



GTCC NEWSLETTER

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References

- COMDTINST M4600.18
- JFTR, U2015
- FTR, Ch. 300
- DHS Financial Management and Accounting Section 3.2.4 Travel Handbook
- PPC Travel Resources

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What's In A Name?-Effective Immediately

The Coast Guard HR systems are Direct Access for military members and the National Finance Center (NFC) for civilian employees. These two systems constitute the "system of record" for a CG member/employee name. Most of the Travel Managers are YNs so the process for changing a military member's name in DA should be pretty familiar to you. For the Civilian Employee, the process of changing a name is done by CG-121 personnel in the NFC system and not in DA. The NFC system data is imported into DA on a weekly basis. However, if the civilian employee has an existing DA military record (i.e. Reservist, Relad, Retired, etc.), the NFC feed data will not overwrite the data in DA. The DA data is then fed into the DEERS system from which ID cards are created. But we have found out recently, that if a name change is entered via a RAPIDS site into DEERS the DA data being fed into DEERS system does not overwrite the manual entered data from the RAPIDS site.



So now that your head hurts, here is what we want to implement...*effective immediately, Travel Managers shall not change a cardholder's name either directly in PaymentNet or by calling JPMC.* From the program level, we will run a monthly report to identify all cardholders whose name does not match the CG HR system of record for their name; we will make the change in PaymentNet, have the new card issued to the member, and send an e-mail to the member providing them notification of the change.

Conference vs. Training- when is it reimbursable?

What is the difference between a conference and training?

Coast Guard Supplement to the JFTR (CGS-JFTR) specifically 2020-E on page 2-3 states - Registration fees to attend a conference which is determined to be a training activity under 5 CFR 410.404 are reimbursable travel expenses. Tuition/Course fees to attend regularly scheduled courses of instruction conducted at a Government or commercial training facility are not reimbursable travel expenses. These expenses are paid for by other methods (e.g., Purchase Request, SF-182, etc.), not through the travel voucher process. If in doubt, the AO needs to refer to PPC before authorizing it on the orders. Remember, the GTCC shall only be used when the expense is reimbursed.

GTCC

Travel Charge Card

Web Page

www.uscg.mil/psc/bops/govtrvl/

JPMC Travel Manager Help Line

866-725-1184

Reserves and delinquencies/salary offset

We receive a monthly report from JPMC requesting us to start salary offset (wage garnishment) for those former cardholders who have not paid their GTCC account. We say former, because the account is now closed. In some cases, these accounts have gone past the 121 days and are now charged off. Currently, the majority of personnel on this salary offset list are reservists. As you can imagine, with no routine income, the offset process for reservists is hit or miss for collections. By policy, we are permitted to deduct up to 15% of the disposable pay from the member. It is important that you and your command review the delinquency reports to help reduce the possibility of a member going to salary offset. If you are aware of reservists performing short term ADOS or have completed ADT and have used the GTCC, please ensure they complete a travel claim within the required time and encourage the use of split disbursement. This may help with collections and reduce the number of salary offset requests we receive from the bank.



Reserves and ADT-IDT and other types of orders

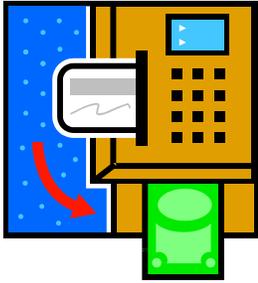
Be sure to counsel your reserve members who are cardholders about the use of the GTCC while on ADT. The card is only to be used for reimbursable expenses. However, IDT (drills) can be the exception to the reimbursement rule. This is IAW DoDI4515.16 and CIM 4600.18 chapter 1.B.4. The reserve member is permitted, but not required, to use the GTCC in order to obtain the city pair fare through the TMC/SATO. In order for the city pair fare to be obtained, a government travel card must be used. The member cannot obtain a city pair fare with a personal credit card. While this is not a reimbursable transaction, the reservist must have orders for the travel. The GTCC shall not be used for any other travel related expenses while on IDT. So you see, it is very important to track reserve duty and GTCC use. Having the reserve GTCC credit limit set to \$1 is key in helping prevent misuse.



GOOD TO KNOW

Did you know that if a member files for **bankruptcy**, their GTCC will be closed by JPMC and coded as "**closed due to charge off**"? This is even the case if the cardholder has no balance. Cardholders who are contemplating filing for bankruptcy protection should understand that this action will result in their GTCC account being closed, even if they are in a travel status at the time, that no communication of this action will be made by the bank since the member is now protected by the bankruptcy filing, and that they will not be eligible for reinstated (since the account is flagged as charged off). In addition, if they hold a security clearance a CG-5588 will need to be submitted to SECCEN to document the bankruptcy filing which may affect their security clearance.

Cash Advances can sometimes lead to uncovering other GTCC misuse



One of the responsibilities as Travel Manager is to generate and monitor routine reports. The cash advance detail reports falls into this category. This report can be scheduled to generate automatically in PaymentNet.

Each month we also do a random review of the cash advance detail report pulled from PaymentNet for the entire GTCC population. In this review we spot check accounts that either have excessive cash advances (dollars) within a 30 day period or those who have an excessive number of ATM withdrawals in that same period. As we review transactions between TPAX and the cash advance withdrawal date, we are able to identify what may be potential misuse. When this is identified, the command will receive an email from us with the member's complete transaction history and TPAX travel date history. We also request a formal investigation be initiated by the command. Keep in mind that cash advances should only be used when the card cannot be used and only for reimbursable travel expenses, The cash advance withdrawal shall not exceed the authorized travel reimbursement. So be proactive in reviewing your GTCC reports like this one and keep you command updated when you see anything out of the ordinary.

Service Fees for ATMs



In addition to reviewing the cash advance detail report, keep an eye on the amount of transaction fees. If a member excessively uses the GTCC for cash advances, the advance fees, by JPMC and the ATM bank can become excessive. The JFTR states "A traveler must exercise the same care and regard for incurring GOV'T paid expenses as would a prudent person traveling at personal expense." According to the mailing insert from the bank, "the cash advance fee is 2.5% of the amount of each cash advance transaction with a minimum fee of \$3. In some cases, an additional surcharge may be imposed by the ATM operators." We have seen instances where 22 cash withdrawal transactions and over \$60 of fees were incurred in just one month. Please help educate and counsel travelers about these fees and the expense and attention they raise.

Account Cycle Activity with High Balance Report



Finally the long anticipated report has now come to PaymentNet. This new report will be extremely valuable when assessing a cardholder's credit limit. Once we become more familiar with this new report, we will be adding this to the list of routine reports as part of your TM responsibilities. This report will produce the last 12 months account cycle balances and includes cash advances. It will provide a 12 month high balance. We can add formulas and counts to determine how many times within 12 months a card has been used and determine a more appropriate level of credit for a cardholder.

We are excited to use this report to help reduce limits and overall credit risk. For instance, the report will show us the traveler with the credit limit of \$15,000, who has a 12 month balance high of \$4,000 and has traveled 4 times within those 12 months. Now we can justify lowering the cardholder limit to \$5000 and reducing the credit risk by 60%. Stay tuned for more information with this new report.

GOVERNMENT TRAVEL CARD PROGRAM MANAGERS

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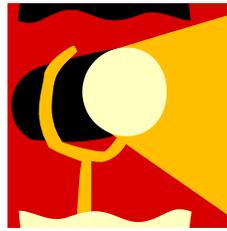
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REMEMBER * ALWAYS PROTECT PII

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In the Spotlight

Way to go Travel Managers!

To TMs who contact us with great policy questions, system issues, newsletter questions, procedures and processes. Kudos go out to the following TMs for supporting the GTCC program!

YNC Zachary Ayres-checking out GMT for GTCC and the TMT system.

Ms. Dianne White– using her resources and reviewing the DHS Travel Manual vs. CG GTCC instruction.

Ms. Denise Borman– reviewing a civilian employee salary offset issue.

Ms. Val Varga– posted our GTCC newsletter to her unit's new employee website.

Thanks and keep up the great work!

Was a RUSH Application Really Necessary?



On a monthly basis, we receive a report from JPCM that provides names of travel managers who have submitted applications that have been rejected for various reasons. The bank provides the card applicant information as well as the method of submitting the app. With so many rejected applications (40 rejected apps for June), we have a few follow up questions to ask about your application process:

- ◆ What was the reason for a non-rush application to be submitted directly to the bank versus using the preferred method of the online application process?
- ◆ If the application was submitted as RUSH and was emailed, was it password protected since the application form is loaded with PII?
- ◆ If you received a rejected application notice, did you follow up with the card applicant to re-submit a new corrected application?
- ◆ What was the reason for the RUSH application? Out of the 40 applications rejected in June, 6 applications were emailed. Of these 6, only 3 were rush requests. Of these six emailed applications, only 4 are actually in PaymentNet and of these 4 only 1 card has been activated. So *was it really necessary to process the paper application after all?*

Please ensure you are advertising yourself to outlying units and are using the online GTCC application process. If you need assistance with this, just check out the GTCC website and the TM page for a job aid for applications. See "[How do I process a travel card application request](#)".