

MS 801 Travel Card Program Procedures

Individually Billed Travel Card

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Responsible Office: M/AS/T (Transportation Division)

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1.0 Definitions

APC: The Agency Program Coordinator is the Peace Corps designated coordinator, including alternates, who administer the Travel Card Program. The APC is the Travel Card Program Coordinator located in the Transportation Division (M/AS/T) and can be contacted by calling 1-202-692-1160 or emailing transportation@peacecorps.gov.

ATM: An Automated Teller Machine is an electronic device that allows cash withdrawals/advances from participating banks.

Billing/Statement Cycle: The period of time commencing on or about the 6th of the month and ending on or about the 5th of the following month. All transactions that post to an account during this time frame are summarized on the statement issued by the card contractor. Occasionally this period may begin and end one or two days earlier than the 6th depending on weekends or holidays recognized by the banking community.

Cardholder: For the purposes of this manual section, Cardholder, Employee, Personnel, and Staff are interchangeable and mean the Peace Corps employee or contractor for which a Government Travel Charge Card is being issued or has been issued to.

Card Contractor: Citibank® is the financial institution that has been awarded a contract by the General Services Administration and selected by the Department of State to provide credit card services for travel related charges incurred by federal employees.

Toll Free Phone: 1-800-790-7206

Collect Phone: 1-904-954-7850

Website: <https://home.cards.citidirect.com/CommercialCard/Cards.html>

Delinquent: Payment has not been made on an account and the account's due date is 61 days in the past.

Disposable Pay: Compensation remaining after the deduction from your earnings of any amounts required by law to be withheld. These deductions do not include discretionary deductions such as savings bonds, charitable contributions, etc. Deductions may be made from any type of pay you receive from Peace Corps, e.g., basic pay, special pay, retirement pay, or incentive pay.

Disputed Transaction: A written challenge made to the Card Contractor regarding a transaction that is either not recognized or otherwise believed to be invalid. Per Visa regulations disputes must be made to the Card Contractor within 60 days of the transaction posting date.

Excessive Advance: Cash advances that are taken in amounts greater than a reasonable amount required to accomplish official travel. Excess Advances are considered improper use.

Government Travel Charge Card/Travel Card: The credit card issued by the Card Contractor to a Peace Corps authorized cardholder that is utilized for official expenses relating to official Peace Corps travel. For the purposes of these procedures, Travel Card refers only to the Individually Billed Travel Card.

Merchant Category Code: A four-digit number used by the banking industry to classify suppliers into market segments. There are approximately 600 MCCs that denote various types of businesses (e.g., 5812 is Eating Places and Restaurants, and 5542 is Automated Fuel Dispenser). These codes limit the types of transactions that can be charged to the Travel Card.

Official Travel: Travel performed on behalf of Peace Corps that will result in reimbursement from Peace Corps. Travel must be authorized on an official Peace Corps Travel Authorization prior to commencement of travel.

Suspension: The temporary closure of an account due to misuse or non-payment.

Termination: Permanent closure of an account. It cannot be reopened, and the Cardholder will need to reapply in order to obtain a new travel card.

2.0 Establishing Accounts

2.1 Agency Program Coordinator

To establish an Agency Program Coordinator account submit a completed Citibank® Government Agency/Organization Program Coordinator Setup/Maintenance Form (CB006) signed by the Chief of Transportation to Citibank® via the fax number on the form.

2.2 Cardholder

2.2.1 Standard Application

Application instructions can be found on the Peace Corps Intranet under Corps Tools > Travel and Transportation > [Travel Card Program](#). An applicant must complete the online application, acknowledgement form, and training prior to issuance of an Individually Billed Travel Card.

2.2.2 Rush Application

Applicants are encouraged to complete their application well in advance of any anticipated travel. However, if an applicant needs to obtain a Travel Card sooner than three business days they will need to complete a manual application and submit it to the APC, applications must be received by noon for same day processing and second day delivery.

Application instructions can be found on the Peace Corps Intranet under Corps Tools > Travel and Transportation > [Travel Card Program](#).

2.2.3 Receiving Card

Once the applicant completes all of the requirements noted above, the application can be processed by the APC. The card will be mailed to the APC by Citibank®. The APC will then forward the card to the Cardholder within two business days. Once the card is received by the Cardholder, they will need to activate the card by calling 1-877-905-1861 (U.S.) or 904-954-7850 (OS). Calling to activate the card is the preferred method because the Cardholder will be able to setup their ATM PIN at the same time.

When the APC deems it necessary for the card to be received by the Cardholder sooner the APC may request that Citibank® send the card directly to the Cardholder instead using an address provided by the Cardholder. The request must be noted at the time the application is processed. Please note that this method requires that someone be physically present to sign for the delivery.

3.0 Exemption from Issuance

The following travelers are exempted from mandatory issuance of an Individually Billed Travel Card. Although exempt they may request and may be issued an Individually Billed Travel Card if they wish.

- (a) Domestic Infrequent Travelers, those residing in the US that travel fewer than three times a year.
- (b) Personnel issued and required to hold an Individually Billed Travel Card for another agency that does business with Citibank®.
- (c) Invitational Travelers.

4.0 Name Changes

Cardholders wishing to change the name on their account must send a written request to the APC (transportation@peacecorps.gov) and provide a copy of backup documentation.

Backup documentation includes:

- (a) Court Order,
- (b) Divorce Decree,
- (c) US Government Issued Identification Card,
- (d) Marriage Certificate, or
- (e) Any other documentation that the APC deems acceptable.

The APC will verify the documentation is valid and acceptable and then change the name in the Citibank® electronic system. Once the change has been completed the APC will destroy or return the documentation and put a note on the file stating why the change was made. At no time should the APC retain copies of the backup documentation other than the email requesting the change.

If the change is due to an initial misspelling of the name, then no backup documentation is required, only a written request.

5.0 Spending Limits

Spending limits are set at standard rates as shown in the table below but may be modified by the APC at their discretion.

Account Type	Required FICO Credit Score	Credit Limit	Cash Limit
Non-Restricted	660 or higher	\$10,000.00	\$1,500.00
Senior Staff Non-Restricted	660 or higher	\$20,000.00	\$3,000.00
Restricted	659 or lower	\$5,000.00	\$750.00

5.1 Increases

Any Cardholder who requires an increase to their credit or cash limits will need to have someone within their chain of command make a written request to the APC

(transportation@peacecorps.gov). If the APC believes there is a valid requirement warranting an increase to the limits they may do so. The APC can increase the credit and/or cash limits on a Travel Card to any amount as the mission requires. The APC should utilize the Expiration Date in the electronic system to ensure that increases are not set permanently.

6.0 Training

Training must be completed by all participants of the Travel Card Program including APCs, and Cardholders.

Training must be completed by the APCs prior to being granted access to the Citibank® website.

Training must be completed by the Cardholder prior to issuance of the Travel Card.

Training is provided by GSA (General Services Administration) on their website; <https://training.smartpay.gsa.gov/>

Refresher training must be completed at least once every three years or when directed by the APC or GSA (General Services Administration).

7.0 ATM Advances

Travelers may take Cash Advances from an ATM up to five calendar days prior to the proceed date listed on their Travel Authorization. The APC may allow the traveler to withdraw funds earlier if the need arises. The traveler must make a request to withdraw cash earlier than five days in writing to the APC (transportation@peacecorps.gov).

Cash advances may not exceed 110% of anticipated cash expenses as authorized on an official Travel Authorization. Advances in an amount above this will be considered excessive. Anticipated cash expenses are those expenses that a Cardholder reasonably believes cannot be charged to the Travel Card.

8.0 Tax Exemptions

Travelers are required to utilize their Travel Cards for all expenses including lodging costs. When lodging in the United States of America travelers are required to request that their lodging taxes be waived in states that allow it.

For the most current listing of tax exempt states and requirements for Individually Billed Travel Cardholders please visit the [GSA SmartTax](#) page.

Peace Corps Tax Exempt Identification Number is 52-1240194 and controlled by the Office of Acquisitions and Contract Management. You can find the [tax exempt letter](#) on the Purchase Card Intranet Site.

9.0 Lost or Stolen Cards

Cardholders must immediately notify Citibank® upon realizing their card and/or account number has been lost or stolen. Additionally, Cardholders must inform the APC and their immediate supervisor.

To report the card as lost or stolen please call Citibank® at 1-800-790-7206 (US) or 904-954-7850 (Overseas/Collect) and inform the representative that your card has been lost or stolen; Citibank® will immediately suspend your card and issue a new one with a new account number.

After you have called Citibank® send an email to the APC (transportation@peacecorps.gov) and your immediate supervisor informing them that your card was lost or stolen and that Citibank® will be issuing a replacement card.

After five calendar days have passed check your account online and dispute any unauthorized charges with Citibank® using the procedures in section 11.2 of these procedures.

10.0 Account Renewal

Travel Cards are automatically renewed unless the APC is notified to terminate the account at least two weeks prior to the expiration of the current card.

30 days prior to the renewal of the account the APC will notify the Cardholder in writing that their current card is about to expire and a new one will be mailed to them at least two weeks prior to expiration.

Personnel that are stationed overseas will have their cards mailed to them via pouch unless a need arises that requires the card to be mailed expeditiously. Each Country Desk Officer or other representative from the regional office will determine the appropriate method for mailing based on the requirements of each individual and their country.

11.0 Payments

Cardholders are required to make payment on their account by the due date on the statement each month regardless of whether they have been reimbursed by OCFO or not. Citibank® only accepts payments in U.S. Currency.

11.1 Methods of Payment

Citibank® accepts payments via Automated Clearing House (ACH) bank drafts, check, or money order. Payments can be made via one of the following methods;

(a) **Online Payment** (Preferred Method):

<https://home.cards.citidirect.com/CommercialCard/Cards.html?classic=2>

- (b) **Check or Money Order Payment:** Mail your check to Citibank®, N.A., P.O Box 183173, Columbus, OH 43218-3173. You must include your full account number on the check.
- (c) **Phone Payment:** Call 1-800-790-7206 (US) or 904-954-7850 (Overseas/Collect). Please note this method includes a \$14.95 service fee, this fee is not an expense that Peace Corps will reimburse.

11.2 Disputing Transactions

The Cardholder is responsible for disputing any unauthorized charges on their accounts with the merchant and Citibank®. First the Cardholder should make an attempt to contact the merchant and resolve billing issues directly with them. If the Cardholder is not able to resolve the issue with the merchant directly or they are not able to get in touch with the merchant for any reason (e.g., Merchant name not discernable), then the Cardholder may contact Citibank® and dispute the charge.

The Cardholder must dispute the unauthorized charges with Citibank® within 60 days of the transaction post date on their statement. After 60 days the Cardholder may not be eligible to dispute the charge anymore which may result in being responsible for making payment.

Cardholders have two preferred options for disputing charges with Citibank® in a timely manner.

- (a) **Online Disputes;** Cardholders will need to login to the CitiDirect website and view their statement where they will have the option to dispute any charges they feel are invalid.

<https://home.cards.citidirect.com/CommercialCard/Cards.html?classic=2>

- (b) **Phone Disputes:** In order for a Cardholder to dispute a charge via phone they will need to call Citibank® at 1-800-790-7206 (US) or 904-954-7850 (Overseas/Collect) and inform the representative that they wish to dispute a charge on their account. Citibank® will walk the Cardholder through the proper procedures to expeditiously get their issue resolved.

11.3 Past Due Accounts

The APC is required to conduct a monthly analysis of Cardholders who have not made the minimum payment due on their account by the due date. The APC will notify the Cardholders that their accounts are past-due. The APC will follow the table of actions shown below regardless of the amount past-due.

Days Past-Due	Notifications Sent To	Account Status
01-30 Days	Notification sent to Cardholder	Open
31-60 Days	Notification sent to Cardholder and Supervisor	Pre-Suspended
61-90 Days	Notification sent to Cardholder and Supervisor	Suspended

91-125 Days	Notification sent to Cardholder, Supervisor, M/HRM, and D/GC (Ethics)	Pre-Canceled
126+ Days	Notification sent to Cardholder, Supervisor, M/HRM, and D/GC (Ethics)	Canceled

11.3.1 Suspended Account

Once an account is past-due for 45 days Citibank® will initiate suspension procedures on the account. If an account is past-due for 61 days Citibank® will suspend the account.

If an account is suspended, normally a payment must be made in order to reopen the account.

If the Cardholder needs the account to stay open in order to complete their mission but is not able to make a payment, then a notice will need to be sent to the APC in writing requesting that the account be put back into an open status. If the APC agrees that there is a valid requirement, then they will make a formal request in writing to Citibank®.

If Citibank® opts not to honor the request the APC may make a request through OCFO that an advance be made directly to Citibank from the Cardholders current travel obligation.

11.3.2 Canceled Account

Citibank will automatically reinstate suspended accounts upon payment of the undisputed principal amount, unless otherwise specified by the APC.

There are four reasons for which Citibank may initiate cancellation of an account in accordance with GSA Master Contract Requirements:

- (a) The account has been suspended two times during a 12-month period for undisputed amounts and is again past due. Citibank will give consideration to the time that has elapsed between the second suspension and the third occurrence for late payment and shall exercise good judgment.
- (b) The account is 120 days past due for undisputed amounts, and the procedures for suspension of the account have been met.
- (c) Use of the card for other than authorized purchases and cancellation is approved by the APC.
- (d) The account has had two or more Non-Sufficient Funds checks written against the account within a 12-month period.

If Citibank chooses to begin cancellation procedures, Citibank will follow the procedures listed below if payment for the undisputed principal amount has not been received 120 calendar days from the closing date on the Statement of Account on which the charge appeared. Citibank will

send a letter to the Cardholder and APC requesting payment on past due accounts for the undisputed principal amounts.

Citibank will:

- (1) Notify the Cardholder and APC of cancellation if payment for the principal amount is not received by the close of business on the fifth day after notification.
- (2) Notify the Cardholder and APC of the Citibank point of contact to assist in resolving past due account(s).

Cancellation actions will be documented and, if requested, such documentation will be provided to the APC. If payment for the undisputed principal amount has not been received 126 calendar days from the closing date on the Statement of Account in which the charge appeared, Citibank will cancel the account, unless otherwise directed by the APC. The APC must notify Citibank within the notification time frames specified above of any mission-related extenuating circumstances for which the account should not be canceled.

11.3.2.1 Salary Offset

After a Cardholder's account is past-due for 101 days, Peace Corps must, upon request by Citibank®, initiate a salary offset deductions of up to 15% of the Cardholder's disposable pay for undisputed delinquent government travel card balances.

The APC will work with M/HRM and OCFO in order to deduct payment from the Cardholder's account and disburse it to Citibank. The APC must give the Cardholder a written notice and a minimum of 30 calendar days' notice before requesting deductions. If an appeal is filed prior to the 30th calendar day the APC must cease all actions until a decision regarding the appeal is rendered.

11.3.3 Reinstatement

Citibank, in coordination with the Peace Corps, may reinstate suspended and/or canceled accounts upon receipt of payment of the undisputed principal amount. Reinstatement of canceled accounts may be subject to a new creditworthiness check.

11.3.4 Late Fees

If a Cardholder incurs late fees as a result of OCFO not making a timely reimbursement of their travel claim, then they are authorized reimbursement of any late fees charged to them by Citibank®.

A claim for reimbursement must be submitted to OCFO as a supplement to their original travel voucher.

OCFO will make payment of eligible late fees using the Prompt Payment Act interest rate, beginning on the 31st day after submission of a proper travel claim and ending on the date that the payment is disbursed by the government.

If the late fees incurred are found to be the result of Cardholder negligence, then the Cardholder is responsible for making payment of late fees charged to their account.

12.0 Allowable Charges

The following list contains common authorized expenses, this list is not exhaustive. The APC is authorized to allow any charge they feel is appropriate and necessary to completing the mission of Peace Corps. Expenses are only authorized when incurred in connection with official Peace Corps travel, including local travel (e.g., recruitment activities).

Airfare	Tolls/Road Fees	Passport/Visa Fees
Bus Tickets	Car Rentals	Taxi Cabs/Hired Transportation
Metro/Rail Tickets	Fuel	Mailing Supplies
Baggage Fees	Meals	Official Phone Calls
ATM Advances	Facsimiles	Lodging
ATM Advance Fees	Business Services	Parking Fees
Currency Exchange Fees	Internet Connection Fees	

To deter Cardholders from utilizing their Travel Cards improperly, the Peace Corps maintains a list of authorized Merchant Category Codes (MCC). The APC reviews these codes semi-annually to determine if new MCCs need to be added or old MCCs are no longer needed.

Occasionally an authorized merchant may have been assigned an incorrect MCC, one common example of this is the Government of Senegal's Visa Application website which comes through as MCC 5045 (Computers, Computer Peripheral Equipment, Software). In cases such as these the APC will determine if the charge is valid and authorized. If the APC determines that the charge is valid and authorized, they may authorize use of the MCC for a single account, multiple accounts, or all accounts. The APC will maintain a listing of all authorized MCCs granted and the reason use of the MCC was granted.

13.0 Improper Use

The APC is responsible for reviewing transactions posted to all Travel Card accounts and ensuring that the transactions are appropriate and fall within authorized official travel.

The APC may utilize any tools available to audit and verify transactions are appropriate. Tools include but are not limited to; CitiDirect Card Reporting System, Odyssey, completed Travel Authorizations, and completed Travel Vouchers/Advices of Payment.

If after completing proper research the APC feels that a charge may not have been authorized, they will first contact the Cardholder to request information. If the Cardholder informs the APC that the charge was not related to official Peace Corps travel, or if the Cardholder does not respond, the APC will inform the Chief of Transportation in writing.

The APC will keep detailed records of all audits and their results to include copies of all electronic correspondence. The Chief of Transportation may follow the table of actions shown below at their discretion.

Offence Rank	Notifications Sent To	Account Status
First Offence	Notification sent to Cardholder and Supervisor	Open
Second Offence	Notification sent to Cardholder, Supervisor, D/GC, M/HRM	Restricted*
Third Offence	Notification sent to Cardholder, Supervisor, D/GC, M/HRM, and OIG	Canceled

*See 5.0 of these procedures for authorized amounts for Restricted Accounts.

Additionally, any person who uses the Travel Card for charges other than those noted under 12.0 of these procedures may be subject to the following:

- (a) Revocation of access to the account by the APC;
- (b) Disciplinary action in accordance with Peace Corps Manual Section 652;
- (c) Garnishment of pay and allowances up to 15% of disposable pay; and
- (d) Inquiry by the Office of the Inspector General and the Peace Corps Ethics Office.

14.0 Terminating Accounts

14.1 Agency Program Coordinator

When the Chief of Transportation determines that an APC will no longer work with the Travel Card Program then the Chief of Transportation is responsible for requesting termination of an APCs account through Citibank. The Chief of Transportation submit a completed Citibank® Government Agency/Organization Program Coordinator Setup/Maintenance Form (CB006) to Citibank® via the fax number on the form.

14.2 Cardholder

Cardholders have two ways to terminate their account, either via written request sent to the APC (transportation@peacecorps.gov) or by providing their Peace Corps Exit Package to the APC.

When the APC is notified to terminate an account, they will check for any unpaid balances and close the account. If there is an unpaid balance the APC will notify the Cardholder and Payroll (M/HRM/SYS).

Payroll will place a hold on the final payment until the account is paid in full or the APC is sent a Salary Offset request from Citibank®. See 11.3.2.1 of these procedures.