



**United States  
Department of  
Agriculture**

**Food Safety  
and Inspection  
Service**

**FSIS Directive  
3830.2**

**Revision 5**

# **Government Travel Charge Card Program**

# GOVERNMENT TRAVEL CHARGE CARD PROGRAM

## TABLE OF CONTENTS

	Title	Page No.
I.	PURPOSE . . . . .	1
II.	CANCELLATION . . . . .	1
III.	REASON FOR REISSUANCE . . . . .	1
IV.	REFERENCES . . . . .	2
V.	ABBREVIATIONS AND FORMS. . . . .	2
VI.	DEFINITIONS . . . . .	2
	A. Adverse Action . . . . .	2
	B. Agency Program Coordinator. . . . .	2
	C. Application or Information Packet . . . . .	2
	D. Automated Teller Machine . . . . .	3
	E. Cardholders. . . . .	3
	F. Cardholder Agreement . . . . .	3
	G. Cash Withdrawal . . . . .	3
	H. Common Carrier . . . . .	3
	I. Contractor Bank . . . . .	3
	J. Delinquency . . . . .	3
	K. Disciplinary Action . . . . .	3
	L. Disposable Pay . . . . .	3
	M. Excessive Withdrawals . . . . .	3
	N. GVTS . . . . .	3
	O. Misuse . . . . .	3
	P. Official Travel . . . . .	3
	Q. PIN . . . . .	3
	R. Travel Advance . . . . .	4
	S. Travel Charge Card . . . . .	4
	T. Travel Management Center . . . . .	4
VII.	POLICY . . . . .	4
VIII.	RESPONSIBILITIES . . . . .	4
IX.	GENERAL INSTRUCTIONS . . . . .	6
X.	CONTACT INFORMATION . . . . .	6
XI.	CARD REQUIREMENTS . . . . .	6
	Q1. Am I required to have a card? . . . . .	6
	Q2. Who is exempt from having a card? . . . . .	6
	Q3. Will my card remain active at all times? . . . . .	7
	Q4. What should I do if my card is deactivated and I need to travel on official business? . . . . .	7
	Q5. What if I'm new to FSIS, but already have a card from another Federal organization? . . . . .	7
	Q6. What if I do not want a card? . . . . .	7
	Q7. How do I get a card? . . . . .	7
	Q8. Can I be issued a card without taking the training? . . . . .	8

	Q9. How can I differentiate between my official card and my personal charge cards? . . . . .	8
XII.	FUNDING SOURCES AND LIMITS . . . . .	8
	Q10. What is my credit limit? . . . . .	8
	Q11. Can I request a credit limit increase? . . . . .	9
	Q12. What should I do if I reach my credit limit during official travel? . . . . .	9
	Q13. If I have a card, can I still request a travel advance from NFC? . . . . .	9
	Q14. Can I use my personal funds to pay for official travel expenses? . . . . .	9
	Q15. How do I pay for official travel expenses if I do not meet the requirements for issuance of a card? . . . . .	10
	Q16. How do I pay for official travel expenses if my card has been canceled due to delinquency or misuse? . . . . .	10
XIII.	USE OF THE CARD . . . . .	10
	Q17. What must I use the card for? . . . . .	10
	Q18. What expenses are exempt from mandatory use of the card? . . . . .	10
	Q19. What uses of the card are strictly prohibited? . . . . .	11
	Q20. Are there any merchants or services restricted from the use of the card? . . . . .	11
	Q21. What are the advantages of using the travel charge card? . . . . .	12
	Q22. When should a procurement method be used instead of the travel card to purchase products and services? . . . . .	12
	Q23. If my luggage or personal belongings are lost, stolen, or damaged, may I purchase replacement items with the card? . . . . .	12
	Q24. Can I use my card for personal expenses when personal travel is combined with official business? . . . . .	13
	Q25. Is use of the card monitored by the Agency? . . . . .	13
	Q26. Will I receive training on the proper use of the card? . . . . .	13
	Q27. What should I do with my card when I am not on official travel? . . . . .	13
XIV.	ATM CASH WITHDRAWALS . . . . .	13
	Q28. Will I be able to withdraw cash from an ATM? . . . . .	13
	Q29. When am I authorized to withdraw cash from the ATM? . . . . .	14
	Q30. How much am I authorized to withdraw? . . . . .	14
	Q31. Will I be charged a fee for withdrawing cash from the ATM? . . . . .	14
	Q32. Should I keep the ATM receipt? . . . . .	14
XV.	PAYING THE BILL . . . . .	15
	Q33. When must I pay my bill? . . . . .	15
	Q34. Must I pay my bill in full? . . . . .	15
	Q35. What if I do not receive a bill? . . . . .	15
	Q36. How do I prevent my account from becoming past due? . . . . .	15
	Q37. Are there any additional charges that may appear on my bill? . . . . .	15

XVI.	DISPUTING CHARGES . . . . .	16
	Q38. What should I do if I am billed incorrectly, double billed, or erroneously charged for expenses? . . . . .	16
	Q39. What should I do if my card has been lost or stolen? . . . . .	16
	Q40. What must I do if I lose my airline ticket or fail to use all or a portion of the ticket? . . . . .	17
	Q41. How long does it take for a credit to appear on my statement for a disputed charge? . . . . .	17
XVII.	MONITORING OF MISUSE AND DELINQUENCY . . . . .	17
	Q42. Are there any restrictions on the use of the card? . . . . .	17
	Q43. What happens when the Agency discovers possible misuse? . . . . .	17
	Q44. What happens when my account becomes delinquent? . . . . .	17
	Q45. Can my account be reinstated when in a suspended status? . . . . .	18
	Q46. Can my account be reinstated after it is cancelled due to delinquency or misuse? . . . . .	18
	Q47. Can the Agency offset my salary for the collection of a delinquent balance? . . . . .	18
	Q48. What is the maximum amount that can be deducted per pay period? . . . . .	18
	Q49. Will I receive notice that the Agency is collecting this debt? . . . . .	19
	Q50. What must I do if I receive a delinquency or expense verification notice? . . . . .	19
	Q51. What happens if the Agency determines my response to be inadequate? . . . . .	19
	Q52. Will my supervisor be notified about my delinquent status or improper use of the card? . . . . .	19
XVIII.	DEPARTING OR TRANSFERRING EMPLOYEES . . . . .	19
	Q53. What should I do with my card if I am transferring to another office within the Agency? . . . . .	19
	Q54. What should I do with my card if I am transferring to another Agency within USDA? . . . . .	19
	Q55. What must I do with my card if I am retiring or separating from employment with USDA? . . . . .	20

UNITED STATES DEPARTMENT OF AGRICULTURE  
FOOD SAFETY AND INSPECTION SERVICE  
WASHINGTON, DC

---

---

<b>FSIS DIRECTIVE</b>	3830.2 REVISION 5	2/3/04
-----------------------	----------------------	--------

---

---

**GOVERNMENT TRAVEL CHARGE CARD PROGRAM**

**I. PURPOSE**

This directive prescribes the policies and procedures for the Government Travel Charge Card Program and outlines the administrative process established to monitor and report misuse.

**II. CANCELLATION**

This directive cancels FSIS Directive 3830.2, Revision 4, dated 9/28/01 and Notice 13-02, dated 5/9/02.

**III. REASON FOR REISSUANCE**

This directive is completely rewritten to:

- A. Strengthen internal controls mandated by the Office of Management and Budget and Congress.
- B. Adopt USDA's Zero Tolerance Policy regarding delinquency and misuse.
- C. Transfer program responsibilities from field offices to headquarters.
- D. Provide employees earlier notification of past due balances.
- E. Issue possible disciplinary and adverse action at earlier stages of delinquency.
- F. Change to Question and Answer format.

---

**DISTRIBUTION:**  
All Offices

**OPI:**  
BD – Fiscal Services Branch

#### IV. REFERENCES

FSIS Directive 3800.1, Temporary Duty Travel Within CONUS  
Departmental Manual 2300-1, Agriculture Travel Regulations  
41 CFR Chapters 300-304, Federal Travel Regulations  
GSA SmartPay Contract  
5 CFR 2635, Standards of Ethical Conduct for Employees of the Executive Branch  
Public Law 105-264, 112 Stat. 2350, Travel and Transportation Reform Act of 1998  
DPM, Chapter 751, Subchapter 4, Appendix A ,USDA Guide for Disciplinary Penalties  
USDA Government Travel Card Guidance, Issued April 11, 2003  
5 U.S.C. 4109, Government Training Act

#### V. ABBREVIATIONS AND FORMS

The following will appear in their shortened form in this directive:

APC	Agency Program Coordinator
ATM	Automated Teller Machine
FTR	Federal Travel Regulations
GSA	General Services Administration
GVTS	Government Transportation System
LERD	Labor and Employee Relations Division
M&IE	Meals and Incidental Expenses
NFC	National Finance Center
PIN	Personal Identification Number
TMC	Travel Management Center
AD-616	Travel Voucher
FSIS 3830-1	Delinquent Amounts Past Due on Your Government-Issued Visa Travel Card
FSIS 3830-3	Pre-cancellation of your Government-Issued Visa Travel Card
FSIS 3830-4	Government Travel Credit Card Certification of Expenses

#### VI. DEFINITIONS

A. **Adverse Action.** A severe form of administrative action that includes suspensions of more than fourteen days, reductions in pay or grade, and removal.

B. **Agency Program Coordinator (APC).** The designated Agency coordinators in the Budget Division and the LERD who administer the travel card program and work closely with the Contractor Bank and employees on travel charge card issues.

C. **Application or Information Packets.** A packet of travel charge card program information provided to all cardholders when they apply for issuance of a card. The packet includes a combination of information from the Department, the Agency, and the Contractor Bank. .

- D. **Automated Teller Machine (ATM).** An electronic device that allows cash withdrawals
- E. **Cardholders.** Agency employees issued an official travel charge card.
- F. **Cardholder Agreement.** The written contract between the Agency, the employee, and the Contractor Bank that provides the conditions for using the Government-issued, official travel charge card.
- G. **Cash Withdrawal.** Monies obtained from the official travel charge card via ATM or bank teller.
- H. **Common Carrier.** Air, rail, or bus transportation.
- I. **Contractor Bank.** The company awarded the GSA contract to provide Federal employees with an official Government-issued travel charge card.
- J. **Delinquency.** A debt owed to the Contractor Bank with a past due balance of 30 days or more.
- K. **Disciplinary Action.** An administrative action that includes official letters of reprimand and suspensions of fourteen days or less.
- L. **Disposable Pay.** An employee's compensation after legally mandated deductions (i.e., Federal and state withholding tax or Medicare tax) are withheld from the earnings. This does not include discretionary deductions, such as health insurance, savings bonds, charitable contributions, etc. Deductions may be made from basic, special, and incentive pay.
- M. **Excessive Withdrawals.** Cash withdrawals from the official travel charge card obtained in amounts greater than required for meals and miscellaneous expenses to accomplish official travel.
- N. **GVTS.** The Agency's centrally-billed account that pays common carrier charges for certain designated employees and situations (i.e., employees exempt from using the travel charge card, not in receipt of the travel charge card, and performing foreign travel).
- O. **Misuse.** Use of the official travel charge card in an unauthorized, illegal or adverse manner.
- P. **Official Travel.** Authorized travel to conduct official business.
- Q. **PIN.** A personal identification number that provides each cardholder access to an ATM for official cash withdrawals.

R. **Travel Advance.** An advancement of cash from NFC, by electronic funds transfer or check, to assist in the payment of travel expenses for those employees ineligible for a travel charge card

S. **Travel Charge Card.** The Government-issued travel charge card for official travel and travel-related expenses. Referred to throughout this Directive as the “card.”

T. **Travel Management Center (TMC).** A commercial travel firm under contract with the Agency that provides reservations, tickets, and related travel management services for employees conducting official business.

## VII. **POLICY**

A. It is FSIS policy that:

1. The Government travel charge card is mandatory for employees meeting requirements for the issuance of the card. Use of the travel charge card is limited to expenses incurred for official travel.

2. Employees pay travel charge card expenses according to the terms and conditions of the cardholder agreement.

3. Cardholders maintain a thorough knowledge of the conditions and terms of the cardholder agreement and the rules and regulations associated with official travel.

B. This policy applies to all employees, supervisors, and managers who have or are applying for a card.

C. Send deviations from this policy or instances of misuse to Employee Relations Branch, LERD, for possible disciplinary or adverse action. The Agency does not override the Contractor Bank’s corporate policies.

## VIII. **RESPONSIBILITIES**

A. **Budget Division:**

1. Maintains overall administrative management of the travel charge card program.

2. Issues and interprets Agency policy and procedures regarding use of the card.

3. Establishes Agency-wide credit limits.

4. Activates or deactivates accounts.



5. Serves as the liaison with the Contractor Bank. Direct questions for clarification or assistance to the Fiscal Services Branch, Budget Division.

B. **LERD** monitors fraud, waste, and abuse of the card and determines the appropriate disciplinary or adverse action for misuse and delinquency. Penalties may include written reprimand, suspension, or removal from service.

C. **District and Program Offices:**

1. Provide support of program objectives.
2. Monitor employees' travel needs.
3. Issue, review, and approve charge card applications, and forward to the Budget Division.
4. Counsel employees on rules and regulations.
5. Review and approve travel vouchers promptly.
6. Ensure employees meet the requirements for having a card.
7. Review monthly summary reports on charge card activity for their program.

D. **Employees** performing official travel must maintain a thorough knowledge of the travel regulations and policies for the proper use of the card. Employees:

1. Must assume the responsibility to use the card for official travel purposes only and pay charges promptly.
2. Are responsible for all items billed to the card unless a dispute is filed and successfully resolved.
3. Must exercise prudent travel practices and observe the rules and regulations governing official travel; including using Government:
  - a. City-pair fares.
  - b. Car rental agreements.
  - b. Approved lodging facilities, or use of a TMC.

## IX. GENERAL INSTRUCTIONS

This Directive is written in the plain language format of questions and answers. Questions are asked in the first person, as the user would, and then answered in the second and third person. The employee is referred to in the questions using “I”, “me”, or “my” and in the answer as using “you” or “your.”

## X. CONTACT INFORMATION

A. Contact LERD for issues regarding administration actions, misuse, and delinquency.

1. Telephone: 1-800-217-1886 Toll Free  
202-720-5657 Local Calling Area

2. Fax: 1-202-690-3938

B. Contact the Budget Division for all other card issues:

1. E-Mail: [travelchargecard@fsis.usda.gov](mailto:travelchargecard@fsis.usda.gov)

2. Telephone: 1-888-**FSIS TRAVEL** Toll Free  
(1-888-374-7872)  
202-720-9851 Local Calling Area

3. Fax: 1-866-**FSIS TRAVEL** Toll Free  
(1-866-374-7872)  
202-690-0352 Local Calling Area

## XI. CARD REQUIREMENTS

### Q1. Am I required to have a card?

A1. If you routinely travel two or more times per year you are required to apply for and use the card for official travel.

### Q2. Who is exempt from having a card?

A2. The following classes of employees are exempt from the mandatory issuance of the card:

- a. Employees not expected to routinely travel two or more times per year.
- b. New Agency employees who fit the requirements for mandatory issuance but must travel before receiving their card.
- c. Employees with a card application pending.

- d. Employees in an intermittent or seasonal status.

**Q3. Will my card remain active at all times?**

A3. Your card remains active if you routinely travel two or more times within a one year period. The Budget Division performs a bi-annual review of account usage to determine if cardholders are meeting these requirements. Accounts that are inactive for the past year are closed. Accounts that were used at least once are placed in a deactivated status and can be reactivated to perform official travel. This action is not punitive, but an attempt to improve internal management of the travel card program by limiting the number of open accounts. You receive written notification of your account status if there is a change as a result of the review.

**Q4. What should I do if my card is deactivated and I need to travel on official business?**

A4. You should contact the Budget Division as soon as you are notified of upcoming travel. You must provide the following information: name, travel dates, last eight digits of your card number or duty station, and a contact number where you can be reached. Your card can be available for use up to two weeks before your travel begins and remains active until a week after you return from travel. You will receive an e-mail or telephone call to verify your card is activated.

**Q5. What if I'm new to FSIS, but already have a card from another Federal organization?**

A5. **Transferred from another USDA Agency.** You will not receive a new card, your current card may remain active. However, you should notify the Budget Division to transfer your account into Agency records.

**Transferred from a Federal organization outside of USDA.** Your current card is not applicable and you must follow the application procedures for a new card.

**Q6. What if I do not want a card?**

A6. If you meet the requirements for mandatory issuance of the card, Public Law 105-264 and Amendment 90 of the FTR requires the use of the card to incur official expenses when traveling on official business.

**Q7. How do I get a card?**

A7. You may request an application or information packet from the District or Program Office or from the Budget Division. You should complete the mandatory training (CD ROM) and required forms as instructed.

You must then fax or mail the completed application, signed acknowledgement and acceptance statement, and the training certificate of completion to your District or Program Office.

The District or Program Office reviews your travel needs to ensure you meet the requirements for a card and that you will routinely travel at least two or more times a year. The District or Program Manager signs the acknowledgement and acceptance statement approving the issuance of the card. The District or Program Office faxes or mails the completed application, signed acknowledgement and acceptance statement, and training certificate of completion to the Budget Division for processing.

You will receive your card in the mail 7 to 10 business days from the time the Contractor Bank receives your application. You must call the Contractor Bank (number is on reverse side of card) to activate your card. You will receive your PIN number in a separate mailing.

**Q8. Can I be issued a card without taking the training?**

A8. No. Applications submitted without a training certificate of completion and a signed acknowledgement and acceptance statement are not processed.

**Q9. How can I differentiate between my official card and my personal charge cards?**

A9. The official card is emblazoned with the words "For Official Government Travel Only". To help distinguish the official card, you may request a protective sleeve imprinted with the USDA logo from the Budget Division.

**XII. FUNDING SOURCES AND LIMITS**

**Q10. What is my credit limit?**

A10. The spending limits issued should reflect your actual travel spending requirements. The Agency default ceiling set for most cards is \$5,000. However, the allowance is limited to \$2,500 per monthly cycle. The billing cycle for the Agency ends on the 7<sup>th</sup> of every month. This limit should be on all new cards unless a higher amount is justified.

The Agency performs a bi-annual review of your past spending trends to determine your future spending level. You will receive written notification of the new spending levels if your credit limit has been changed as a result of the review.

**Q11. Can I request a credit limit increase?**

A11. If your general travel requirements increase as a result of a change in responsibility, your supervisor can request an increase in your credit limit. Send written request to the Budget Division and include a justification for your credit increase. The new limit is subject to the biannual spending review and may decrease if actual spending trends do not justify an increased spending level.

If upcoming travel needs require a temporary increase, you may contact the Budget Division. Send the written request to the Budget Division and include a justification for your credit increase. Your credit limit will be decreased to the original level upon completion of your travel.

The Agency generally does not increase an employee's credit limit to accommodate a traveler who fails to pay an outstanding balance in full and on time.

**Q12. What should I do if I reach my credit limit during official travel?**

A12. The Contractor Bank has a "No Strand Policy". If your card is declined, you may call the telephone number on the back of your card and request a forced authorization. The Contractor Bank will authorize the transaction. If your travel is ongoing, you should contact the Budget Division for a temporary increase in your credit limit.

**Q13. If I have a card, can I still request a travel advance from NFC?**

A13. No. If you are issued a card, you are not permitted a travel advance unless foreign travel is authorized for an extended period of time. Proper use of the card and the ATM feature will cover your official travel expense requirements.

**Q14. Can I use my personal funds to pay for official travel expenses?**

A14. If you do not have a card, you may use personal funds or request a travel advance from NFC to pay for official travel expenses with the exception of expenses covered by the GVTs.

If you have a card, you may only use personal funds to cover those expenses that are exempt from mandatory use of the card (See Paragraph XIII.) and at locations where the card is not accepted.

**NOTE:** If your card has been cancelled or closed by the Agency for cause, travel advances will be limited to meals, incidentals, and miscellaneous expenses.

**Q15. How do I pay for official travel expenses if I do not meet the requirements for issuance of a card?**

A15. Common carrier transportation expenses such as air and train fare are charged directly to the Agency GVTs centrally billed account. You may request a travel advance from NFC to cover all other official travel expenses. You should make requests for a travel advance at least 2 weeks before departure to ensure receipt of the funds. Travel advances must be paid back to the Agency during the travel voucher (Form AD-616) reimbursement process.

**Q16. How do I pay for official travel expenses if my card has been canceled due to delinquency or misuse?**

A16. Common carrier transportation expenses such as air and train fare are charged directly to the Agency GVTs centrally billed account. You may use NFC travel advances for meals, incidentals, and miscellaneous expenses. Use a personal charge card or personal funds for all other official travel related costs.

**XIII. USE OF THE CARD**

**Q17. What must I use the card for?**

A17. It is mandatory to use the card for airline and other common carrier transportation services, hotel or motel, restaurant, automobile rental, gasoline and other expenses incurred for official travel.

**Q18. What expenses are exempt from mandatory use of the card?**

A18. You should make an effort to charge all possible expenses directly to the card. However, the following out-of-pocket expenses are exempt from mandatory use of the card:

- a. Laundry or dry cleaning, parking, local transportation, taxi fare, and tips.
- b. Telephone calls when a Government calling card is not available.
- c. Meals when use of the card is impractical or when the card is not accepted.
- d. Other incidental expenses covered by the M&IE allowance.
- e. Expenses incurred when a merchant does not accept the card.
- f. Relocation allowances, except for en-route travel and house hunting trips.

**Q19. What uses of the card are strictly prohibited?**

- A19. The following uses or activities of the card are strictly prohibited:
- a. Unauthorized charges and charges not associated with official travel.
  - b. Personal and family member use of the card.
  - c. Use of the card in the vicinity of the official duty station or residence, unless associated with official travel including local travel.
  - d. Excessive ATM withdrawals or withdrawals while not in an official travel status.
  - e. Shared use of the card with another employee for official travel purposes.
  - f. Automobile repairs and services.
  - g. Membership fees, training or conference fees, and publication subscriptions.
  - h. Account delinquency beyond a 30-day period or payment with insufficient funds.
  - i. Failure to use Government travel voucher reimbursements to pay travel expenses charged to the card.
  - j. Failure to use the card while on official travel.

**Q20. Are there any merchants or services restricted from the use of the card?**

- A20. Yes. The Agency has automatically blocked certain types of expenses or services not related to official travel. However, some merchants may be misclassified within the travel card program. You are reminded that use of the card to procure the following types of services are prohibited:
- a. Book and magazine subscriptions.
  - b. Membership fees.
  - c. Training and conference fees (Government Training Act, 5 U.S.C. 4109).
  - d. Higher education expenses.

- e. Theme Parks.
- f. Management consulting services.
- g. Automobile purchases; car repairs and services.
- h. Clothing, outerwear, shoes and furniture.
- i. Hair services, cosmetics, tattoos and massage.
- j. Emergency medical services.
- k. Office supplies.
- l. Computers, televisions or digital equipment.
- m. Any other service or product when purchased for personal, family, or household purposes.

**Q21. What are the advantages of using the travel charge card?**

A21. The card provides financial flexibility and convenience while traveling on official Government business. Other advantages of the card include no-cost travel, accident, and lost baggage insurance; direct purchase of common carrier tickets from the TMC; and the opportunity to reserve government rates for lodging and rental cars.

**Q22. When should a procurement method be used instead of the travel card to purchase products and services?**

A22. Use a procurement method to obtain conference rooms, blocks of rooms, refreshments for meetings, and purchases from restricted merchants. Contact the Budget Division or LERD if you have questions on which payment method to use.

**Q23. If my luggage or personal belongings are lost, stolen, or damaged, may I purchase replacement items with the card?**

A23. No, personal use is prohibited. The card is reserved for reimbursable official Government travel expenses only. Replace your belongings using personal funds.



**Q24. Can I use my card for personal expenses when personal travel is combined with official business?**

A24. No, personal use is prohibited. The card is reserved for reimbursable official Government travel expenses only. The portion of the airfare and other expenses associated with the personal trip must not be purchased with the Government card. In addition, Government rates are authorized only for the official portion of the trip.

**Q25. Is use of the card monitored by the Agency?**

A25. Yes. The Agency monitors the travel charge card program, determines unauthorized use, and establishes an administrative process to report misuse and delinquency to appropriate personnel. The card is a tool used while conducting official duties and is therefore the property of the Government and its use is subject to review.

The Agency has access to account information that identifies each charge, ATM withdrawal, and payment history. Further access includes information on all travel authorizations, voucher claims, advances, and reimbursements. LERD may initiate disciplinary and adverse action when account activity reflects misuse or delinquency of the card account.

**Q26. Will I receive training on the proper use of the card?**

A26. Yes. You must complete the automated training course (CD ROM) as instructed in the application or information packet. You must submit the training certificate of completion before a card is issued. In addition, all cardholders will complete mandatory refresher training every three years.

**Q27. What should I do with my card when I am not on official travel?**

A27. You should secure the official card in the same manner as a personal charge card. The card shall not be stored or kept by anyone other than yourself.

**XIV. ATM CASH WITHDRAWALS**

**Q28. Will I be able to withdraw cash from an ATM?**

A28. Yes. ATM withdrawals to cover cash expenses during official travel are authorized. Your PIN is mailed separately in a plain, unmarked envelope for security purposes. To obtain a personalized PIN call the telephone number on the back of the card. Please secure your PIN to avoid misuse.

**Q29. When am I authorized to withdraw cash from the ATM?**

A29. You may obtain cash withdrawals no earlier than 3 days before official travel begins and no later than the last day of official travel.

**Q30. How much am I authorized to withdraw?**

A30. You are limited to the amount needed to cover travel expenses that are exempt from the mandatory use of the card (See Paragraph XIII.). Cash withdrawals may not exceed the amount authorized for M&IE and other cash expenses associated with the temporary duty assignment.

**Example:**

- a. M&IE is authorized at \$30 per day for a 5 day trip = \$150.  
Reimbursable miscellaneous cash expenses = \$ 50.
- b. The maximum withdrawal amount may not exceed \$200 for this trip.

Cash obtained from the ATM in amounts greater than the limits set forth in this subparagraph are considered excessive cash advances and are prohibited under the Zero Tolerance Policy.

**Q31. Will I be charged a fee for withdrawing cash from the ATM?**

A31. Yes. The Contractor Bank assesses a 1.9 percent fee for each ATM cash withdrawal. Since other financial institutions may also charge a fee for ATM withdrawals, you should use the Contractor Bank's ATM to the maximum extent possible. ATM fees are a reimbursable expense on the Form AD-616. **Example:**

- a. \$300 cash withdrawal from a financial institution other than the Contractor Bank.
- b. The servicing bank charges \$1.50 per transaction for using their ATM.
- c. The Contractor Bank fee is \$301.50 multiplied by 1.9 percent for a total of \$5.73.
- d. The total amount reimbursable on the AD-616 is \$7.23.  
( $\$5.73 + \$1.50 = \$7.23$ )

**Q32. Should I keep the ATM receipt?**

A32. Yes. You should keep the ATM receipt to calculate your reimbursement entitlement.

**XV. PAYING THE BILL**

**Q33. When must I pay my bill?**

A33. You must pay all undisputed charges listed in the monthly statement on or before the due date.

**Q34. Must I pay my bill in full?**

A34. Yes. You are responsible for paying the outstanding balance in full whether or not you have received reimbursement from the Agency for your travel expenses. Partial payments resulting in delinquency are considered misuse. You are not relieved of your obligation to pay the travel charge card bill in those rare instances when the Agency has not reimbursed you within 30-days after receipt of a timely submitted voucher.

The Travel and Transportation Reform Act of 1998 requires the Agency to reimburse employees within 30 calendar days after employees submit a proper voucher (Form AD-616) to their approving officials.

**Q35. What if I do not receive a bill?**

A35. You are financially liable for the outstanding balance even if you do not receive a statement. If you have returned from official travel and you have not received a bill, contact the Contractor Bank for a record of your transactions and amount due. The billing cycle for the Agency ends on the 7<sup>th</sup> of every month. Please note that you are responsible for updating your address and other account holder information with the Contractor Bank.

**Q36. How do I prevent my account from becoming past due?**

A36. You should prepare and submit a travel voucher (Form AD-616), along with any required receipts, to your approving official within 5 working days after completion of a trip or at least every 30 days if in continuous travel. Adherence to this policy will insure that you receive your reimbursement in sufficient time to pay the travel card monthly billing statement before expenses become past due.

**Q37. Are there any additional charges that may appear on my bill?**

A37. Yes. Additional charges that may appear on your bill are:

- a. Return check fees assessed for any payment(s) returned, regardless of the reason.
- b. Cash withdrawal fees applicable for travel funds received from ATM's.

- c. Cancellation fees assessed 120 days after the closing date on the statement where the charge first appeared.
- d. Delinquency and collection fees applicable when accounts are referred for collection.

XVI. **DISPUTING CHARGES**

**Q38. What should I do if I am billed incorrectly, double billed, or erroneously charged for expenses?**

A38. You should work with the merchant where the charge was incurred to correct the situation. In addition, you should file a dispute against the charge with the Contractor Bank and have a temporary credit issued. File all disputes in writing within 60 days of the date the charge first appears on the billing statement.

To obtain the specific forms for filing a dispute, contact the Contractor Bank at the customer service number provided on the monthly billing statement or on the back of the card. The bank needs the following information:

- a. Employee name and account number.
- b. Reference number of the disputed charge.
- c. Merchant where charge was incurred.
- d. Amount of the charge.
- e. Statement date.
- f. Reason for dispute.

You should continue to inquire about the status of the dispute each month until the disputed charges are resolved. If you are unable to resolve the issue, you remain liable for payment of the charge incurred.

**Q39. What should I do if my card has been lost or stolen?**

A39. You should contact the Contractor Bank immediately to report the card lost or stolen. You are responsible for identifying any charges incurred during the time period the card is missing and formally file a dispute. Failure to report the loss and illegal charges will result in the employee being financially liable for the expenses.

**Q40. What must I do if I lose my airline ticket or fail to use all or a portion of the ticket?**

A40. If you acquire common carrier transportation with your card and either lose the ticket or fail to use all or part of the ticket, you must obtain a credit for the unused ticket or report the loss to the TMC. If you fail to obtain a credit from the TMC, you remain financially liable for the entire amount of the ticket. In addition, return the unused ticket to the TMC.

**Q41. How long does it take for a credit to appear on my statement for a disputed charge?**

A41. The Contractor Bank immediately issues a temporary credit for the expense while you are working with the merchant to remedy the situation. Credits issued by the merchant may take two billing cycles to appear on your account statement.

XVII. **MONITORING OF MISUSE AND DELINQUENCY**

**Q42. Are there any restrictions on the use of the card?**

A42. Yes. Personal and unauthorized use of the travel charge card is prohibited. Each card is labeled "For Official Government Travel Only." See Paragraph XIII., for a listing of specific restrictions.

**Q43. What happens when the Agency discovers possible misuse?**

A43. The Agency sends FSIS Form 3830-4, Government Travel Credit Card Certification of Expenses, to address questionable purchases, withdrawals, and other possible instances of misuse to the District or Program office.

Your supervisor discusses the charges with you and assists in providing a response to LERD regarding their validity. All verified instances of unauthorized use may subject you to possible disciplinary or adverse action. If adverse action is taken, the Agency closes your account.

**Q44. What happens when my account becomes delinquent?**

A44. A delinquent account may result in disciplinary and/or adverse action by the Employee Relations Branch.

**30 Days Past Due.** Your charge card privileges may be subject to interruption if your account continues to be delinquent. The Agency issues FSIS Form 3830-1, Delinquent Amounts Past Due on Your Government-Issued Visa Travel Card, to notify you of your delinquent status.

**60 Days Past Due.** Your account is suspended from use until the Contractor Bank receives payment of the past due balance. Your card may be cancelled if your account is suspended from use twice during a 12-month period.

**90 Days Past Due.** Your account is in a pre-cancellation status and remains inactive until the Contractor Bank receives payment of the past due balance.

**120 or More Days Past Due.** Your account is cancelled, may not be reinstated at a later date, and begins to incur late fees. The Contractor Bank forwards your account to their Collections Division, which may adversely affect your credit rating.

**Q45. Can my account be reinstated when in a suspended status?**

A45. No. Accounts suspended for non-payment are only reinstated after the Contractor Bank receives payment of the total past due balance.

**Q46. Can my account be reinstated after it is cancelled due to delinquency or misuse?**

A46. No. Agency officials do not have the authority to override the Contractor Bank's corporate policy regarding cancellation of your account.

**Q47. Can the Agency offset my salary for the collection of a delinquent balance?**

A47. Yes. The Travel and Transportation Reform Act of 1998 authorizes the Agency to offset your salary for the collection of delinquent balances. Upon written request from the Contractor Bank, the Agency may collect from your disposable pay any undisputed amounts owed to the travel charge card contractor. The deductions will continue until the total amount plus any administrative costs and fees are paid in full or the Agency is notified by the Contractor Bank to stop the collection action.

**Q48. What is the maximum amount that can be deducted per pay period?**

A48. Administrative offset from your disposable pay may not exceed 15 percent of the disposable pay unless you authorize a higher amount. disputing the offset as erroneous, you should contact the Contractor Bank. If you believe the delinquent balance is a result of not being reimbursed for official travel related expenses, contact the Budget Division.

**Q49. Will I receive notice that the Agency is collecting this debt?**

A49. Yes. Following due process requirements, the Agency notifies you of the intention to collect the debt. The written notice includes the type of claim, amount, starting date of deductions, and any rights afforded. Before collection begins, you have an opportunity to review the claim, make copies, request a review of the decision to pursue collection, and enter into a written agreement with the Contractor Bank to repay the delinquent amount. If you wish to exercise any of these rights or have questions including disputing the offset as erroneous, you should contact the Contractor Bank. If you believe the delinquent balance is a result of not being reimbursed for official travel related expenses, contact the Budget Division.

**Q50. What must I do if I receive a delinquency or expense verification notice?**

A50. You must respond to the notice within 15 days of receipt. Please provide an explanation for the outstanding balance or the questionable expenses. Send responses to LERD.

**Q51. What happens if the Agency determines my response to be inadequate?**

A51. LERD take appropriate disciplinary or adverse action if an explanation is inadequate to support a questionable charge or outstanding debt. Your card may be suspended or revoked.

**Q52. Will my supervisor be notified about my delinquent status or improper use of the card?**

A52. Yes. Delinquency or expense verification notices may be sent through your District or Program Office. In addition, your Assistant Administrator receives a summary of any delinquent activity and/or inappropriate use.

**XVIII. DEPARTING OR TRANSFERRING EMPLOYEES**

**Q53. What should I do with my card if I am transferring to another office within the Agency?**

A53. If your new job requires travel, you may keep the card and notify the Budget Division of your transfer. If travel is no longer required, return the card to the Budget Division for account closure.

**Q54. What should I do with my card if I am transferring to another Agency within USDA?**

A54. You should keep the card and contact your new Agency's Travel Office for transfer of card accountability to the new organization.

**Q55. What must I do with my card if I am retiring or separating from employment with USDA?**

A55. Before leaving USDA, you must return the card to your supervisor for destruction and contact the Budget Division for account closure.

for   
Assistant Administrator  
Office of Management