

# Travel Card Program

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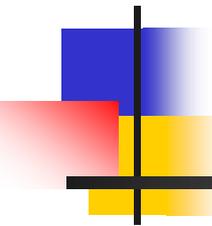
Annual Travel Policy Training  
FY 2010 Version



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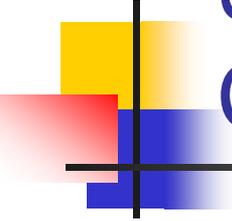
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- Application Process
- Use of the Card
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- Test Your Knowledge



# Application Process

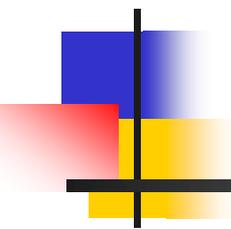
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# Signing up for a Government Travel Charge Card

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- **Your credit score will be evaluated when applying for a travel card to determine credit-worthiness. This will affect how many restrictions are placed on your travel card.**
- Follow the procedures required by your agency program coordinators (including but not limited to signing up for a travel card).
- Complete travel card training (this requirement is to be completed before you receive your card).
- Become familiar with federal and departmental travel policies:
  - Federal Travel Regulation (FTR) - <http://www.gsa.gov/fttr>
  - USDA Travel Regulation - <http://www.ocio.usda.gov/directives/doc/DM2300-001.pdf>



# Use of the Card

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# During the Travel

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- While on official government travel, you must use a government travel charge card for all official travel related expenses unless:
  - A vendor does not accept the travel charge card;
  - Use of the card is impractical [Such as a restaurant with a large party at the table]
  
- International Travel:
  - Your travel charge card must be used for official international travel at any merchant who accepts VISA or MasterCard.
  - You may obtain foreign currency from a bank or an ATM using the government travel charge card.
  - Foreign currency transactions will be converted to U.S. dollars using a favorable conversion rate in existence at the time the transaction is processed. Processing may or may not take place on the date of the transaction, and the rate may differ from day to day.

# Using the ATM with the Travel Card

- Travelers must use the travel card whenever and wherever practical for their official travel expenses prior to the use of an automatic teller machine (ATM).
- ATM use is available for limited cash advance amounts where use of the travel card is impractical.
- The bank will charge the fee stated in your Cardholder Agreement.
  - The ATM may charge an additional fee, generally listed on the receipt.
  - Both fees are reimbursable on your travel claim.
- USDA “Zero Tolerance” policy prohibits withdrawing cash for PERSONAL USE.

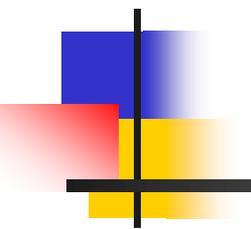




# A Quick Snapshot

- **ONLY** official Government expenses incurred as a result of official duty travel may be charged to the Government travel charge card.
- Remember: Keep a record of expenses by writing them down or saving receipts. Lodging receipts are required by all agencies. Follow your agency policy with regard to other receipts.

A Quick Snapshot of Travel Expenses	
Reimbursable Expense	Non-reimbursable expense
▪ Air fare (Government contract Airline City Pair air fares).	▪ Conference and training registration fees.
▪ Maximum lodging amount allowed for the per diem locality excluding lodging tax.	▪ Amount in excess of the lodging amount allowed for the per diem locality unless previously approved.
▪ Meals – up to the rate for the per diem locality.	▪ Meal costs over the rate for the per diem locality.
▪ Personal calls (if authorized).	▪ Unauthorized Personal Calls.
▪ Work related telephone calls and faxing.	▪ Expenses of other people
▪ Laundry and dry cleaning (if authorized).	▪ Postcards and postage.
▪ Car rental – if previously approved.	▪ Personal Expenses. The travel charge card may not be used for personal expenses at any time.
▪ Shuttle, taxi, and tips.	▪ Meals and lodging expenses at your permanent duty station (including the airport).
▪ ATM fees when the travel charge card is used to obtain a cash advance for official travel.	▪ Office supplies, clothing, shipping costs, gifts or alcoholic beverages.



# Payment Requirements

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# Paying the Bill

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- The full amount of undisputed transactions is due to the bank on the statement due date.
- Payment is required whether or not you have been reimbursed by your agency.
- If payment is not received in a timely manner, you may lose your charging privileges, which may adversely affect your ability to perform your job responsibilities.
- Payment may be made using three methods:
  - Mailing a check. Include the tear-off portion of the billing statement so that the payment amount you send will be posted to the correct account.
  - Electronic Payment through the online bank system (self register for the system at <https://access.usbank.com>).
  - Pay by Phone (extra charges not reimbursable) at (888) 994-6722.
- Valid payment must be provided. Two non-sufficient funds payments in a twelve month period will result in loss of charging privileges.



# Questioned Charges

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- If there are charges on your billing statement that you do not recognize, **call the merchant first**, and ask for clarification. Act promptly, so that you will have the necessary information before payment is due.
- If you need help identifying the merchant, call your bank's customer service number.
- If the charge is erroneous, generally the merchant will reverse it, and it will appear as a credit on your next billing statement. Before paying your bill, check with the bank's customer service representative, or view your account on-line, to see if the credit has posted. If so, deduct the amount from your payment. If there has been sufficient time for the merchant to reverse the charge, and the credit has not posted, file a dispute form.
- If the merchant says it is a legitimate charge to your account, ask for proof, such as a signed receipt. Request that the signed receipt be faxed to you. If, after receiving the information from the merchant, you do not agree that it is a legitimate charge, file a dispute form.



# Disputed Charges

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- **Disputable charge examples:** double billings, charges to your account that belong to another account.
- **Non-disputable charge examples:** sales tax, shipping, returned or unused airline tickets.
- If you have a disputed charge on your account and are not able to resolve it with the merchant, complete and submit a dispute form available from:
  - Your bank's customer service representative,
  - The back of your statement or
  - Your bank's electronic access system or website.



# How To Dispute Charges

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- **DO** fill out and submit the dispute form:
  - If you think the charge is disputable and enough time has elapsed to have received the credit from the merchant;
  - Before 60 days from the date that the erroneous charge first appeared on your billing statement of account;
  - If the merchant does not assist you in identifying the charge from the start.
- You relinquish your right to recover a disputed amount if you do not dispute it in writing **before the 60 days** from the date that the erroneous charge first appeared on your billing statement of account.
- Do not forget to sign and date the dispute form.
- Once you have sent the dispute form to the bank, delinquency of the disputed amount will be held in abeyance until the matter is resolved.
- Full payment on all other undisputed charges must be made on or before the billing due date.

# Just a Reminder

DO			DO NOT		
Use travel charge card to pay for authorized official travel expenses.	Submit payment in full for travel card bill by statement due date.	Use the split payment feature of USDA's eTravel system.	Use travel charge card to pay for personal expenditures that are not reimbursable on your travel voucher.	Wait to report a lost or stolen card to the bank and your travel coordinator.	Ignore errors listed on your monthly bill.
File travel claim (travel voucher) within 5 days after returning from travel or every two weeks if you are on continuous travel.	Be aware that misuse of the card could result in disciplinary action.	Safeguard your card & report if lost or stolen.	Put other employees' travel expenses on your card.	Charge office supplies/equipment, photocopies, training, conference fees on your travel charge card.	Wait for your voucher reimbursement to pay your bill fully.
Contact the bank customer service # if you have questions about your monthly bill.	Obtain cash advances if authorized by your agency for official travel expenses on your travel card.	Become familiar with the federal and USDA regulations.	Withdraw cash from ATM for personal use.	Use your travel voucher reimbursement for personal gain.	Allow others to charge purchases on your travel card (including but not limited to family members, friends, etc.) <sup>15</sup>