



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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RESTRICTED GTCC LIFTED

On 30 November 2013, pending direction from DHS on the way forward for the restricted accounts and understanding that the data set in the bank system is not accurate, we removed all indications of restricted card status for the 8,813 cardholder accounts within Paymentnet. Each account had the restricted toggle cleared and any \$2 limits reset to \$1 (standard limit). Each account also had the following note added to the record - "Restricted toggle reset and limit changed from \$2 to \$1 based on suspension of restricted card policy pending DHS direction/guidance per e-mail of 12Nov13." No specific comms have been sent out to these cardholders since the status quo of the enforcement being suspended is still in effect. Until such time that we get direction from DHS or accurate data from JPNC, Travel Managers should simply enforce the policy within [CIM 4600.18](#) with regard to setting permanent limits only for those cardholders who travel five or more times per year.



GTCC Application Form Update



A new GTCC paper application is making its way to our website. We expect this new form to be available within the next few weeks. This is just another reason to ensure any CG Portal unit site has

links to the GTCC website versus having the actual GTCC application form listed. Things change and the GTCC website continues to be updated with the most recent travel card information. Once the new form is in full use, past versions will no longer be accepted and applications will be rejected.

The online application process continues to be the preferred method for applying for a travel card. This process reduces errors and ensures complete compliance to SPO PDR filing required for travel cards.

GTCC

Travel Charge Card

Web Page

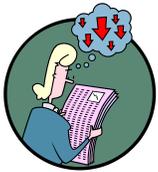
<http://www.uscg.mil/psc/bops/govtrvl/>

JPNC Travel Manager Help Line

866-725-1184

Verification ID must be provided.

PaymentNet Reports: *Declined Transaction Report*



Are you getting any declined transaction reports for your cardholders? If so, you should check to see if they are on travel orders and review their card transactions to determine if there are any transactions that went through since when there is smoke... If you find card use without orders, then the normal misuse process kicks in. But what if the member is either not on orders or is on orders and the attempted use appears to be invalid travel expense (nail salon, tattoo, etc.)? In the case of a member not being on orders, you should be sending the cardholder an e-mail letting them know that big brother is watching. *Your e-mail should simply state that "On [date] a declined transaction was reported on your Government Travel Charge Card (GTCC) for [Merchant] and was declined due to [Blocked MCC, insufficient credit, etc.]. Based on my review, I do not show that you are currently on orders and had this charge gone through would have constituted misuse of the GTCC per [CIM 4600.18](#)".* In the case of a member who is on orders, you should send an e-mail stating *"On [date] a declined transaction was reported on your Government Travel Charge Card (GTCC) for [Merchant] and was declined due to [Blocked MCC, insufficient credit, etc.]. Based on my review, this transaction appears to be for an expense that is not an authorized/reimbursable travel related expense]. While this may have been a case of a vendor using an incorrect code for their product or service, if it is not then you should be aware that this transaction if it were approved would have been considered misuse per [CIM 4600.18](#)."* Lastly, if the member is on orders and the decline was due to insufficient credit...you should review the account to determine if the member's limit needs to be raised...but remember if the issue is due to delinquency you should not be raising the limit.

PaymentNet Announcements

Directly from the PaymentNet Welcome Page: Beginning in early 2014, all users accessing PaymentNet will be required to go through a device authentication process. This process will require a valid email address be tied to each PaymentNet User ID. A/OPCs can update the email address information by navigating to Employees > Manage > General Information page. Alternatively, individual users can update their own email address by navigating to My Profile > General Information page.

Please be sure you and your cardholders keep your PaymentNet profile current.

GOOD TO KNOW

Has a cardholder recently changed their name? Not only do they need to update DA and their GTCC account, they also need to update their email in the global distribution list. The cardholder should be directed to submit a CGFIXIT ticket to request their information be updated. Once the email is updated in the CG network, please ensure PaymentNet is also updated. This will help us better communicate with the cardholder when GTCC training is due, cards are about to expire or if the account becomes past due



Oh no! More newsletters. But sometimes they can offer up some interesting information and provide some helpful tools (like this one). In the GSA Fall 2013 newsletter, you will find an article that may come in handy for your cardholders. So take a look at this newsletter and use what you can to help you and your cardholders. You can view the latest issue at: jpmorgan.com/info/gsmartpay/news

\$\$ ATM Fees \$\$



In FY13, PPC states that ATM fees were claimed 8136 times. This came to a total of \$52,075, which averages \$6 per claim. However, an account query from PaymentNet for the same period (FY13) shows \$156,592 in ATM fees with 38,289 transactions.

From this information we can see that cardholders seem to be using cash advances much more than should be permitted. In addition to the dollar amount of the ATM withdrawal fees, this information tells us the number of times withdrawals that were made is excessive. ATM withdrawals should only occur when the use of the GTCC is not practical (i.e. Group Meals) or not accepted (ex: a long term lease arrangement). The GTCC should be used for all authorized and reimbursable travel expenses.

Based on this information we can see a huge gap in the travel claim process where ATM fees are not being claimed as part of an allowable travel expense. More important to the cardholder are that the additional fee charged by the ATM bank that is included in the dollar amount of the withdrawal is not reimbursable (i.e. a cost to the cardholder). If we were to assume an additional \$3 per ATM transaction, this easily totals \$114,867 that our cardholders are paying out of their own pockets.

In summary, cardholders can save over \$250K a year by simply using the GTCC directly as required by policy and only using cash from ATM's for those authorized exceptions.

We hope this awareness brings to light the importance of reviewing your cash advance reports on a regular basis. Remember, you can schedule these reports in PaymentNet to run automatically and use the Travel Manager Tool to help identify cardholders in your AOR.

PaymentNet Reporting Formats

Do you struggle to convert your text report from PaymentNet to an EXCEL format? Try this next time you want to produce a large report such as your cardholder profile report:

From inside EXCEL...select data, then Get External from Text File...this will bring the file into EXCEL and allow you to split the file into columns automatically...If you want to try it yourself, this YouTube video shows the process quite nicely. <http://www.youtube.com/watch?v=37kwwEeFKvY>

Or check out the GTCC newsletter from December 2012. This edition outlines the steps necessary to convert your text file to EXCEL. The [GTCC Newsletter Index](#) will help you quickly find this reference.

Remember to always protect PII. If you have any questions on this process, just let us know and we will be glad to help.

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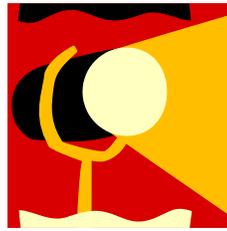
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REMEMBER * ALWAYS PROTECT PII

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In the Spotlight

Way to go Travel Managers!

YN1 John Saxon-how should declines and decline reporting be handled

YNC Kevin Keener-how to convert text reports into EXCEL

Ms. Deanna Morris-how to determine GTCC training status

And keep up the great work!

Reinstatements-When is NSF a true NSF?

There are two situations where a cardholder may get hit with a \$25 Non-Sufficient Fund (NSF) charge and they have very different impacts. The first case is the conventional bounced check situation...member pays with a bad check or enters in a bank account and routing number and when JPMC tries to pull the funds the account has insufficient funds to cover the payment. In this case, it does not matter if the account number actually belongs to the cardholder or not, only that it is a valid account/routing number combination. In this first case JPMC assesses the cardholder with a \$25 NSF fee and counts the NSF towards account closure. **Remember two NSFs in any 12-month period and JPMC will close the account.** The second case is when a cardholder incorrectly enters in either the bank account number or routing number for the account from which the payment is supposed to be made but the numbers do not match an existing open account at the bank. In this second case JPMC assesses the cardholder with a \$25 NSF fee since the payment could not be processed, but this NSF does not count towards account closure. What does this all mean to the cardholder and to you as a Travel Manager? For the cardholder, they need to be VERY careful when entering the account number and routing number either verbally through the automated system or into Paymentnet to make sure they are correct. Cardholders should really be encourage to process their payments via split disbursement, check, e-check from their bank, or via the Paymentnet system since all of these can be tracked and audited. The automated system cannot be audited after the fact. For you Travel Managers, if you see NSFs on any of your accounts...it would be a good idea to engage with the cardholder to save them from making the same mistake twice, incurring another \$25 NSF fee, making sure they are not having real financial problems (mentoring/coaching opportunity), and preventing them from potentially having their account closed for multiple NSFs.

