



SmartPay® 2
Approving/Billing Official Guide
for Centrally Billed Travel Accounts

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Introduction

Your GSA SmartPay® 2 Travel Card is brought to you by U.S. Bank® Government Services. We thank you for selecting U.S. Bank to be your card provider.

This guide will help Approving/Billing Officials (A/BOs) with the administration of their travel card program. It includes valuable information about the technologies that make the program more efficient, and the latest tools offered by U.S. Bank to help the agency/organization effectively manage their payment process.

Please keep this guide on hand and use it as a reference when you have questions about your responsibilities. You are encouraged to read this information carefully and contact U.S. Bank Government Services if you have questions about any part of this program.

U.S. Bank Government Services Contacts

P.O. Box 6347, Fargo ND 58125-6347

Contact us 24 hours a day, 7 days a week

Toll Free:	888-994-6722
Outside the U.S. call collect:	701-461-2232
Fax:	866-457-7506
Outside the U.S., fax:	701-461-3466

U.S. Bank Government Services has a highly specialized service team to help A/BOs manage their travel card program responsibilities and to provide superior ongoing service. The team can help with the following aspects of an agency's/organization's travel card program.

Payments

The Payment Services team processes all payments received for the U.S. Bank Travel Card program and ensures that payments are posted to the appropriate invoice.

Reconciliation

The Reconciliation team assists with questions regarding outstanding Billing Statements and can help with questions or concerns regarding a Billing Statement. When calling, ask to be connected to an Invoice Services Representative.

Collections

U.S. Bank Government Services offers support in collecting balances on past due Billing Statements. The team works with the Approving/Billing Official (A/BO) to resolve past due situations to try and prevent further escalation such as account suspension.

Disputes

The Disputes team can answer questions or concerns regarding transaction dispute initiation and can also provide information regarding the progress or resolution of a disputed item. Disputes may be filed by phone, electronically or in writing.

Additional U.S. Bank Resources

U.S. Bank Electronic Access System — A web-based electronic access tool designed to be the single source for travel card program management and related data. The U.S. Bank electronic access system enhances program management capabilities and streamlines the billing and payment processes.

U.S. Bank Access[®] Online link: <https://access.usbank.com>

Access Online Program Support

Phone: 800-254-9885

E-mail: accessonlinesupport@usbank.com

U.S. Bank Web-Based Training (WBT) — A web-based electronic tool designed to create a unique training experience. The WBT provides self-paced Access Online training anytime, any day. Our web-based training is very comprehensive and includes user guides, sample statements, simulations, instruction manuals, quick reference guides, and an optional certification process that includes quizzes to ensure your agency/organization participants are trained. Program participants may take this training as often as they need.

WBT training link: <https://wbt.access.usbank.com>

Passwords are updated every 60 days and are sent to agencies/organizations for distribution.

U.S. Bank Government Services website — An exclusive training and communication website tailored to support U.S. Bank Government Services card customers. Visit usbank.com/gov_forourclients to access communication updates, training resources, and reference materials to successfully implement and manage the travel card program.

Contacts at the Agency/Organization

Agency/Organization Program Coordinator (A/OPC)

Name: _____

Phone: (_____) _____

E-mail: _____

Transaction Dispute Contact

Name: _____

Phone: (_____) _____

E-mail: _____

Other Contacts

Name: _____

Organization: _____

Role: _____

Phone: (_____) _____

E-mail: _____

Name: _____

Organization: _____

Role: _____

Phone: (_____) _____

E-mail: _____

Approving/Billing Official Responsibilities

Depending upon an agency's/organization's structure, the A/BO has responsibility for managing the billing, payment and analysis processes of the centrally billed, Central Travel System (CTS) and diversion accounts of the travel card program.

Specific responsibilities may include:

- Receiving and reconciling the official invoice (the Billing Statement) at the cycle date via paper or electronically via the U.S. Bank electronic access system
- Identifying and communicating billing discrepancies to the Transaction Dispute Contact (TDC)
- Approving the Billing Statement in order to make payment to U.S. Bank Government Services in accordance with the Prompt Payment Act
- Working with U.S. Bank Government Services to resolve payment issues
- Notifying the A/OPC, in a timely fashion, when there is an A/BO change or when a new A/BO is assigned
- Verifying appropriate agency/organization personnel involved in the billing and payment processes receive training and policy manuals
- Providing quarterly feedback to A/OPC on U.S. Bank Government Services performance
- Ensuring that appropriate steps are taken to mitigate suspension or cancellation
- Being aware of all incentives in place under the task order to compensate for payment made earlier than mandated by the Prompt Payment Act
- Identifying and analyzing whether faster payment of official invoices in order to take advantage of productivity refunds are in the best interests of the Government, and if so, effectuate payment on the proper date
- Processing agency/organization refunds as designated by the agency/organization
- Analyzing and monitoring U.S. Bank reports on invoices, invoice status, payment performance, and delinquencies for centrally billed accounts

Procedures

As an A/BO, it is important to understand how the travel card program works in accordance with the agency/organization standard procedures.

There are two primary billing options for charges on the U.S. Bank Travel Card Program: individually billed and CTS.

- **Individual Billing Plan** – Authorized users receive their own travel card and receive individual statements to pay U.S. Bank Government Services directly. Individual cardholders are liable and responsible for full payment of charges and fees incurred on their individually billed account. Payment is independent of any agreement for reimbursement that may exist between the cardholder and the agency. The A/BO will not be involved with individually billed accounts.
- **The Central Travel System (CTS)** – This account is centrally billed and designed for direct billing of common carrier charges. The account number is provided to your agency's/organization's designated Travel Management Center (TMC) or Commercial Travel Office (CTO) for use by authorized employees.

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For security reasons, no plastic is issued. The TMC/CTO is responsible for following agency/organization policy for the proper use of the travel card centrally billed account in accordance with its contract with the Government. The TMC/CTO typically receives a copy of the travel card invoice (which is also sent to the A/BO), matches the charges to his/her accounting data, reports valid and unmatched charges to the Government agency and assists with resolving disputes. The TMC/CTO receives a reconciliation report.

Centrally billed accounts will have two numbers: the accountholder account number and the billing account number. The accountholder account number should be used to make purchases. The billing account number will appear on the invoice, it **must not** be used for purchases.

Authorized Uses & Exclusions

The travel card is for OFFICIAL GOVERNMENT USE ONLY and must not be used for personal travel expenses. Since authorized means of travel card expenses vary between agencies/organizations, A/BOs, accountholders and individual cardholders are instructed to refer to the agency's/organization's policies and procedures for specific guidelines and authorized purchase information.

Tax Exempt Status

Expenses charged on individually billed travel cards are usually not tax exempt. Expenses, other than airfare, charged to centrally billed travel cards are typically tax exempt. Agencies/Organizations have the option of centrally billing only select types of expenses. The Federal Government is not tax exempt on airfare purchases, regardless of the type of card.

Billing Account Statements & Invoicing

U.S. Bank Government Services offers the agency/organization both paper and electronic billing/invoicing options. All invoicing is done on a billing cycle predetermined by the agency/organization. Billing cycle dates vary between agencies/organizations and are established at program rollout.

Paper Statement – A paper-based Billing Statement is available for each billing account established by the agency/organization. A sample is included in this A/BO Guide. The Billing Statement is the official invoice for the agency/organization. This statement should be date stamped upon receipt and certified within the time specified by the agency/organization.

Note: If the agency/organization does not receive its paper-based statement within 10 business days of the cycle date, it is the responsibility of the A/BO to call U.S. Government Services at 888-994-6722 to secure a duplicate copy.

The Billing Statement summarizes the cycle transaction activity and provides detailed transaction totals posted for each accountholder in the billing reporting structure (including posting dates, merchant name, city and state, and debit/credit amounts).

The A/BO will receive the Billing Statement and verify the transactions are valid and consistent with the internal agency/organization policy and procedures. The A/BO may also approve the Billing Statement for payment to U.S. Bank Government Services.

Upon receipt of the statement, the A/BO should complete each of the actions listed below in accordance with the internal A/BO procedures for the agency/organization:

- Verify accountholder purchases are for official government use only
- Review and reconcile accountholder statements to ensure receipts and documentation are in order
- Approve the Billing Statement in preparation for payment to U.S. Bank Government Services

Electronic Access to Billing Information – The preferred method of billing/invoicing is electronically. The agency/organization may have access to billing information using the U.S. Bank electronic access system – [Access Online](#). Using the transaction management functionality, A/BO can review and approve transactions and Billing Statements.

Using the U.S. Bank electronic access system, the A/BO is also able to:

- Search, select and view individual accountholder transactions, including line item detail when provided by the merchant (e.g., dates of travel, length of stay)
- Perform accountholder functions on behalf of accountholders (for centrally billed accounts only)
- Initiate disputes
- Approve accountholder cycle activity
- Approve invoices and Billing Statements

Accountholder Statements

Electronic Access to Transactions –Accountholders can view transactions in the U.S. Bank [Access Online](#) system. Electronic information includes transaction date, merchant name, city, state, itinerary details, and other transaction detail. Accountholders may also search for a specific transaction (e.g., airfare to Minneapolis on October 1, 200X) or group of transactions (e.g., all flights to Minneapolis during 200X).

Based on the agency/organization policies and procedures, accountholders may also use [Access Online](#) to:

- Review and approve transactions
- Initiate transaction disputes

Accountholders should follow the internal agency/organization policy procedures for review and approval of electronic statement data.

Paper Statement – At the close of each central billing cycle, the agency’s/organization’s accountholders may receive a paper statement. A sample is included in this A/BO Guide. The statement itemizes each accountholder transaction posted to the travel account during the past billing cycle. Upon receipt of the statement, accountholders should ensure that the agency/organization has all the necessary information to effectuate payment.

Note: It is the accountholder’s responsibility to contact U.S. Bank Government Services if the statement is not received within 10 business days of the cycle date.

Payments

U.S. Bank Government Services accepts payments via electronic funds transfer (ACH/EDI), wire transfer or by check.

Automated Clearing House (ACH) – An ACH transmission is an electronic funds transfer from the agency’s/organization’s paying office to its billing office’s 16-digit billing account number. Funds are routed from the agency’s/organization’s paying office to U.S. Bank Government Services, utilizing the Automated Clearing House process.

Please reference our ACH Support Manual for all required specifications and process coordination efforts for the set up and implementation of the ACH/EDI file format.

Payment through ACH is initiated for the agency/organization by completing the agency/organization portion of the government form AF-3881. Once completed, this form should be forwarded to the originating financial institution.

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If the agency/organization is interested in implementing ACH payments, contact the U.S. Bank Government Services Account Manager. Prior to implementation, all new ACH agency/organization setups require testing with the U.S. Bank Government Services Electronic Payment Department to validate and certify the ACH file formatting and data.

Wire Transfer – Payments by wire are initiated by the government agency/organization utilizing the government disbursing office. Refer to the internal A/BO procedures and documents for initiating a wire transfer. Note: The effective date of the payment is the date on the wire transfer.

Information such as billing account number or interest penalty information should be given in the Free Form Text fields that are available. These fields are called the Originator to the Bank Information (OBI) or the Bank to Beneficiary Information (BBI) field. Both fields are approximately 30 characters in length.

Check – When remitting checks to U.S. Bank Government Services for the agency/organization, the 16-digit billing account number must be included on the check. When submitting payments for multiple Billing Statements on one check, each 16-digit billing account number and amount to be applied to each account must be on the check, an attached document or remittance advice. If the payment includes an interest penalty charge, this amount must also be clearly identified.

Remittance payments should be mailed to:

U.S. Bank Government Services
P.O. Box 790428
St. Louis, MO 63179-0428

Express mail (overnight) payments should be mailed to:

U.S. Bank Internal Payments
Attn: Department 790428
830 North 11th Street
St. Louis, MO 63101

Late Notices – A Late Payment Notice is intended to alert an agency/organization that a problem has arisen in the payment area of the program, and that a payment has not been received. Should the agency/organization receive a Late Payment Notice, it is important to be proactive in reviewing the Late Payment Notice in a timely manner to determine its cause and to inform U.S. Bank Government Services.

Account Suspension & Cancellation – In the event that prompt payment is not made to U.S. Bank Government Services, the Agency/Organization is subject to Prompt Payment Act interest penalties and is also subject to account suspension and account cancellation actions.

It is not the desire of, nor is it advantageous for U.S. Bank Government Services to suspend accounts of any agency/organization. However, if a billing account for the agency/organization becomes delinquent in its payment obligations, and all efforts have been exhausted, U.S. Bank Government Services will use suspension procedures authorized in the GSA master contract or those agreed to with the agency/organization.

The following outlines the most aggressive suspension procedure that is allowed by the GSA master contract.

Please review the following carefully:

45 Days

For suspension purposes, an account is considered past due if payment for undisputed principal amounts has not been received 45 calendar days from the billing date.

If the account has not been suspended in the last 12 months, or if it has only been suspended once, the first Late Payment Notice will be sent. This Late Payment Notice notifies that the account is past due and requests full payment of undisputed principal amount.

If the account has been suspended twice within the last 12 months, the account will be automatically suspended again. A Late Payment Notice will be sent notifying that the account is past due again, and that it will be canceled if no payment is received within five calendar days.

55 Days

If payment has not been received at 55 calendar days from the billing date, U.S. Bank Government Services will send a second Late Payment Notice. The second Late Payment Notice notifies that the account will be suspended within five calendar days if no payment is received.

61 Days

If payment has not been received at 61 calendar days from the billing date, U.S. Bank Government Services will suspend the account.

120 Days

If payment has not been received at 120 calendar days from the billing date, a third Late Payment Notice is sent. This Late Payment Notice informs that the account is now 120 days past due and the account will be canceled if payment is not received within five calendar days.

126 Days

If payment has not been received at 126 calendar days from the billing date, the account will be canceled.

Account Suspension Prevention

It is the objective of U.S. Bank Government Services to assist the agency/organization with payment concerns when they arise and to assist in their prevention. Please review the following suggestions to avoid account suspension situations:

- Be familiar with the agency's/organization's general billing and payment procedures
- Assist with agency/organization education regarding the U.S. Bank Government Services Travel Card Program and associated billing and payment procedures
- Clearly communicate accountholder, A/BO and A/OPC responsibilities regarding the billing and payment processes
- Engage and secure cooperation from the payment office or National Finance Center
- Promptly review, reconcile, and approve and/or certify Billing Statements for the agency/organization enabling prompt payment to U.S. Bank Government Services
- Keep track of dispute initiation and resolution; approve and/or certify payment upon

dispute resolution

- Take immediate action when a Late Payment Notice is received
- Contact U.S. Bank Government Services immediately if it appears that an error has been made

Disputes

A dispute is questionable transaction posted to the billing statement. While most disputes are charges, merchant credits can also be disputed. Card Association Regulations (for travel, purchasing and fleet card programs) govern disputes and provide processing instructions and time requirements based on type of dispute.

Once a dispute is initiated, the amount of the dispute is placed in a pending status while the situation is researched. While the amount remains part of the balance due, it is suspended from aging until the dispute is resolved. If resolution is in the agency/organization favor, a credit is issued; if resolution is in the merchant's favor, the pending status is lifted and the transaction begins to age normally.

Disputes on a Central Bill Accounts /CTS Accounts

A Centrally Billed Account (also called Central Travel System or CTS) is generally issued for use by an agency's/organization's designated Travel Management Center for billing travel expenses. No plastic is issued. Use of the account is generally limited to transportation expenses, although accounts have been occasionally used for other types of transactions. Disputes on CTS accounts are identified by either the Travel Management Center while reconciling the account on behalf of the agency/organization or internally by their billing office.

Given the nature of these accounts, no signature is required at the time of purchase. In the event of a dispute, U.S. Bank Government Services will determine whether or not the transaction in question was billed to the account by the Travel Management Center. If the transaction was billed by the Travel Management Center, the transaction is considered to be valid. Any discrepancies must be worked out between the agency/organization and the Travel Management Center. If the transaction was not billed by the Travel Management Center, U.S. Bank Government Services will process the dispute in accordance with normal dispute procedures. The only exception to this process is an Advanced Credit situation.

An Advanced Credit can occur when a ticket is billed and later credited. If the charge, but not the credit, appears on the billing statement, the agency/organization is not required to pay the charge. The charge can be disputed and the amount of the charge will be suspended until the credit posts to the account on a subsequent statement. Advanced Credits can be taken only on billed transactions. In order to suspend until credit posts, proof of the intent to credit (e.g., Refund Exchange Notice) must be provided.

When tracking Advanced Credits, the agency/organization or Travel Management Center must remember to add the amount of the credit back into the bill on which the credit posted, to avoid taking the credit twice. U.S. Bank Government Services does not recommend taking Advanced Credits without the assistance of an automated reconciliation program provided by the Travel Management Center.

Instructions For Disputing A Transaction

Before disputing or questioning a charge on the billing statement, the A/BO should validate that they have taken the following actions:

- Reviewed receipts for the amount in question as it may have posted to their statement with a different merchant name
- Attempted to contact the merchant in an attempt to resolve the issue

 **GOVERNMENT SERVICES**

If the above actions have been taken and the A/BO still desires to dispute the transaction, disputes may be filed by phone or in writing using the Accountholder Statement of Questioned Item form (CSQI). Many agencies will also file disputes online using the U.S. Bank Government Services electronic access system.

For the quickest and most convenient service, A/BO should phone U.S. Bank Government Services and have the following information available:

- The date and dollar amount of the transaction in question
- An explanation of why the A/BO believes there is an error or why they need additional information, along with any documentation to support their claim
- The date the merchant was contacted in an attempt to resolve the issue and the merchant's response

Many inquiries can be corrected over the phone; however, phoning alone does not preserve the agency's/organization's rights. There may be circumstances where written correspondence is required. In these instances, complete the CSQI form. This form is available online or from the A/OPC. Particular attention should be paid to:

- Describing the attempted merchant resolution
- Signing the form
- Providing the contact name and corresponding daytime telephone number including area code
- Attaching any supporting documentation such as credit vouchers

Return the original form to:

U.S. Bank Government Services
P.O. Box 6335,
Fargo, ND 58125-6335
Fax: 866-229-9625
Outside the U.S. fax: 701-461-3463

The CSQI form must be returned to U.S. Bank no later than 90 days after the transaction posting date in order to preserve the agency's/organization's rights to dispute the transaction. Be sure to retain a file copy for future reference.

U.S. Bank Government Services either must correct the error or explain why the charge was correct. If there is a correction, it will be reflected on the next statement.

Liability Waiver

Agencies/Organizations are covered under U.S. Bank Government Services Limited Liability Waiver Program which is governed by Visa/MasterCard. This program protects agencies/organizations against eligible losses that might be incurred through card misuse by a terminated employee. The program waives certain eligible charges in the event that an employee misuses card privileges. Contact your account coordinator for additional information.

Program Management and Reporting

Comprehensive reporting is vital to effective travel card program management. The U.S. Bank electronic access system provides A/BOs online-access to travel card transaction data. An extensive set of reports is also available to assist agencies/organizations in the areas of overall program management, financial management, supplier management, and compliance management.

The U.S. Bank electronic access system provides reports that allow A/BOs to:

- Review, reconcile and approve transactions in preparation for payment
- Reallocate transactions to appropriate lines of accounting according to agency/organization procedures
- Initiate transaction disputes when appropriate


Online reporting is also available to help monitor:

- Accounts at risk for suspension or cancellation
- Past due balances
- Potential card misuse or fraudulent activity

To learn more about reporting options and to review report samples, consult the [web-based training](#) for the U.S. Bank electronic access system. Username and password to the site can be obtained from the A/OPC.

GOVERNMENT SERVICES

Statement Samples
CTS Managing Account Statement
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U.S. BANK
 TRAVEL CARD PROGRAM
 PO BOX 6348
 FARGO ND 58125-6348

ABC INCORPORATED
 ATTN: JANE ABC
 123 ANY STREET
 PO BOX 1000
 ANY CITY ST 00000-0000

ACCOUNT NUMBER 0000 0000 0000 0000
 ACCOUNT BALANCE 3,412.74
 CURRENT BILLING ACTIVITY 3,412.74

AMOUNT
 ENCLOSED \$

STATEMENT MESSAGES

TN 45 0123456, DL06 00000000

CORPORATE ACCOUNT SUMMARY

CORPORATE ACCOUNT NUMBER
0000000000000000

ACCOUNTING CODE: _____

AGENCY NAME: ATTN: JANE ABC AGENCY/ORG ID: _____
 TAX EXEMPT #: _____ BILLING OFFICE ID: _____

CLOSING DATE	10-15-08	PURCHASES AND OTHER CHARGES	3,412.74
		CHECK/CASH ADVANCES	.00
		CHECK/CASH ADVANCE FEE	.00
		CREDITS	.00
		CURRENT BILLING ACTIVITY	3,412.74
FOR CUSTOMER SERVICE CALL:		PREVIOUS BALANCE	15,980.08
888-994-6722		CURRENT BILLING ACTIVITY	3,412.74
SEND BILLING INQUIRES TO:		SELF ASSESSMENT PENALTY	.00
U.S. BANK TRAVEL CARD PROGRAM PO BOX 6335 FARGO ND 58125-6335		INTEREST	15,980.08
		NEW BALANCE	3,412.74
		DISPUTED AMOUNT	.00

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 **GOVERNMENT SERVICES**

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