

BA/BF
Mailstop 60188

June 4, 2003

Memorandum

To: Regional Directorate and Project Leaders, Region 6

From: Acting Assistant Regional Director - Budget and Administration

Subject: Region 6 Financial Guidance #3
Charge Card Reference Guide For Travelers

Effective immediately, employees requesting a Government Bank of America travel card are required to read the attached "Charge Card Reference Guide For Travelers," complete the MasterCard Acceptance Certification, and include the form with their charge card application.

The charge card has come under a lot of scrutiny from various entities, including KPMG auditors, Department of the Interior, Congress, and the media. In the past, there was a distinction between purchase and travel cards. The purchases were charged directly to the Government and required the employee to take training before being issued a card. Travel, however, was charged directly to the employee, who paid the bank and then received reimbursement for all expenses when submitting a travel voucher.

Times have changed. Not all travel expenses are charged directly to the employee. Many of these travel charges are now centrally billed, which means the Government pays for the charges directly, similar to a transaction made from a purchase card.

However, travelers have never received any formal training in the proper use of the MasterCard and, more importantly, what the MasterCard cannot be used for.

Charge card misuse by the Government has been written about in newspapers and discussed on TV. It is important to note that the Department, auditors, and media consider delinquency to be a form of card misuse. As a result of all the attention, supervisors and managers are becoming actively involved in charge card review processes as Internal Control procedures are stressed more and more every year. These Internal Control procedures are important in order to make this program a success and keep misuses to a minimum.

Here are some of the Internal Control procedures that are currently in place:

- All supervisors are required to take online training (and pass a test) on how to review charge card statements. This includes traveler's statements.
- All Regional Office Charge Card Coordinators are required to take online training (and pass a test) on how to operate the program within a Regional Office.
- Regional Offices conduct random quality assurance reviews and require records be kept showing who has made charge card transactions each month.
- All employees who have been given purchase authority are required to take online training (and pass a test).
- All employees who have convenience checks are required to take the online purchase course, pass a test, read the Convenience Check Manual, and sign a certification stating they understand all the rules and regulations and will adhere to them.

Travelers, it is now your turn. **New travelers** are required to sign the MasterCard Acceptance Certification Form stating they have read the Charge Card Reference Guide For Travelers and understand the rules and regulations for the use of the Government travel card.

While current employees who have a travel MasterCard will not be required to complete the MasterCard Acceptance Certification Form, they are still responsible for knowing and adhering to all the rules described within the Charge Card Reference Guide For Travelers. Travelers should know that violations of the guidance can result in disciplinary action. As such, it would be in both the traveler's and their supervisor's best interest to thoroughly read the Charge Card Reference Guide For Travelers.

Some Project Managers/Leaders may ask their employees to sign the form for retention at the field station in case future questions come up. That will be up to each individual office.

If you have questions, please contact Carolee Zidan, Budget and Finance, at 303-236-7917, extension 419.

/s/ Brian Ostenson

Attachment

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Who Can Get a Travel Charge Card

All employees (including seasonal employees, 1040 appointments, SCEP, and firefighters) are to apply for a card if they expect to do **any** business travel.

How to Apply for a Travel Charge Card

Attachment 1 (MasterCard Acceptance Certification) is to be completed stating that the traveler has read the rules and regulations written in this document.

The employee and supervisor must complete the Charge Card Application Form (Attachment 2A has the instructions for completing the form, and Attachment 2B is the form itself).

Attachments 1 and 2B are to be submitted to the Regional Budget and Finance (BF) Office.

The employee must be signed up to receive their travel reimbursements by electronic funds transfer (ACH/EFT), or have a waiver signed from the Regional Budget and Finance Officer before submitting a charge card application form. An ACH/EFT form is Attachment 3.

Training Requirements for Travel Charge Cards

Read the Charge Card Reference Guide for Travelers.

Who to Contact

- Regional Office Credit Card Coordinators can be contacted at 303-236-7917:
 - Carolee Zidan, extension 419
 - Katherine Buckhouse, extension 410
 - Jeff Craig, extension 403
- Administrative Officer at your office
- Your supervisor
- Your Regional Office Program Administrative Officer (AO)
- Bank of America

Responsibilities

DO:

- Use the travel card for **all** official Government business travel (except PCS). Cash may be used to pay for meals, parking, shuttles, taxis, laundry and dry cleaning, etc., when using the MasterCard is not practical.
- Complete travel voucher within five (5) business days of returning to work. Be sure to attach a paid receipt for all items that are listed as centrally billed (for any dollar amount), for all hotel charges, ATM transaction fees, and for any individually billed charges that are over \$75.00. Also, if a charge is normally centrally billed, such as parking and the employee pays cash, an explanation must be provided and the paid receipt attached no matter what the dollar amount.
- Verify that every charge on the charge card statement was made by you; if not, dispute the item by completing the back side of the statement and send it to the bank.
- Pay Bank of America by the due date for all your individually billed charges. This procedure is required even if the cardholder has not yet been reimbursed. Be sure to write your account number on your check and put a stamp on the envelope.
- Request the Regional Office Credit Card Coordinator to transfer charges from Individually Billed to Centrally Billed, or from Centrally Billed to Individually Billed, as soon as possible after you reconcile your statement and find a discrepancy. A copy of the invoice, the completed Government Charge Card Move Request Form (Attachment 4), and the statement or a listing of current transactions from EAGLS must be submitted with the request.
- Sign your statement (can be a photocopy or from EAGLS) and give to your supervisor, who will sign it and forward it to the administrative professional for filing.

DO NOT:

- Use the card for **any** personal expenses.
- Use the travel card for other travelers' expenses; a fire boss may use the card for his/her crew **ONLY IF** purchase authority has been granted.
- Exceed the M&IE rate for travel advances or take out a travel advance earlier than three (3) days before official travel begins. This includes expected reimbursable out-of-pocket expenses which may not be chargeable on the card (e.g., local transportation).
- Use the card for local travel; this must be paid out of pocket and be reimbursed with an SF-1164.
- Make purchases **UNLESS** purchase authority (which requires special training) is included within your security profile.
- Use your own personal card in lieu of the Government charge card.

Delinquencies / Suspensions / Cancellations

1. Cardholders must pay Bank of America for individually billed charges within 30 days.
2. Suspension of the card will result if charges remain unpaid for 61 calendar days from billing date. The first time an employee appears on the delinquency report, the employee, their supervisor, and the Program Administrative Officer are informed. If the employee appears on the next delinquency report, the employee, their supervisor, the Program AO, the Program ARD, and Human Resources are notified.
3. Two card suspensions in any 12-month period will result in card cancellation.
4. Suspension or cancellation of a card results in the loss of **both travel and purchase authority**.
5. Cancellation of the card will result if charges remain unpaid for 96 days.
6. Salary offset may be initiated on accounts 61 or more days past due.

FWS Disciplinary Actions

In addition to the above actions, which are taken by the Bank of America, FWS also has the authority to impose disciplinary actions against employees who deliberately and knowingly violate the approved use of the charge card or who have had their card suspended or cancelled. Below are some of the possible actions that may be taken (depending on the circumstances).

1. Employee may be restricted from having any type of charge card. If travel is required, the traveler would need to use the Corporate Account for airfare, and pay the remainder of travel costs from their personal funds and then claim reimbursement on their travel vouchers.
2. ATM authority could be removed.
3. An employee may be placed on limited use travel authority. The card would only be active during approved official travel. The supervisor would have to request activation and de-activation every time the employee traveled.
4. If an improper purchase was made using the card, the employee may be required to either return the merchandise or pay FWS for the item.
5. An employee may be disciplined up to and including removal from Federal Service.

Director's Order 149 issued April 3, 2003, is entitled "Disciplinary Actions for Misuse or Nonpayment of Government-Issued Charge Cards." The website is <http://policy.fws.gov/do149.html>.

NOTE: An account may be reinstated on a limited basis if all outstanding bills are paid including possible late penalties and interest charges. Reinstatement of purchase authority may only be granted in Washington by the Department.

I Just Got My Statement -- What Do I Do Now?

The statement is divided into 4 sections. The first section is to be returned to the bank along with your personal payment (by the due date even if you have not received reimbursement).

The next section lists the individually billed charges that you are responsible for paying.

The third section which begins with -----NOTICE MEMO ITEMS LISTED BELOW----- lists all of the centrally billed items. The “M” in front of the dollar amount indicates “memo item” and means it is centrally billed (directly billed to a FWS account).

The fourth section shows summary information about your account.

Step by Step

1. Look at every transaction on the statement.

- Are they all yours?
- Were they all made for official Government business?

2. If there are charges that do not belong to you, complete the form on the back of the statement.

3. What if the charge needs to be transferred to a different section (Individually Billed to Centrally Billed, or from Centrally Billed to Individually Billed)? Examples include:

- Hotels which show up as centrally billed instead of individually billed.
- Meals charged by fire coordinators (for their fire crew) that show up individually billed.
- “Forced charges” (charges where the charge card coordinator needs to work with the bank to allow the charges when the card is rejected), which are always individually billed.
- Meals charged at a grocery store and/or gas station that were centrally billed instead of individually billed.

NOTE: Transfers cannot be made just to fix travel voucher errors.

For instance, let’s say an employee was supposed to claim a hotel charge on their voucher, but for some reason thought it would be centrally billed. The statement came and the charge was individually billed. The employee would need to do a supplemental travel voucher to get reimbursed. BF will **NOT** move the charge from Individually Billed to Centrally Billed simply to match the travel voucher. Reimbursement for travel must be made via a travel voucher through Interior’s National Business Center (NBC). A list of centrally billed items is included in the Glossary of this Reference Guide.

TIP: Transactions appear in EAGLS before hitting the FFS CARD Table or before hitting the bank statement. The Current Transactions section displays transactions that will post to your next statement. This listing also shows if the charge will be individually or centrally billed.

- If a charge is individually billed instead of centrally billed:
 - A. Do not pay this charge. Note on the statement you return to the bank that the charge should have been centrally billed and you have notified your Regional Office Credit Card Coordinator.
 - B. Fax a copy of a Government Charge Card Move Request Form, your charge card statement (can be current transactions from EAGLS which appears before a statement is issued), and a copy of the paid receipt to the Regional Office Credit Card Coordinator ASAP.
 - C. If your statement has not been corrected the following month, call your Regional Office Credit Card Coordinator. It is **your personal responsibility** to monitor this error until it has been corrected.
- If a charge is centrally billed instead of individually billed:

Follow steps B and C above. The correction will appear on the next statement after the transfer occurs.

 - D. Send payment to Bank of America by the due date for any individually billed charges.
 - E. Sign the statement. Give statement with all supporting documentation to supervisor for review AND signature. Supervisor gives statement with all supporting documentation to administrative professional who will file the documents.

Lost / Stolen Cards

Report lost and stolen cards to the bank, to your supervisor, and to the Regional Office Credit Card Coordinator.

Transferring To Another Job

Contact your Regional Office Credit Card Coordinator.

Frequently Asked Travel Questions

1. When should I fill out a travel voucher?

Employees are reminded that Departmental policy requires travel vouchers be submitted within five (5) workdays after completion of travel, or no less frequently than once a month in case of extended travel. The Department must pay travel claims within 30 calendar days after receipt of a proper voucher by the designated travel voucher approving official.

2. How do I fill out the travel voucher?

All centrally billed transactions are listed in Section 12 of the travel voucher, and **MUST** be supported with original invoices or receipts.

The M&IE entitlement is claimed for each day of travel status.

NOTE: It is critical if an employee pays cash for an item that would normally be centrally billed, to highlight this charge on the voucher and provide an explanation explaining why the charge card wasn't used. A paid receipt must be included with the voucher (no matter what the dollar amount). **Failure to do this may result in the item being disallowed and the traveler not being reimbursed for that item.** An example is parking, which would normally be centrally billed. If the employee paid cash for parking, you would claim it on the inside of the voucher in order to get reimbursed.

3. Am I required to pay my charge card bill before I get reimbursed?

Yes. Failure to do so may result in the account becoming delinquent.

4. If I combined business and personal business, can I charge everything to the Government MasterCard and then either offset the voucher or submit a personal check?

No. Personal business must be paid for at the time of service, either with cash or your personal credit card. The Government card is for OFFICIAL GOVERNMENT USE ONLY.

5. How do I calculate the ATM fees when I fill out the travel voucher?

Add the amount of the advance to the transaction fee (usually \$1.50 if not using a Bank of America ATM machine). Multiply the total by 1.9% to arrive at the service charge. The receipt showing the transaction amount plus the transaction fees are to be included with the voucher. You may claim reimbursement for the transaction fee and the service charge.

6. What are the guidelines and limits for ATM cash/travel advances?

To quote the Department of the Interior's Integrated Charge Card Program Guidelines:

ATM privileges are restricted to the travel business line, and may only be used to obtain limited cash advances for official travel expenses while on official travel or not more than 3 calendar days prior to the beginning date of official travel. ATM withdrawals must not be made independent of authorized, official travel. Unless the traveler has received advance authorization allowing for travel reimbursement on an “actual expense” basis, ATM cash advances must not exceed the expected local allowance for Meals and Incidental Expenses (M&IE), including expected, reimbursable out-of-pocket expenses which may not be chargeable on a card; e.g., local transportation. ATM terminal fees and Bank of America fees are reimbursable up to the maximum authorized travel advance.

7. Can I pay for another person’s travel expenses with my Government charge card?

No. Employees are to have their own Government charge card, and non-employees are supposed to use the corporate account for airline tickets.

The exception to this is lodging and meals for emergencies (such as firefighting), providing the purchase line is associated with the card. Volunteers are covered under a separate policy.

8. Why must I pay the postage to mail payments to Bank of America since I am mandated to use the charge card?

Cardholders are personally responsible for paying postage for payment of individually billed transactions because reimbursement of postage is an incidental expense reimbursed through the MI&E portion of the per diem allowance.

9. What happens if a travel voucher is submitted and the traveler is reimbursed for something that was centrally billed, or was a personal expense of the traveler and should not have been paid by the Service?

The employee **MUST** write a check payable to “US Fish and Wildlife Service” and send it to the Regional BF Office. That office will then complete the Collection Transmittal for Appropriation Refund and send it to the Lock Box for bank processing.

Glossary

Centrally Billed Travel Transactions (CBA) -- Paid directly by Federal Government:

- All transportation charges (airline, railway, bus, ferry)
- Official Duty rental cars
- Gasoline for rental cars
- Parking (card to be used only when employee is on official travel) -- not for local meetings

Corporate Account -- Used to pay for airline tickets when Government MasterCard cannot be used.

Forced Charge -- If the card rejects, but shouldn't, contact your Regional Office Charge Card Coordinator who will call the bank and "force" the charge. All forced charges show up as individually billed.

Individually Billed (IBA) -- Billed directly to the employee by Bank of America; it is the employee's responsibility to pay Bank of America within 30 days even if travel reimbursement has not occurred.

- Hotel charges
- Meals
- Shuttles, taxies, metro fares (some shuttles appear as centrally billed)
- Telephone calls when on official business -- best to have an FTS 2001 calling card
- ATM Transaction (advance) -- cannot exceed M&IE
- ATM usage fee -- \$1.50 if not using Bank of America
- ATM service fee -- 1.9 % of the travel advance

NOTE: All of the individually billed items are claimed on the travel voucher as part of the M&IE section except for the ATM Transaction (advance). It is recommended that a copy of the ATM transaction showing the advance and the fees be included with the travel voucher. The fees are claimed on the voucher.

MCC Code (Merchant Category Code) -- A 4-digit code assigned to each vendor by MasterCard to identify the major function of that vendor, such as selling airline tickets, renting hotel rooms, selling meals, etc. The MCC code is used to generate budget object classes and determines if the transaction is individually billed or centrally billed.

MAC Code (Master Account Code) -- Default accounting code assigned to each cardholder at the time of card application. Includes:

- budget fiscal year
- 4-digit subactivity and the 4-digit project number
- budget organization
- budget object class (while this is part of the MAC Code, when the transaction is posted, it derives the budget object class of that individual transaction from the MCC code)

Attachment 1

MasterCard Acceptance Certification

I have read the Charge Card Reference Guide for Travelers. I understand the MasterCard is to be used for official Government travel only and may not be used to pay for any personal expenses (even if those charges appear on the Bank of America statement as individually billed charges, and I pay for these charges out of my personal funds).

I agree to reconcile my statement monthly, dispute any items that should not be charged to the Government account, and to pay Bank of America by the due date for all individually billed items.

I understand that any violation of the charge card rules and regulations may lead to disciplinary action as described in the Delinquencies/Suspensions/Cancellations and FWS Disciplinary Actions sections of this reference guide.

Name of Employee: _____

Signature of Employee: _____

Date: _____

Supervisor Signature: _____

Date: _____

Attachment 2A

Instructions on Completing Integrated Card Account Setup/Application Form

It is critical that the supervisor sign the form and that the Master Accounting Code is completed; otherwise the application will be returned to the station.

Federal Government charge card is for official Government business only. Misuse may result in disciplinary action up to and including removal from Federal Government service.

Send completed form in the Blue Envelope to BF Mail Stop 60188, AS SOON AS it is completed.

Please fill out the entire form:

Cardholder Name: First Name, Middle Name or Initial, Last Name (exactly as you want it to appear on your charge card)

Social Security Number: 9-digit social security number

Primary Statement Mailing Address: ALWAYS THE OFFICE ADDRESS

Alternate Mailing Address: For RUSH APPLICATIONS, must be physical street address

Telephone Numbers: Office (required), Home (optional), Fax (optional)

E-mail Address: Preferably your fws.gov e-mail address

Currently User: Yes or No (check one); if yes, provide EAGLS User ID

Are you warranted? yes or no (check one)

Business Line Requested:

- Travel/Fleet (for travel authority only)
- Purchase/Fleet (for purchase authority only) NEVER USED
- Travel/Purchase/Fleet (for purchase AND travel authority)

Master Accounting Code (Default Account Code): This is the COST CODE STRUCTURE your purchases should be charged to

Master Accounting Code Format:

Only dash after fiscal year no other slashes or dashes

2007-126160RM601305K##261A

Office Assignment and Address: ALWAYS THE OFFICE ADDRESS

Applicant's Signature and Date

Supervisor's Name & Title and Signature

Commercial Office Telephone

Date

