advance to pay for a room deposit but fail to perform the travel for reasons unacceptable to the approving official, must repay the advance.

- E. Other Use of the IBA Travel Card. Other official travel-related expenses which may be charged to the IBA travel card are emergency-type expenses (e.g., lost or damaged luggage or clothing). Such "retail" expenses cannot exceed \$250 per billing cycle. Travelers must contact their supervisor and/or A/OPC before making retail purchases. These personal expenses are not reimbursable and may not be claimed on the traveler's travel claim. Cardholders are required to pay the full amount on their statement using personal funds upon receipt.
- F. Automated Teller Machine (ATM) Withdrawals. Cardholders may be authorized to obtain ATM withdrawals needed to pay for authorized expenses while on official travel when an exemption on mandatory use applies (reference [FTR §301-51.2](#) and [Section 020201B2](#) for expense exemptions). When authorized, ATM withdrawals must be noted and approved on all travel authorizations prior to travel. ATM withdrawals must not be obtained prior to five calendar days before scheduled travel. In addition, travelers who have an IBA travel card will not be authorized to obtain a travel advance via Electronic Funds Transfer (EFT).
1. ATM withdrawal amounts, only for conditions where authorized exemptions apply, may include the per diem allowance and any authorized miscellaneous expenses determined to require an ATM withdrawal. These authorized miscellaneous expenses must be identified on the travel authorization. ATM withdrawals must not exceed the contract bank ATM limit.
 2. ATM withdrawals made without prior approval must be supported by post-trip approval as necessary based on a specific mandatory use exemption.
 3. ATM access may result in fees to the Government and therefore must be limited. The bank may charge the cardholder an ATM transaction fee, which appears on the cardholder's billing statement. Some banks charge a service fee, and when used abroad, may charge a currency exchange fee.

NOTE: ATM fees for personal debit/credit cards are a personal expense and **not** reimbursable.

4. When a traveler is authorized to withdraw ATM funds for specific expenses, those expenses cannot be charged to the IBA card in lieu of using the funds withdrawn.

Appendix B: Inappropriate Use of the Travel

Inappropriate or misuse of the contractor-issued charge card is considered misconduct and subjects the cardholder to disciplinary actions ranging from a reprimand to removal.

- A. **Training/Registration Expenses.** The Purchase Card is the method used to pay for training or registration expenses and conference fees when such fees must be paid in advance. A travel card will not be used to pay for such fees. When a fee is identified after official travel has begun, the traveler must contact their Purchase Card A/OPC to arrange payment of the fee.
- B. **Personal annual leave expenses.** Cardholders will not use their IBA travel card for expenses incurred on personal leave in conjunction with official travel (e.g. retaining official rental car usage while on personal leave). Personal expenses must be paid from personal funds as they are not related to official Government travel.
- C. **Other examples of inappropriate use include:**
- **Unauthorized ATM access:**
 - ATM withdrawal amount which exceeds authorized ATM withdrawal amount on travel authorization (authorization “after the fact” may be received in emergency situations as determined by Approving Official);
 - ATM withdrawals while not on official travel; and
 - ATM withdrawals while on local travel.
 - **Unofficial/personal expenses** (e.g., upgrades to other-than-coach travel at personal expense);
 - **Family purchases** (e.g., hotel rooms or meals);
 - **Personal household purchases/expenses** (e.g., rent, utilities);
 - **Group meals;**
 - **Official expenses for other employees or veterans** (e.g., transportation or lodging expenses);
 - **Personal liability insurance** for authorized official rental vehicle. The U.S. Government is self-insured;
 - **Prepaid gasoline** for authorized official rental vehicle. Reimbursement for gasoline is based on actual expense for usage;
 - **Optional Personal Hotel Services** (e.g., spas, movie rentals). Note: Mandatory hotel fees charged to all guests are reimbursable as miscellaneous expenses (e.g., resort fees); and
 - **Gift Cards, Debit Cards or Credit Cards.** Purchasing new cards or reloading existing cards is considered inappropriate usage of a travel card. Examples include, but are not limited to, store brand debit or loyalty cards such as Starbucks card, Target “My REDcard”, or the Amex/Wal-Mart “Bluebird” cards.
 - **Any non-reimbursable miscellaneous expense** (reference [VA Financial Policy Volume XIV Chapter 4, Miscellaneous Travel Expenses](#) for list of these expenses);

NOTE: Gasoline for the use of a privately owned vehicle (POV) only while on TDY official travel may be charged to the IBA travel card. However, gasoline is not a separate reimbursable expense claimed on the travel claim. Reimbursement is covered by the mileage allowance associated with the use of the POV.

Appendix C: Salary Offset Procedures for Delinquent Travel Charge Card Accounts

In accordance with the [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#), dated January 15, 2009, each agency implements risk management controls, policies, and practices as critical tools for ensuring the efficiency and integrity of its charge card program by eliminating payment delinquencies, charge card misuse, fraud, and other forms of waste and abuse. These controls include implementing salary offset procedures for individually-billed (IBA) travel charge card accounts. The circular is available for review at www.whitehouse.gov/omb/circulars/index.html.

A. All VA employees who are delinquent in payment greater than 90 days on their IBA travel charge card accounts will be subject to salary offset procedures. These procedures will result in automatic payment to the bank deducted from the employee's disposable pay each pay period until the delinquent balance is paid in full. The payment process, [New Salary Offset Flowchart \(Figure 1 shown on p. 29\)](#), visually describes the process.

B. Procedures to conduct salary offset¹ are as follows:

1. Between the 24th and last day of each calendar month, each station's primary A/OPC is required to run a Past Due report from U.S. Bank's Access Online. This report will include a listing of all cardholders within each A/OPC's hierarchy who are more than 30 days past due. The report also contains the cardholder's outstanding balances that are between 30 and 180 days past due.
2. Cardholders who have outstanding balances 90 days delinquent shall be subject to salary offset procedures. The station is to provide these cardholders with the [Salary Offset Letter \(Figure 2\)](#), customized by the station with the cardholder's name, amount owed, and date. The station may provide this letter to the employee in person, by mail, or by e-mail. This letter contains an enclosure Due Process Notice and [Grounds for Appeal \(Figure 3\)](#) which serves as the agency's notification. No other letters are required to be provided to the employee since the bank has already sent the cardholder a number of letters in an effort to obtain the outstanding balance.
3. The station must then wait 30 days until taking any further action on these 90-day delinquent cardholders, allowing the cardholders one additional opportunity to pay their balances in full.

¹ For additional information on authorized uses of salary offset, refer to Financial Policies and Procedures, Volume XII, Chapter 1D, Salary Offset for Federal Employees Indebted to U.S.

4. Cardholder's with a balance 120 days or greater (who have previously been provided the Salary Offset Letter) must have salary offset implemented immediately. To conduct this offset, station A/OPCs will follow the [DD Form 2481 Instructions \(Figure 4\)](#). This form is initiated by the A/OPC, provided to station Payroll office, and then given to DFAS. Salary offsets will begin on the next available payroll date.
5. **IMPORTANT**: Station A/OPCs and Payroll offices must ensure that all payments go directly from DFAS to the bank in this process. Stations are not to request that monies be sent from DFAS directly back to the stations. If stations have inadvertently placed monies in suspense accounts which have been collected for offset purposes to pay their IBA travel card outstanding balances, refer to Volume XII, Debt Management, to have these funds mailed to the bank. The station must ensure the cardholder and their travel card account number are referenced with this mailed check, so that the bank may apply the funds to the correct account.

Every two weeks, the Travel Card Operations will obtain a report of all offset proceedings. This report will be provided to the bank so that payments received will be posted to the proper accounts. This will also ensure the account stops aging towards possible Charge Off. This bi-weekly report will also be provided to the Level 2 Travel Card A/OPCs by Travel Card Operations.

Figure 1 - New Salary Offset Flowchart

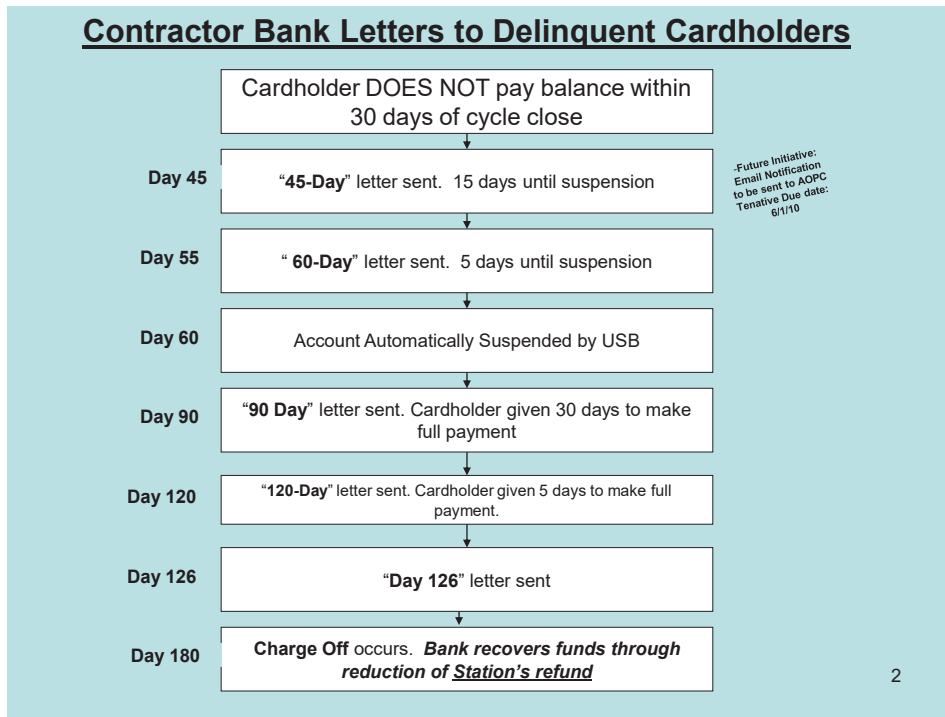
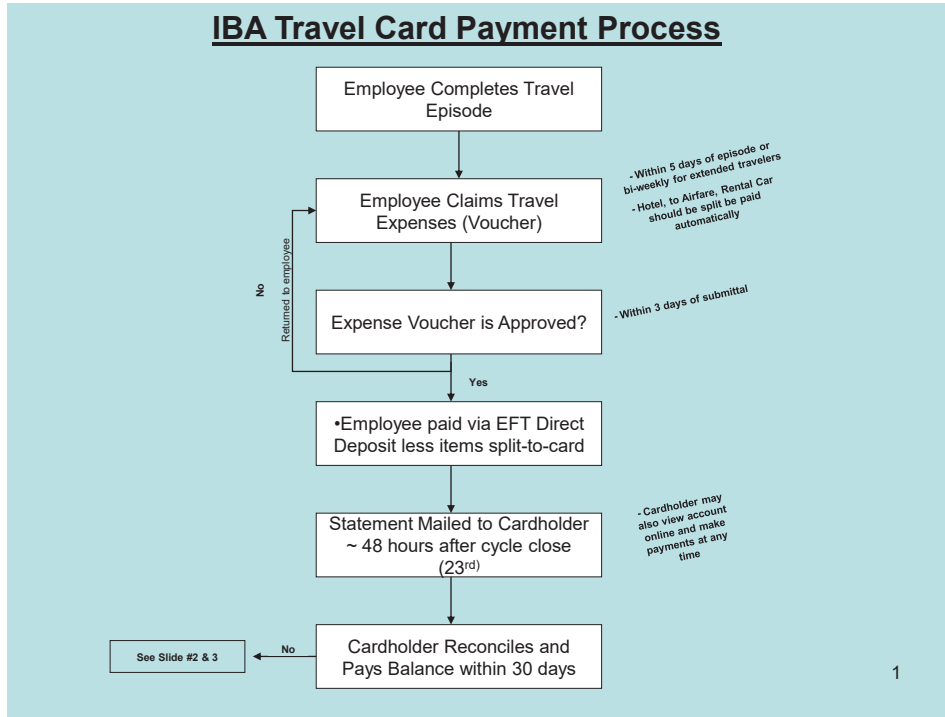


Figure 2 - Salary Offset Letter

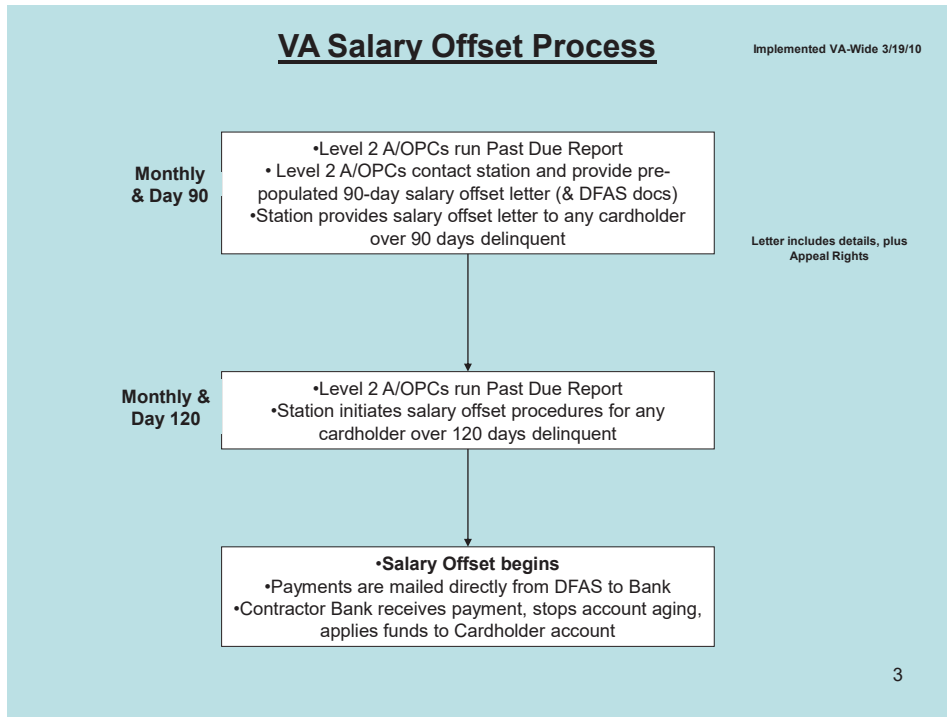


Figure 3 - Salary Offset Letter

Department of Veterans Affairs
Washington, DC 20420

Date:

[Name]

Subject: Delinquent U.S. Bank Charge Card Account Balance – Salary Offset

Dear Sir/Madam:

This is to advise you that U.S. Bank Government Services, hereby known as the bank, has requested the Department of Veterans Affairs to offset your pay for a delinquent Government travel charge card balance in the amount of \$_____. The delinquent balance excludes any disputed transactions that are still pending.

The Travel and Transportation Reform Act of 1998 authorizes the Agency to offset up to 15 percent of your disposable pay at the request of the contracted bank to collect delinquent balances. Therefore, payroll deductions will begin the first pay period ending 30 days after the date of this letter unless you resolve the matter prior to such date or submit an appeal as described below. The deduction will continue until the total amount is paid-in-full, or we are notified by the bank to stop collection action.

The amount deducted in any single pay period, including the administrative fee, will be limited to 15 percent of your disposable pay. Disposable pay, for this purpose, is defined as your biweekly gross pay less deductions required by law, i.e., retirement; Thrift Savings Plan; Federal, State, local taxes; Medicare; Old-Age, Survivors, and Disability Insurance; regular life insurance and health benefit premiums, and any debt owed to the United States Government.

The deductions for the offset will show on your Leave and Earnings Statement as “Debt, Gov Vol”.

If you wish to authorize a larger offset in order to accelerate the payment of this debt, please submit a written request to your Finance Officer. Your request must specify a percentage of disposable pay or a specific dollar amount.

If you believe that your account is delinquent because you have not been reimbursed for a related travel claim, please contact your Finance Officer to determine the status of the travel claim. You must inform your Finance Officer in writing of the name and phone

number of the approving official of your travel claim(s) to verify a travel reimbursement delay.

You have the right to inspect and copy records related to the delinquency, to request the bank review its decision to pursue collection of the debt from your Federal salary, and to make a written repayment agreement with the bank. If you wish to exercise any of these rights, please contact a representative of the bank directly at **(888) 994-6722**. You must also contact the bank if you have questions about the request offset or wish to dispute the offset as erroneous. We suggest that you keep copies of any correspondence and/or evidence of payment to the bank. The bank must report to us on any charges or amount adjustments regarding the delinquent charge card balance offset.

If you feel you have received this notice in error, please refer to the enclosed information on appeal rights.

VA's Employee Assistance Program is available to employees who wish to voluntarily and confidentially seek counseling due to stress caused by personal financial problems. For further information on the program, please call **(800) 222-0364**.

If you have questions regarding our process in this matter, please contact your local A/OPC.

Enclosure
Grounds for Appeal

Figure 4 - Grounds for Appeal Enclosure

GROUNDINGS FOR APPEAL

Employees are expected to timely reimburse the travel charge card contracted bank for all undisputed charges on the card. Employees are also expected to have used the card only for expenses related to official travel, to have timely filed their travel claims and to have timely disputed any improper charges. Therefore, the grounds for an appeal are limited. The following may, if properly substantiated, be grounds for appeal:

- The charges sought by the travel charge card contracted bank are the subject of a properly completed, timely filed travel claim that has not been paid by the Government.
- The charges sought by the travel charge card contracted bank are the subject of a timely dispute that the travel charge card contracted bank has not resolved.
- The charges sought by the travel charge card contracted bank have been released in bankruptcy.
- The employee and the travel charge card contracted bank have signed a written payment agreement, and the employee is timely making payments as required by the agreement.
- The employee has paid the delinquent balance in full.

The employee is responsible for providing proof to support any grounds for appeal. The nature of the proof will vary in each case. For example, proof to support an appeal based on the statement that the charges sought by the travel charge card contracted bank are the subject of a properly completely, timely filed travel claim that has not been paid by the Government would include:

- A copy of the travel claim;
- Copies of any communications with the travel payment office concerning payment;
- A copy of the travel charge card billing statement; and
- Any other evidence supporting the employee's statement.

As a general rule, financial hardship is not grounds for appeal. Because the travel charge card may only be used for official travel expenses, which are reimbursed by the Government, the employee should be able to reimburse the travel charge card contracted bank without hardship. Any request that the salary offset not be processed, either at all or at a reduced rate (less than 15 percent of disposable pay) because of financial hardship must include a detailed explanation of the hardship with a complete financial statement reflecting all income available to the household and all required monthly payments and debts.

For further information, please reference the FTR and applicable cardholder agreements.

Figure 5 – DD Form 2481 Instructions

**DD FORM 2481, REQUEST FOR RECOVERY OF DEBT DUE THE UNITED STATES
BY SALARY OFFSET INSTRUCTIONS**

1. PURPOSE OF THIS FORM:

To request recovery of a debt by salary offset for a debtor who has not responded to a demand for payment of their Government issued travel charge card account, requested a hearing, or refunded the creditor component's proposed installment deductions. This form also certifies that the debtor's due process has been completed.

2. COMPLETING THIS FORM:

Items 1 – 4 are completed by the station/facility A/OPC. Item 5 is completed by the station/facility payroll office. Item 6 is completed by DFAS accounting office.

Item 1. Paying Office Identification: Name and address of DFAS Paying Office responsible for processing the salary offset. Include a contact person and e-mail address and telephone number for this individual.

Example:

Name:	DFAS Indianapolis, Civilian Pay – ZPV
Address:	8899 East 56th Street Indianapolis, IN 46249-1900
Contact Name:	Enter contact name
E-Mail address:	Enter email address
Telephone No.:	1-800-538-9043; Option #2

Item 2. Employee Identification: Name, address, date of birth and social security number for the individual for whom a salary offset is requested.

Item 3. Debt Information: Specific information and justification of debt. Salary offset payments to U.S. Bank will be made by check. DFAS will submit an individual check for each delinquent employee. In order for salary offset payments to reach U. S. Bank, the information below must be listed in the appropriate boxes.

3a. Reason for Debt: Stations are strongly encouraged to highlight this section upon printing to ensure DFAS mails payment directly to U.S. Bank and not back to the station. For VA Travel Charge Cards, this field must contain exactly the following:

DFAS PLEASE MAIL PAYMENT DIRECTLY TO U.S. BANK, NOT TO VA STATION:

US Bank
Attn: Recovery Department
9321 Olive Blvd
St Louis, MO 63132

3b. Date Right to Collect Accrued: Enter the date the account was eligible for salary offset.

3c. Debt Identification Number: The last 15 digits of the employee's US Bank account number. Include no other information in this box.

The VA Employee's last 15 digits of their account number on the contracted bank issued travel card must be included in this box in order for payment to be made in the correct depository account.

Example: John Oweyou's U.S. Bank account number is 4486 0001 0002 0003. You must drop the first digit and enter **486000100020003** in Box 3c.

- | | |
|---|----------------------------------|
| 3d. Original Debt Amount: | NET Amount of Debt |
| 3e. Number of installments: | LEAVE BLANK |
| 3f. Interest Due: | LEAVE BLANK |
| 3g. Penalty Due: | LEAVE BLANK |
| 3h. Administrative Cost: | LEAVE BLANK |
| 3i. Total Collection to be Made: | Total Net Amount due to the bank |
| 3j. Commence Deductions On: | Next pay period begin date |

Voluntary Salary Offset payments will provide bi-weekly payment amounts of 15 percent unless the employee volunteers to offset additional funds.

Involuntary Salary Offset payments will be processed at 15 percent of the employee's disposable income.

Item 4. Due Process: Annotate the appropriate Due Process given to the individual for whom a salary offset is requested. **For VA Travel Charge Card, you should annotate the date the VA Salary Offset Letter was e-mailed or sent to the employee.** Box 4a should always be checked with the date action taken inserted into column (1). Columns (2) and or (3) should be checked as appropriate.

Item 5. Creditor Component Information: To be completed by the payroll office. Name and address of organization initiating collection. Include contact name, e-mail address and telephone number, and accounting classification.

IMPORTANT: Please ensure Payroll and DFAS are aware that offset payments are mailed by DFAS directly to U.S. Bank, not to the VA station.

Item 6. DFAS Accounting Office: To be completed by the appropriate DFAS Accounting Office.

Appendix D: Sample Appointment Letter for Travel Card A/OPC

The Travel Card Agency/Organization Program Coordinator (A/OPC) serves as the travel card coordinator and is responsible for the day-to-day management and oversight of the travel card accounts. The roles and responsibilities of these coordinators are critical to the program's success. These duties should be clearly outlined in the employee's annual work plan.

The roles and responsibilities for all levels are outlined in VA Financial Policy Volume XIV Chapter 2, Government Travel Charge Card Program.

This appointment is for _____, at Level ____ A/OPC.

Certification: "I certify that I have read and understand the policies and regulations that govern the use of the Government Travel Charge Card Program. I further certify that I have read and understand the roles and responsibilities as a Level ____ A/OPC."

Print Name of Agency/Organization Program Coordinator

Signature of Agency/Organization Program Coordinator

Date Signed

Print Name of First Line Supervisor

Signature of First Line Supervisor

Date Signed

Appendix E: VACO Administrative and Disciplinary Actions

Central Office
Human Resources Service

Department of Veterans Affairs
Washington, DC 20420

EMPLOYEE / LABOR RELATIONS GUIDANCE
(For VACO Employees)

Number: 09 - 10 Date: November 30, 2009

**TABLE OF DISCIPLINARY OFFENSES AND PENALTIES
FOR DELINQUENCY AND MISUSE OF GOVERNMENT
CONVENIENCE CHECKS AND PURCHASE, TRAVEL, AND FLEET CARDS**

This table provides supervisors latitude within a range of penalties to consider the appropriate mitigating or aggravating circumstances and ensure consistent corrective action. The points selected within each range should be based on the severity of the offense. Multiple incidents of misconduct may warrant greater than the maximum points within a range.

NATURE OF OFFENSE	POINTS
Travel Card	
Payment of bill is 60 up to 120 days past due.	1-to-2
Payment of bill is more than 120 days past due.	2-to-4
Inappropriate usage for less than \$200.	2-to-5
Inappropriate usage for more than \$200.	6-to-8
Inappropriate usage for less than \$200 AND employee is delinquent in payment (60 days or more past due).	5-to-7
Inappropriate usage for more than \$200 AND employee is delinquent in payment (60 days or more past due).	7-to-8
Failure to safeguard, monitor, or allowing/enabling another to use cardholder's card or account.	7-to-8
Purchase Card Convenience Check Fleet Card	
Inappropriate usage for less than \$200.	4-to-7
Inappropriate usage for more than \$200.	6-to-8
Failure to safeguard, monitor, or allowing/enabling another to use cardholder's card or account.	4-to-8
Misuse and/or conversion of Government funds for personal use.	7-to-8

POINTS CONVERSION TABLE			
POINTS	PENALTY	POINTS	PENALTY
1 pt	Admonishment	5 pts	6 Workday Suspension
2 pts	Reprimand	6 pts	8 Workday Suspension
3 pts	2 Workday Suspension	7 pts	10 Workday Suspension
4 pts	4 Workday Suspension	8 pts	Removal

Subsequent Disciplinary Action(s): Add Prior Points To New Points		
Example:	Previous discipline equals 4 points	Penalty = 4 Workday Suspension
	New misconduct equals 2 points (4 points + 2 points = 6 points)	Penalty = 8 Workday Suspension

Direct questions to Kenya Brown at (202) 461-7905 in the Employee/Labor Relations Division.



Caren E. Eirkson
Director, Central Office Human Resources Service (05HRS)

Appendix F: Travel Card A/OPCS' Roles and Responsibilities

There are multiple levels of charge card A/OPCs within the VA travel charge card program.

The roles and responsibilities of the A/OPCs consist of the topics documented in the following pages. Please note this is not an all-encompassing list, as new topics and concerns within the travel charge card program occur frequently.

A. Level 1 Travel Card Program A/OPC:

The mission of the Level 1 is to provide guidance and oversight for the entire VA travel charge card program. VA's charge card program is very large and results in substantial refunds to VA stations. One of the primary responsibilities is to manage program risk. This is accomplished by routinely analyzing the charge card program, strengthening programmatic controls, and maintaining a close relationship with the issuing bank.

1. The office of the Level 1 A/OPC serves VA at a high-level, providing guidance, policy, and oversight to all travel charge card accounts within VA. It is not the role of the Level 1 A/OPC to provide individual help-desk support to the agency's various offices. Each office is responsible for the proper management and oversight of their travel card program.
2. The roles and responsibilities of the **Level 1 Travel Card A/OPC** are:
 - a. Ensure the agency's Travel Charge Card Program is in compliance with [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#), including:
 - Developing and maintaining the annual Charge Card Management Plan;
 - Establishing training requirements; and
 - Implementing risk management controls, policies and procedures including:
 - Maximizing refunds while minimizing risk;
 - Monitoring Split Disbursement;
 - Monitoring Salary Offset;
 - Maintaining and reporting data and performance metrics quarterly;
 - Monitoring Credit Worthiness; and
 - Recommending disciplinary actions.
 - b. Serve as the Contracting Officer's Technical Representative (COTR) of the task order between VA and the issuing bank. Review and evaluate the bank's technical and administrative task order performance and compliance, including conformance with price and schedule provisions of the work effort, and accepting deliverables.

- c. Monitor travel charge card issues, including pending legislation related to travel in order to provide accurate information and policy updates.
- d. Analyze account activity to prevent unauthorized use and misuse including:
 - Restricting questionable Merchant Category Codes (MCCs);
 - Ensuring all accounts have been activated within 60 days of the date opened;
 - Ensuring accounts are being used for authorized travel expenditures only;
 - Ensuring unused non-refundable airline tickets are utilized before expiration;
 - Monitoring refundable/non-refundable airline tickets;
 - Ensuring ATM withdrawals and travel advances by employees are appropriate and do not result in delinquencies; and
 - Monitoring and reducing account delinquencies by:
 - Working with the bank to provide training to all A/OPCs and Level 2 travel charge card A/OPCs on the bank's online system;
 - Ensuring all agency A/OPCs and cardholders have attended required training;
 - Reporting travel charge card fraud, waste and abuse to agency OIG; and
 - Reporting travel program status to GSA and OMB.

B. Level 2 Travel Card Program A/OPC:

1. The level 2 A/OPC is responsible for providing high-level guidance, policy augmentation, and oversight to their respective Level 3 and Level 4 A/OPCs.
2. The roles and responsibilities of the Level 2 Travel Card A/OPC include management and oversight of the Level 3 and Level 4 A/OPCs. Management of the following topics is required by each Level 2 A/OPC:

a. Communication and Customer Service

- (1) Serve as the primary coordinator for the Travel Charge Card Program for their respective Level 3 and Level 4 A/OPCs.
- (2) Responsible for the management of the Travel Charge Card Program for their respective Level 3 and Level 4 A/OPCs.
- (3) Represent their respective Level 3 and Level 4 A/OPCs in all Travel Charge Card Program-related requests and issues.
- (4) Communicate routinely to all Level 3 and/or Level 4 A/OPCs and all internal and external customers on Travel Charge Card Program-related topics and concerns.

- (5) Provide quality and timely customer service to all lower level A/OPCs within their oversight to ensure program success.
- (6) Actively use the bank's online system to monitor the Travel Charge Card Program.

b. New Accounts, Maintenance, and Training.

- (1) Assist their respective Level 3 and/or Level 4 A/OPCs by answering program-related inquiries, establishing new accounts and/or hierarchies, ensuring cardholders have activated their travel cards within 60 days of the date opened, closing accounts and destroying cards when employees terminate/retire/transfer, establishing and reviewing reports, managing training, and serving as the administration's Travel Card program point of contact for all internal and external customers.
- (2) Ensure adherence to all credit worthiness procedures when establishing new individually-billed accounts (IBA) travel charge cards. Policies and procedures for credit worthiness are found in [Appendix N, Credit Worthiness Procedures and Frequently Asked Questions](#).
- (3) Ensure all respective Level 3 and Level 4 A/OPCs and cardholders complete initial training prior to issuance of the card, and refresher training is completed every 3 years as stated in Paragraph 020501, Training.
- (4) Monitor the *TMS Training Reports*
- (5) Remove TMS training from user profiles within their oversight, contacting TMS Coordinators for assistance. A new process has been required for TMS to push this to the local TMS Administrator level, effective date is pending.
- (6) Maintain a complete, accurate listing of all their respective Travel Card Level 3 and/or Level 4 A/OPCs. This listing will be used by the Level 2 A/OPC to communicate program information to the Level 3 and/or Level 4 A/OPCs. (The bank sends the Point of Contact (POC) List to the Level 1 A/OPC, which is forwarded to all lower level A/OPCs monthly.)
- (7) Serve as the central point of contact between the Level 1 A/OPC in VACO and the respective Level 3 and/or Level 4 A/OPCs in the field; handle all card-related issues at their respective level prior to forwarding onto the Level 1 A/OPC for guidance or assistance.
- (8) Approve the establishment of new Centrally-Billed Account (CBA) Travel Charge Cards within their oversight.

(9) Approve the establishment of their respective new Travel Card Level 3 and/or Level 4 A/OPCs. This includes:

- Approve and process the Point of Contact maintenance form, and
- Establish A/OPC in the EAS Online system with a User ID/login (*User Profiles Setup Guide* details this process).

c. Authorized Charge Card Usage

Ensure cardholders are not using travel card accounts to purchase personal items or withdraw funds unrelated to employee's travel episode. This is accomplished by monitoring the following reports on a monthly, or as-needed, basis:

- *Transaction Detail Report (EAS Online)*;
- *Declined Transaction Authorizations Report (EAS Online)*;
- *Account List (EAS Online)*; and
- *Cash Advance Report (EAS Online)*.

d. Unused Airline Tickets

Ensure Level 4 A/OPCs are monitoring the reports currently provided by Level 1 A/OPC: (1) *Unused Ticket Report* (TDY Travel Reconciliation Portal); and (2) *Refundable Ticket Report (TMC)*.

e. ATM Withdrawals:

- Ensure ATM withdrawals by employees are appropriate and occur only within 5 calendar days of each travel episode;
- Ensure ATM limits are set appropriately so employees are within account limits and not misusing this privilege, resulting in account delinquencies;
- Educate account holders on proper use/restrictions of ATM withdrawals;
- Restrict/reduce the ATM privileges of any account holder who is delinquent more than twice per year;
- Suspend the ATM privileges of any account holder who is delinquent 60 days or more;
- Accomplish by monitoring the following reports:
 - *Transaction Detail Report (EAS Online)*;
 - *Past Due Report (EAS Online)*; and
 - *Cash Advance Report (EAS Online)*.

f. Travel Claims:

- Educate account holders and approving officials on travel claim timeline submissions to reduce delinquencies;
- Ensure management controls and practices in place to maintain compliance with agency's split disbursement requirements; and

- Ensure agency policy is being followed and corrective action taken against cardholder delinquencies. This shall include new HR policies concerning disciplinary actions for travel charge card offenses (See 020407 Supervisor Responsibilities).

g. Unauthorized Use and Misuse of Charge Card Accounts:

- Monitor travel card account activity to ensure account holders are not misusing their card (personal use);
- Take appropriate action to prevent unauthorized use and misuse to include:
 - Restricting questionable Merchant Category Codes (MCCs);
 - Ensuring accounts are being used only for authorized travel expenditures while employees are on official Government travel; and
 - Reduce account limits when employees have not been on official travel within the last 6 months.
- Monitor the following reports:
 - Transaction Detail Report (EAS Online); Declined Transaction Authorizations Report (EAS Online);
 - Past Due Report (EAS Online);
 - Charge Off Report (EAS Online); and
 - Cash Advance Report (EAS Online).
- Report Administration or staff office travel charge card fraud, waste and abuse to VA OIG.

h. Delinquent Charge Card Accounts and Salary Offsets

1. Ensure efforts are made to reduce delinquencies among the IBA travel card accounts.
2. Notify their respective Chief Financial Officer and A/OPCs monthly of all IBA travel card accounts which are 60 days delinquent and at risk for salary offset (initiates at 90 days). Reference Appendix C, Salary Offset Procedures For Delinquent Travel Charge Card Accounts.
3. Ensure salary offset procedures are initiated for any accounts more than 90 days delinquent. This includes notification to their respective Chief Financial Officer and Level 3 and/or Level 4 A/OPCs to begin salary offset proceedings for all accounts more than 90 days delinquent.
4. Notify their respective Chief Financial Officer monthly of all pending charge offs. Once an account becomes 180 days delinquent, pending charge-off balances will be deducted from the stations' quarterly refunds. If Level 2 A/OPC has not initiated salary offset proceedings on any employee listed on the monthly Charge Off Report, the Level 1 A/OPC must do so immediately.
5. Accomplish by monitoring the following reports:

- *Past Due Report (EAS Online)*;
 - *Charge Off Report (EAS Online)*; and
 - *Account Suspension (EAS Online)*.
6. Ensure agency policy is being followed and corrective action taken against cardholder delinquencies. This includes new HR policies for disciplinary actions regarding travel charge card accounts (See 020407 Supervisor Responsibilities).

C. Level 3 Travel Card Program A/OPC:

1. Each Level 2 A/OPC will determine the requirement for a Level 3 A/OPC. The level 3 A/OPC is responsible for providing high-level guidance, policy augmentation, and oversight to all travel charge card accounts within their respective organization.
2. The roles and responsibilities of the Level 3 Travel Card A/OPC include management and oversight of the area of responsibility as determined by the Level 2 A/OPC. Management of the following topics is required:

a. Communication and Customer Service

- (1) Serve as the primary coordinator for the Travel Charge Card Program as determined by the Level 2 A/OPC.
- (2) Responsible for the management of the Travel Charge Card Program as determined by the Level 2 A/OPC.
- (3) Represent the Level 4 A/OPCs in all Travel Card program-related requests and issues.
- (4) Communicate routinely to all Level 4 A/OPCs and all internal and external customers on Travel Card program-related topics and concerns.
- (5) Provide quality and timely customer service to all lower level A/OPCs within the Administration to ensure program success.
- (6) Actively use the bank's online system to monitor the Travel Charge Card Program.

b. New Accounts, Maintenance, and Training

- (1) Assist respective Level 4 A/OPCs by answering program-related inquiries, establishing new accounts and/or hierarchies, ensuring cardholders have activated their travel cards within 60 days of the date opened, closing

accounts and destroying cards when employees terminate/retire/transfer, establishing and reviewing reports, managing training, and serving as the Travel Charge Card Program point of contact for all internal and external customers.

- (2) Ensure adherence to all credit worthiness procedures when establishing new individually billed accounts (IBA) travel charge cards. Policies and procedures for credit worthiness are found in [Appendix N, Credit Worthiness Procedures and Frequently Asked Questions](#).
- (3) Ensure all Level 4 A/OPCs complete initial training prior to issuance of the card, and refresher training is completed every 3 years as stated in Paragraph 020501, Training.
- (4) Monitor the *TMS Training Reports*:
 - Remove TMS training from their respective user profiles, contacting TMS Coordinators for assistance. A new process has been required for TMS to push this to the local TMS Administrator level, effective date is pending; and
 - Maintain a complete, accurate listing of all Travel Card Level 4 A/OPCs within the Administration or staff office. This listing will be used by the Level 3 A/OPC to communicate program information to the Level 4 A/OPCs.

c. Authorized Charge Card Usage

Ensure cardholders are not using travel card accounts to purchase personal items or withdraw funds unrelated to employee's travel episode. Accomplished by monitoring the following reports on a monthly, or as-needed, basis:

- *Transaction Detail Report (EAS Online)*;
- *Declined Transaction Authorizations Report (EAS Online)*;
- *Account List (EAS Online)*; and
- *Cash Advance Report (EAS Online)*.

d. Unused Airline Tickets

Ensure Level 4 A/OPCs are monitoring the reports currently provided by Level 1 A/OPC:

- *Unused Ticket Report (TDY Travel Reconciliation Portal)*; and
- *Refundable Ticket Report (TMC)*

e. ATM Withdrawals

- (1) Ensure ATM withdrawals are appropriate and occur only within 5 calendar days of each travel episode.
- (2) Ensure ATM limits are set appropriately so employees are within account limits and not misusing this privilege, resulting in account delinquencies.
- (3) Educate account holders on proper use/restrictions of ATM withdrawals.
- (4) Restrict/reduce the ATM privileges of any account holder who is delinquent more than twice per year.
- (5) Suspend the ATM privileges of any account holder who is delinquent 60 days or more.
- (6) Accomplish by monitoring the following reports:
 - *Transaction Detail Report (EAS Online)*;
 - *Past Due Report (EAS Online)*; and
 - *Cash Advance Report (EAS Online)*.

f. Travel Claims

- (1) Educate account holders and approving officials on travel claim timeline submissions to reduce delinquencies.
- (2) Ensure management controls and practices are in place to maintain compliance with agency's split disbursement requirements.
- (3) Ensure agency policy is being followed and corrective action taken against cardholder delinquencies. This includes new HR policies concerning disciplinary actions for travel charge card offenses (See 020407 Supervisor Responsibilities).

g. Unauthorized Use and Misuse of Charge Card Accounts

- (1) Monitor IBA travel card account activity to ensure account holders are not misusing their card (personal use).
- (2) Take appropriate action to prevent unauthorized use and misuse including:
 - Restrict questionable Merchant Category Codes (MCCs);
 - Ensure accounts are being used only for authorized travel expenditures while employees are on official Government travel; and
 - Reduce account limits when employees have not been on official travel within the last 6 months.

(3) Monitor the following reports:

- *Transaction Detail Report (EAS Online)*;
- *Declined Transaction Authorizations Report (EAS Online)*;
- *Past Due Report (EAS Online)*;
- *Charge Off Report (EAS Online)*; and
- *Cash Advance Report (EAS Online)*.

(4) Report travel charge card fraud, waste and abuse to VA OIG.

h. Delinquent Charge Card Accounts and Salary Offsets

(1) Ensure efforts are made to reduce delinquencies among the IBA travel card accounts.

(2) Notify respective Chief Financial Officer and A/OPCs monthly of all IBA travel card accounts which are 60 days delinquent and at risk for salary offset (initiates at 90 days). Reference [Appendix C, Salary Offset Procedures For Delinquent Travel Charge Card Accounts](#).

(3) Ensure salary offset procedures are initiated for any accounts more than 90 days delinquent. This includes notification to Level 4 A/OPCs to begin salary offset proceedings for all accounts more than 90 days delinquent.

(4) Notify respective Chief Financial Officer monthly of all pending charge offs. Once an account becomes 180 days delinquent, pending charge off balances will be deducted from the stations' quarterly refunds. If the Level 3 has not initiated salary offset proceedings on any employee listed on the monthly Charge Off Report, the Level 2 must do so immediately.

(5) Monitor the following reports:

- *Past Due Report (EAS Online)*;
- *Charge Off Report (EAS Online)*; and
- *Account Suspension (EAS Online)*.

(6) Ensure Administration or staff office is following agency policy and taking action against cardholder delinquencies. This shall include new HR policies for disciplinary actions regarding travel charge card accounts. Refer to section 020407 Supervisor Responsibilities.

D. Level 4 Travel Card Program A/OPC:

1. Each VA Administration and Staff Office has established Level 4 A/OPCs at their facilities/stations. In most cases, there is both a primary and alternate Level 4 A/OPC at the facility/station. These individuals serve as the stations' Travel

Charge Card Program coordinators and are responsible for the day-to-day management of the card accounts at their field station.

2. Following are procedures for establishing a new Level 4 Travel Card A/OPC:
 - Completion of Bank Travel Card A/OPC Training;
 - Appointment Letter from Supervisor;
 - Register in Card A/OPC Registration Database (C.A.R.D.) once established and approved by Level 2 Travel Card A/OPC;
 - Obtain User ID in Bank System from Level 2 Travel Card A/OPC; and
 - Contact Level 1 Travel Card A/OPC once above processes have been completed to identify new Level 4 A/OPC.

3. The roles and responsibilities of the Level 4 Travel Card A/OPC include management and oversight of the facility/station-level travel charge card program.

4. Management of the following areas is required by each Level 4 A/OPC:

- a. **Account Applications, Maintenance, and Training**

- (1) Assist cardholders and applicants by answering program related inquiries, establishing new accounts and/or hierarchies, monitoring account activity by reviewing bank reports, managing training, and serving as the facility/station's Travel Charge Card Program point of contact for all internal and external customers.

- (2) Complete all credit worthiness procedures when establishing new Individually-Billed Account (IBA) Travel Charge Cards. Policies and procedures for credit worthiness are found in [Appendix N, Credit Worthiness Procedures and Frequently Asked Questions](#).

- (3) Ensure all cardholders have completed training as required by Paragraph 020308, Training. Maintain copies of all certificates of completion for all cardholders, including refresher training every 3 years.

- (4) Assist former cardholders with removing TMS training from their user profile by contacting the local TMS Coordinator.

- (5) Maintain a complete, accurate listing of all IBA travel cardholders and accounts within the facility/station. Every three months, the A/OPC will review open account listings to identify unused accounts for potential closure and ensure all accounts have been activated within 60 days of the date opened. Accounts not used in a 12-month period should be closed. The A/OPC must reduce the limit to \$1 of any open accounts used infrequently at their station.

Use the report, Account List (EAS Online) to monitor and take action on open accounts used infrequently.

(6) Follow chain of command for all program-related questions and assistance. Contact the Level 2 A/OPC first, seeking guidance from the Level 1 A/OPC only if not assisted by the Level 2 A/OPC (or during an emergency).

(7) Serve as the central point of contact between the cardholders and the Level 2 A/OPC. Handle all card-related issues at the facility/station level prior to forwarding onto the Level 2 A/OPC for guidance or assistance.

(8) Complete applications for facility/station new centrally-billed travel charge card accounts (CBA) and forward to the Level 2 A/OPC for approval prior to contacting the bank for account establishment.

(9) Ensure the IBA travel card is shredded and the account closed in the bank's system when a cardholder within their facility/station terminates or retires. Accounts may be closed online or by calling the bank. Whenever a cardholder transfers to another facility, the facility/station Level 4 A/OPC must lower the account limit to \$1 and contact the new station's A/OPC informing them of the action. The A/OPC at the new station must contact the bank and submit a Cardholder Maintenance Form to modify the Cardholder's account information (address, phone, hierarchy, etc.).

(10) Ensure all IBA travel card account limits are set at the appropriate level. Infrequent traveler's limits should be set at \$1 when not in travel status to reduce risk. Unused accounts should also maintain a \$1 limit or be closed. Inactivated accounts should be closed when 60 days has lapsed from the date of issuance and the cardholder has not responded to two attempts requesting, they activate the account.

b. Authorized Charge Card Usage

(1) Ensure IBA travel card accounts are not used to purchase personal items or withdraw funds unrelated to employee's travel episode. Accomplish by monitoring the following reports:

- *Transaction Detail Report (EAS Online);*
- *Declined Transaction Authorizations Report (EAS Online);*
- *Past Due Report (EAS Online);*
- *Charge Off Report (EAS Online);*
- *Cash Advance Report (EAS Online);* and
- *Account Suspension (EAS Online).*

(2) Refer all suspicious or fraudulent travel card activity to the Office of the Inspector General (OIG).

(3) Ensure all centrally-billed account (CBA) travel cards within the facility/station are reconciled monthly. Reference [Appendix L, FSC Procedures For CBA Reconciliation Tool](#).

c. Lost or Stolen Cards

(1) Require all cardholders to notify the bank first and then the Level 4 A/OPC immediately when an IBA travel card is lost or stolen. The Level 4 A/OPC should verify this with the bank.

(2) Ensure lost/stolen card accounts are closed immediately to prevent fraud. Accomplish by monitoring the following reports:

- *Transaction Detail Report (EAS Online)*;
- *Declined Transaction Authorizations Report (EAS Online)*;
- *Account List (EAS Online)*; and
- *Cash Advance Report (EAS Online)*.

d. Unused Airline Tickets

(1) Ensure travelers who have cancelled non-refundable airline tickets (which the agency has purchased) use the airline credit for official Government travel within 12 months of the cancelled reservation.

(2) Review the unused ticket report monthly, discuss with the cardholder's Approving Official, and ensure these tickets are used by the cardholder for official travel within the allowable timeframe.

(3) Ensure appropriate credits are received for all cancelled refundable airline tickets.

(4) Monitor the following reports:

- *Unused Ticket Report (TDY Reconciliation Travel Portal)*; and
- *Refundable Ticket Report (TMC)*.

e. Travel Advances and ATM Withdrawals

(1) Ensure ATM withdrawals and travel advances by all cardholders are appropriate and occur only within 5 calendar days of each travel episode.

(2) Ensure ATM limits are set appropriately so employees are within account limits and not misusing this privilege, resulting in account delinquencies.

(3) Educate account holders on proper use/restrictions of ATM withdrawals.

(4) Restrict/reduce the ATM privileges of any account holder who is delinquent more than twice per year.

(5) Suspend the ATM privileges of any account holder who is delinquent more than 60 days. Accomplish by reducing the account ATM limit to \$1.

(6) Accomplish by monitoring the following reports:

- *Transaction Detail Report (EAS Online)*;
- *Past Due Report (EAS Online)*; and
- *Cash Advance Report (EAS Online)*.

f. Travel Claims

(1) Educate account holders and approving officials on travel claim timeline submissions to reduce delinquencies.

(2) Ensure management controls and practices are in place to maintain compliance with agency's split disbursement requirements. This is required in an effort to reduce delinquencies.

(3) Ensure agency policy is being followed and corrective action taken against cardholder delinquencies. New HR policies concerning disciplinary actions for travel charge card offenses required at the VACO level may be considered for field stations/facilities. Refer to section 020407 Supervisor Responsibilities.

(4) Report violations directly to the cardholder's supervisor.

g. Unauthorized Use and Misuse of Charge Card Accounts

(1) Monitor IBA travel card account activity of all respective cardholders to ensure account holders are not misusing their card (personal use).

(2) Take appropriate action to prevent unauthorized use and misuse including:

- Ensuring accounts are being used only for authorized travel expenditures while employees are on official Government travel; and
- Reducing account limits when employees are not on official Government travel (travelling infrequently).

(3) Monitor the following reports:

- *Transaction Detail Report (EAS Online)*;
- *Declined Transaction Authorizations Report (EAS Online)*;
- *Past Due Report (EAS Online)*;
- *Charge Off Report (EAS Online)*;

- *Cash Advance Report (EAS Online)*; and
- *Account Suspension (EAS Online)*.

(4) Ensure agency policy is being followed and corrective action taken against cardholder unauthorized use and/or misuse. New HR policies concerning disciplinary actions for travel charge card offenses required at the VACO level may be considered for field stations/facilities (reference Paragraph 020407, Supervisor Responsibilities).

(5) Report unauthorized use violations directly to the cardholder's supervisor.

(6) Report fraud, waste, and abuse to VA OIG.

h. Delinquent Charge Card Accounts and Salary Offsets

(1) Make every effort to reduce delinquencies among the IBA travel charge card accounts within the facility/station.

(a) Notify (e-mail) cardholders who are 30 days or more delinquent that full payment is due to avoid account suspension.

(b) Notify respective Chief Financial Officer monthly of all IBA travel card accounts 60 days delinquent and at risk for salary offset (initiates at 90 days). (Reference [Appendix C, Salary Offset Procedures For Delinquent Travel Charge Card Accounts](#))

(c) Initiate salary offset procedures against any cardholder whose account is more than 90 days delinquent. Notify respective Chief Financial Officer of such action. If the Level 4 A/OPC has not initiated salary offset proceedings on any employee listed on the monthly Charge Off Report, the Level 2 or Level 3 A/OPC must do so immediately.


(d) Notify Chief Financial Officer monthly of all pending charge-offs. Once an account becomes 180 days delinquent, pending charge-off balances will be deducted from the station's quarterly refunds.

(2) Monitor the following reports:

- *Past Due Report (EAS Online)*;
- *Charge Off Report (EAS Online)*; and
- *Account Suspension (EAS Online)*.

(3) Ensure agency policy is being followed and corrective action taken against cardholder delinquencies. This shall include new HR policies concerning disciplinary actions for travel charge card offenses (reference Paragraph 020407, Supervisor Responsibilities).

Appendix G: Statement of Understanding (VA Form 0933)

 Department of Veterans Affairs	
STATEMENT OF UNDERSTANDING FOR THE GOVERNMENT TRAVEL CHARGE CARD PROGRAM	
<p>I understand the Government Travel Charge Card Program is designed to improve the management and control of Government travel and thereby promote the efficiency of the Federal Service. I also understand I am authorized to use the Travel Card only for those necessary and reasonable expenses incurred by me for official travel. I will abide by these instructions issued by the Department of Veterans Affairs (VA). The above limitation on Travel Card use also applies to automatic teller machine (ATM) withdrawals. The amount of cash withdrawals may not exceed the allowable per diem amounts. I will, however, charge expenses to the account wherever feasible rather than use cash withdrawals. I understand the issuance of this Travel Card to me is an extension of the employee-employer relationship, and I am being specifically directed to:</p> <p>(Card applicants must initial all the following provisions.)</p> <p>_____ Abide by all rules and regulations with respect to the Travel Card Program.</p> <p>_____ Use the Travel Card only for official travel.</p> <p>_____ Not use my Travel Card to make ATM withdrawals when I am not on official government travel (or 5 days before my travel episode).</p> <p>_____ Pay all charges upon receipt of the monthly billing statement from the Travel Card Contractor Bank.</p> <p>_____ Notify the A/OPC of any problems with respect to my use of the Travel Card.</p> <p>_____ File a dispute with the bank in a timely manner (within 90 days of charge per contract) for unauthorized charges.</p> <p>_____ Notify the Card Contractor (bank) and my A/OPC if my Travel Card is lost or stolen</p> <p>_____ Notify the Card Contractor (bank) if my address changes.</p> <p>I also understand failure on my part to abide by these rules or other misuse of the Travel Card may result in disciplinary and/or administrative action being taken against me. I also acknowledge the right of the Travel Card Contractor Bank and/or A/OPC to revoke or suspend my Travel Card privileges if I fail to abide by the terms of this agreement or the agreement I have signed with the Travel Card Contractor Bank.</p> <p><i>Note. The Travel Card application cannot be processed without this form on file.</i></p>	
APPLICANT'S SIGNATURE	DATE
APPLICANT'S PRINTED NAME	APPLICANT'S TITLE
SUPERVISOR'S SIGNATURE	DATE
SUPERVISOR'S PRINTED NAME	SUPERVISOR'S TITLE
A/OPC'S SIGNATURE	DATE
A/OPC'S PRINTED NAME	A/OPC'S TITLE

Appendix H: Individually Billed Accounts (New/Transfer/Closure)

A. NEW ACCOUNTS.

1. **Naming Conventions.** All new IBAs issued after the publication date of this policy must contain the employee's official name as recorded in the agency's payroll system. No nicknames or abbreviations will be allowed. All new CBAs issued after the publication date of this policy must be identified with the station number (e.g., Station 999), and not an employee name.
 - a. **Standard Cards (IBA).** Issued to individuals with a favorable credit score of 660 or higher per [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#). The standard credit limit on these cards is \$5,000. Should a cardholder misuse or abuse the IBA travel card, an A/OPC may, in conjunction with the cardholder's supervisor, lower the account limit to \$1 or close the account.
 - b. **Restricted Cards (IBA).** Issued to individuals under the following categories: (1) individuals with no credit score or a credit score of less than 660; and (2) individuals who do not authorize the bank to obtain credit information. Restricted Cards have the same appearance as Standard Cards. However, the default credit limit on a Restricted Card is \$1. Prior to approved official travel and at the request of the cardholder's supervisor, the A/OPC will increase the card limit based on travel requirements. A/OPCs will reduce the limit back to \$1 within five business days of completion of travel.
2. **Requirement for Credit Worthiness.** Section 846 of the Consolidated Appropriations Act, 2008 (Public Law 110-161, Title VII, Section 743) per [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#), mandates each agency evaluate the creditworthiness of all new IBA travel card applicants before issuing an IBA travel card to an individual (see [Appendix N, Credit Worthiness Procedures and Frequently Asked Questions](#)).
3. **Travel Card Applications.** As part of the IBA travel card application process, cardholders must submit the following to the A/OPC:
 - Travel card training certificate;
 - Signed Statement of Understanding (SOU) (VA Form 0933) ([Appendix G](#));
 - IBA travel card application with credit worthiness authorization; and
 - Alternate Credit Worthiness Assessment form (VA Form 0868) (if credit worthiness authorization is denied on IBA travel card application).

A/OPCs must have all of these documents prior to submitting the IBA travel card application to the bank. A/OPCs will maintain copies of the training certificate and signed SOU after the IBA travel card has been issued. They are not to be

forwarded to the bank. The Alternate Credit Worthiness Assessment form and bank IBA travel card application will be destroyed once the IBA travel card has been issued to the cardholder.

Application forms are available on the bank's website or from the A/OPC. An application must be completely filled out in order for the bank to process. The A/OPC must complete the application with the appropriate hierarchy levels and sign the application prior to submission to the bank. As of the date of the publication of this policy, all new IBA travel card applicants will be required to complete and sign a Statement of Understanding (SOU) (See [Appendix G](#)). No IBA travel cards will be issued without both the application and SOU. A/OPCs should emphasize to cardholders that the terms of the application include an agreement to pay the account in full upon receipt of a statement and not misuse their IBA travel card.

4. **Processing Travel Card Applications.** IBA travel card applications are required to be faxed to the bank since signature of the applicant is a requirement. Requests for travel charge cards are not allowed to be submitted via the bank's EAS. Upon receipt of a properly completed application, the bank will issue the IBA travel card and Cardholder Agreement to the cardholder's stated address, the temporary duty location, or other address as directed by the A/OPC. The bank will send PIN numbers associated with the ATM option separately from the IBA travel card after receipt of the completed application.
5. **Disaster/Emergency Medical Personnel Service (DEMPS) Travel Card Accounts.** DEMPS is designed to provide a system where active VHA personnel can register, in advance, for deployment in support of internal emergencies affecting the Department or external support as might be requested by other Federal Agencies.

A/OPCs should assist the volunteer with acquiring their IBA travel card if they do not have one (EVERY Volunteer must have an IBA travel card or they CANNOT deploy on a DEMPS mission).

In order to ensure IBA travel card accounts used in disaster/emergency response situations remain open (even when not used in any 12-month period), the account must be properly identified in the bank's EAS. The account Organization Name field must contain the exact wording "Disaster/Emergency". This designation must be made on each new account application at time of processing. Existing accounts must have this designation added to the account by the A/OPC and all IBA travel charge cards for DEMPS volunteers must be lowered to \$1 (one dollar) unless they are in use.

B. LOST/STOLEN CARDS.

An employee is not responsible for any charges incurred against a lost or stolen card provided the employee promptly reports the loss to the bank under the terms of the card member agreement. Employees may call the bank 24 hours a day for this purpose (phone number is located on the back of the travel charge card). The cardholder will also contact their A/OPC (Level 4); the A/OPC should verify this with the bank.

C. TRANSFER OF ACCOUNTS.

1. **Station to Station within Same Organization.** When a cardholder transfers from one station to another within the same VA Administration or staff office, the A/OPC at the losing station will reduce the cardholder's credit limit to \$1 and contact the gaining station's A/OPC to inform them of the incoming employee. The gaining station A/OPC will then contact the bank to have the cardholder moved under the gaining station hierarchy. If the cardholder account has not been transferred to the new station 30 days after the employee's departure, the losing station A/OPC will make two additional attempts to request such transfer to the gaining station A/OPC (one by email, a second by phone). If no transfer occurs, the losing station A/OPC will close the account.
2. **Station to Station Across Organizations.** When a cardholder transfers across different VA Administrations or staff offices, the A/OPC at the losing station will reduce the cardholder's credit limit to \$1 and contact the gaining A/OPC. The gaining A/OPC will contact their Level 1 A/OPC to assist in completion of the transfer. If the cardholder account has not been transferred to the new station 30 days after employee's departure, the losing station A/OPC will make two additional attempts to request such transfer to the gaining station A/OPC (one by email, a second by phone). If no transfer occurs, the losing station A/OPC will close the account.

D. CLOSURE OF ACCOUNTS.

Termination, Retirement, Transfer to Another Federal Agency. Cardholders will turn in their travel charge card to their A/OPC for cancellation when leaving VA employment, upon retirement, resignation/termination or transfer to another Federal agency. The A/OPC will shred the IBA travel card in the employee's presence. The A/OPC will also contact the bank by phone or online and close the account. If there is an outstanding balance, the A/OPC will not close the account, but will lower the credit limit of the cardholder to \$1 and will notify cardholder's supervisor. A/OPCs should close these accounts as far in advance as possible and make every effort to ensure existing balances are paid prior to departure in order to avoid unpaid balances which could eventually be taken from station refunds via bank charge-off.

Appendix I: CBA Travel Card Application

Prior to applying for a new CBA, stations must discuss the need for this account with their Level 2 A/OPC (travel card manager). VA's travel system does not have the capability for more than one CBA per station. There is no need to obtain a second CBA travel card for employee travel. All new CBAs issued after the publication date of this policy must not contain an employee name as the cardholder but be identified instead with the station number (e.g., Station 999). To obtain a new CBA for Beneficiary Travel (Veterans/patients), or initial employee CBA Travel Card, the following must be performed:

- A. **The Level 4 A/OPC** completes the following forms and provides them to the Level 2 A/OPC:
- Cardholder Setup - Travel CBA;
 - Point of Contact Maintenance Form-Travel to establish A/OPC(s) for the CBA travel card (travel card contractor form); and
 - Statement of Understanding for CBA Travel Card (VA Form) for each A/OPC who will be responsible for the CBA travel card (primary and alternate).
- B. **The Level 2 A/OPC**:
- Reviews the forms for accuracy and completeness;
 - Collects any training certificates of all Level 4 A/OPCs who will be responsible for the new CBA travel card (if not already on file);
 - Ensures that the station/facility has established and trained a User and Certifier for the CBA Travel Card Reconciliation Tool; and
 - Once all the above has been completed, the Level 2 A/OPC emails the completed forms to the Level 1 A/OPC Travel Card Manager with justification to establish the account.
- C. **The Level 1 A/OPC**:
- Approves/disapproves all forms;
 - Retains Statement of Understanding (SOU) for CBA Cardholder;
 - Forwards all approved completed forms to the bank for account establishment; and
 - Adds any new A/OPCs to the Travel Card Contacts email group.
- D. Upon notice from the bank that the new CBA travel card has been established, **the Level 4 A/OPC**:
- Provides the account information to include CVV number to the FSC VA-Wide TDY Travel Support (for employee CBA travel cards only). This establishes the account in VA's travel system;
 - Contacts the Level 2 A/OPC and requests online access to the CBA travel card within the Bank's website; and
 - Activates the CBA travel card.

Appendix J: Statement of Understanding – CBA Travel Card

**DEPARTMENT OF VETERANS AFFAIRS STATEMENT OF UNDERSTANDING
FOR THE GOVERNMENT CENTRALLY BILLED ACCOUNT (CBA)
TRAVEL CHARGE CARD PROGRAM**

I understand that the Government Centrally Billed Account (CBA) Travel Charge Card Program is designed to improve the management and control of Government travel and thereby promote the efficiency of the Federal Service. I also understand that I am authorized to use the CBA travel card only for those necessary and reasonable expenses authorized by my station for official travel. I will abide by these instructions issued by the Department of Veterans Affairs (VA). I understand that the issuance of this CBA travel card to me is an extension of the employee-employer relationship and that I am being specifically directed to:

(Card applicants must initial all the following provisions.)

_____ - Abide by all rules and regulations with respect to the CBA travel card.

_____ - Use the CBA travel card only for official travel.

_____ - Reconcile on a monthly basis all charges on the billing statement from the travel card contractor.

_____ - Notify the Level 2 A/OPC of any problems with respect to my station's use of the CBA travel card.

_____ - Notify the travel card contractor and my Level 2 A/OPC if my station's CBA travel card is lost or stolen.

_____ - Notify the Level 2 A/OPC when my responsibilities cease for the CBA travel card.

I also understand that failure on my part to abide by these rules or other misuse of the CBA travel card may result in disciplinary and or administrative action being taken against me. I also acknowledge the right of the travel card contractor and/or Level 2 A/OPC to revoke or suspend my station's CBA travel card privileges if I fail to abide by the terms of this agreement, or the agreement I have signed with the travel card contractor.

Note. *The Government CBA travel card application cannot be processed without this form on file.*

Level 4 A/OPC Signature

Date (mm/dd/yyyy)

Level 4 A/OPC Printed Name

Level 2 A/OPC Signature

Date (mm/dd/yyyy)

Level 2 A/OPC Printed Name

Level 1 A/OPC Signature

Date (mm/dd/yyyy)

Level 1 A/OPC Printed Name

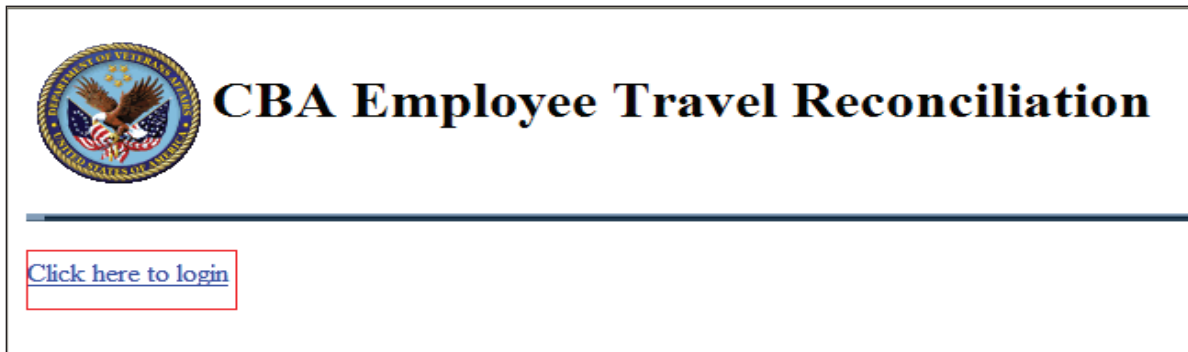
Appendix K: CBA Reconciliation Tool Registration Process

A. CBA Employee Travel Reconciliation Registration Process

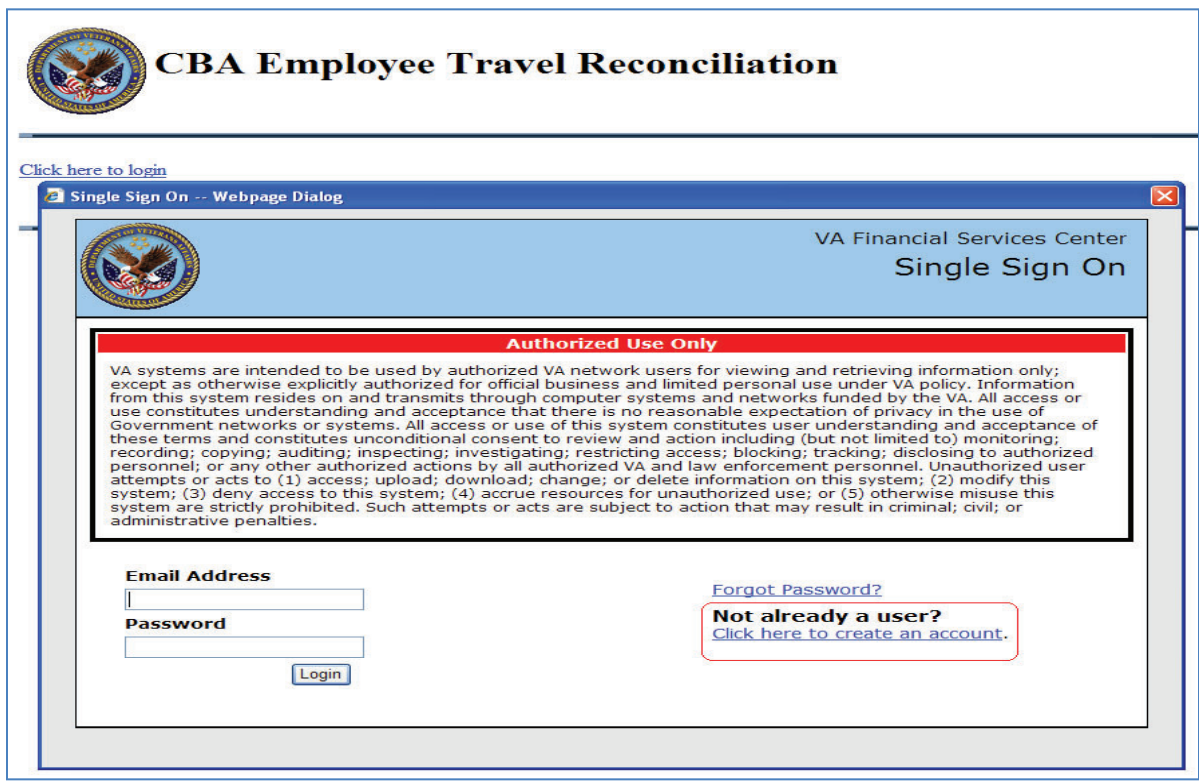
Click the following link to register as a user for the CBA Employee Travel Reconciliation Web Portal: <https://vaww.cbareconciliation.fsc.va.gov>

B. Creating a User Account

1. Click "[Click here to Login](#)".



2. Click "[Click here to create an account](#)".



3. Enter all required information on the Single Sign On page and click on the “Register” button at the bottom of the page.

Password Requirements:

- 8 Characters;
- 1 Capital Letter;
- 1 Special Character examples: \$, *, @, and;
- 1 Number.

Note: The status Bar will turn green when the password requirements are met.

Single Sign On
User Account Registration

All fields marked with * are required

* First Name: User

* Last Name: Test

* Email: user.test@va.gov

* Phone: 8665330188

Phone Ext:

* Password: [Green bar]

* Confirm Password: [Green bar]

* Challenge Phrase: Color of Sky

* Challenge Response: Blue

Address 1: 7600 Metropolis Drive

Address 2:

City: Austin

State: Texas

Zip Code: 78744

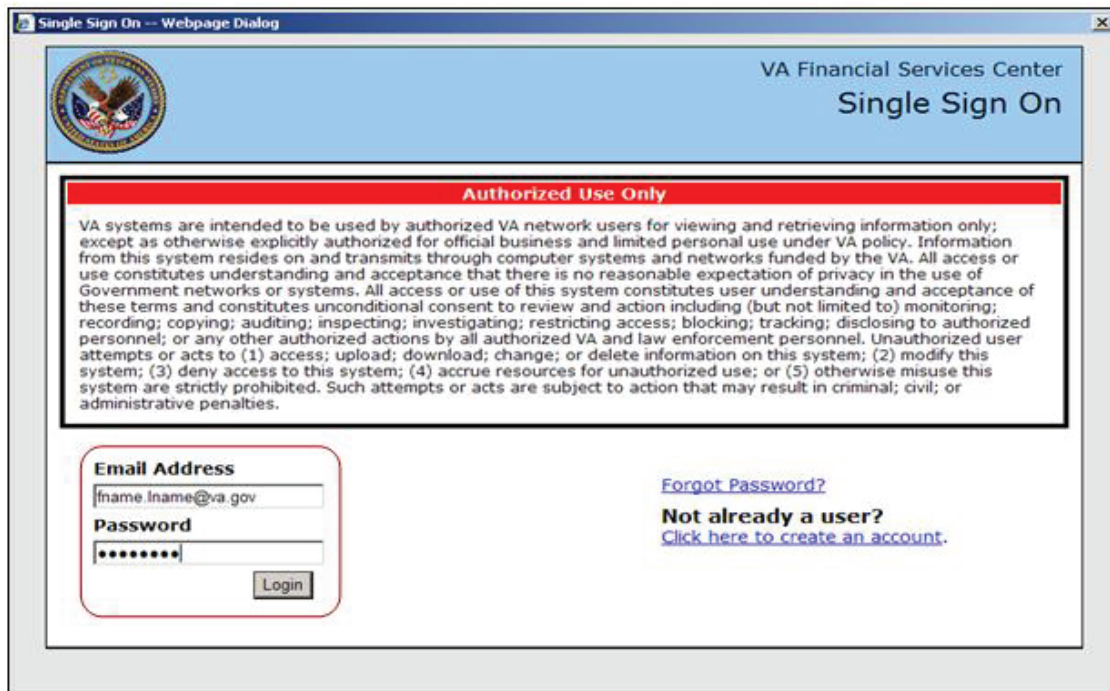
Register Cancel

Note: You must login for the first time to complete the registration process.

4. Click [“Click here to Login”](#).



5. Enter your Email Address and Password and click **“Login”**.



Note: Once you have logged in for the first time, you will receive the following message:



CBA Employee Travel Reconciliation

You have successfully registered for the CBA Reconciliation web portal.
An administrator will need to configure your account before you have access to the web portal.
An email will be sent to you when you are configured.

6. After you have completed your registration, your User Account will be activated by the FSC Administrators. An e-mail notification will be sent confirming your account has been activated.

Appendix L: FSC Procedures for CBA Reconciliation Tool

The Web portal design was based on the 224 Reconciliation Portal. Once the matching process is complete, unmatched transactions are placed in the portal for Station's assigned personnel to reconcile. Unmatched transactions are placed in the portal on the 10th business day of the month for the previous month's bank transactions. All bank transactions in the portal must be certified prior to the next month's data becoming available. Performance measures have been reported monthly by the Financial Services Center beginning in fiscal year 2011.

Reconciliation Web Portal Flow:

- Reconciliation process starts once the data for the previous calendar month is available, normally the 10th business day of the month;
- User reviews / researches each unmatched transaction and selects the appropriate status code. Below are the various status codes with the results:
 - **Timing/Research:** Additional time or research is needed to reconcile a transaction
Result: Remains in portal until matched;
 - **Refund:** Refund was requested
Result: Remains in portal until matched;
 - **Outside The System:** Reservations were made outside VA's travel system and the TMC
Result: Matched – Requires Justification;
 - **Submit for Match:** Alerts the FSC that the Station has provided matching data for correction
Result: Administrator completes the matching process;
 - **Disputed:** Station has disputed the charge with U.S. Bank
Result: Remains in portal until matched;
 - **Relocation:** Transaction is for PCS Travel
Result: Matched – Requires Justification; and
 - **Matched in CheckFree:** Matched by the Administrator
Result: Matched - No further action required.
- Completed Statement is submitted by User for certification;
- Certifier reviews transactions for accuracy;
- If statement is accurate, statement is certified and completed;
- If statement is inaccurate or incomplete, the statement is returned to user;
- User makes appropriate changes and resubmits the statement for certification; and
- Certifier reviews additional changes for accuracy. Statement is certified and completed.

Appendix M: Use of CBA Travel Card for Lodging

The current VA travel system is configured to split CBA travel card expenses associated with common carrier and travel system and TMC fees. When the station authorizes the use of the CBA travel card to pay for a traveler's lodging expenses, the process is a manual procedure outside of VA's Travel System.

The following procedures need to be followed when the station authorizes the use of the CBA travel card for lodging:

1. The CBA travel cardholder must contact the lodging facility directly and request a third party billing statement. The lodging facility will send authorization for the lodging and taxes to be charged directly to the CBA travel card. The third party billing information will show the traveler's name, check-in date, the cardholder name, card billing address and phone number, card number and type, card issuing bank and bank number as well as the categories of charges authorized (i.e. "Room and Tax", "Food and Beverage", "Retail", or "Recreation"). The CBA cardholder must limit the charges to only those authorized for the travel. In most circumstances, this will only be room and tax. The CBA cardholder will sign and date the third party billing form and return it to the hotel. As tax exemption status is associated with the CBA travel card, taxes should not be paid.
2. The amount of the lodging will not be itemized separately on the traveler's travel authorization as VA's travel system cannot currently obligate the lodging on a CBA correctly in VA's Financial Management System (FMS). Comments must be annotated in the traveler's travel authorization that lodging has been paid using the CBA travel card and the amount of the lodging.
3. Once the traveler completes the official travel, the final bill will be provided to the traveler upon check out. The traveler cannot charge any expenses to the hotel room except those authorized on the third party billing. The traveler may wish to establish a personal travel claim using personal funds with the hotel upon arrival. Any personal charges would then be a separate bill upon check out. The final bill and the third party billing authorization must be included as receipts when the traveler files the travel claim.
4. The CBA payment associated with the lodging amount will cause a travel reject in FMS as the funding has not been obligated automatically when the travel authorization interfaces from VA's travel system into FMS. The CBA cardholder must coordinate with accounting staff to clear the travel reject in FMS. The travel authorization must be provided as well as the third party billing and hotel receipt for supporting documentation.
5. The CBA lodging amount cannot be obligated on the travel authorization. If the amount is annotated under the lodging amount, the obligation will be reflected under

the employee's travel expenses rather than the CBA travel expenses. This has the potential to cause duplicate payments for the lodging.

Appendix N: Credit Worthiness Procedures and Frequently Asked Questions

A. Government IBA Travel Charge Card Credit Worthiness.

1. **BACKGROUND.** The [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#), established guidance for executive branch agencies on the requirements for obtaining a Government Travel Charge Card (IBA travel card). The circular implements Section 743, Title VII, Division D of the Consolidated Appropriations Act, 2008 (P.L. 110-161), which mandates agencies must assess the credit worthiness of all new travel charge card applicants prior to issuing a card.
2. **PROCEDURES.**
 - a. Effective December 1, 2009, the credit worthiness of new IBA travel card applicants must be evaluated prior to issuance of a card. The credit worthiness score, also known as the Fair Isaac Corporation (FICO) score or credit score, must be at least 660 or higher in order to receive a standard unrestricted IBA travel card. [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#), states agencies may issue a card to applicants who have no credit score or a FICO score of less than 660; however, more stringent restrictions will apply. The FICO rating is a risk-predictive score based on five criteria, including payment history, amount of outstanding credit debt, length of credit history, amount of new credit, and types of credit used by the applicant. The bank will only obtain the FICO score on the applicant. The bank will not receive any information on the composition of the score, nor will it store this information. The bank will not provide an employee's FICO score information to VA or any other institution. The FICO score information will only be used to determine whether the applicant will receive either a restricted or an unrestricted card.
 - b. When issued, VA's restricted IBA travel card will have a default credit limit of \$1 by bank.
 - c. Current cardholders are not subject to a credit worthiness evaluation and their current credit limits are unaffected unless they do not maintain their IBA travel card account in good standing.
 - d. New applicants must complete the bank's IBA travel charge card application prior to receiving an IBA travel card and must agree to undergo a credit worthiness evaluation. New applicants are considered:
 - A previous cardholder who left the federal Government or military service and returned, transferred from another agency, or reapplied for an IBA travel card;

- As of December 1, 2009, an employee who previously lost their card as a result of a delinquency and is now reapplying for a new Travel Card; or
 - A current VA employee who does not have a Travel Card.
- e. If an applicant refuses to undergo a credit worthiness evaluation by the bank, they must complete an Alternate Credit Worthiness Assessment in Section II of [VA Form 0868](#) (Figure 5) and submit this form to their Chief Financial/Fiscal Officer (CFO) or designee.
- f. If a credit worthiness evaluation or an alternate credit worthiness assessment is NOT completed, the employee will be denied an IBA travel card. Applicants denied an IBA travel card may be re-evaluated at a time deemed appropriate by the agency.
- g. The VA facility's Chief Financial Officer (CFO) or designee has the authority to approve or deny the new applicant issuance of an IBA travel card based upon the results of Section II of VA Form 0868 or other verifiable derogatory information.
- h. Credit worthiness restrictions can be temporarily lifted at the discretion of the Secretary of Veterans Affairs or his designee in order to ensure the safety of American citizens and/or property.

B. Credit Worthiness Implementation Questions and Answers.

1. **Q: How did VA and the bank determine the procedures for the credit worthiness check?**

A: The credit worthiness determination is outlined in [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#). VA and the bank are required to follow the guidelines established by the OMB Circular. VA and the bank did not determine the eligibility requirements.

2. **Q: Who is subject to credit worthiness evaluation?**

A: All new IBA travel card applicants must be evaluated for credit worthiness prior to issuance of an IBA travel card. A current cardholder who leaves the federal Government or military service and then returns, will be considered a new applicant for the purposes of credit worthiness requirements. A current cardholder who transfers to VA from another federal agency will be considered a new applicant for purposes of credit worthiness requirements. A current IBA travel cardholder changing offices within VA will not be considered a new applicant.

3. Q: How will credit worthiness be assessed?

A: The bank's travel charge card application form and the VA Form 0868 "Credit Worthiness Evaluation," have been revised to include a section for the applicant to provide consent to allow the bank to obtain a credit score. With the consent of the employee, the bank will obtain a credit score for new applicants on behalf of VA.

4. Q: What is a FICO score?

A: FICO stands for Fair Isaac Corporation. The FICO rating is a risk-predictive score based on five criteria, including payment history, amount of outstanding credit debt, length of credit history, amount of new credit, and types of credit used by the applicant. FICO credit scores are calculated by using scoring models and mathematical tables assigning points for different pieces of information which best predict future credit performance.

5. Q: Is there a passing score?

A: The FICO score indicates the credit risk level associated with a specific applicant. First time applicants will receive an unrestricted IBA travel card with standard spending limits if the applicant has a credit score of 660 or higher. Credit scoring information is available at www.myfico.com.

6. Q: What if my credit score is less than 660?

A: For the first-time IBA travel card applicant with no credit score or a credit score of less than 660, the applicant will be issued a restricted card with lower credit and cash withdrawal limits than the standard IBA travel card.

7. Q: What is the process if obtaining a credit score is not possible?

A: If obtaining a credit score is not possible (e.g., the applicant refuses to provide consent or does not have a credit history), the [OMB, Circular A-123, Appendix B, Improving the Management of the Government Charge Card Programs](#) allows a card with more stringent restrictions to be issued after an alternative credit worthiness assessment is conducted.

8. Q: In keeping with the Privacy Act, what are the record keeping requirements for credit scores?

A: VA will not receive your credit score. With your consent, the bank will request your credit score, and from pre-determined criteria as described above, issue the appropriate card. Credit scores will not be kept by the VA or the bank.

9. **Q: I am concerned about the privacy of my personally identifiable information (PII). What will VA and the bank do with my VA Form 0868 and the travel charge card application?**

A: VA requires the A/OPC to destroy the applicant's VA Form 0868 and IBA travel card application after the IBA travel card is received by the applicant. The bank will keep a copy of the travel charge card application in accordance with requirements specified in the Privacy Act.

10. **Q: I received a restricted card. How can I get a copy of the credit report that triggered this?**

A: If you are issued a restricted card, you may request a copy of your credit report by contacting the appropriate credit bureaus.

11. **Q: Who are the credit bureaus? What are their addresses?**

A: The three major credit bureaus are:

- Trans Union, P.O. Box 390, Springfield, PA 19064
- Phone number 1-800-916-8800
- Equifax, P.O. Box 105873, Atlanta, GA 30348
- Phone number 1-800-685-1111
- Experian, 701 Experian Parkway, P.O. Box 949, Allen, TX 75013-0949
- Phone number 1-888-397-3742

12. **Q: Where will the bank get the credit scores?**

A: The bank will use one or all credit reporting agencies listed above to obtain FICO scores. A credit worthiness evaluation (credit check) must be conducted for all applicants before the applicant is issued a new card.

13. **Q: Do the bank's Customer Service or VA A/OPC's have access to credit scores?**

A: No. The bank's customer service and VA A/OPC's do not have access to credit score information.

14. **Q: When are re-evaluations of credit worthiness required?**

A: A credit worthiness re-evaluation must be conducted for restricted cardholders before the cardholder is issued an unrestricted card. The re-evaluation of credit worthiness may be conducted by obtaining a new credit score. A re-evaluation of credit worthiness can also be conducted at the agency's discretion.

15. **Q: How often may a credit check be obtained?**

A: A cardholder may request a new credit check after 60 days has elapsed since their last credit check.

16. **Q: Are there any circumstances in which credit worthiness restrictions may be temporarily lifted?**

A: Yes. The credit worthiness restrictions may be temporarily lifted at the discretion of the Secretary of Veterans Affairs or his designee, in order to ensure the safety of American citizens and/or property (e.g., during times of national emergency, contingency, peacekeeping, or humanitarian missions.)

17. **Q: Will my IBA travel card spending limit affect my credit?**

A: Your IBA travel card spending limit will not be included in your credit report unless you become 180 days delinquent. At that time, your delinquency will be reported as a bad debt to the credit bureaus.

18. **Q: If I receive a restricted card, will it negatively affect my personal credit report?**

A: The type of card the applicant receives will not be reported to the credit bureaus and will not negatively affect the applicant's personal credit report. However, delinquencies and charge-offs will negatively affect your personal credit report and credit score.

19. **Q: Will this credit inquiry appear on my credit report?**

A: The credit worthiness evaluation (credit check) performed by the bank will NOT appear on the applicant's credit report and will not affect the applicant's credit rating.

20. **Q: What determines a restricted card from an unrestricted card?**

A: The applicant's FICO score determines if an account is established as either restricted or unrestricted. For individuals with no FICO credit scores or a credit score of less than 660, the bank may issue a card; however, more stringent restrictions will apply. When on official travel, a restricted IBA travel card will:

- Have a credit limit of \$1 when issued by Bank; and
- Have a cash withdrawal limit of \$200 per week.

21. **Q: Will the cardholder be told of his/her credit score?**

A: No. The cardholder's FICO score will not be provided. A/OPCs do not have access to this information. If the cardholder requests more information, the A/OPC will tell the cardholder that they must contact the credit bureaus for information on their credit history. The IBA travel cardholder has the right to dispute any incorrect information contained in the report.

22. **Q: How will the applicant be notified that he/she is receiving a restricted IBA travel card?**

A: The applicant can call the A/OPC or the toll free number on the back of the card to determine if the card is either restricted or non-restricted. The bank will provide a report to A/OPCs detailing the accounts that have a restricted designation within a few days of receiving the account set-up form.

23. **Q: Are any applicants denied an IBA travel card?**

A: Yes. Employees that refuse to undergo a credit worthiness evaluation will be denied an IBA travel card. The VA facility's Chief Financial Officer (CFO) or designee has the authority to either approve or deny an applicant the issuance of an IBA travel card based upon the answers to Section II of VA Form 0868 or other verifiable derogatory information.

24. **Q: What if the cardholder finds incorrect information on their report and has it corrected? Can the cardholder then receive an unrestricted card? How will the bank handle this situation?**

A: The travel cardholder should work with their A/OPC and CFO/designee. The employee must provide information to the A/OPC and CFO/designee who will forward it to the bank so that the restricted designation can be reviewed and/or removed.

25. **Q: What is the process if the employee refuses to participate and does not want to have a standard credit check performed?**

A: If the employee refuses a credit check and still wants to receive an IBA travel card, the employee must complete Section II of VA Form 0868, also known as the Alternate Credit Worthiness Assessment. The VA facility's CFO or designee has the authority to issue or deny an IBA travel card based upon the applicant's answers to the questions in Section II of VA Form 0868 or other verifiable derogatory information. The VA Form 0868 used to perform the Alternate Credit Worthiness Assessment must be current, e.g., must not be older than one year.

26. **Q: How will the VA fund my official travel under a restricted IBA travel Card?**

A: Travelers using restricted IBA travel cards will be reimbursed for their travel expenses the same as unrestricted card holders. However, the default credit limit on a Restricted Card is \$1. Prior to approved official travel and at the request of the Cardholder's supervisor, the A/OPC will increase the card limit based on travel requirements. A/OPCs will reduce the limit back to \$1 within five business days upon completion of travel.

27. **Q: What alternative arrangements are available for employees that are concerned that their TDY expenses may exceed the credit limit on their restricted IBA travel card?**

A: When an agency employee has a restricted IBA travel card and is concerned that they might exceed the credit limit for official travel, they must contact their A/OPC in order to exercise the options available. The airfare will be billed to the station/facility CBA travel card account. Additionally, A/OPC's have the option to pay the lodging on the CBA. On a case-by-case basis, the A/OPC may increase the account credit limits based on the employee's mission if there is no other alternative. Once the mission has been completed, the card limit must be lowered to the \$1 restricted limit level.

Figure 5 - VA Form 0868 – This form is available on <https://vaww.va.gov/vaforms/>.

 Department of Veterans Affairs		CREDIT WORTHINESS EVALUATION		
<p><i>NOTE: Read Privacy Act Statement and Instructions on back before completing form. Applicants who decline to complete this form will not be eligible for a government travel card. All applicants must fill out Section I, items 1 through 10.</i></p>				
SECTION I - AUTHORIZATION FOR RELEASE OF INFORMATION TO OBTAIN A CREDIT REPORT OR SCORE FOR CREDIT WORTHINESS ASSESSMENT				
<p>1. AUTHORIZATION FOR THE DEPARTMENT OF VETERANS AFFAIRS TO RELEASE INFORMATION FROM THIS FORM TO ANY CONSUMER OR CREDIT REPORTING AGENCY IN ORDER TO OBTAIN A CREDIT REPORT OR SCORE AND TO OBTAIN MY CREDIT REPORTS AND SCORES FROM ANY CONSUMER OR CREDIT REPORTING AGENCY FOR THE PURPOSE OF DETERMINING MY ELIGIBILITY TO OBTAIN OR RETAIN A GOVERNMENT TRAVEL CHARGE CARD IS:</p> <p><input type="checkbox"/> GRANTED (Authorization is valid for 12 months from the date signed or upon the termination of my affiliation with the Federal Government, whichever is sooner.) (The Fair Credit Reporting Act, as amended (15 U.S.C. § 1681 and following) allows VA to obtain one or more of your credit reports or credit scores for purposes of issuing you a government travel card. Should VA decide not to issue you a government travel charge card based either in whole or in part on your credit report or credit score, you should know that the consumer or credit reporting agency that provided the report played no part in the decision.)</p> <p><input type="checkbox"/> DENIED (Please complete Section II below)</p>				
2. EMPLOYEE SIGNATURE (Sign in ink)		3. EMPLOYEE'S FULL NAME (Type or print legibly)	4. DATE	
5. OTHER NAMES USED		6. SOCIAL SECURITY NUMBER		
7. CURRENT WORK ADDRESS (Street, City, State, and ZIP Code)		9. CURRENT HOME ADDRESS (Street, City, State, and ZIP Code)		
8. WORK TELEPHONE NUMBER (Include area code and extension)		10. HOME TELEPHONE NUMBER (Include area code)		
SECTION II - ALTERNATE CREDIT WORTHINESS ASSESSMENT				
FINANCIAL BACKGROUND			TRUE	FALSE
1. In the past seven (7) years, I have not, nor has a company over which I exercise control, filed for bankruptcy, been declared bankrupt, been subject to a tax lien, or had legal judgment rendered for a debt.			<input type="checkbox"/>	<input type="checkbox"/>
2. I am not currently over 180 days delinquent on any loan or financial obligation. This includes loans or obligations funded or guaranteed by the Federal Government.			<input type="checkbox"/>	<input type="checkbox"/>
3. I have not had a government charge card cancelled as a result of delinquency or misuse.			<input type="checkbox"/>	<input type="checkbox"/>
4. In the past seven (7) years, I have not been subject to any disciplinary action, adverse action, stemming from the improper use of a government charge card. (Actions which were reversed through appeal do not apply.)			<input type="checkbox"/>	<input type="checkbox"/>
5. I have not been informed of any current investigations on my use of a government charge card.			<input type="checkbox"/>	<input type="checkbox"/>
6. I do not have debts to financial institutions or other third parties that are more than 120 days delinquent in accordance with the written agreements with those parties.			<input type="checkbox"/>	<input type="checkbox"/>
7. In the past seven (7) years, I have not been subject to disciplinary action, or adverse action for failure to perform my fiduciary responsibilities. (Actions which were reversed through appeal do not apply.)			<input type="checkbox"/>	<input type="checkbox"/>
8. In the past seven (7) years I have not had my wages garnished or property repossessed for any reason.			<input type="checkbox"/>	<input type="checkbox"/>
9. EMPLOYEE SIGNATURE (Sign in ink)			10. DATE	
SECTION III - TO BE COMPLETED BY THE CFO OR DESIGNEE			CHECK ONLY ONE BOX	
11. UNRESTRICTED CARD (Applicant has granted authority to obtain a credit report in Section I. The actual card issued will be based on the results of the credit score.)			<input type="checkbox"/>	
12. RESTRICTED CARD (Applicant answered "True" to all questions in the Alternate Credit Worthiness Assessment in Section II or is deemed an "acceptable" credit risk due to extenuating circumstances.)			<input type="checkbox"/>	
13. RE-EVALUATION FOR ISSUANCE OF AN UNRESTRICTED CARD (Applicant was previously denied or issued a restricted travel card. A re-evaluation of credit worthiness must be conducted before issuing an unrestricted-card.)			<input type="checkbox"/>	
14. TEMPORARILY LIFT CREDIT WORTHINESS RESTRICTIONS (In order to ensure the safety of American citizens and/or property during times of national emergency, contingency, peacekeeping, or humanitarian missions, VA Secretary or his/her designee may temporarily lift the creditworthiness restrictions for an individual cardholder on a case-by-case basis.)			<input type="checkbox"/>	
15. DENIED (Applicant is deemed an "unacceptable" credit risk and denied a government travel charge card based on the Alternate Credit Worthiness Assessment in Section II, or other verifiable derogatory information.)			<input type="checkbox"/>	
16. HIERARCHY 23600 _____				
17. NAME AND MAILCODE OF ORGANIZATION				
<input type="checkbox"/> VHA <input type="checkbox"/> VBA <input type="checkbox"/> NCA <input type="checkbox"/> VACO <input type="checkbox"/> OIT <input type="checkbox"/> FSC				
18. CFO/DESIGNEE WORK ADDRESS (Name, Street, City, State, and ZIP Code)			19. WORK TELEPHONE NUMBER	
20. SIGNATURE OF CFO/DESIGNEE (Sign in ink)			21. DATE	

IV - PRIVACY ACT STATEMENT

Privacy Act Statement: The Department of Veterans Affairs is authorized to ask for the information requested on this form by 5 U.S.C. §§ 5705 and 5738, 38 U.S.C. § 501, Section 846 of Public Law 109-115 and Office of Management and Budget Circular A-123, Appendix B. The information is collected as part of the Federal government's management of its charge card programs. The information collected will be used to determine whether you meet the Federally-established creditworthiness requirements for VA to issue you a government travel charge card. The information collected on this form is protected by the Privacy Act (5 U.S.C. § 552a). VA may disclose the information you provide, including Social Security numbers, outside VA if the disclosure is authorized under the Privacy Act (5 U.S.C. 552a). VA may make a routine use disclosure of the information in the General Services Administration system of records entitled "Travel Charge Card Program" (GSA/GOVT-3), for the following purposes: (1) to a Federal, State, local, tribal, or foreign agency for civil or criminal law enforcement purposes; (2) to a Member of Congress or to a Congressional Staff Member in response to an inquiry made at your request; (3) to provide to the contractor necessary information for issuing credit cards; (4) pursuant to a request of a Federal agency in connection with hiring, retention, issuing a security clearance, reporting an employee investigation, clarifying a job, letting a contract, or issuing a license, grant, or other benefit when the information is relevant and necessary for a decision; (5) to provide information to an appeal, grievance, or formal complaints examiner, equal employment opportunity investigator; arbitrator; exclusive representative; or other official engaged in investigating, or settling a grievance, complaint, or appeal filed by an employee; (6) to officials of labor organizations when necessary to their duties of exclusive representation on personnel policies, practices, and matters affecting working conditions; (7) to a Federal agency for accumulating reporting data and monitoring the system; (8) listings, reports, and records of all common carrier transactions including refunds and adjustments to GSA by the contractor to conduct audits of carrier charges to the Federal government; (9) to appropriate agencies, entities, and persons in order to respond to a suspected or confirmed data breach; (10) to OPM, OMB, or GAO for program evaluation purposes; (11) to an expert, consultant, or contractor of GSA in the performance of a Federal duty; and (12) to NARA for records management purposes.

Failure to provide all of the requested information may result in VA being unable to process your request for a travel card, or VA not issuing you a government travel card. If you do not have a government-issued travel card, you will not be able to charge government travel to a government-issued charge card. If you do not have a government travel card and are required to travel, you must utilize your own funds, travel advances (if applicable) or the centrally billed account. Disclosure of your Social Security number (SSN) is voluntary. Executive Order 9397 provides the authority for VA to request your Social Security number in order to ensure that VA properly identifies you for purposes of your participation in these programs.