

MARCH 2011 GTCC PROGRAM UPDATE

Application processing: Did you know that if the cardholder does not designate a credit scoring option on the application, the form will be rejected by the bank? The same rule applies if a credit limit is not indicated on the application. Please ensure the application is complete prior to forwarding to JPMC

Reinstatements/PII and sensitive to personnel positions, e.i. XO or CO needs reinstatement

In the case of a member PCSing, the flights for the dependents should go on the CBA while the member's flight should be charged to either the IBA or the CBA in accordance with the CBA policy. The PCS orders listing the dependents void the need for a set of invitational travel orders that would normally be required for a dependent to travel (such as for Health Care). The member should not put the transportation tickets for the dependents on the IBA.

PAYMENTNET ACCESS – Susan Matsudo e-mail

GSA SP Las Vegas Conference: 82 slots; toner required prior to registration through conference if HQ is to fund; \$50 fee; TDY worksheet required; registration open through 4/28-7/29; conference training environment; civilian attire; if attended last year, cannot attend this year; tracking attendance and reporting to command when absent.

ATM Limits

1. Hierarchy Revision Update: The snowball is in motion to begin the process to revise the GTCC hierarchy structure throughout the CG. We met with RDML May to lay out the design and implementation process. I am attaching my current draft of what I envision being sent out to each of the HQ, Areas, and District Chiefs' of Staff along with the COs of the other HQ units impacted by this change. Please first review and let me know if you have any issues or objections, and then please help us by continuing to socialize this change up your chain of command and to your customer base. The change to the hierarchy structure and the initiatives that we can push out after it in our opinion will vastly reduce the day-to-day workload on each of you collateral duty coordinators.



GTCC-Hierarchies-Proposal.docx

2. PaymentNet System:

- a. JPMC has identified that the pull down function 'Is Not Equal To' is not working at this time. When designing a report or revising report criteria, try just the opposite and use the 'Is Equal To' function.
- b. Cardholder email account updates: JPMC will soon have the functionality to send emails automatically to cardholders who are delinquent. We just completed a mass cardholder profile update to add and correct over 17,000 CG email addresses to prepare for this. As you process new accounts, please ensure applications are completed with the cardholder email address. As you access cardholder accounts, please ensure this information is verified on the Employee and Account tabs.
- c. We recently inquired about cardholders having the ability to update their personal profile items such as billing address and phone number. Cardholders are not able to make the changes so they must contact the bank or you to update their accounts. We continue to work with JPMC to define and develop a better way of managing these changes.

3. Merchant Category Codes (MCC):

- a. We recently identified that more than half of all GTCC accounts were assigned incorrect MCC groups (MCCG). MCCG holds a list of valid MCCs that can be charged against the GTCC. There was also a change in the cash advance MCCG. The MCCG identified were actually for DHS vs. USCG. You will soon see this update on the cardholder account/control tab. The correct MCCG for purchases is DHSTRVCGI. The correct MCCG for cash advance is DHSUSCGCA. This change may increase the number of declined transactions you might see on your Decline Transaction report, particularly around education.
- b. If you are assisting a cardholder who has had a transaction decline due to the MCC/vendor code, please ask the following questions:
 - i. Is the attempted charge for a travel related expense (car/airfare/hotel/food/fuel)?
 - ii. Is it for a conference which is actually for training?
 - iii. What code is actually being used and what does it mean?

These questions can help you discern if the attempted charge is valid. If this is a valid charge, you may contact the bank directly for this cardholder. The bank will ask for the account and cardholder information, the MCC being declined, and vendor information. The bank will advise there is a short window of time to process the transaction. Contact the vendor to explain what they need to do in order to process the valid charge.

Please be sure to note the account in PaymentNet should any questions come up regarding the transaction. It is possible it may appear on our unusual activity report. Notes on the questionable transaction will be helpful.

If the charge is not valid, do not hesitate to advise the cardholder. Contact us if you have any questions or need assistance with the process.

4. Application Processing:

- a. Template File – Do you want an easy way to show people what is needed to apply for a Travel Charge Card? Provided below is a zip file containing a complete application package that meets all of the requirements of COMDTINST 4600.14B. Just have your customers fill in the yellow highlights and send it along for approval and processing.



Submission - Were you aware you may scan and email new cardholder applications to JPMC? This must be done in two emails as it is critical to protect PII. The application should be saved as a password protected document and attached to submit to JPMC. The second email should contain the password. Each email should contain information that will identify there are separate but connected messages by using 1 of 2 and 2 of 2. By scanning emails you can confirm and track receipts. This should also reduce the potential for multiple cards being issued to the same person.

- b. Record Retention – How long do I keep my applications on file? The GTCC coordinator shall ensure the complete application package is placed into the member's SPO and unit PDR in accordance with Military Personnel Data Records (PDR) System, COMDTINST M1080.10 (series) or their civilian personnel file. Working copies of cardholder applications shall be kept and maintained in a secure GTCC personnel file.

5. Communications: In addition to the emails that the bank may send out regarding delinquent accounts, and your emails to commands and cardholders regarding delinquent accounts, we are also forwarding emails to cardholders regarding their delinquent accounts. By coming in from all directions, together we can reduce the delinquency rate and promote program awareness.

6. Cardholder GTCC Training: You can verify the member's GTCC training by going to CGBI (<http://cgbi.osc.uscg.mil/2.0/search.cfm>) and searching for the cube on Government Travel Card Training. Unfortunately the Portal no longer allows certificates to be produced. Transcripts are not required to be forwarded to the bank with the application, however they should be retained with the application in the cardholder's personnel file.

7. Stranded Traveler Policy: While JPMC is available 24/7 to assist travelers; during routine office hours, travelers should contact you for any GTCC issues. After hours JPMC will assist the cardholder if they are unable to use their card in certain circumstances. If a travel related transaction is declined, such as purchasing airfare, hotel room or car rental, the bank will make a minimal change to the account to allow the transaction to go through. The cardholder is directed to contact you as soon as possible to follow up. If a credit limit is increased, the bank system (not PaymentNet) does not

allow temporary changes. The primary coordinator will receive an email regarding this change. Please do not dismiss this as a simple notification, but review the account to see if any further action is needed. You may need to reset the limit increase as temporary instead of permanent. You may need to notify the command if you are aware the card is suspended and the member is traveling.

8. Credit Limits:

- a. COMDTINST 4600.14B states that the standard GTCC credit limit is \$2500. If you have SELRES cardholders who are in a drill status, their credit limits shall be set at \$1. This reduces the 'accidental' charge or potential fraud to the account. Limits are easily set on a temporary basis when orders are received.
- b. When requesting credit limit increases above \$10K, we request you do the necessary research to ensure the cardholders request is valid prior to making this request. Review the past 6 month statements, cardholder purchases and cash advances, ensure the cardholder has been making statement payments according to policy (paying statement balance). Include these details in your request for the increase along with the endorsement from the command. Provide this office with the date of transfer from the unit AND the card expiration date. If approved, the limit will be increase on a temporary basis though the earlier of these two dates.

9. GTCC Website Movement/Reconstruction: As we work to improve the visibility for the GTCC program and coordinator tools, we have started the process of updating the GTCC travel website. This site was formerly managed by PPC. We now have a link on the PPC website to redirect the user to our new site. The new location is: <http://www.uscg.mil/psc/bops/govtrvl/>. We have updated this page with the most recent GTCC and travel related messages, revised Do's and Don'ts and user guides. Your input is appreciated to help us improve this site as well as add tools that will help you become a more efficient GTCC coordinator.

10. GSA SmartPay2 Conference: This year's GSA SmartPay2 conference will be held in Las Vegas in August. We will communicate this training opportunity to you later sometime in March. Stay tuned for more information.