

## Credit Worthiness Procedures

1. In accordance with Section 639 of the Consolidated Appropriations Act, 2005 (P.L. 108-447) a credit worthiness check or an alternative credit evaluation is required for all new GTCC accounts.
2. In order for Citibank to perform the credit worthiness check, new applications must be submitted on Citibank Government Travel Card (Individually Billed Account) Setup Form CB004.b. Citibank Form CB004 can only be used to establish accounts that are NOT to go through the credit worthiness credit check process. Citibank Form CB004.b authorizes Citibank to obtain the applicant's credit score. Citibank will perform the credit worthiness check and issue a GTCC in accordance with the guidelines set forth in OMB Circular No. A-123. Applicants who do not meet the OMB established minimum credit worthiness score of 660 will be issued a "restricted" GTCC with an initial authorized credit limit of \$1 and 0% cash. Applicants who meet the minimum credit worthiness score of 660 will be issued "unrestricted" cards with the credit limit indicated on the setup form, see COMDTISNT 4600.14B, Encl.(1), par. C. for authorized credit limits. The only difference between a "restricted" and an "unrestricted" card is the initial available credit limit.
3. The responsible GTCC coordinator is authorized to increase the credit limit for "restricted" cards for periods of time the cardholder is on authorized travel and must reduce the credit limit back to \$1 upon completion of travel. Citibank is establishing a "restricted" account designator within CitiDirect to identify these accounts. Coordinators will also be able to run queries in the Citibank Custom Reporting System (CCRS) to identify "restricted" accounts and their authorized credit limits.
4. If for some reason an applicant refuses to provide consent to a credit worthiness check, the applicant can still be issued a GTCC but must self certify their credit worthiness using DHS Form 1570, Alternate Credit Worthiness Evaluation. The below instructions must be followed without exception when the self certification process is used:
  - a. To be eligible for an "unrestricted" GTCC the applicant must answer "No" to both questions on the "Alternate Credit Worthiness Evaluation" form. The applicant must then complete form CB004 which the AOPC faxes to one of our Citibank Client Account Service (CAS) Managers (Leslie or Shadara) at 904-954-7700. The fax cover sheet must state "DO NOT PROCESS CREDIT WORTHINESS CHECK, ALTERNATE EVALUATION COMPLETED".
  - b. If the applicant answers "Yes" to one or both of the questions on the "Alternate Credit Worthiness Evaluation" form, they may be issued a "restricted" GTCC with a \$1 credit limit. The applicant must complete form CB004 which the AOPC faxes to our Citibank Client Account Service (CAS) Managers at 904-954-7700. The fax cover sheet must state "DO NOT PROCESS CREDIT WORTHINESS CHECK, ALTERNATE EVALUATION COMPLETED. PLEASE DESIGNATE THE ACCOUNT AS RESTRICTED".

Note: The "Alternate Credit Worthiness Evaluation" form is not to be submitted to Citibank, but must be filed with a copy of the applicant's account setup form.

5. The new credit worthiness check process only applies to new applicants; no credit check will be performed on current cardholders. Members who previously lost their card as a result of delinquency must still request reinstatement in accordance with the reinstatement procedures in COMDTINST 4600.14B, Encl. (1), par. N.

6. Please note that Citibank will only process applications that are in full compliance with these procedures.