GSA SmartPay
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U.S. General Services Administration

Travel Card Troubleshooting Guide

Help! I need to pay my travel charge card bill.

The Office of Charge Card Management frequently receives questions from cardholders about how to pay a travel card bill. This publication acts as a primer, offering information about the four ways to make sure the bank receives your payment on time.

1. **Pay the bank directly via split disbursement* during the vouchering process.** The payment process called split disbursement is defined in the GSA SmartPay® 2 master contract as the process of dividing a travel voucher reimbursement between the contractor (bank) and the traveler. The balance designated to go to each is sent directly to the appropriate party. Don't forget to double check your card balance to ensure that split disbursement payments were properly paid.

2. **Make payments online via the banks' online bill payment systems.** Through this bank process, you still voucher through your agency/organization for official travel expenses incurred and receive a reimbursement from your agency/organization to your savings or checking account. In accordance with Federal Travel Regulation (FTR) section 301-52.24 and the bank cardholder agreements, cardholders must remit payment to the bank on or before the statement due date, regardless of the status of the cardholder's voucher. Payments can be made via the bank's online bill payment system any time – 24 hours a day, seven days a week – so you can log on before your statement due date to pay the amount you owe from your own checking or savings account.

Note: If your agency uses the split disbursement process, please ensure you pay the amount of the bill for which you are responsible.

We've provided the websites for the banks' online bill payment systems below.

If you do not know which bank issues your travel charge card, simply look at the back of the card to find the bank logo or wait for your next statement to arrive.

Citibank® – CitiDirect®
https://home.cards.citidirect.com

JPMorgan Chase® – PaymentNet®
https://gov1.paymentnet.com/

U.S. Bank® – Access® Online
https://access.usbank.com

3. **Pay your travel charge card bill via mail.** Upon receipt of your charge card statement, or at any time prior to receipt of the statement, you can mail your payment to the bank using the following addresses:

Citibank
Citibank Government Card Services
P.O. Box 183173
Columbus, OH 43218-3173

JPMorgan Chase
JPMC Commercial Cards
P.O. Box 4473
Carol Stream, IL 60197-4473

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

Note: If your agency uses the split disbursement process, please ensure you pay the amount of the bill for which you are responsible.

4. **Make a payment via telephone.** A payment can be made any time during the billing cycle, so you do not need to wait to receive a statement from the bank in order to make a payment. Information for making payments via phone is provided below:

Citibank (800) 790-7206
Enter your account number and when a customer service representative answers, request to make a payment over the telephone. The representative will collect all necessary information.

JPMorgan Chase (888) 297-0781
Enter your 16-digit account number and request to make a payment via phone. You will be asked via a voice response unit to provide your bank ABA routing number, bank account number, dollar amount to be paid and desired posting date. An ACH file will be drafted and your checking or savings account will be debited.

U.S. Bank – TelePay (888) 994-6722
Press ** to be directed to an operator who will take your charge card account number and payment information.

Note: If your agency uses the split disbursement process, please ensure you pay the amount of the bill for which you are responsible.

Although OMB Circular A-123, Appendix B in Chapter 4.4 requires all executive branch agencies to implement split disbursement, it may not yet be operational in your agency/organization. Please contact your Agency/Organization Program Coordinator (A/OPC) for further details.

Help! My travel card isn't working.

There can be many reasons why your travel charge card has stopped working and your card is being declined. The most common reason for a travel charge card being declined is due to a temporary suspension placed on the account. Temporary suspensions typically occur whenever activity on the account indicates that fraud may have occurred. This is a precaution taken by the bank to protect your account. This type of fraud generally has nothing to do with your transactions. Instead, thieves and hackers sometimes compromise vendor databases or discern potential card account numbers, causing activity on your account. Whenever this type of activity occurs, it automatically alerts the contract bank fraud monitoring systems.

Prior to a suspension being placed on the travel card, the bank will attempt to contact you at the phone numbers you have provided. The bank will also try to reach your Agency/Organization Program Coordinator (A/OPC) to find more information about your location, travel and/or anything else that may indicate whether the travel card is being used properly. If the bank cannot reach you or the A/OPC, your travel card account may be suspended until you can authenticate the activity on the account to the bank's customer service organization and verify that the card is still in your possession. Once this is done, the bank can remove the suspension on your account immediately in the case of no fraudulent activity. However, a new card will need to be issued if the card account has been compromised and/or fraudulent activity has occurred. It may be possible for the bank to send your new card to your travel location, if the length of your travel allows for this option. Replacement cards for lost, stolen, broken or otherwise unusable cards will be processed within one business day of the agency/organization request.

Regardless of the reason your travel charge card is being declined, the best approach to getting it working again is to first contact the bank that issued your card. The card issuing bank should always be your first point of contact if your charge card has been declined or has stopped working. The bank contact information can be found on the back of your travel charge card, but we've also provided customer support numbers below:

Citibank
(800) 790-7206 (within United States)
(904) 954-7850 (collect calls from outside United States)

JPMorgan Chase
(888) 297-0783 (within United States)
(847) 488-4441 (collect calls from outside United States)

U.S. Bank
(888) 994-6722 (within United States)
(701) 461-2232 (collect calls from outside United States)

If, after speaking to the card issuing bank, your card still cannot be reinstated, you will be referred back to your A/OPC. He or she will check your account to see if your card spending limit needs to be raised, or if certain merchant category codes need to be opened. These are two common examples of why an A/OPC would need to be involved in reinstating your card. Keep in mind that most A/OPCs do not work on weekends, nor are they available 24 hours a day. This is why the bank's customer support should always be the first point of contact when trying to resolve your problem.

In the event that you cannot reach your A/OPC, it may be necessary for you to use an alternate method to cover your official travel expenses until the A/OPC can determine the cause of the card being declined or simply not working. If this happens, be sure to keep records of your expenses so you can accurately voucher when you return.

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