
[GSA SmartPay Travel Training \(Account Holders/ AOs\)](#)

Welcome to the GSA SmartPay Travel Training for Account Holders and Approving Officials. As a federal government employee going on official government travel, you are expected to be familiar with the [Federal Travel Regulations \(FTR\)](#) and other government travel policies.

This training course is intended to teach you the basics about your roles and responsibilities as an Account Holder/ AO and can be used as refresher training as required by your agency. We encourage you to also learn about your agency's specific travel program requirements and policies.

To print or save the training, please follow the following steps:

1. Click below on the "Download Travel Training for Account Holders/ AOs PDF" link.
2. Select "Ctrl P" or Print from the menu on your web browser.
3. Select a printer name to print OR select "Adobe PDF" from the dropdown menu to save a copy to your computer.

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[Travel Program Overview](#)

What is the GSA SmartPay Program?

The GSA SmartPay Program is the largest government charge card and related payment solutions

program in the world. The Program has more than three million Purchase, Travel, Fleet, and Integrated accounts and supports more than 560 agencies/organizations. Since the award of the inaugural GSA SmartPay Master Contract in 1998, the GSA SmartPay Program has provided convenient, efficient, and effective payment solutions for the Federal Government, Tribes and Tribal Organizations with a comprehensive portfolio of payment solutions including Purchase, Travel, Fleet, and Integrated charge card services.

Specific to travel, the GSA SmartPay program provides account holders a means to pay for all travel and travel related expenses. Additionally, the GSA SmartPay program is the primary mechanism used to purchase airline, rail and bus tickets at significantly reduced fares under the GSA City Pairs Program (CPP). For more information on the City Pairs Program, visit: <https://www.gsa.gov/travel/plan-book/transportation-airfare-rates-pov-rates-etc/city-pair-program-cpp>

Through a master contract with multiple banks, the GSA SmartPay program enables agencies/ organizations across the Federal Government to obtain payment solutions to support mission needs. The GSA SmartPay Master Contract, administered by GSA, is a fixed price, indefinite delivery/ indefinite quantity (ID/IQ) type contract. The maximum base period for the initial order is four years with three, three-year options.

To participate in the program, Agencies/ Organizations issue a task order under the GSA SmartPay Master Contract and award their program to one of the GSA SmartPay contractor banks (Citibank or U.S. Bank). Your agency/organization receives accounts and related services through the task order with the contractor bank selected. The task order enables your agency/organization to directly work with one of the two GSA SmartPay contractor banks that provide travel account services. Through the task order, A/OPCs set up accounts for account holders, manage accounts using the bank's Electronic Access System (EAS), and resolve issues or questions by working directly with a bank representative.

Why does the U.S. Government have a travel payment solutions program?

The Travel and Transportation Reform Act of 1998 (Public Law 105-264) mandates Federal Government account holders to use the travel account for official government travel expenses. Additionally, the Federal Travel Regulation (FTR) mandates use of the travel card/account in almost all cases (see FTR Subpart H §301-70.700 for exemptions). The travel account allows individual account holders to pay for travel expenses and receive cash advances. In many instances, use of the account has eliminated the need for agencies to issue travel cash advances. Government account usage provides streamlined, best-practice processes that are consistent with private industry standards.

The GSA SmartPay Program has continued to grow through increased adoption as agencies/organizations realize benefits afforded under the program.

Benefits include:

- **Universal Acceptance:** Because GSA SmartPay travel accounts are either VISA or MasterCard brands, they can be used at any merchant that already accepts these types of payment.
- **Safety and Convenience:** GSA SmartPay travel accounts significantly reduce or eliminate the need for agency imprest funds or cash. Account holders do not need to worry about carrying large amounts of cash with them when they travel, thus making the GSA SmartPay payment solutions more secure as well as more convenient for the traveler.
- **Refunds:** Agencies receive monetary payments provided by the contractor based on the dollar or spend volume during a specified time period, which result in millions of dollars back per year for the agency.
- **Electronic Access to Data:** The GSA SmartPay contractor banks all provide an Electronic Access Systems (EAS), which provides account access and a variety of reports for A/OPCs to assist in the effective management of the program.

Are there exceptions to using the GSA SmartPay Travel Account while on official travel?

Yes, exceptions to using the GSA SmartPay travel account include:

- The vendor does not accept the payment solution;
- The administrator of GSA has granted an exemption (see [FTR Subpart H §301-70.700](#)); or
- Your agency head has granted an exemption.

*Note: Your GSA SmartPay travel account may be used for authorized official travel and authorized travel-related expenses ONLY. Official travel expenses are transportation, lodging, meals, and incidentals. The travel account will be printed in your name and must not be used by any other person. You are personally liable for all charges made on your travel account. **Do not use your government travel account for any personal expense.***

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[Key Program Participants](#)

Numerous individuals and offices are involved in the administration of the GSA SmartPay program. Each program participant has unique roles and responsibilities within the program.

Who are the key program participants in the GSA SmartPay program within my agency/ organization?

Approving Official (AO) - The individual (typically a supervisor) responsible for ensuring an account is used properly by the agency/organization. The AO authorizes account holder purchases (for official use only) and ensures that the statements are reconciled and submitted to the Designated Billing Office (DBO) in a timely manner. The AO is also responsible for signing the traveler's voucher, indicating approval for payment and for its content.

Agency/ Organization Program Coordinator (A/OPC) - A/OPCs are responsible for the overall management and oversight of the accounts under their span of control. Generally speaking, their responsibilities include:

- Setting up accounts and designating authorization controls;
- Serving as a liaison between account holders and the contractor bank;
- Providing ongoing advice and assistance to account holders;
- Auditing travel accounts as required by your agency policy; and
- Using the bank's Electronic Access System to perform account management and oversight.

Account Holder - The account holder, or also known as cardholder, is the individual or agency/organization component designated by an agency/organization to receive an account. The account holder is responsible for:

- Securing the account;
- Maintaining records relating to all travel transactions; and
- Using the account ethically and appropriately.

Designated Billing Office (DBO) - The DBO generally serves as the focal point for receipt of official centrally billed invoices. The DBO also serves as the liaison between the agency/organization, the

A/OPC and the Centrally Billed Account (CBA) account holder. The DBO oversees the proper processing of invoices and ensures invoices are paid within the Prompt Payment Act timeframes. Responsibilities include:

- Reconciling invoices;
- Providing feedback to the A/OPC on contractor bank performance;
- Determining whether to pursue faster payment of official invoices in order to take advantage of productivity refunds;
- Providing timely payment to the contractor bank;
- Providing proper interest penalties for payments that exceed Prompt Payment Act timeframes; and
- Making certain that the agency/organization's task order is adequately funded.

Transaction Dispute Officer (TDO) - The TDO is an individual or office that may be designated by the ordering agency/organization to assist the agency/organization and the contractor bank in tracking and resolving disputed transactions. The TDO oversees the proper processing of transaction disputes and works with the contractor bank to assure a resolution.

EC/EDI Office (EO) - The EO is the focal point for electronic commerce/electronic data interchange (EC/EDI) for the agency/organization. This office also serves as the liaison between the A/OPC, EC/EDI systems staff and the contractor bank. The EO oversees the proper implementation of the agency/organization EC/EDI capabilities and processes.

Who are the key program participants in the program that are outside of my agency/ organization?

There are four key program participants in the GSA SmartPay program that exist outside of your agency/ organization: (1) the contractor bank, (2) the brand, (3) the merchant community, and (4) the GSA Contracting Officer.

The Contractor Bank's major duties are:

- Paying merchants for travel account transactions;
- Establishing accounts;
- Issuing accounts;
- Creating and maintaining an Electronic Access System (EAS) for agencies/ organizations to utilize in managing the program;
- Preparing monthly statements for each account holder;
- Issuing invoices to the DBO for Centrally Billed Accounts (CBA);
- Providing customer service 24/7;
- Preparing reports;
- Participating in an annual training forum, sponsored by GSA, that provides hands-on training on the EAS, sharing best practices and addressing any issues and concerns; and
- Complying with all other terms and conditions of the GSA SmartPay Master Contract.

The GSA SmartPay Brands are financial institutions that dictate where payments can be processed

and facilitate the payment process between account holders, cardholders, merchants, and issuing financial institutions (for example Visa and MasterCard).

Merchants are the source of the supplies and services that the account holder obtains to fulfill your agency/organization's mission using the GSA SmartPay travel account.

The **GSA Contracting Officer** administers the GSA SmartPay Master Contract on behalf of all authorized users, including your agency/organization. The GSA Contracting Officer is the only person authorized to:

- Make any changes to any of the requirements of the GSA SmartPay Master Contract;
 - Legally commit or obligate the Government to the expenditure of public funds for the GSA SmartPay Master Contract; and
 - Render a final decision on a dispute pertaining to the GSA SmartPay Master Contract.
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Am I required to have a creditworthiness assessment before receiving an account?

A creditworthiness assessment is used as an internal control to ensure that account holders are financially responsible. If you are a new travel account applicant, then your agency is required to assess your creditworthiness in accordance with P.L. 112-194 before an account is issued.

In some cases, a restricted account may be issued if the applicant has a low creditworthiness score or refuses a credit check. A restricted card includes constraints such as:

- Reducing the limit on individual transaction amounts;
- Limiting the types of transactions allowed;
- Issuing a declining balance card that automatically restricts dollar amount and transaction types;
- Limiting the dollar amount of transactions that can be applied to the card within a particular time period;
- Limiting the length of time a card remains active, such as for the length of time the account holder is in official travel status; and/or

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- Restricting use at ATMs.

Note: You can contact your Agency/ Organization Program Coordinator (A/OPC) for your agency's specific process for assessing creditworthiness.

How do I apply for a GSA SmartPay travel account?

To apply for a GSA SmartPay travel account, please follow these steps:

- Contact the travel program coordinator (A/OPC) at your agency to obtain an application and submit the necessary information for the GSA SmartPay travel account.
 - Provide an address (typically your home address) where your GSA SmartPay travel account is to be mailed.
 - Provide an identifier to activate your travel account (and remember it!).
 - Inquire about ATM access from your A/OPC.
- Know and understand your responsibilities in accepting a GSA SmartPay travel account. Be aware that:
 - You are personally liable and responsible for all charges whether or not you are reimbursed by your agency;
 - Your credit rating may be affected if the account is cancelled;
 - You may be subject to disciplinary action and/or salary offset for late payment.
- Sign and submit the application (Note: A supervisor signature is also required at most agencies.)

When do I receive my GSA SmartPay travel account?

New applicants should receive their GSA SmartPay travel account from the contractor bank to the address provided in your application within 10-14 calendar days from the time the application is submitted by your A/OPC. Replacements for lost, stolen, broken, or otherwise unusable cards will be sent within 48 hours of the agency/organization request.

In the case of an emergency, such as response to a natural disaster, threat to national security and military mobilization, the contractor bank will send the GSA Smartpay travel account within 24 hours of the request.

If you have ATM authorization, the contractor bank will mail your ATM PIN separately. You should receive your PIN within a few days of receiving your travel account; however, you may receive your PIN before you receive the travel account.

When you receive your GSA SmartPay travel account:

- Read the Account Holder Agreement.
- Sign the back of your GSA SmartPay travel charge card, if applicable.
- Activate your GSA SmartPay travel account.
- Secure your GSA SmartPay travel account until you are ready to travel.
- Read and understand your agency specific travel policy and procedures.
- Find out what documents or receipts you will need to keep.

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- Become familiar with Federal travel policy:
 - [Federal Travel Regulation \(FTR\)](#)] - for civilian employees (41 CFR., Chapters 301-304).
 - [Joint Travel Regulations \(JTR\)](#) - for DoD civilian employees
 - Foreign Affairs Manual, Volume 4, Chapter 460 (4 FAM 460) and Foreign Affairs Manual, Volume 14, Chapter 500 (14 FAM 500) for members of the Foreign Service, U.S. Department of State
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[Planning for the Trip](#)

Travel Authorization (TA) and Cost Estimating:

The first step to planning for official government travel, or travel performed at the direction of a Federal agency under an official travel authorization, is to determine:

- The purpose of the trip,
- Length of time you will be on travel,
- Destination(s),
- Dates of departure and return, and
- Whether a vehicle is needed while at your destination.

Note: Account holders traveling locally and not under an official travel authorization may use their GSA SmartPay Travel Account for local travel expenses only when expressly authorized by agency/organization-level policy.

Next, fill out a Travel Authorization (TA), the official authorization to take the trip.

The TA will need to be signed by your supervisor and routed for other necessary approvals. In order to complete the TA, you will need:

- Transportation Fares
- Lodging Expenses
- Meals and Incidental Expenses (M&IE)

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- Actual Expenses
 - Training and Conference Attendance Fees

Transportation Fares for air, privately-owned vehicles or train transportation:

- Airline: GSA negotiates special reduced rates with airline companies called the GSA City Pair Program (CPP). Rates and schedules are listed at www.gsa.gov/citypair
- Privately-Owned Vehicles (POVs): Mileage rates for using POVs are listed at www.gsa.gov/mileage
- Train Transportation: Check with your Travel Management Company (TMC) for train transportation fares and information.

Lodging Expenses :

- Lodging rates vary by time of year and location. To find out the per diem rate for the area you will be traveling, go to [https:// www.gsa.gov/perdiem](https://www.gsa.gov/perdiem).
- State Tax Exemption: Depending on the type of account you are using and the state where you are traveling, you may be tax exempt. If you are traveling to a state which does not grant tax exemptions for your type of account, taxes are reimbursable by your agency. Before leaving for travel, visit the [GSA SmartPay website](#) or contact the state directly for information about tax exemption and to obtain any state tax exemption forms (if required) and other related state tax information.

Meals and Incidental Expenses (M&IE):

- The per diem allowance for meals and incidental expenses is reimbursable; however, rates vary based on location. To find out the per diem rate for the area you will be traveling, go to [https:// www.gsa.gov/perdiem](https://www.gsa.gov/perdiem).
- On the first and last travel day, Federal employees are only eligible for 75 percent of the total M&IE rate for their temporary duty travel location (not the official duty station location). To find the break down fo M& IE go to <https://www.gsa.gov/travel/plan-book/per-diem-rates/meals-and-incidentalexpenses-mie-breakdown>

Actual Expenses: In situations where normal per diem rates are not sufficient to cover costs, actual expenses are allowable. This method of reimbursement must be approved ahead of time on your TA. (For additional information, refer to FTR 301-11.303, Actual Expense).

Training Events/ Forum Attendance: Special rates may apply for federal government attendance at training events/ forums. All fees must be indicated on your TA and approved ahead of time. Advance payment of a forum or training registration fee may be reimbursed as soon as your TA has been approved and after you have submitted the proper travel claim/voucher for the expenses incurred. Refer to FTR 301-74 Conference Planning for more information.

Let's walk through an example of how to build a travel estimate using the tools provided in this training.

Sam is stationed in Richmond, Virginia and has received an assignment requiring travel to Dover, Delaware in March, 2018. Sam will drive to Delaware Monday morning and return Friday afternoon requiring 4 nights of lodging and 5 days of M&IE. He will be using his IBA Travel Card to pay for all travel related expenses. The first thing Sam does is visit <https://www.gsa.gov/perdiem> to determine the per diem rate for his lodging and M&IE. For March 2018 the rates are \$93 per night for lodging, and \$51 per day for M&IE for Delaware. Remembering that on the first and last travel day, Federal employees are only eligible for 75 percent of the total M&IE rate, he notes that M&IE will only be \$38.25 for his first and last travel days after viewing the [M&IE Breakdown](#) . Next he visits the [GSA SmartPay Smart Tax](#) page to see if IBA cards are tax exempt in the state of Delaware. They are! Sam downloads a copy of the required tax exemption form to take with him and makes note of the phone number for the main POC for Delaware Tax Information. Next he visits <http://www.gsa.gov/mileage> to determine the mileage for use of his privately owned vehicle. For 2018 its \$.535 per mile. Sam estimates the distance to his destination on 204 miles and makes note that he receives mileage for both to and from his destination for a total of 408 miles. Finally Sam has all the information he needs and is ready to calculate his totals.

Expense	Amount	Total
Lodging	\$93 x 4 nights	\$372
MI&E	(\$51 x 3 days) + (\$38.25 x 2 days)	\$229.50
Transportation (POV)	\$.535 x 408 miles	\$218.28
Actual	\$0	\$0
Training Conference Fee	N/A	N/A

Sam's total trip expense estimate is \$819.78

New to GSA SmartPay 3: GSA SmartPay Tax Advantage Travel Card Accounts are new product offerings that combine an Individually Billed Account (IBA) and Centrally Billed Account (CBA), providing a means to obtain tax exemption automatically at the point of sale for rental cars and lodging charges.

Travel Individually Billed Accounts (IBAs) are the most common travel account, issued directly to the employees by the customer agency/ organization to be used to pay for official travel and travel-related expenses. IBAs may only be issued to federal employees or employees of Tribes or Tribal Organizations. IBAs may be used for local travel only if authorized by written policy of the agency/ organization. Agencies/ organizations reimburse employees only for authorized and allowable expenses. Account holders are directly responsible for all purchases charged to the IBA account. Payment may be made directly by the account holder, agency/ organization, or in the form of a split disbursement in accordance with agency/ organization policy

Travel Centrally Billed Accounts (CBAs) are established by agencies/organizations for official travel charges and official travel-related expenses. Agencies/organizations generally use the Travel CBA to purchase common carrier transportation tickets for employee official travel through third-party arrangements, such as the GSA E-Gov Travel Service (ETS) for civilian agencies, the Defense Travel System (DTS) for the Department of Defense or permissible equivalent travel system. Agencies/organizations may also make purchases through travel management centers, commercial travel offices, and through other government contracts

When using the new **Tax Advantage Travel Card Account**, charges for rental cars and lodging will be automatically billed to a CBA for payment, taking advantage of the Government's CBA tax exemption

status for those types of accounts. Charges for other travel-related purchases such as meals and incidentals are billed to the IBA portion of the account, will still incur tax, and the individual traveler will still be liable for payment to the bank for those charges.

Travel cards may have three different designs:



GSA SmartPay Travel Account Prefixes include

- Visa: 4486, 4614, 4716
- MC: 5565 and 5568

The Sixth Digit Identifies Billing Type:

Note: 6th digit identifiers for IBAs apply to the Travel business line only.



IBA TRAVEL CARD:

Sixth Digit:

1,2,3,4

Billing Type:

Individually Billed



CBA TRAVEL CARD:

Sixth Digit:

6,7,8,9,0

Billing Type:

Centrally Billed



TAX ADVANTAGE:

Sixth Digit:

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Billing Type:

IBA/ CBA

Why is it important to understand your type of travel account?

- The first reason is tax exemption. All GSA SmartPay CBAs should be exempt from state taxes. Federal government travelers using the GSA SmartPay IBAs may be exempt from state taxes in select states. It is your responsibility as an account holder to review and understand the state tax policy for your state and have all necessary forms or information prepared before traveling.
- The second reason is liability:
 - **IBA Accounts:** Liability for all charges rests with the individual account holder. If the account holder fails to pay his/her account on a timely basis, the bank may suspend or cancel the account and assess late charges and fees. If the bank cancels an account due

to delinquency, the bank may report that information to credit bureaus and the information will appear on the account holder's personal credit report. Also, the bank can pursue debt collection to obtain repayment of the charges. The agency/organization is never responsible or legally liable for the account.

- **CBA Accounts:** The Federal Government accepts liability only for those proper charges made by an authorized centrally billed account holder using the account, but is not liable for any unauthorized use. Unauthorized use means the use of an account by a person, other than the account holder, who does not have actual, implied or apparent authority for such use and from which the account holder receives no benefit. When the centrally billed account has been used by an authorized account holder to make an unauthorized purchase, the Government is liable for the charge and the agency is responsible for taking appropriate action against the account holder.
- **Tax Advantage:** Because the Tax Advantage Travel Account is a combination of both IBA and CBA, the liability will be determined by the type of purchase. If the purchase is an IBA, then the liability falls on the account holder (see IBA accounts). If the purchase is a CBA, then the liability falls on the Government (see CBA accounts).

How would someone check tax exemption status? Here is a typical example:

Jo is planning an official government trip to the GSA SmartPay Forum in Orlando, FL. During the planning stages for the trip, she checks the GSA SmartPay website to find out more information about tax exemption in the state of Florida. She checks the website and confirms that she has a GSA SmartPay IBA Travel Account because the first four digits are "4486" and the 6th digit is a 4. She also knows that yes, IBAs are tax exempt in the state of Florida. She reviews the instructions and required forms needed and prepares them ahead of her trip. She also notes the main point of contact for the Florida Department of Revenue in case any specific questions or issues come up. Jo books the hotel room and follows up with a call to verify that the hotel is compliant with the state's tax exemption policy. If not, she gives herself plenty of time to find another hotel that does.

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[Making Reservations](#)

Using the Travel Management System/ Commercial Travel Office for Airline, Lodging and Car Rental

As a federal government traveler on official travel, you are required to use the Travel Management System selected by your agency for all common carrier, lodging, and car rental arrangements. Only the head of your agency or his/her designee may exempt certain types of travel arrangements from the mandatory use of the Travel Management System. At most agencies, you will make travel reservations through your agency Travel Management Center (TMC), or Commercial Travel Office (CTO) if you work at the Department of Defense. The TMC/CTO may charge your agency a fee for processing the transaction. If there are several transactions, such as transportation and lodging reservations, the fee may be lower if you make all arrangements at the same time. Generally, the TMC/CTO pays for airline tickets using your agency's travel CBA, so these charges will not appear on your GSA SmartPay Travel Account. However, agency policy may require you to pay for airline tickets using your GSA SmartPay Travel IBA.

What are the benefits of the TMC/ CTO?

There are several benefits to having the TMC/ CTO make your reservations:

- Compliance with the Fly America Act, Government-wide travel policies, contract city pair fares, electronic ticketing, and ticket delivery.
- Compliance with the Hotel/Motel Fire Safety Act.
- [FedRooms](#) consideration and benefits:
 - FedRooms provides Federal Travel Regulation (FTR), FEMA and ADA compliant hotel rooms for federal government travelers on official business.
 - Customers receive benefits such as best price/value (at or below per diem), policy compliant hotels, flexibility when cancelling, a variety of booking channels, and quality lodging worldwide.
 - FedRooms hotels are educated in state tax exempt policy and procedures.

For lodging reservations placed outside of FedRooms, it is particularly important to ask:

- Is the facility is on the FEMA list of fire safe lodging?
- What is the hotel's cancellation policy? Be sure to cancel within the appropriate times if you will not be using the room. Most hotels charge for last minute cancellations or no-shows.
- What is the late arrival policy?
- When does the hotel charge your GSA SmartPay travel account? This is important because it will affect your ability to receive timely reimbursement from your agency.
- Does the hotel honor the state tax exemption policy? Some states tax exempt for GSA SmartPay IBAs. If you are traveling to a state which does not grant tax exemptions, taxes are reimbursable. Before leaving for travel, make sure you know the tax exempt policy for your destination by checking the [GSA SmartPay Website](#).

For airline reservations: Use of City Pair fares is mandatory unless a valid exception as listed in the FTR at 301-10.107 exists. FTR requires that the more highly discounted "CA" fare be considered first and chosen if available and meets mission requirements. In order to obtain a refund for unused or partially used tickets, the traveler is responsible for contacting the travel agent, the Commercial Travel Office (CTO) or airline (if tickets were purchased directly from the airline).

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Can I receive a cash advance?

In accordance with agency policy, you may obtain cash to cover all anticipated out-of-pocket cash expenses for the trip before you leave. The preferred and most efficient method to obtain a cash advance is by using your government travel account to withdraw cash from an ATM machine. **As a reminder, do not withdraw cash for personal use.**

How do I get my airline tickets?

Most TMCs/ CTOs use e-ticketing and will send your itinerary and ticket confirmation through email. With e-ticketing, you will not get a physical ticket, only information about the reservation. If your TMC/CTO mails airline tickets, pick up your ticket as close to the date of departure as possible.

Note: Federal employees may retain, for personal use, frequent flyer miles earned while on official government travel.

Travel Checklist

When packing for your trip, don't forget:

- Your Government issued picture ID card/ badge or driver's license.
- A copy of your travel authorization.
- Your GSA SmartPay travel account to pay for official travel expenses.
- Personal cash or personal credit cards to pay for personal expenses.
- Lodging tax exempt forms; if required.
- A record of expenses - write them down and save receipts. Lodging receipts are required by all agencies. Follow agency policy with regard to other receipts.

Below is a quick snapshot of what is and is not reimbursable while on your trip:

IS REIMBURSABLE:

- Airfare and baggage fees
- Maximum lodging amount allowed for the per diem locality excluding lodging tax
- Meals (up to the rate for the per diem locality)
- Personal calls (per agency policy)
- Work related telephone calls and faxing
- Laundry and dry cleaning (at the TDY location and only after consecutive nights lodging on official domestic travel)
- Car rental (approved)
- Shuttle, taxi, and tips
- ATM fees if allowed by your agency (cash advances for official travel only)

IS NOT REIMBURSABLE:

- Business or First Class air fares without prior written approval
 - Amount in excess of lodging amount allowed for the per diem locality unless previously approved
 - Meal costs over the rate for the per diem locality
 - Personal calls (per agency policy)
 - Gifts and souvenirs
 - Postcards and postage
 - Personal Expenses
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Remember, ONLY use your travel account for authorized official travel expenses.

What happens if my GSA SmartPay account doesn't work?

If your GSA SmartPay travel account does not work, there may be several possible reasons this may occur including:

- The transaction may be denied due to an authorization control such as a Merchant Category Code, or MCC block. An MCC is a four-digit code used to identify the type of business a merchant conducts (gas stations, restaurant, airlines, etc). The merchant chooses their MCC with their bank. Program coordinators use MCCs to control what purchases are allowable. If your account does not work due to an MCC block, contact your program coordinator for advice or to get the block lifted. *Note: The bank cannot unblock a merchant category code or raise your credit limit without approval from your program coordinator.*
- Your travel account may be suspended or cancelled due to delinquent payment. If you recently paid the bill, it may not have posted yet, or there may be other payment problems. Call the bank's customer service for advice:

Citibank:

- (800) 790-7206 (within United States)
- (904) 954-7850 (collect calls from outside United States)
- [Citibank Online Account Access](#)

U.S. Bank:

- (888) 994-6722 (within United States)
- (701) 461-2232 (collect calls from outside United States)
- [US Bank Online Account Access](#)

When should I use the ATM while on travel?

Use the ATM feature of your GSA SmartPay travel account to obtain cash for official travel expenses authorized on your travel authorization. If you need assistance finding the nearest ATM, contact the bank's customer service at the number on the back of your GSA SmartPay travel account. If you lose or forget the PIN, you must apply for a new one and it will be mailed to the address provided in the application. Bank personnel are not able to look up the PIN for you. Your agency limits ATM use to a maximum dollar transaction over a specified period of time. Contact your agency program coordinator to find out your ATM limits.

What are ATM fees?

- The contractor bank may charge a minimal fee for ATM use. The amount of the fee is listed in your Account Holder Agreement and is reimbursable.
- The ATM machine you use may charge an additional fee. It will be posted on the receipt and is also reimbursable, if allowed by your agency.

Remember: Do not use the ATM from your GSA SmartPay travel account to obtain cash for personal expenses.

Can I use the GSA SmartPay Travel Account internationally?

Yes, your travel account may be used for official government international travel at any merchant who accepts VISA or MasterCard.

- You may obtain foreign currency from a bank or an ATM using the GSA SmartPay travel account.
- Foreign currency transactions will be converted to U.S. dollars using a favorable conversion rate in existence at the time the transaction is processed. Processing may or may not take place on the date of the transaction, and the rate may differ from day to day. The contractor bank shall not assess foreign currency conversion fees on purchases made in foreign currencies under the GSA SmartPay Program and will identify the conversion rate and any other third party fees related to foreign purchases charged on the statement.

Some agencies offer Foreign Currency Accounts to account holders, where payment solutions are offered in foreign currencies. All administrative functions, including billing and settlement, shall occur in the foreign currency desired by the agency/organization.

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[Returning from your Trip](#)

When you return from your trip, you will have to fill out a Travel Voucher (TV) or a similar form at your agency to present your travel claim for expenses.

Here are few key tips to remember:

- Within **5 working days** of your return from official travel, complete and submit the travel claim/voucher.
- Provide all necessary information from your trip including receipts as required by your agency.
- Understand the sign-off process at your agency and follow-up to help speed your claim through the approval process.
- Set up direct deposit to your bank account ahead of time to speed up the reimbursement process. This way you will not have to wait for a check to be mailed.
- Use the amount reimbursed by your agency to pay the statement in full by the payment due date. If you do not pay the balance on your travel account bill, it will become delinquent.

How do I pay my GSA SmartPay Travel Account bill?

You will receive a statement notification, either electronically or through the mail, from the contractor bank once a month for your GSA SmartPay travel account. The bill will be issued for all travelers in your office on the same date each month, called the billing cycle date. When you receive the statement, verify all of the charges listed. The full amount of undisputed transactions is due to the contractor bank by the payment due date indicated on the statement, whether or not you have been reimbursed by your agency.

Important Note: The GSA SmartPay travel accounts are charge card accounts, not credit card accounts. Therefore, no minimum payment can be made to keep the account from becoming delinquent. You must pay the full amount listed on the statement by the payment due date. If payment is not received in a timely manner, you may lose your charging privileges and adversely affect your ability to perform your job responsibilities.

You can pay your bill electronically, through the mail, or by phone/ mobile app.

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- For electronic bill paying services: Make sure your account is set up with the correct account number, and make sure you know how many days the payment will take to reach the bank. Some networks send a check, so knowing the time frame is important to avoid delinquency. If your travel account number changes for any reason, don't forget to update the bill paying service with your new account number.
 - For mailing payments: Use the envelope provided by the issuing bank to mail your check and include the tear-off portion of the statement so that the amount you send will be posted to the correct account. Do not send checks to GSA. If your check bounces, the bank will charge a returned check fee, which is not reimbursable. If you have multiple returned checks, your travel account may be cancelled.
 - For mobile application payments: check with your agency program coordinator to see if this option is available for your agency and for instructions on how to download the mobile app.

Note: If you have no outstanding transactions at the billing cycle date, you will not receive an invoice. When all outstanding charges are paid, you will receive a statement the next month to reflect the payment.

When is the payment due date?

Payment for all undisputed charges must be made in full by the payment due date, which is 25 to 30 days after the closing date on the statement, depending on the contractor bank. The payment due date is printed on each bill.

When is my account considered past due?

An account is considered past due if payment for the undisputed principal amount has not been received within 45 calendar days from the payment due date.

Consequences of late payment include:

- Bank representatives will notify you.
- Your program coordinator is notified that the amount is past due.
- Your supervisor may also be notified.

Can my account be suspended if I don't pay the bill?

Yes, an account may be suspended if payment of the full amount of undisputed charges is not received and posted by the contractor bank 61 calendar days from the billing date.

Consequences of suspension include:

- You will be unable to use the travel account.
- Bank representatives will notify you.
- Your program coordinator is notified that the account has been suspended.
- In many agencies, higher level officials are notified.
- The suspension will count towards the two suspensions, which will result in cancellation of the

travel account when it becomes delinquent a third time.

When is my account cancelled?

An account may be cancelled if:

- It has been suspended two times during a 12-month period for undisputed amounts and is past due again; or
- There is misuse on the travel account and the program coordinator has approved the cancellation; or
- It is past due for undisputed amounts at 126 calendar days past the closing date on the statement of account in which the charge appeared. At day 120, the contractor bank will notify the account holder and A/OPC electronically and in writing that the account will be canceled if payment is not received in full by the close of the fifth calendar day after the notification. At day 126, the account will be canceled unless otherwise directed by the A/OPC.

The program coordinator and/or GSA SmartPay Contracting Officer reserves the right to cancel an individually billed account (IBA) under his/her purview and shall document the reasons for the cancellation.

Consequences of cancellation include:

- You will be unable to use your travel account, and it will not be reinstated.
- Your ability to do your job may be affected if you are not able to travel and obtain government discounts.
- The cancellation may be reported to your manager/supervisor and to your human resources officer.
- The cancellation may result in a personnel action such as a notice or letter being placed in your official personnel record.
- The cancellation may be reported to credit bureaus and your personal credit rating may suffer.
- A late fee may be imposed on the uncollected balance.
- The contractor bank may begin collection actions.
- You will be liable for fees related to collection actions.
- The contractor bank may request salary offset from your agency.
- At 180 days past due, the bank writes off the account as a bad debt, and credit bureaus are again notified.

In summary,

Calendar Days Past the Payment Due Date	Account Status/Action
45 Days Past Due	Pre-Suspension
61 Days Past Due	Suspension/Pre-Cancellation
126 Days Past Due	Cancellation

Calendar Days Past the Payment Due Date**Account Status/Action**

180 Days Past Due

Charge Off/Write Off

- [‹ During Your Trip](#)
- [Questionable Charges ›](#)

[Questionable Charges](#)

How do you handle questionable charges on the bill?

As an account holder, you are responsible for reviewing all charges on your statement. One of the first signs of fraud is at least one “mystery expense” showing up on your statement. Verify your statement by:

- Looking for transactions or account withdrawals you do not recall making; and
- Checking for unknown vendors.

If you do notice a questionable charge, act promptly so that you will have the necessary information before payment is due.

1. **Contact the merchant** for clarification on the charge. If you need help identifying the merchant, call the contractor bank's customer service number listed on the back of your GSA SmartPay travel account. If the charge is erroneous, generally the merchant will reverse it, and it will appear as a credit on your next statement. Be sure to follow up and make sure the credit was posted to your account and deduct the credited amount from your payment. If the credit is not posted in a reasonable amount of time, dispute the charge with the bank. If the merchant says it is a legitimate charge to your account, ask for proof, such as a signed receipt. If, after receiving the additional information from the merchant, you do not agree that it is a legitimate charge, dispute the charge with the bank.
2. **Disputable charges** include double billings and charges to your account that belong to another account. Non-disputable charges include sales tax, shipping, and returned or unused airline tickets. Usually, airline tickets are purchased by the TMC using the centrally billed account and the amount will never appear on your travel account. In the instance when you purchase airline tickets using your own individually billed account and you return the tickets, the airline will issue a

credit against your account. You, the account holder, are responsible for notifying the contractor bank of any items in dispute and shall have 90 calendar days from the transaction date to initiate a dispute, unless otherwise specified by the agency/organization.

3. **Payment of the undisputed charges** must be made by the payment due date. Once you have submitted the dispute to the bank, delinquency of the disputed amount will be held in abeyance until the matter is resolved.

Note: *You relinquish your right to recover a disputed amount if you do not dispute it before 90 calendar days from the transaction date .*

- [◀ Returning from your Trip](#)
- [Contractor Bank Customer Service ▶](#)

[Contractor Bank Customer Service](#)

Account holders who have questions related to their specific account, must contact their agency's contractor bank directly. This number can be found on the GSA SmartPay website or listed on the back of your travel charge card. You can contact the bank with issues related to payment, delinquency, address/ personal information change, confusion about your bill, disputed items, how to use the bank's online account access website, or other questions related to specific account information. Customer service representatives are accessible to both domestic and international account holders through a dedicated email address and toll-free numbers, 24 hours a day, every day of the year.

If you need help contacting the banks or dealing with specific issues, your agency's program coordinator (A/OPC) can assist you.

Citibank:

- (800) 790-7206 (within United States)
- (904) 954-7850 (collect calls from outside United States)
- [Citibank Online Account Access](#)

U.S. Bank:

- (888) 994-6722 (within United States)
- (701) 461-2232 (collect calls from outside United States)
- [US Bank Online Account Access](#)

The GSA SmartPay banks offer a secure web-based electronic access system (EAS) on which you can view your account electronically at any time. In addition, many agencies allow for mobile application capabilities including the ability to access EAS, pay invoices, receive text/email alerts, and view statement and payment information over a mobile device. You should request electronic access, along with a login and password, when you apply for a travel account.

How do I report a lost/ Stolen Account?

Report a lost or stolen travel account promptly to:

1. The contractor bank;
2. Your program coordinator (A/OPC); and
3. Your supervisor.

Once an account has been reported as lost or stolen, the contractor bank immediately blocks that account from further usage and a new account number will be issued to the account holder.

Reporting the account as stolen does not relieve the account holder or the Government of payment for any transactions that were made by the account holder prior to reporting it stolen. If you do not recognize a transaction appearing on your statement, you are responsible for notifying the contractor bank within **90 calendar days** from the transaction date to initiate a dispute, unless otherwise specified by the agency/organization. This notification of transaction dispute may occur via the electronic access system, by telephone, or other electronic means (e.g. email).

Note: You relinquish your right to recover a disputed amount after 90 calendar days from the date that the transaction was processed. It is your responsibility to dispute questionable charges. If you don't, you will be held personally liable for the amount of the questionable charge.

What happens if my address changes?

If you change your address, please be sure to contact the bank immediately with your new information by:

- Calling the toll free contractor bank number listed on the back of your account;
- Using the bank's electronic access system; or
- Asking your program coordinator to submit the change electronically.

Note: Make sure you file a change of address form at your local post office so mail will be forwarded.

- [◀ Questionable Charges](#)
- [Approving Officials ▶](#)

[Approving Officials](#)

What is an Approving Official?

Specific to the purchase programs, the Approving Official is an individual (typically a supervisor) responsible for ensuring that the purchase account is used properly by the agency. The Approving Official also authorizes account holder purchases (for official use only) and ensures that the statements are reconciled and submitted to the Designated Billing Office (DBO) in a timely manner.

What is a Certifying Official?

A Certifying Official is an individual who has been charged with the responsibility of authorizing certified vouchers for payment and ensuring that funds are available for obligation before payment. The Certifying Official is held accountable for public funds in civilian agencies.

Note: OMB Circular A-123, Appendix B and the GSA SmartPay Master Contract language utilize the terms Approving Official and Certifying Official synonymously. In the case of many agencies/organizations, the individual that holds the title of Approving Official also holds the title of Certifying Official. However, the roles of Approving Official and Certifying Official may be separate functions in some agencies/organizations.

What is my role as an Approving Official?

There are many important responsibilities entrusted to the Approving Official, including:

- The Approving Official is responsible for ensuring that all purchases made by the account holder(s) within his/her span of control are appropriate and the charges are accurate. Purchases should not only be legal and proper, but also should be considered “mission essential”. In order to ensure proper purchases, the Approving Official must review and approve account holder statements belonging to all account holders within their purview. The Approving Official’s review should include looking at all required receipts and account holder logs.
- The Approving Official is responsible for counseling account holders within his/her span of control regarding regulations, misuse, and delinquency.
- The Approving Official is responsible for resolving all questionable purchases with the account holder. Upon review of receipts and account holder logs, if the Approving Official finds a questionable purchase, the Approving Official must work with the account holder to receive more information regarding the purchase in order to determine the legitimacy of the purchase.
- The Approving Official is responsible for elevating unresolved questionable purchases to the Agency/Organization Program Coordinator (A/OPC). In the event an unauthorized purchase is detected or there is a purchase that is still in question after review of supporting account holder documentation, the Approving Official must notify the A/OPC as well as any other appropriate personnel in accordance with agency policy. This may include notifying the agency’s Office of

the Inspector General (OIG) for further investigation relating to potential misuse.

- The Approving Official is responsible for ensuring monthly billing account accuracy. The Approving Official signs the account statement and maintains documentation regarding the account in accordance with agency procedures.
- The Approving Official is responsible for conducting informal compliance reviews for all account holders under their span of control. These reviews should be completed in accordance with the agency's specific policies (i.e. frequency, format).
- The Approving Official is responsible for ensuring that account holders follow the mandatory source requirements established in Part 8 of the Federal Acquisition Regulation (FAR), otherwise known as the Required Sources of Supplies and Services.
- Assist A/OPCs and account holders with their responsibility to obtain, maintain and retain complete documentation of all purchases, particularly when pre-approval is required. This can be done by ensuring the proper documentation is sent and received through the approval chain. Tools, logs, and templates for the AO can be found on the GSA SmartPay website at: <https://smartpay.gsa.gov/content/resources#sa864>

Note: Approving Officials may be held financially responsible for payments made on accounts because of failure to ensure billing account accuracy.

Remember, it is important to review your agency's specific policy regarding reimbursement and disciplinary actions.

OMB Circular A-123, Appendix B provides multiple recommendations with regard to the Approving Official function. OMB Circular A-123, Appendix B recommends:

- Compliance reviews, or agency audits of account holder files, should be conducted at a minimum on an annual basis.
- The span of control, or number of account holders assigned to each Approving Official, is no greater than between 1:5 or 1:10 (i.e. each Approving Official is responsible for between 5 and 10 account holders).
- An Approving Official is able to act independently. For example, an employee should not be the Approving Official for a supervisor. This type of arrangement may put the employee in a compromising position and jeopardize their role as an Approving Official.

In addition to the above recommendations provided in OMB Circular A-123, Appendix B, many agencies may provide additional responsibilities for the Approving Official within their agency's policies. It is important that the Approving Official reviews the agency's specific policies before beginning their official duties.

What is my role as a Certifying Official?

United States Code Title 31 Section 3528, states the roles and responsibilities of a Certifying Official. These roles and responsibilities include:

- Certifying a voucher is responsible for the information contained in that voucher and the supporting records.
- The Certifying Official is responsible for the computation of the certified voucher.

The Certifying Official must ensure that all line items contained in the voucher and the total amount for payment has been computed correctly and that there are no mathematical errors in the voucher.

- The Certifying Official is responsible for the legality of the proposed payment under the appropriation or fund involved in the payment. In other words, the Certifying Official must make sure that the line of accounting that is utilized to pay the voucher aligns with the type of items purchased.

In the case of the purchase program, the Certifying Official will most often rely on other members of the Government Purchase Team to review the supporting records (i.e. the account holder and the Approving Official). However, the Certifying Official still has a responsibility to assess the accuracy of the data while performing the certification process and to report suspect transactions to the A/OPC and appropriate investigative office.

- The Certifying Official is financially responsible for repaying a payment if the payment was certified and was illegal, improper, or incorrect due to negligence on the part of the Certifying Official or was not paid out of the correct appropriation due to negligence on the part of the Certifying Official.

See United States Code 31, Section 3528 for a full explanation of the financial responsibilities of a Certifying Official.

In addition to the roles and responsibilities stated above, many agencies may provide additional responsibilities for the Certifying Official within their agency's policies. It is important that the Certifying Official reviews the agency's specific policies.

Additional Resources

Additional resources including tools, logs, and templates for the AO can be found on the GSA SmartPay website at: <https://smartpay.gsa.gov/content/resources-approving-officials>

- [‹ Contractor Bank Customer Service](#)
- [Quiz ›](#)