

22 December 2004

**Financial Administration  
GOVERNMENT TRAVEL CARD PROGRAM**

---

**Summary.** This regulation establishes policies and procedures for the effective management and control of the government travel charge card.

**Applicability.** This regulation applies to all personnel assigned to or under the operational control of Headquarters, United States Army Training and Doctrine Command (TRADOC) and personnel assigned to TRADOC schools and centers.

**Supplementation.** Supplementation of this regulation is prohibited without prior approval from Commander, TRADOC (ATRM-AT), 5 North Gate Road, Fort Monroe, VA 23651-1048.

**Suggested improvements.** The proponent of this regulation is the Deputy Chief of Staff for Resource Management (DCSRM). Send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) through channels to Commander, TRADOC (ATRM-AT), 5 North Gate Road, Fort Monroe, VA 23651-1048. Suggested improvements may also be submitted using DA Form 1045 (Army Ideas for Excellence Program (AIEP) Proposal).

**Availability.** This publication is available on the TRADOC Homepage at <http://www.tradoc.army.mil/tpubs/regndx.htm>.

---

**Contents**

	<b>Paragraph</b>	<b>Page</b>
<b><u>Chapter 1</u></b>		
<b>Introduction</b>		
Purpose.....	1-1	2
References.....	1-2	2
Explanation of abbreviations and terms.....	1-3	2
<b><u>Chapter 2</u></b>		
<b>Responsibilities</b>		
Headquarters, TRADOC.....	2-1	2
Commanders/supervisors.....	2-2	2
Agency Program Coordinators .....	2-3	3

---

\*This regulation supersedes TRADOC Regulation 37-3 dated 26 July 1999.

Contents (cont)

	Paragraph	Page
Cardholders .....	2-4	4
Contractor (Bank of America) .....	2-5	5
 <b><u>Chapter 3</u></b>		
<b>Processes and Procedures</b>		
Program management .....	3-1	6
Reinstatement criteria .....	3-2	7
 <b>Appendix</b>		
<u>A.</u> References .....		7
 <b><u>Glossary</u></b> .....		8

---

**Chapter 1**  
**Introduction**

**1-1. Purpose.** This regulation provides TRADOC implementing guidance and procedures for establishing and operating the Government Travel Card Program. It also regulates the government travel card by limiting the use of the card to cover expenses incurred during “official temporary duty travel (TDY)” only. This regulation follows the sequence of guidance of Department of Defense (DOD) Financial Management Regulation (FMR), volume 9, chapter 3, and will be updated as needed.

**1-2. References.** Appendix A lists the required and related publications and referenced forms.

**1-3. Explanation of abbreviations and terms.** Abbreviations and terms used in this regulation are listed in the glossary.

---

**Chapter 2**  
**Responsibilities**

**2-1. Headquarters, TRADOC.** Headquarters, TRADOC will—

- a. Manage the overall travel card program within TRADOC.
- b. Handle requests and resolve issues from commanders that are complex in nature.
- c. Serve as the liaison between Headquarters, Department of the Army and Agency Program Coordinators (APCs).

**2-2. Commanders/supervisors.** Commanders/supervisors will—

- a. Ensure the APC function is adequately staffed to meet travel card program requirements.
- b. Ensure APC are trained annually to perform their tasks fully. This includes proficiency in the use of the Electronic Account Government Ledger System (EAGLS) to manage the program and monitor how cardholders are using their cards.
- c. Ensure all assigned military and civilian employees are trained annually on travel card responsibilities.
- d. Ensure subordinate supervisors throughout the chain of command explain the benefits of the split disbursement option upon supervisory review of vouchers prior to submission to Defense Finance and Accounting Service (DFAS) for reimbursement.
- e. Perform monthly review of the following reports: Delinquency, Transaction Activity, and Exceptions. Provide feedback to APC on actions taken.
- f. Enforce mandatory split disbursement for military personnel, and default split disbursement for civilians as a method of reducing delinquencies.
- g. Approve changes in automated teller machine (ATM) and charge limits for cardholders based on individual circumstances.
- h. Cancel/suspend the travel card at any time if cardholder misuses or abuses the card.
- i. Review reports provided by APC and take appropriate action.
- j. Counsel and reprimand all cardholders who are 60-plus days delinquent and/or have misused their cards.

**2-3. Agency Program Coordinators.** Agency Program Coordinators will—

- a. Obtain travel card application forms from Bank of America and explain to applicants how the program works and their responsibilities as cardholders. The APC will ensure that applicants understand and sign/initial the DOD Statement of Understanding before the application is processed by the APC and prior to submitting to the contractor. Retain applications issued by the APC for at least 3 years.
- b. Maintain all pertinent records of their cardholders. These records must include a copy of the cardholder's signed application, a copy of the cardholder's signed DOD Statement of Understanding, and other information applicable to the cardholders (for example, delinquency notifications and requests for changes in spending limits). Due to the sensitivity of the data contained in the cardholder files, personnel should take all necessary precautions to safeguard cardholder sensitive information.
- c. Generate monthly Delinquency, Transaction Activity, and Exceptions Reports.

## TRADOC Reg 37-3

- d. Provide a written listing to commanders/supervisors of past due and delinquent cardholders, and cardholders that misused and/or abused the card.
- e. Transfer cardholders within DOD without reissuing cards. Transfer the account to the gaining organization within 30 days of the cardholder's departure. If no response from gaining organization, contact the hierarchy level 3 APC for assistance.
- f. Provide their cardholders with initial training and annual refresher training on the requirements of the travel card program and their responsibilities.
- g. Notify commanders/supervisors immediately of all cases of card abuse, cardholders that are 30 and 60 days past due, and misuse by cardholders.
- h. Cancel travel cards when cardholders die, separate, retire, or duplicate accounts are issued. Retrieve and destroy cards when accounts are canceled.
- i. Instruct departing cardholders at the losing organization to in-process with the APC at their new organization. The APC will also notify the cardholders that their cards are deactivated upon Permanent Change of Station (PCS), unless TDY en route.
- j. Activate/deactivate travel cards through EAGLS to reduce the possibility of card misuse. This activation/deactivation is based on travel orders, organization policy, and/or at the direction of the cardholder's supervisor.
- k. Conduct a monthly review of transactions for at least 10 percent of their cardholder accounts with activity. The APC will report any questionable transactions to the cardholder's supervisor for appropriate action.

### **2-4. Cardholders.** Cardholders will—

- a. Call Bank of America to activate the card upon receipt of their travel card in the mail.
- b. Meet their financial obligations in a timely manner. Cardholders are to act in a responsible manner regarding prompt payment of their travel card bills.
- c. Contact Bank of America in writing to arrange a repayment schedule if unable to pay their account balances on time. Accounts are considered on time when the contractor (Bank of America) has received payment in full before the due date.
- d. Receive reimbursement for service charges and transaction fees charged for authorized ATM withdrawals. The service charge is not shown on the ATM transaction slip, but will later appear on the traveler's statement. Documentation supporting the ATM service charge as a reimbursable expense is not required. The ATM fee is disallowed in cases where withdrawals are in excess of the authorized amount of the advance. To minimize costs associated with ATM cash withdrawals and maximize the benefits associated with charging travel expenses, travelers

should limit ATM usage to cover only travel expenses for which charging is not possible. Cardholders should charge as many of the expenses associated with official travel as possible.

e. Use the travel charge card for official TDY only. It is prohibited for PCS use. Use of the travel card for any purpose other than official travel expenses is not permitted. The APC will deactivate cards used for any other purpose upon approval of the commander and/or supervisor.

f. Not permit any other person(s) to use their travel card, for any reason, or use their travel card for any other person's travel expenses. Cardholder remains responsible for any charges made by person(s) using the card, and will not disclose their personal identification number (PIN) to any other person.

g. Notify Bank of America if their PIN is stolen or inappropriately disclosed to an unauthorized person, and must immediately report missing or stolen travel cards. Cardholders are not liable for any erroneous charges if they notify Bank of America when card is lost or stolen.

h. Under the split-disbursement program, be allowed to request a split payment to Bank of America for payment of charges, and the remainder settlement dollars to their designated financial institution.

i. Be entitled to reimbursement of all fees charged when travel orders are canceled before departing, but after drawing an authorized ATM advance. Use the original travel order to support the claim.

j. Upon completion of TDY, immediately file DD Form 1351-2 (Travel Voucher or Subvoucher), or an electronic voucher when using the Defense Travel System, to obtain full reimbursement. Promptly report any disputed travel charges to Bank of America in writing.

k. List ATM fees under "reimbursables" on the settlement voucher. There is no additional fee when the travel card is used at a Bank of America ATM.

l. Be prohibited from using the travel card for payment of advance conference/registration fees. Use DD Form 1556 (Request, Authorization, Agreement, Certification of Training and Reimbursement) or a Purchase Card to pay conference/registration fees.

m. Be allowed to see their Bank of America Account Summary (current balance, last payment date, last payment amount, amount past due, amount due now, and payment due date) and make payments using Bank of America's on-line system (MyEasyPayment), available at [www.myeasypayment.com](http://www.myeasypayment.com). To use the system, cardholders need to know their card's account number and security code, their checking account and bank routing numbers, and the amount they want to pay on the card.

**2-5. Contractor (Bank of America).** Contractor (Bank of America) will—

a. Issue standard and restricted cards with the following credit line:

## TRADOC Reg 37-3

- (1) Standard cards:
  - (a) \*Total Credit Line: \$5,000
  - (b) Travel limit: \$4,250
  - (c) ATM cash limit: \$515
  - (d) Retail limit: \$250
- (2) Restricted cards:
  - (a) \*Total Credit Line: \$2,000
  - (b) Travel limit: \$1,650
  - (c) ATM cash limit: \$265
  - (d) Retail limit: \$100

\*NOTE: Does not include the \$15 maximum charge for miscellaneous fees.

b. Conduct credit checks on all new card applicants with their consent. If employees do not give consent for credit checks, restricted cards are issued.

c. Not reinstate travel charge cards canceled because of delinquency. Bank of America reserves the right to file a lawsuit against delinquent cardholders, and can garnish pay from cardholder's salary under the Salary Offset Program.

d. Manage the government travel charge card program through EAGLS, an on-line system which includes a set of standard reports that provide data to help monitor the misuse and delinquency of the travel card.

e. Deny cash withdrawals exceeding the established limits. After three consecutive attempts to exceed the limit, the ATM will retain the card. If the card is retained, or if there are other questions regarding the card, call 1-800-472-1424 for assistance.

---

### **Chapter 3 Processes and Procedures**

#### **3-1. Program management.**

a. The Travel and Transportation Reform Act of 1998 (Public Law 105-264) stipulates that all U.S. Government personnel (civilian and military) will use the government-sponsored,

contractor-issued travel card to pay costs incident to official business travel. Unless otherwise exempted, all Department of Defense (DOD) personnel are required to use the government-sponsored travel charge card for authorized TDY expenses only.

b. The travel card is limited to permanently assigned military and civilian personnel. Army policy prohibits use of card for Permanent Change of Station (PCS), unless traveler is TDY en route. Abuse/fraud may result in disciplinary action. Formal actions under the Uniform Code of Military Justice may be taken against military cardholders. Civilians may receive disciplinary or adverse personnel actions in accordance with civilian personnel regulations.

**3-2. Reinstatement criteria.**

a. Bank of America will reinstate a canceled account if:

- (1) The account was not charged off as a bad debt.
- (2) The balance was paid in full for a minimum of 60 days.

(3) The account did not have any payments returned to Bank of America for insufficient funds in the previous 12 months, and no more than 3 insufficient fund payments in the life of the account.

b. Cardholders of reinstated accounts must—

- (1) Agree to a credit check (must meet minimum credit score of 600 or higher).
- (2) Pay the reinstatement fee of \$29, which is billed upon reinstatement and appears on the cardholder's next billing statement.

c. If the reinstated account cancels, the cardholder is not considered a second time.

---

**Appendix A**  
**References**

**Section I**  
**Required Publications**

DOD Financial Management Regulation, Volume 9  
Travel and Policy Procedures

DFAS-Indianapolis Center Regulation 37-1  
Finance and Accounting Policy Implementation (Available online for .mil addresses only:  
<http://www.asafm.army.mil/pubs/ar37-1/contents.htm>.)

## **TRADOC Reg 37-3**

### **Section II Related Publications**

DOD Directive 5500.7-R  
The Joint Ethics Regulation

Uniform Code of Military Justice

### **Section III Referenced Forms**

DD Form 1351-2  
Travel Voucher or Subvoucher

DD Form 1556  
Request, Authorization, Agreement, Certification of Training and Reimbursement

---

## **Glossary**

### **Section I Abbreviations**

APC	Agency Program Coordinator
ATM	automated teller machine
DFAS	Defense Finance and Accounting Service
DOD	Department of Defense
FMR	Financial Management Regulation
EAGLS	Electronic Account Government Ledger System
PCS	Permanent Change of Station
PIN	personal identification number
TDY	temporary duty travel
TRADOC	United States Army Training and Doctrine Command

## **Section II**

### **Terms**

#### **Agency Program Coordinator (APC)**

Individual that maintains the program and serves as the authorized agency representative on travel card applications. The commander will appoint an APC to administer the card program.

#### **card abuse**

Use of ATM for other than official travel; unauthorized purchases; and delinquent accounts.

#### **cardholder**

An individual who has a valid travel card, or is authorized one, but elected not to have a travel card. Cardholders will obtain their travel advances only through ATMs.

#### **contractor**

Bank of America, effective 30 November 1998.

#### **credit line**

An account limit that is reduced as charges are made, and replenished as payments are made. Payments made will be applied against the "cash" portion first.

#### **disciplinary action**

Appropriate action taken by supervisors if cardholder accounts become delinquent or if there are indications that cardholders have misused the travel card by making unauthorized travels/ATM withdrawals.

#### **Electronic Account Government Ledger System (EAGLS)**

Electronic Account Government Ledger System (EAGLS) is a user-friendly web-based system used by Bank of America to allow APCs and supervisors to manage their accounts.

#### **noncardholder**

An individual who was denied a travel card and whose travel card was suspended or canceled because of misuse or delinquency. Noncardholders may obtain advances for official travel only through electronic funds transfer when authorized by their supervisor.

#### **split disbursement**

A split payment made to the cardholder's official travel card contractor, and the remainder settlement dollars to their designated financial institution.

#### **Summary Account Number**

A number assigned to identify each APC's program. All cards authorized by the program will contain the summary account number.

#### **Government Travel Card**

A Government-sponsored travel card issued to eligible personnel for use to defray costs of conducting official travel business. Allows Army travelers the freedom and flexibility to

**TRADOC Reg 37-3**

perform their government travel using the card for transportation, rental car, hotels, meals, and miscellaneous travel-related expenses without needing cash advance from DFAS.

FOR THE COMMANDER:

OFFICIAL:

ANTHONY R. JONES  
Lieutenant General, U.S. Army  
Deputy Commanding General/  
Chief of Staff

/signed/  
JANE F. MALISZEWSKI  
Colonel, GS  
Chief Information Officer