

Frequently Asked Questions
Citibank Government Travel Charge Card (GTCC)

Q. Should I use my government credit card during my PCS move?

- A. According to Army policy use of the GTCC to pay for PCS expenses is mandatory for all employees in possession of a GTCC. Please also be aware that your claim payment date and credit card payment due date may not coincide. Also note that most civilian PCS travel is taxable and more than likely you will receive less money from your claim than you charged to the government credit card. You are responsible for any and all amounts charged to your government issued travel credit card including any late fees and/or penalties.

Q. What should I do when I PCS?

- A. Contact your Agency/Organization Program Coordinator (A/OPC) to let them know you will be using your travel card to PCS. The A/OPC must ensure that the account is placed in Mission Critical Status to prevent the account from becoming delinquent.

Q. What should I do if I am moving from one DoD Component/Agency to another?

- A. If you are transferring within DoD, it is important that you do NOT destroy your card or cancel your account. Contact your APC at your new organization to transfer the account into your new hierarchy. If you are transferring out of or retiring from DoD, contact your losing A/OPC so the card can be destroyed and the account closed.

Q. What if I am in a TOY status and my card has been deactivated/suspended and I cannot get back home?

- A. The Do Not Strand Policy allows customer service to temporarily activate an account that has been deactivated or suspended at the cardholder's request in the event the cardholder is traveling on official DoD travel away from their official duty station. Attempted charges must reflect travel status. Cardholder will be informed that their card will be activated for no more than 5 days (only in cases where the account was deactivated) and should they need additional time, they must contact their APC. In cases where the account is suspended, the cardholder will be required to contact customer service and ask that each transaction be forced through in order to get the cardholder back to their duty station.

Q. Is it mandatory to use a travel charge card when traveling?

- A. Employees who travel more than two times a year are required to use a travel charge card. The travel card enables travelers to carry less cash, obtain government discounts, and obtain cash advances from automated teller machines (ATMs).

Q. Can I get a cash advance?

- A. If an advance is required and you have a travel charge card, use your ATM access to obtain an advance. If you do not have a travel charge card, you may obtain an advance if requested on the travel authorization. This type of advance is by direct deposit only and must be requested at least 10 days prior to travel.

Q. What type of official business travel expenses can I use my travel card?

- A. When on official Government business travel, the travel card should be used for all official business travel expenses from vendors that accept the travel card. Examples are lodging, meals, and transportation such as rental cars. The travel charge card is electronically coded to be rejected at merchant locations that have been determined as not necessary for conducting official business travel.

Q. What are the consequences of misuse of the travel card?

- A. Cardholders who misuse their travel card are subject to disciplinary action. Disciplinary actions may include: cancellation of travel card privileges; counseling; written warning; reprimand; suspension and/or termination of employment. Additionally, the bank is authorized to take certain actions against cardholders whose accounts are cancelled for delinquency, such as: assessing late fees; utilizing collection agencies to recover the delinquent amount; reporting the delinquency to national credit bureaus and salary offset.

Q. May I use my travel card for personal expenditures?

- A. No. Under no circumstances should your travel card be used for personal expenditures. Misuse of the travel card will result in disciplinary actions.

Q. May I use the travel card to pay registration fees for official business?

- A. No. The purchase card or DD Form 1556, Request, Authorization, Agreement, Certification of Training and Reimbursement form should be used to pay for these types of fees.

Q. When should I turn in my travel reimbursement voucher?

- A. Cardholders should complete a travel reimbursement voucher within 5 days after the end of the trip.

Q. How long do I have before I have to pay my travel card bill?

- A. You will be billed by the bank every 30 days if you have charges. The cardholder must pay all undisputed charges directly to the bank in full by the billing due date as printed on the billing statement. If you have no outstanding transactions at the billing cycle date, you will not receive a billing statement.

Q. What is a delinquent account?

- A. An account whose balance is not paid in full by the due date printed on the billing statement.

Q. When is my travel card account considered delinquent?

- A. Your account is considered past due or delinquent if payment of the undisputed amount has not been received 45 calendar days from the closing date on the billing statement of account in which the charge first appeared.

Q. How does an account get suspended?

- A. If payment for the undisputed principal amount has not been received 61 calendar days after the closing date on the statement of account in which the charge first appeared, the account is suspended.

Q. What happens to an account that is suspended?

- A. The card will not be available for use, until full payment is made.

Q. What happens if my card is cancelled by the bank?

- A. Once an account has been cancelled, the bank is not required to reinstate the account even when full payment is made. If your card is cancelled and not reinstated by the bank, you will be required to pay for travel expenses using personal funds and be reimbursed upon completion of travel through the travel vouchering process.

Q. What happens to an account that is cancelled?

- A. The account is closed and the cardholder may be reported to the credit bureau. Employees who lose their charge card privileges due to misuse or account delinquency must use their personal funds to finance travel expenses, with the exception of transportation tickets, which must be purchased using a corporate account. When personal funds are used, employees will be reimbursed through the travel voucher process. No travel advances (by either cash or check) will be authorized except under hardship conditions approved by the program assistant secretary.

Q. My card has expired and I haven't received a new one, what should I do?

- A. You should receive a replacement card ninety days prior to the expiration date reflected on your current card. If you do not receive your replacement card, contact the bank's customer service center immediately at CONUS (1-800-472-1424) or OCONUS (1-757-441-4124).

Q. I forgot my Personal Identification Number (PIN). What should I do?

- A. Contact the bank's customer service at CONUS (1-800-472-1424) or OCONUS (1-757-441-4124). These phone numbers are located on the back of your travel card. For security reasons, customer service does not have your PIN on file.

Q. What do I do if my card is lost or stolen?

- A. Contact the bank's customer service center immediately at CONUS (1-800-472-1424) or OCONUS (1-757-441-4124). Also notify your local A/OPC and your supervisor.

Q. What do I do with my card if I terminate my employment?

- A. If you resign, retire, transfer to another agency or if your appointment ends by other means, you must contact your local A/OPC to notify them that your travel card account needs to be cancelled.

Q. What if I can't pay my bill because I haven't received my reimbursement?

A. Individually billed accounts are the obligation of the cardholder. There is no condition on payment after reimbursement. Accounts not paid after 60 days are suspended.

Q. What if I prefer to use my own personal credit card instead of the Government card?

A. Public Law 105-264 prescribes mandatory use because it saves the Government (and taxpayers) money. There are some exemptions from the card and they are noted in FTR 301-51. However, personal preference is NOT one of the exemptions!

Q. What if I can't get a card?

A. Individuals who are not eligible for a card, or are exempt from its use, including those whose card was previously cancelled or have poor credit, are eligible for a travel advance. Vol 9, Ch 3, Sections 030302 and 030303 provide for exemptions from mandatory use. Section 030302.A.2.b clarifies that individuals who refuse the card are not exempt from its use; therefore they are NOT eligible for a travel advance.

Q. What authority requires that I use a travel card?

A. Public Law 105-264 prescribes mandatory use of the travel card – Federal Travel Regulation (FTR) and DoD FMR Volume 9, Chapter 3 of the DoD Financial Management Regulation carries out the requirement and provides the exceptions.

Q. What authority requires me to split disburse my travel payments?

A. Public Law 107-314, Section 2784a gives DoD the authority to implement split disbursement. Memorandum from the DoD Comptroller dated 23 Apr 03 implements that authority.

Q. What documents do I need to keep during my move?

A. Strongly recommend that you save every document (i.e., receipts, bill of sale, invoices, etc.) for every incurred expense in your civilian PCS move; these may be needed for reimbursement and/or tax purposes. A properly completed DD Form 1351-2 (Travel Voucher or Sub voucher) must accompany every request for payment. Be sure to keep a copy of anything you submit, as well as a copy of all settled vouchers, for your records.

Q. What is the quickest way to get a credit balance refund on my GTCC?

A. You can request credit balance refunds up to \$5,000 onlin. This process will direct-deposit funds into your checking account within 2-3 business days (instead of the 15 business days it would take to mail a check). Just follow these steps:

1. Log into <https://home.cards.citidirect.com/CommercialCard/Cards.html>
2. Select the Statement tab.
3. Select the Request Refund tab.
4. Check your refund eligibility.
5. Enter the amount you would like refunded
6. Enter your account information (where funds should be deposited).
7. Confirm your request

Q. How does the GTCC dispute process work?

A. There may be several reasons for disputing a transaction. Maybe you are not satisfied with goods or services provided. Or maybe you don't recognize the merchant or charge. In all cases, your first course of action is to contact the merchant and try to resolve the dispute directly. If you are not successful, there are specific steps to follow to initiate a dispute through CitiBank. For a detailed overview of types of disputes and steps to initiate a dispute, please refer to the Transaction Dispute Guide on CitiManager for the Department of Defense. To find the Transaction Dispute Guide:

1. Log into www.citimanager.com/dodhome
2. Click the link that reads for DoD forms and resources, click here"
3. Click the APC Guides tab
4. Select Transaction Dispute Guide.