ARMY NATIONAL GUARD
STANDING OPERATING PROCEDURE (SOP)

Financial Administration

THE ARMY NATIONAL GUARD
INDIVIDUAL TRAVEL CHARGE CARD PROGRAM

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National Guard Bureau,
Comptroller Division, Financial Services Center

History. This Standing Operating Procedure (SOP) supersedes NGR 37-112, The Army National Guard Individual Travel Charge Card Program, 20 September 1996.

Summary. This SOP prescribes the policies and procedures for the Army National Guard Individual Travel Charge Card Program. It also covers instructions on the eligibility and application process for cardholders. This SOP is the first for the Army National Guard.

Applicability. This SOP applies to all military and civilian personnel of the Army National Guard in the States, Territories, and District of Columbia. States, Territories and District of Columbia should adopt this SOP as the source of information for program compliance. Local policy memorandums should be prepared and issued to establish this SOP as formal operational and procedural guidance.

Proponent and Exception Authority. The proponent of this SOP is the Chief, NGB-ARC. The proponent has the authority to approve exceptions to this SOP that are consistent with controlling law and regulation.

Management Control Process. This SOP contains management control provisions and identifies key management controls that must be evaluated. Appendix B contains the ARNG specific management control checklist for this area.

Supplementation. Supplementation of this SOP and establishment of command and local forms are prohibited without prior approval from the Army National Guard Comptroller, NGB-ARC, 111 South George Mason Drive, Arlington, VA 22204-1382.

Interim Changes. Interim changes to this SOP are not official unless they are authenticated by the Army National Guard Comptroller, NGB-ARC. Users will destroy interim changes on their expiration date unless sooner superseded or rescinded.

Suggested Improvements. The proponent agency of this Standing Operating Procedure is the Financial Services Center of the Comptroller Division. Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to NGB-ARC-F, DFAS-Indianapolis, Center, 8899 WE. 56th Street, Indianapolis, IN 46249-1701.

Distribution: A.

* This Standing Operating Procedure supersedes NGR 37-112, 20 September 1996.

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Chapter 1
Introduction

1-1. Purpose

a. This Standing Operating Procedure implements provisions of the DoD Government Individual Travel Charge Card Program policy by providing authority, designating responsibilities and prescribing policies and procedures. The program allows travelers to use a contractor-issued Travel Charge Card to charge authorized per diem and travel-related expenses such as lodging, rental cars and meals during official travel. **Use of the card is limited to official federal employee travel expenses.** Personnel may purchase commercial transportation only when unable to obtain transportation due to mission requirements that do not allow the use of the transportation office. The program allows government travelers to obtain cash from automated teller machines (ATM) to pay for authorized expenses that cannot be charged on the card.

b. This Standing Operating Procedure prescribes policies and procedures governing the Army National Guard (ARNG) Travel Charge Card Program. It provides standard guidelines in which the Government Travel Charge Card is to be used. It also provides guidance on the responsibilities of the cardholder, supervisor and Agency Program Coordinator (APC).

1-2. References. Required and related publications are listed in Appendix A.

1-3. Authority. This Standing Operating Procedure is issued pursuant to General Services Administration SmartPay Program Master Contract (GS-23F-98004), DoD Tailored Task Order, Travel Card Program (Number MDA210-98-F003 1), Joint Travel Regulations, DoD7110.3-M, section 522a, VOL. 9, Chapter 3, DoD Financial Management Regulation, and Public Law 105-264.

1-4. Explanation of Abbreviations and Terms. Abbreviations and special terms used in this Standing Operating Procedure are explained in the **glossary**.

1-5. Responsibilities

a. The Director, ARNG (DARNG) will:

(1) Exercise overall responsibility for ARNG policy and program implementation.

(2) Provide Government Travel Charge Card policies and procedures that apply to ARNG military and civilian personnel.

b. The ARNG Comptroller Division (NGB-ARC) will:

(1) Establish and maintain an ARNG Component Program Manager (CPM) function in accordance with DoD and DA requirements.

(2) Publish ARNG Government Travel Charge Card policies and procedures.

c. The ARNG CPM will:

(1) Establish and provide oversight for the Travel Charge Card Program in the States, Territories, Activities and the District of Columbia. Provide procedural guidance and liaison for the ARNG element of the Joint Staff.

(2) Publish policy and procedural guidance for the ARNG Travel Charge Card Program.

(3) Revise monthly charge authorization levels and ATM limits for the ARNG.

(4) Have the authority to restrict merchant spending in accordance with travel policy.

(5) Manage all ARNG hierarchy level control numbers. Coordinate hierarchy and subordinate APC change actions with the Travel Charge Card Contractor.

(6) Request, receive and review information reports provided by the Travel Charge Card Contractor.

(7) Provide guidance pertaining to the authorized uses, cancellation and suspension of Travel Charge Cards.

(8) Randomly review Travel Charge Card and ATM activity to identify potential abuse and misuse.

(9) Develop and conduct training for subordinate APCs.

(10) Analyze, document, brief and report Individual Travel Charge Card abuse, delinquency and other trends.

(11) Process transactions affecting available retail, ATM and overall Travel Charge Card limits.

(12) Advise on restricted status and card reinstatement processes and issues.

(13) Identify and coordinate special mission requirements with the Travel Charge Card Contractor, General Services Administration, Defense Finance and Accounting Services, DoD, DA and the APC responsible for the state/activity operations.

d. The Adjutant General (AG) or designee will:

(1) Develop a strategy for implementing the TTRA.

(2) Ensure that personnel required to use the travel card are provided with adequate information concerning its use and restrictions, and shall comply with the provisions of this SOP.

e. The State /Territory/ Activity Agency Program Coordinator (APC) (Level 4) will:

(1) Manage and administer the Travel Charge Card Program for the Army National Guard components and activities within the state, territory or activity. These persons function as the Hierarchy Level 4 APC.

(2) Process Travel Charge Card applications after receiving supervisory approval in accordance with (IAW) this Standing Operating Procedure. Review new account information reports provided by the Travel Charge Card Contractor to insure applications are processed.

(3) Become proficient in the use of the Travel Charge Card Contractor's management tools, such as the Electronic Account Government Ledger System (EAGLS). Maintain an optimal level of proficiency by attending formal training and updates required in the use of EAGLS or other formal management tools.

(4) Request, receive and review information reports provided by the Travel Charge Card Contractor's on-line program. Reports include delinquency status, transaction history, hierarchy information, new account verification, charge off, cancellation, account renewal and pre-suspension.

(5) Perform Travel Charge Card management oversight functions for subordinate hierarchy (hierarchy level 5 and below) APCs appointed within the state/territory/activity.

(6) Conduct training for cardholders and state/territory/activity level 5 APCs as necessary. Training for level 5 APCs will include the use of the electronic media and Internet program management tools.

(7) Provide assistance to cardholders and state/territory/activity level 5 APCs as necessary with activation and de-activation processes.

(8) Identify and coordinate special mission requirements with the Travel Charge Card Contractor, DA, the ARNG CPM and the level 5 APC responsible for the state/activity operation.

(9) Assist with the collection process of undisputed amounts owed to the Travel Charge Card Contractor. Provide current mailing address and telephone numbers of the delinquent cardholder when not in conflict with labor agreements or the Privacy Act.

(10) Analyze and review individual Travel Charge Card and ATM activity to identify potential abuse and/or unauthorized use. Provide written review results of potential cases to the appropriate level of command/supervision.

(11) Analyze, document, brief and/or report trends in Travel Charge Card abuse, delinquent payments and other areas.

(12) Coordinate transactions to increase or decrease available retail, ATM, and overall Travel Charge Card limits.

(13) Advise supervisors and senior management on Travel Charge Card issues, limits, restricted status, reinstatement and delinquencies.

(14) Cancel or transfer Travel Charge Cards for personnel retiring or transferring in accordance with this Standing Operating Procedure. Establish card deactivation dates based on per diem requirements in conjunction with the PCS move requirements of transferring personnel.

(15) Assist cardholders with payment information and dispute/suspension procedures.

(16) Adjust restricted status charge amounts and advise on travel card limitations.

(17) Distribute monthly pre-suspension and delinquency memorandums to cardholders and supervisory personnel.

(18) Research and provide analysis of delinquency trends to the appropriate level of management.

(19) Advise The Adjutant General, USPFO, Chief of Staff and Financial Manager of the status of compliance with the monthly DA delinquency goal.

(20) Distribute and interpret program guidance received from the ARNG CPM to the appropriate level of management responsible for establishing and maintaining policy and control over the program.

(21) Advise supervisors/managers on program exemptions.

f. The Supervisor/Commander will:

(1) Ensure the cardholder receives training and directions on the proper use of the Travel Charge Card.

(2) Ensure each cardholder completes and understands the Cardholder Statement of Understanding a (see Appendix C) and the ARNG Cardholder Handout prior to completion of a Travel Charge Card application.

(3) Advise the responsible APC level 4 or 5 on the issue of a "Restricted" or "Non-Restricted" card.

(4) Request suspension of card privileges or a reduction in spending limits when card misuse is identified.

(5) Initiate the appropriate adverse/disciplinary actions IAW the UCMJ, State Revised Statutes or Technician Regulations as applicable.

(6) Identify and coordinate special mission requirements with the level 4 APC for approval and additional coordination as required.

(7) Identify and inform the APC in writing of personnel who are determined to be exempt from the program due to the potential of card abuse, such as financial irresponsibility, or infrequent travel. The memorandum should state the person qualifies for a travel advance.

(8) Ensure the card is cancelled for retiring and separating cardholders.

(9) Ensure cardholders that are transferring to another APC have the card deactivated 5 to 10 days after the transfer date. Ensure the gaining APC is aware of the cardholder being transferred to the gaining agency. Contact the ARNG CPM or refer to the ASA (FM&C) and EAGLS websites for level 3 CPM and external APC information.

(10) Brief each cardholder on the delinquency procedures. This briefing will include information that the card contractor will suspend (deactivate) charge privileges if payment is over 60 days delinquent. That the card contractor will cancel the card when payment is delinquent over 120 days. The card contractor may initiate proceedings through the civilian judicial system against a cardholder for an account 120 days or more delinquent and notify credit bureaus of the delinquency.

g. The cardholder will:

(1) Receive a briefing on and complete the Cardholder Statement of Understanding (Appendix C) and read the ARNG Cardholder Handout.

(2) Notify their APC of a change of address, phone number, office change, intent of long-term travel or duty location. Long-term travel is thirty days or longer.

(3) Be responsible for payment in full by the due date indicated on the monthly billing statement.

(4) Understand that a **cancelled** Travel Charge Card will not be reissued by the Contractor and a travel advance will not be authorized as outlined in the Volume 9, Chapter 3, DoDFMR. Suspended cards (60-plus days delinquent) will be automatically deactivated by the card contractor and a travel advance will not be authorized.

(5) Promptly report a lost or stolen card to the Contractor and APC. Report non-receipt of a card to the APC if not received within two weeks of the application submission.

(6) Use the card only for authorized TDY related and reimbursable expenses, such as rental car and lodging. Airfares are not authorized to be charged unless the cardholder is properly authorized as a City Pair Program participant or an emergency has occurred during TDY (i.e., orders changed during TDY to add a different assignment).

(7) Use the split-disbursement method of payment when possible. Retain copies of charge receipts during the TDY period to accurately compute the amount for split-disbursement to the card contractor.

(8) Submit interim travel settlement vouchers every 30 days when performing TDY in excess of 45 days. Vouchers should indicate split-disbursement.

Chapter 2
Program Standards

2-1. Program Policy

a. The ARNG Travel Charge Card Program will be administered entirely on the basis of merit, without regard to age, sex, race, color, religion, national origin, physical or mental handicap. All eligible individuals IAW paragraph 3-4 of this Standing Operating Procedure are encouraged to apply for a Travel Charge Card.

b. Eligible individuals who do not apply for the Travel Charge Card or have had privileges canceled will not be authorized a travel advance.

c. Travel advance authorization will be limited to individuals awaiting the arrival of a Travel Charge Card, infrequent travelers and exempt persons that are known to be financially irresponsible. Individuals with a suspended or canceled Travel Charge Card should not be authorized an advance since the means for payment of travel costs was provided by the issuance of the card. Additional guidance pertaining to the appropriate use of travel advances is found in the DoDFMR, Volume 9, Chapter 5.

d. Include the following statement on all travel orders:

"All travelers are reminded that under Public Law 105-264, use of the government travel card is mandatory for all lodging expenses and other authorized TDY expenses incurred by the traveler unless the traveler has been exempted."

e. Include the following statement on travel orders for exempt personnel:

"Exempt from travel charge card program for reasons other than debt or delinquency."

2-2. Procedures

a. Supervisors should determine if a Travel Charge Card is required during the initial personnel orientation process. The determination should be based on the frequency of travel and the financially responsibility of the person.

b. All incoming employees will notify the APC if they possess a Travel Charge Card.

c. All departing cardholders that are terminating their federal employment status will turn in their Travel Charge Card to their APC as a part of their out processing. Cardholders transferring to another federal agency will report to the next agency's APC for transfer of the account to the new hierarchy number. Transferred accounts will not be cancelled, but deactivated, as discussed in this Standing Operating Procedure.

d. Supervisors or Personnel Offices should notify the APC of any personnel change eliminating the requirement for a card.

e. The Travel and Transportation Reform Act (TTRA) authorizes (but does not require) agencies to collect Travel Charge Card debts incurred by agency personnel. At this time, DoD has not authorized this discretionary provision of the TTRA.

f. When an exemption is granted from the mandatory use of the Travel Charge Card, one or a combination of the following may be authorized for payment of travel expenses:

(1) Personal funds, including cash or a personal credit card.

(2) Travel advance.

g. Failure to use the travel card shall not be a basis for refusing to reimburse the traveler for otherwise appropriate charges; however, such failure may subject the eligible traveler to administrative or disciplinary action.

2-3. Applications

Travel Charge Card applications will be completed by the applicant. Supervisor/commander approval (signature) on the application and the signed Cardholder Agreement are required for APC approval and processing. Properly approved and completed applications will be faxed to the Contractor.

a. The applicant will:

(1) Obtain an Individually Billed Card Account Setup form from the APC or supervisor.

(2) Complete the application and sign it to indicate that he/she agrees to the terms and conditions of the agreement between an agency/organization-employee and the contractor. Each applicant is subject to a credit check by the contractor and must indicate on the application form whether or not he/she agrees to a credit check. Declining a credit check will automatically initiate the issue of a "restricted card."

(3) Sign an ARNG Statement of Understanding for Travel Cardholders (see Appendix C).

(4) The applicant presents the completed application and Statement of Understanding to his/her supervisor for approval and signature.

b. Applicant's supervisor/commander will:

(1) Ensure that the applicant signed the application and the Statement of Understanding.

(2) Verify the applicant's eligibility for the government Travel Charge Card.

(3) Brief the applicant on the Travel Charge Card use policies and obtain answers to questions.

(4) Sign and date the bottom of the application and ARNG Statement of Understanding.

(5) Retain a copy of the ARNG Statement of Understanding.

(6) Forward the signed application and the Cardholder Statement of Understanding to the APC.

c. Agency Program Coordinator (APC) will:

(1) Review the applicant's information for completeness.

(2) Verify the applicant's supervisor has printed his/her name and signed the application.

(3) Complete the agency account section of the application before forwarding to the Travel Charge Card Contractor.

d. Credit Checks.

All Travel Charge Card applicants will be subject to a credit check when approved on the application. The fact that a credit check was performed will appear on the credit bureau's record for the applicant and will be evident to subsequent credit grantors who request a credit check. This process is similar to instances when the applicant applies for credit on his/her own. From the information obtained as a result of that credit check, the contractor will either issue a "standard" Travel Charge Card or a "restricted" Travel Charge Card. **Under no circumstances will the APC be provided details about the results of the credit checks.** Applicants who refuse the credit check will be issued a "restricted" card. These cardholders will not be upgraded to a standard card until the credit check is accomplished. Cardholders should not report the Travel Charge Card when applying for loans. It is treated as a "Corporate Card" unless the account is 121-days delinquent in which case, the bad debt will be reflected.

e. Only one Travel Charge Card is issued.

When a person is employed full-time by another DoD agency, the ARNG member will use that card. Any problems will be elevated to the ARNG CPM for resolution.

Chapter 3
Travel Charge Card Program

3-1. Travel Charge Card

a. On 2 April 1998, the General Services Administration (GSA) awarded a contract for a travel and transportation payment and expense control system. The current contractor is Bank of America.

b. In accordance with the Master Contract, government travel cards may be issued as either the regular card (a gold card picturing the U.S. Capitol dome with an airplane and the words: "For Official Government Travel Only"), the quasi-generic card (a plain gray card with the "Visa" logo), and a generic (covert) card. The regular and quasi-generic card designs also are identifiable via the government numerical identifier "4486 1200." This prefix identifies the account as eligible for government travel rates, including city pair rates, and tax exemption when provided by state law. Generic card requests require APC approval. A quasi-generic travel card may be issued upon written request of the APC to the contractor when security is an issue.

c. The Travel Charge Card cardholder is responsible for payment in full of the amount stated on the monthly billing statement. Cardholders are encouraged to use the "Split Disbursement" payment process for travel reimbursement (see paragraph 030503, DoDFMR, Volume 9, Chapter 3). Individual travel cardholders receive the billing statement directly from the contractor to the address provided on the card application. It is the cardholder's responsibility to notify the APC and the contractor of contact information changes such as a new address. Travel Charge Cards are issued as follows.

(1) *Standard Travel Card.* Issued to cardholders with a history of financial responsibility, as recommended by the contractor, or as directed by the commander/supervisor. The total charge limit on these cards is $5,000.00 per billing cycle. The ATM limit is $500.00 per billing cycle, however, APCs may raise the ATM limit to $4,000.00 per billing cycle and CPMs may raise the ATM limit to $5,000.00 per billing cycle. ATM limits over $5,000.00 per billing cycle require DFAS-TCPMO approval. The retail limit (purchases for other than lodging, airfare, car rental and meals) is $250.00 per billing cycle.

(2) *Restricted Travel Card.* Issued to cardholders when recommended by the contractor, requested by the applicant, as the result of the declination of a credit check or directed by the commander/supervisor. Restricted travel cards are the same in appearance as standard cards but require APC management. The total charge limit on this card is $1,250.00 per billing cycle. This credit limit reflects a $200.00 ATM limit, a $50.00 retail limit, with the remaining dollars available to charge meals, lodging, rental cars and/or miscellaneous expenses. APCs are authorized to raise these limits to the same as for standard cards based on travel requirements.

(3) Travel Charge Card limits can change as a result of contract negotiations. Changes to the limits will be provided by the ARNG CPM.

3-2. Unit Travel Card

The point of contact for this program is the ARNG Logistics Division (NGB-ARL). The office with primary program oversight and administration is HQ Military Traffic Management Command (HQ MTMC) Travel Services Branch. The Unit Travel Card may be used when it is cost effective or deemed in the best interest of the mission. Categories of travelers who may use unit travel cards include, but are not limited to, State Honor Guards, field bands, athletic teams, escorted prisoners/witnesses, and group travelers. ARNG activities should restrict the issuance of unit travel cards wherever possible and maximize the use of individual Travel Charge Cards. Written approval of NGB-ARL is required for issuance of a Unit Travel Card. An individual is issued the Unit Travel Card, not an activity. The individual who holds the Unit Travel Card is responsible for reconciling the charges appearing on the monthly billing statement, certifying for payment and forwarding the approved statement with the supporting payment documentation to the designated payment office. Unit Travel Card invoices which include lodging and transportation costs must include a certification statement from the individual that the travel and per diem rates have been verified and are correct. Costs exceeding published travel and per diem rates require an approved authorization memorandum signed by the authorizing official.

3-3. Centrally Billed Account (CBA) Card

This program has the same points of contact (POC) as the Unit Card Program. The Department of the Army directed use of this program for the purchase of all airfares. Additional program information should be obtained from the POCs.

3-4. Eligibility

a. All full-time military and civilian personnel who are likely to perform temporary duty travel are eligible to apply for the Travel Charge Card.

b. The submission of an application does not imply automatic acceptance by the Travel Charge Card Contractor.

c. Commanders and supervisors have the authority to exclude selected individuals, not groups or classes of individuals, from participating in the Travel Charge Card Program in cases where use of the card is inappropriate to the traveler. An example is a person who travels infrequently. Infrequent travelers are persons that travel two or less times a year or as determined by local policy. In cases where an operation or mission could be compromised by use of the Travel Charge Card, a travel advance or personal card should be used.

d. Personnel not eligible for a card or denied issuance of a Travel Charge Card for reasons other than abuse or delinquency will be afforded a travel advance via electronic fund transfer (EFT).

e. Non-DoD personnel are not authorized the Travel Charge Card. These persons include contractors, volunteers and state personnel even though they may be supporting an ARNG or DoD mission.

Exemptions

Commanders can exempt a person or specific situation. Classifications of expenses and persons, such as all non-NCOs or rental cars, etc. cannot be exempted by commanders. These overall exemptions require DoD approval. The following are the Government-Wide and DoD-Wide Exemptions:

a. The General Services Administration (GSA) exempted the following classes of personnel from mandatory use of the Travel Charge Card:

(1) Employees who have an application pending for the Travel Charge Card.

(2) Individuals traveling on invitational travel orders.

(3) New appointees.

b. In addition to these government-wide GSA exemptions, the following classes of personnel are exempt from mandatory use of the card DoD-wide:

(1) Members of the Reserve Officer Training Corps and military personnel undergoing initial entry or initial skill training prior to reporting to their first permanent duty station.

(2) Military and DoD civilian personnel who are denied Travel Charge Cards or whose Travel Charge Cards have been canceled or suspended for financial irresponsibility or for other specific reasons.

(3) Hospital patients.

(4) Prisoners.

(5) Such military or DoD civilian personnel as approved by the Head of a DoD Component during a period of war, a national emergency declared by the President or the Congress, or mobilization, deployment, or contingency operations.

(6) Such military or DoD civilian personnel traveling to or in a foreign country where the political, financial, or communications infrastructure does not support the use of a Travel Charge Card.

(7) Such military or DoD civilian personnel whose use of the Travel Charge Card, due to operational, security, or other requirements of a mission, would pose a threat to national security, endanger the life or physical safety of themselves or others, or would compromise a law enforcement activity.

(8) Direct and indirect hire foreign nationals.

(9) Known financially irresponsible personnel.

(10) Infrequent travelers as determined by local policy.

(11) Individuals employed or appointed on a temporary or intermittent basis upon a determination by the individual's supervisor.

b. Classes of Expenses Exempted

The GSA exempted the following classes of expenses from the mandatory use of the Travel Charge Card:

(1) Those incurred at a vendor that does not accept the government-sponsored, contractor-issued Travel Charge Card.

(2) Laundry/dry cleaning.

(3) Parking.

(4) Local transportation system fares.

(5) Taxi fares and tips.

(6) Meal charges when the use of the card is impractical (e.g., group meals or when the card is not accepted at a dining establishment).

(7) Telephone calls (when a government calling card is available for use in accordance with agency policy).

(8) Relocation allowances prescribed in chapter 302 of the Federal Travel Regulation, except en route travel and house hunting trip expenses. **The card will not be used for any cost associated with the movement of household goods.**

c. In addition to the GSA government-wide exemptions, the following classes of expenses are exempt from the mandatory use of the Travel Charge Card throughout the DoD:

(1) All expenses covered by the "meals and incidentals" portion of the per diem allowance.

(2) All local and long distance telephone calls.

3-6. Automated Teller Machine

a. The automated teller machine (ATM) service is a privilege, not a requirement. States/territories/activities have authority to establish local policies for activation and use of the ATM privilege. Cardholders and/or APCs may choose not to activate the ATM option. In these instances, the APC will indicate this action on the application. ATM cash withdrawals are only authorized for amounts to cover the meal and incidental expenses portion of per diem authorized on the traveler's orders. The ATM withdrawal limit for a standard card is $100 per billing cycle and $50 per billing cycle for a restricted card. The APC may provide a temporary increase up to the standard card

limit for the restricted card per billing cycle based on mission requirements. Only an APC can request a change in the ATM limit.

b. If the ATM service is provided, the contractor will issue a personal identification number (PIN) and a copy of the ATM agreement. Since the card along with the PIN can be used to access cash, the cardholder must protect the card and the PIN. The PIN will never be placed on the card.

c. For each ATM withdrawal, the contractor will assess a reimbursable fee of at a set percentage of the total value of funds withdrawn. The fee will appear on the monthly billing statement. The traveler will list the ATM fee as a reimbursable expense on the travel reimbursement voucher. ARNG CPM will publish the fee percentage, as contract terms are known.

d. To be reimbursed the ATM fee, the traveler is required to make the ATM withdrawal no earlier than three workdays prior to the start of travel and no later than the last day of travel.

e. Some independent ATM networks assess a surcharge for the use of their ATM. The surcharge is an additional ATM fee over and above the contractor's set ATM fee and is reimbursable. The traveler will list the surcharge fee on the travel voucher as a reimbursable expense.

f. Since the ATM feature is available to all eligible cardholders, travel orders will state "NONE" in the Advance Authorized Block. The statement "Traveler holds or is eligible to apply for a Travel Charge Card" will be included in the special instructions on the travel order.

g. The maximum amount of ATM withdrawals is limited to amounts necessary to cover the meals and incidental portion of the per diem plus approved miscellaneous expenses, such as taxis, local public transportation, tolls, parking fees and gas.

h. Reimbursement of ATM fees is not authorized for personal cash cards or credit cards. The law and requirements on ATM fee reimbursements applies only to the government Travel Charge Card, not personal cards.

3-7. ATM Foreign Exchange

a. The amount dispensed for foreign currency transactions will be converted into U.S. Dollars before assessing transaction fees. The conversion rate used will be an interbank rate, tourist rate or, where required, an official rate, which is in existence within twenty-four hours of the time the transaction is processed by the travel card contractor or by the travel card contractor authorized agents.

b. The Travel Card Contractor will not charge a fee for converting foreign currency to U.S. Dollars. Once the transaction value is translated into the U.S. Dollar amount, the standard ATM cash withdrawal fee will be applied against the total amount.

3-8. Authorized Charge Card Usage

a. The Travel Charge Card will be used only for authorized official temporary duty travel and authorized official temporary duty travel-related expenses away from the official duty station for lodging, meals, and allowable incidental expenses. Charges incurred in conjunction with a PCS move are limited to per diem related expenses.

b. No other person or group will use the Travel Charge Card except for the individual to whom it was issued.

c. Registration fees charged on the Travel Charge Card in advance of the course may cause the card to be delinquent prior to or during the TDY period.

3-9. Unauthorized Charge Card Usage

The card will not be used for:

a. Personal purposes.

b. Permanent Change of Station (PCS) related expenses, other than per diem.

c. Airfare purchases, unless in an emergency situation when the servicing travel office cannot be contacted.

d. Group travel expenses.

e. Movement of unit equipment.

f. Purchase of tires, oil changes, etc. when in a "POV" authorized status.

g. Purchases when not in an official travel status.

3-10. Payment and Reconciliation

The Government will only reimburse the traveler for authorized and allowable expenses. Charges greater than the amount reimbursed on the travel reimbursement voucher will be paid to the Travel Charge Card Contractor from the traveler's personal funds. The Government accepts no liability for charges made using the Travel Charge Card.

a. Cardholders are required to provide the Travel Charge Card Contractor a current and valid address for billing purposes. The Travel Charge Card Contractor will send the monthly billing statement to the address provided by the cardholder on the application.

b. Cardholders will make payments to the Travel Charge Card Contractor in accordance with the terms and conditions of the cardholder's agreement. The agreement stipulates that payment is due by the due date indicated on the monthly statement of account.

c. Cardholders are responsible for payment of all charges made with the card issued to them, to the extent allowed by applicable law, even if the cardholder has let someone else use the card or relinquished physical possession of the Travel Charge Card. The cardholder must retrieve the card from that person to avoid further liability.

d. All payments will be made in United States currency. Methods of payment are EFT transfer/split disbursement, money order, or personal check drawn on a United States bank. Payment made at a Bank of America location may take up to 2 weeks to process against the Travel Charge Card account.

e. Individuals are responsible for maintaining their account in a current status. The cancellation of a card, voluntarily or because of delinquency or abuse by an individual, does not justify cash advances for future TDY.

f. A cardholder or APC can initiate billing inquiries and disputes. Address questions pertaining to erroneous charges to the Travel Charge Card Contractor. In the case of a dispute, the disputed charge is suspended and not due to the Travel Charge Card Contractor until the disputed charge has been resolved. The cardholder is required to complete a dispute form (located on the back of the monthly statement) and forward it to the bank. However, if after investigation by the Travel Charge Card Contractor, the dispute is not resolved in the cardholder's favor, the cardholder must make immediate payment to the Travel Charge Card Contractor.

g. After the due date of the individual Travel Charge Card statement, the Travel Charge Card Contractor updates the cardholder's payment and delinquency data. This update occurs on the 11th of each month and is available to APCs on or about 2 workdays later via EAGLS. The 11th of the month is referred to as the "Cycle Date."

3-11. Split Disbursement

a. Travelers should elect split disbursement when submitting a claim for reimbursement. The traveler must have a valid EFT option loaded in Integrated Automated Travel System (IATS) in order to select split disbursement. The split disbursement option allows the traveler to repay the Travel Charge Card Contractor 100% of the reimbursed

funds or a specific dollar amount. Funds are sent via EFT, directly to the Travel Charge Card Contractor, when the disbursement is processed by DFAS. This option is highly successful and recommended for all cardholders. Travelers should retain a copy of all charges made with the Travel Charge Card and designate the total dollars charged as the amount of the split disbursement on the DD Form 1351-2.

b. Travelers that are exempt from Travel Charge Card use must exercise caution when completing a claim for reimbursement. Reimbursement claims erroneously designated as split disbursements will not be recognized by the Travel Charge Card Contractor and will be returned to DFAS. Delays can be expected for reimbursements misdirected to the Travel Charge Card Contractor.

3-12. Interim Reimbursement Vouchers

Travelers performing extended TDY (over 45 days) should submit monthly Interim Reimbursement Vouchers and select the split disbursement option. This procedure not only repays the monthly charges; it assists these travelers in avoiding a 60-day "Suspended" account. During these extended TDY periods, most vendors, especially lodging establishments and car rental agencies, will have the total anticipated billing amount secured or blocked from other uses during the entire TDY period. This ensures the vendor of receiving payment before the total charge amount of the card can be spent at other vendors. Interim vouchers should be submitted to the same finance office that will be processing the final settlement voucher. Normally this will be the USPFO.

3-13. City Pair Program

a. Commanders will determine those members who are considered outside reasonable commuting distance from their Inactive Duty Training (IDT) location and that are authorized to use GSA Contract City Pair Program fares. The City Pair Program provides reduced airfares for ARNG members who normally fly to IDT training.

b. Designated members of the ARNG who are authorized to use GSA Contract City Pair Program fares must be issued a Travel Charge Card for use in authorized, official travel for which no Government reimbursement is provided.

c. Travel to or from the location of IDT, when a Government-approved travel card is used, may be considered "official travel on a non-reimbursable basis."

d. The member's commander will issue a written authorization, including the dates and location of the IDT for which travel is being arranged, and state that the Travel Charge Card is authorized for "official travel, - non-reimbursable." A copy of the written authorization will be sent to the USPFO Transportation Division for verification of IDT City Pair airfare requests. Travelers will contact the USPFO Transportation Division or Commercial Transportation Office (CTO) to arrange the ticket purchase.

e. The contracted CTO will be used, if available, and all travel must be performed in accordance with the rules contained in the Joint Federal Travel Regulations, Volume 1.

f. Personnel qualifying for this program will be trained on the Travel Charge Card use and bill payment procedures. Cardholders are responsible for full and timely payment of their airfare expenses by the due date indicated on the monthly billing statement. The cost of airfare is the only authorized charge to the Travel Charge Card during IDT.

Chapter 4
Card Abuse/Delinquency

4-1. Abuse Determination

Travel Charge Card abuse is defined as any unauthorized purchase or ATM cash withdrawal for reasons other than authorized official travel. The Travel Charge Card Contractor will not hold a cardholder liable for any unauthorized transaction that occurs after the cardholder notifies the Travel Charge Card Contractor of a loss, theft or possible

unauthorized use of the card or PIN. The cardholder will immediately notify the Travel Charge Card Contractor and APC of loss, theft, or possible unauthorized use of the card or PIN.

4-2. Consequences

Travel Charge Card abuse results in, but is not limited to, reduction of ATM withdrawal limits, revocation of ATM privileges, suspension of card privileges, or cancellation of the Travel Charge Card. Before pursuing action against a cardholder for abuse, APCs must advise the appropriate supervisors and managers. In addition, the appropriate Human Resources Office (military, civilian, or technician) must be involved to avoid violation of applicable rights of the cardholder. Misuse of the travel card by AGR (Title 32) and Traditional Army Guard personnel are addressed under each state's revised statutes for the Army National Guard. Misuse of the travel card by technicians would be a violation of the employer-employee relationship and a conduct issue under TPR 752. The TPR 752s less specific references and the types of charges (labels) that can be applied from the "Table of Penalties," is a part of the non-regulatory Appendix. For example any of the following labels would be appropriate:

"Failure to observe written regulations or rules where safety to persons or property is not involved."

"Misuse or abuse of government property."

"Using government property for other than official purposes." (Even though the cards are actually the property of the bank, the agreement the person signs make the government a party at the least.)

"Misuse of government credentials."

"Indebtedness - Failure to honor just financial obligations in a timely manner." (This fits for those who don't pay by the due date indicated on the monthly statement.)

"Conduct unbecoming a National Guard Technician.

The TPR 752 provision that would be of the most value is Part 2-3 "Cause for Adverse Action." This determination means taking a disciplinary action is necessary "to promote the efficiency of the service." This can be interpreted as acting to correct the behavior of personnel who abuse the trust we place in them when issuing the cards. Misuse or abuse of the card has a negative effect upon the reputation of the organization, and we have a right to expect our employees to uphold that reputation. Because of the potential effect on readiness due to the non-availability of the Travel Charge Card due to abuse and delinquency issues, the efficiency of the organization is adversely affected.

Actions that may result from abuse include:

a. Reducing or revoking the ATM withdrawal limits after identifying card abuse.

b. Suspension or cancellation of Travel Charge Card privileges by the Contractor, supervisor/commander or APC.

c. The APC should assist supervisors in determining potential administrative actions. Administrative actions may include barring re-enlistment, revoking Active Guard/Reserve (AGR) status, and affecting appraisal outcome and promotion board consideration.

d. Suspension or cancellation of security clearances in the event of an investigation or security clearance upgrade or revalidation.

e. Account suspension due to card abuse does not justify a travel advance.

4-3. Suspension

a. An individual's account will be suspended for abuse.

b. The Travel Charge Card Contractor automatically suspends accounts for bill payment delinquencies exceeding 60 days. Suspension of an account precludes the cardholder from placing any charges on the card and from using the ATM feature. Once an account is suspended, it can only be activated for use by 100 percent payment of the past due amount. APCs cannot activate suspended accounts.

c. The Travel Charge Card Contractor may initiate procedures for an account suspension at any time for cause.

d. The Travel Charge Card Contractor notifies the APC of potential suspension action on the monthly 45-day pre-suspension report. The APC must extract this report from the Contractor's website. The APC will notify the supervisor/commander and cardholder of the impending suspension by e-mail or phone call when possible prior to the 55th day of delinquency. The account will be suspended on the 61st day if the contractor does not receive full payment of all undisputed amounts. The APC shall request that the supervisor notify the APC, within 5 days, of any reason that the account should not be suspended (e.g., mission-critical travel or long-term temporary duty). If the APC is given sufficient information by the cardholder's supervisor to justify keeping the account active, the APC immediately will advise the Government Customer Support Unit (GCSU) that the account should remain active (request a mission critical status). The APC should keep a record of the supervisor's notification and related correspondence.

e. If the suspended account is paid in full before 121 calendar days after the initial billing date, the contractor will lift the suspension.

f. The cardholder's supervisor will request reactivation, in writing, detailing the adverse action taken to deter further abuse before the APC can consider reactivating the account.

g. The Travel Charge Card Contractor may conduct a credit worthiness check before reactivating the account.

4-4. Cancellation

a. A Travel Charge Card account will be canceled if one of the following occurs:

(1) A cardholder leaves Federal Service.

(2) A duplicate account is issued.

(3) The delinquent account is unpaid 121 calendar days from the billing date for undisputed charges.

b. The Travel Charge Card Contractor, APC or supervisor/commander may initiate procedures for an account cancellation.

c. The Travel Charge Card Contractor may notify the APC of the impending cancellation. In this case, the APC will in turn notify the supervisor/commander and the cardholder in writing of the impending cancellation. Monthly delinquency reports are available from the Travel Charge Card Contractor's website (EAGLS).

d. Account cancellation due to card abuse should not justify a travel advance as discussed in the DoDFMR, Volume 9, Chapter 5, 050501.

4-5. Reinstatement

The Travel Charge Card Contractor will not reinstate canceled accounts.

4-6. Delinquency Management

a. The ARNG CPM provides a monthly roll up of hierarchy level 4 cardholder delinquency reports to the APCs. APCs should obtain a copy of the delinquency report from EAGLS. The report further breaks down the delinquency information by cardholder. This information should be used to notify cardholders and supervisors of the delinquency and severity. Sample ARNG delinquency memorandums are contained in Appendix D of this SOP.

The Contractor computes the delinquency rates based on active current accounts used during the reporting period. This total includes active and delinquent accounts and does not include the charge-off and canceled accounts. This total is divided by the 60 plus day card total and the delinquency rate is produced. The ARNG CPM will provide delinquency goals as directed by DA and NGB. APCs will ensure supervisors use the following information to reduce potential delinquencies:

(1) Make command expectations clear:

(a) Card misuse and delinquency will not be tolerated.

(b) Use the card for official travel only.

(c) File and pay travel claims and card balances promptly.

(d) Travel card coordinators must use the Travel Charge Card Contractor on-line system/reports to monitor card misuse and delinquency and notify supervisors

(e) Supervisors of cardholders must take action on card misuse or delinquency as established by local policy.

(2) Emphasize training:

(a) Train subordinate APCs, using Travel Charge Card Contractor on-line and on-site training and ARNG CPM training events, resources and materials.

(b) Train cardholders, using this Standing Operating Procedure, materials obtained during APC training or locally developed programs.

(3) Ensure that travel cards are needed and appropriate:

(a) Ensure local policy includes supervisor and commander input when deciding if infrequent travelers require a travel card.

(b) Request cancellation and/or deactivation of a cardholder's card for demonstrated fiscal irresponsibility.

(c) Do not automatically request cards for personnel that do not normally travel. This may include entire units and deploying personnel unless the requirement for travel exists.

(d) Do not request cards for persons who are known to be a risk for abuse or non-payment of debts. In these situations, issue a travel advance and ensure the supervisor tracks the collection of funds from the reimbursement voucher.

(e) Deactivate cards when not required for travel.

(4) Ensure that personnel in- and out-processing requirements include the travel card coordinator:

(a) Deactivate the accounts of departed cardholders 5 days after the PCS reporting date.

(b) Ensure cardholders only use the Travel Charge Card for the per diem portion of the PCS move.

(5) Use the management tools included in Appendixes C and D to set the stage for disciplinary action:

(a) Ensure cardholders sign the required Statement of Understanding (and retain on file).

(b) Inform supervisors of cardholder delinquency or misuse.

(c) Advise delinquent cardholders and supervisors with the 60-day, 90-day and 120-day memorandums.

b. The APC will schedule, via EAGLS, production of the required delinquency reports on a monthly basis. All reports can be selected for automatic monthly extraction, thereby reducing the time required by the APC for individual scheduling. When reports are extracted, the APC should take the following actions:

(1) Before 50 days (using the 45 day pre-suspension report) past due, the APC will notify the cardholder's supervisor that the cardholder's account will automatically be suspended in 10 days if the contractor does not receive payment. The supervisor is to notify the APC, within 5 days, of any reason that the account should not be suspended (i.e., mission-critical travel or long-term-travel duty). If the APC is provided sufficient information by the cardholder's supervisor to keep the account active, the APC will advise GCSU immediately that the account should remain active and be noted as "Mission-Critical." The GCSU retains the approval for mission-critical status. The APC retains a record of the supervisor's notification and related correspondence. Mission critical status must be requested prior to a 60-day delinquency.

(2) At 60-days past due, the APC will notify the cardholder that the account was suspended for non-payment. Travel Charge Card privileges, which include ATM access and all charge capability, will not be reinstated for this cardholder until payment in full has been received by the contractor. The APC will document the notification. See Appendix D for a sample notification memorandum.

(3) At 90-days past due, the APC will notify the cardholder and the cardholder's supervisor that the cardholder's account was suspended for non-payment. Travel Charge Card privileges, which include ATM access and all charge capability, will not be reinstated for the cardholder until payment in full has been received by the contractor. The APC will document the notification. See Appendix D for a sample notification memorandum.

(4) At 120-days past due, the APC will notify the cardholder, the cardholder's supervisor, the next command level, and the Commander/Director that the account automatically will be cancelled due to non-payment. The APC will document the notification. If no action is taken toward this debt, debt collection action will be taken by the Contractor beginning on the 126th day past due. See Appendix D for a sample notification memorandum.

(5) Cancellation of an account also occurs when an account has been suspended 2 times during a 12-month period for delinquency.

Chapter 5
Emergencies

5-1. Retail Purchases

The Travel Charge Card can be used to make emergency retail purchases. These are purchases for items such as baggage or clothing lost while traveling in an official TDY status. However, these emergency purchases are not reimbursable.

5-2. Transportation

The Travel Charge Card can be used for authorized rental cars, taxis, commercial train and other public transportation. Use of the Travel Charge Card for airfare purchases is a violation of DA policy, except in an extreme emergency and when the CTO toll-free number is inaccessible.

5-3. Card Replacement

a. A replacement card is a new card with a new account number and can be issued for:

(1) Lost or stolen cards.

(2) Destroyed, worn or damaged cards.

(3) Name changes.

(4) Renewal cards.

b. Only a cardholder or APC may request a replacement card. If the account is delinquent or on hold for any reason, a replacement card will not be issued.

c. If the card is lost, the cardholder will notify the Travel Charge Card Contractor immediately. If the traveler needs assistance in notifying the Travel Charge Card Contractor, the APC will provide that assistance. After notification, the account will be cancelled and a new account number and card will be issued within 24 hours. If the cardholder is outside the continental United States, the card will be issued within 48 hours.

d. For renewals, the Travel Charge Card Contractor will issue a new card to the cardholder at least30 working days before the expiration date of the existing card.

Chapter 6
Cardholder Account Action

6-1. Transfers

a. When an employee transfers to an organization:

(1) All new employees are required to visit the APC during in-processing. The new employee will inform the APC of the status of their current card account, if applicable.

(2) The gaining APC will contact the losing APC to obtain a copy of the original application and Cardholder Agreement. The gaining APC will request the cardholder's transfer via EAGLS or with a telephone call to the contractor.

(3) If a Travel Charge Card is required, the APC will require the applicant to review the cardholder agreement and all the information carefully prior to signature. The APC will review the signed cardholder agreement for accuracy and completion.

(4) The APC will forward a copy of the agreement to the employee's supervisor.

(5) When the employee is transferring to another ARNG activity within or outside the state, the current APC will provide the name of the new APC's name and phone number to which the employee is transferring.

b. When a cardholder transfers to another agency:

(1) The losing APC should be contacted by the Human Resource Office to establish a departure date and new assignment location. If the employee is expected to travel in conjunction with the transfer or PCS, the employee will notify their new agency's APC prior to arrival.

(2) The losing activity APC will inform the employee that their card will be deactivated five working days after reporting date when use of the card is required for the per diem costs associated with a PCS move. If there is not a PCS move involved, and additional travel at the present position is not expected, the card will be deactivated.

(3) The employee will report to the gaining activity APC within five working days of their reporting date.

4) The ARNG CPM will provide information pertaining to external agency APCs or CPMs.

6-2. Termination

When an employee leaves Federal employment or military service due to death, retirement or separation, the APC will cancel the card immediately.

6-3. New Applicants

When travel is required by the employee's position, the supervisor will:

(1) Require the applicant to read and complete the cardholder agreement (Appendix C), and the application.

(2) Brief the applicant on the proper use of the card, prompt payment responsibilities, split-disbursement options, and provide a copy of the cardholder handout.

(3) Fax or mail the application and agreement to the APC. The original signed copy of the application will be mailed to the APC when a fax copy is used to expedite the issuance of a card.

(4) The supervisor will retain a copy of the cardholder agreement.

(5) A copy of the application and agreement will be retained by the employee.

(6) Signing the application legally binds the cardholder to the Travel Charge Card Contractor agreement. Signing the cardholder agreement establishes the employee – employer relationship and binds the cardholder to the agency.

6-4. APC Responsibilities

a. The APC will compare the EAGLS "New Account" listing to the applications processed during the month.

b. All new accounts on the New Account listing not submitted by the APC will be researched with the APC of the state/territory/activity of the cardholder's mailing address. The correct hierarchy for erroneously placed cardholders can often be determined by searching the military pay database. Transfers will be made as soon as the location determination is made.

c. Contact the Travel Charge Card Contractor's Helpdesk to determine if the missing applications on the "New Account " listing were processed. When the application is determined to have been processed, the Contractor's helpdesk can provide the erroneous hierarchy and APC information. Ask the Helpdesk to relocate the cardholder to the correct hierarchy. In cases where an application cannot be determined to have been processed by the Contractor, the APC must review the application for correctness and resubmit for processing.

d. Cardholders that cannot be mapped and transferred to another APC will be identified to the ARNG CPM.

Chapter 7
Program Management Tools

7-1. EAGLS

a. The Travel Charge Card Contractor provides the Electronic Account Government Ledger System (EAGLS), an on-line web-based access service for APCs. The ARNG CPM requests a secure site password and user ID for APCs. Additional site security information is available from the Travel Charge Card Contractor, the EAGLS handbook or the ARNG CPM.

b. The APC will require having at a minimum, the following:

(1) 486/66DX2 computer.

(2) A minimum 2400 baud modem or LAN Internet connectivity.

(3) Windows NT or Windows 98.

(4) Netscape 3.0 or Internet Explorer 3.01.

c. The Contractor's on-line access provides the APC the ability to perform maintenance on all accounts under the hierarchy level assigned to the state/activity/territory (e.g., request name changes, suspensions, cancellations, transfers, etc.). APCs can activate and deactivate accounts, adjust charge limits and review charges.

d. APCs can perform query actions, customize reports, download information, and print basic or customized reports. The on-line access also provides up-to-date information processed by the Contractor within 48 hours of input.

e. Reports are normally downloaded and printed by the "Info Analyzer" program, which can be obtained from the EAGLS website. Info Analyzer is the fastest method of obtaining reports; however, MS Word and Excel can be used.

f. All problems associated with EAGLS should be reported to the Contractor's Technical Helpdesk.

g. Training for the EAGLS process can be obtained through the Contractor's website after a login and password are secured. The ARNG CPM will attempt to schedule two training sessions annually to address policy and procedure issues and incorporate Contractor supplied EAGLS training.

7-2. Hierarchy

a. Cardholders are assigned and maintained under a hierarchy number. The hierarchy level number controls each agency's cardholders, reporting information and EAGLS access authority levels. Hierarchy numbers are composed of a unique seven digit number-set. The DoD hierarchy is established as follows:

Level	Organization
1	Department of Defense
2	Department of the Army
3	Army National Guard
4	State/Activity/Territory
5-8	Discretionary, below level 4

b. Hierarchy numbers will be referenced in all correspondence with the Travel Charge Card Contractor and the ARNG CPM.

c. All level 4 APCs should ensure efforts are taken to decentralize to level 5 APCs. Decentralization of the current level hierarchy is the best and most effective way of increasing program oversight. At a minimum, the level 5 hierarchy accounts should be established for major commands and major operational areas, such as Flight Facilities, Surface Maintenance Organizations, Division and/or Brigade Headquarters. This decentralization allows the cardholders' managers to review and respond to delinquency and abuse issues. The process can be accomplished in a minimal amount of time. There are two basic ways of decentralization. First is to assign newly appointed APCs at the new hierarchy level. Second is by adding new hierarchy points and no additional APCs. In each case, control or visibility points (hierarchy level) are added for cardholders within an organization and a lesser number of cardholders have to be reviewed to assist in the determination of delinquency and payment trends. The following benefits can be produced:

(1) Delinquency trends by operation and activity can be established.

(2) Less workload. (e.g., application processing, delinquency memorandums, research, EAGLS transactions, training, accessibility by cardholders to more APCs, etc.)

(3) Level 5 APCs can only review that specific level "5" account and the level 4 can review all accounts.

d. Hierarchy Decentralization Procedures:

(1) The APC Setup Process:

- Determine Decentralization points (Hierarchy level).

- Determine new APCs or use current APCs.

- Obtain Senior management concurrence for new APCs and Decentralization point (Hierarchy level).

- Complete the account spreadsheet provided by the ARNG CPM. The spreadsheet is returned to the ARNG CPM and then to the contractor for addition (issue) of the Level 5, etc. hierarchy numbers.

- The contractor issues passwords and EAGLS USERIDs by Email to the new APC or includes on the spreadsheet.

(2) The Movement of Cardholders Process:

- Access EAGLS and Reporting Tool.
- Schedule a download of your current "Hierarchy Listing" in Excel format.
- Download the Excel spreadsheet, save it to the PC hard drive under a readily identifiable folder.
- Make a copy of the Excel spreadsheet for each new hierarchy level account.
- Forward the spreadsheet to the new APC and have all cardholders deleted from the spreadsheet that are not under that activity or command control.
- Once all spreadsheets are completed, hold them until the level 5 hierarchy numbers are received from the contractor.
- Indicate the full level 1 through 5 (or lower) on the spreadsheet for those cardholders.
- Send the completed spreadsheet to the contractor via e-mail and request addition of the new level 5 numbers to each cardholder's account.

(3) The Account Set Up Verification Process:

One update cycle is normally required for the changes to be visible in EAGLS. APCs should access EAGLS and Reporting Tool and Schedule a "Hierarchy Listings" and validate all cardholders listed for accuracy of assignment. Next, access Reporting Tool and schedule a "New Account" listing. Validate all new accounts as being placed in the proper hierarchy. The "New Account" report must be ran every month to ensure new applicants are processed to your hierarchy and to identify any incorrect cardholder added to your account. Ensure the next higher hierarchy level APC reviews decentralized hierarchy levels delinquency rates and other required reports.

(4) EAGLS Training:

Ensure all APCs receive EAGLS training. Training is discussed within this SOP; however, level 4 APCs must ensure level 5 APCs receive training prior to attempting to use EAGLS. The EAGLS website will provide available training dates and locations.

7-3. Merchant Category Codes

a. Merchant Category Codes (MCC) were established within the banking system to track card use trends. The government uses these codes to curb potential card misuse. The DFAS-Project Management Office (PMO)

establishes the codes that DoD uses based on the types of vendors authorized for lodging, car rentals, etc. Charges attempted at vendors with unauthorized MCCs will reject.

b. MCCs generally do not allow tuition and registration fees to be charged. Authority to place these charge on the International Merchant Purchase Authorization Card (IMPAC) can be found in DoD Financial Management Regulation, Vol. 10, Chapter 12, Miscellaneous Payments.

7-4. Security Issues.

Because the Travel Charge Card clearly identifies the traveler and their affiliation with the United States Government, the Government Travel Card Program offers three card design options to meet the unique requirements of each DoD agency. Quasi-generic and generic cards are generally used for security reasons when traveling in areas considered high physical risk, potential physical threat, travel and special notice areas, or high-risk areas.

Chapter 8
Cardholder Assistance

8-1. ATM

a. The cardholder can locate an ATM location by calling the toll-free number identified on the back of the travel card. It is also used to report any problems with using the ATM or the card. The contractor will identify a number for callers outside the continental U.S.

b. The cardholder may request their APC to raise the ATM limit for those temporary duty assignments to an area that does not accept the Travel Charge Card. The maximum amount of ATM authorization depends on the type of card that was issued.

8-2. Travel Charge Card Contractor

The Travel Charge Card Contractor provides the following services via a toll-free number identified on the back of the card:

(1) General information access.

(2) Resolving billing inquiries and disputes.

(3) Payment and account balance inquiries.

(4) Reporting lost or stolen cards.

(5) Reporting problems with goods, services or merchants.

(6) Requesting PIN changes.

(7) Locating the nearest ATM.

(8) Card use information.

(9) Accident and baggage insurance information.

8-3. APC.

Cardholders should request assistance when needed from their APC. If the APC cannot directly assist the cardholder, he/she will contact the Travel Charge Card Contractor or ARNG CPM for assistance.

Chapter 9
Training

9-1. ARNG CPM

a. The ARNG CPM will provide annual training for subordinate level APCs. APCs can attend Travel Charge Card training provided by the Travel Charge Card Contractor at announced locations. The Travel Charge Card Contractor training is only for the EAGLS program. It will not include DoD, DA and ARNG policies and procedures.

b. The ARNG CPM will provide APCs with cardholder training materials and information.

9-2. APCs

a. APCs will ensure subordinate APCs have completed initial training on policies and procedures and are competent in the use of EAGLS.

b. APCs will ensure supervisors and managers receive training on the completion of applications, card use and abuse, cardholder responsibilities and delinquency issues.

9-3. Supervisors

Supervisors will provide cardholder training and procedure/policy briefings to their personnel to ensure program compliance.