Controlled Spend Account (CSA) 101

Stacy Eslich
Vice President, Citi
A Winning Hand: Solutions, Savings and Sustainability with GSA SmartPay

The 13th Annual GSA SmartPay Training Conference, Las Vegas
To ensure the best possible learning experience for participants, please adhere to the following house rules:

• Turn cell phones and pagers to vibrate
• Hold questions to end of session
• Ensure your participant badge is scanned to receive CLP credits
  − For each course
  − Must leave room and reenter
• Take advantage of opportunities to provide feedback
  − Please select the Citi Q&A icon on any Citi PC at the conference
  − Answers to be e-mailed after the conference within 60 days
This course is designed to assist you in achieving the following objectives:

- Understanding the Controlled Spend Account (CSA) travel card program currently in pilot with the Air Force, the processes and parameters
- Understanding features, functionality and resources available to APCs and Cardholders
CSA 101

Agenda

• Overview
• Concept
• Benefits
• Program Parameters
• What Cardholders Need to Know
• How APCs Can Prepare
• Online Tools
• Marketing and Training
1. Overview
Travel Card Management tasks are extensive and costly.

Credit limits are estimates – not mission driven.

Not all travelers have a GTC since it is based on Credit Worthiness and frequency of travel.

Merchant Category Code (MCC) restrictions prevent use of the GTC for some PCS authorized expenses.

*Please note your service may not allow PCS expenses to be charged to the GTC*

GTC is mandatory and requires use for all official travel expenses but only 60% of AF travel spending is charged to GTC by travelers.
**Definition**: CSA is a new travel card that facilitates a low-maintenance but responsive vehicle for use by travelers. The CSA is a pilot program currently available to the Air Force.

**Product Goals**:
- Meet mission requirements
- Decreases workload on all functional areas
- Increase usage by DoD travelers
All travelers will have a CSA and no credit check will be necessary.

Spending limits on the CSA will be based on approved travel authorizations and amount will be just enough to perform the mission.

CSA will be used for all TDY and all permanent change of station expenses.

Cardholders will now be able to contact Citi directly to request temporary spending limit increases versus relying on the APC.

100% of the reimbursement is paid to Citi.
3. Benefits
Primary Benefits

- Eliminates risk of delinquencies and misuse
  - CSA only has value if individual has an approved travel order
  - Removes delinquency-related disciplinary action duties from Commanding Officers

- Substantially reduces workload of GTC coordinators
  - Air Force eliminated Squadron and Flight Level APCs

- Reduces number of Finance and Transportation tasks
  - Travel Advances, Payment Rejects, CBA Reconciliation, etc.
  - Ensures more efficient use of funds and resources
4. Program Parameters
## Program Parameters

<table>
<thead>
<tr>
<th></th>
<th>Controlled Spend Account</th>
<th>Government Travel Card</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Audience</strong></td>
<td>All travelers – No credit check required</td>
<td>Not all travelers – creditworthiness</td>
</tr>
<tr>
<td><strong>Credit Checks</strong></td>
<td>Based on travel orders</td>
<td>Limit always open = Risk of misuse</td>
</tr>
<tr>
<td><strong>Credit Limit</strong></td>
<td>No orders = No value</td>
<td>Limit always open = Risk of misuse</td>
</tr>
<tr>
<td><strong>Availability</strong></td>
<td>Not Required</td>
<td>Required</td>
</tr>
<tr>
<td><strong>Delinquency</strong></td>
<td>Cardholders can call Citi for TSLs</td>
<td>Only APCs can request a TSL</td>
</tr>
<tr>
<td><strong>Management</strong></td>
<td>Broad acceptance</td>
<td>Restricted acceptance</td>
</tr>
<tr>
<td><strong>Temporary Spend</strong></td>
<td>$500</td>
<td>$600</td>
</tr>
<tr>
<td><strong>Limit (TSL)</strong></td>
<td>Total Trip Reimbursement to CSA</td>
<td>Split-disbursed</td>
</tr>
<tr>
<td><strong>Merchant</strong></td>
<td>Residual balance:</td>
<td></td>
</tr>
<tr>
<td><strong>Acceptance</strong></td>
<td>Refund (ACH or Check)</td>
<td></td>
</tr>
<tr>
<td><strong>Cash</strong></td>
<td>ATM/Teller withdrawal (2% fee)</td>
<td></td>
</tr>
<tr>
<td><strong>Voucher Payments</strong></td>
<td>Refund (ACH or Check)</td>
<td></td>
</tr>
<tr>
<td><strong>Credit Balance</strong></td>
<td>Residual balance:</td>
<td></td>
</tr>
<tr>
<td><strong>Refunds</strong></td>
<td>Refund (ACH or Check)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>ATM/Teller withdrawal (2% fee)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sent to cardholder in form of check</td>
<td></td>
</tr>
</tbody>
</table>
• All benefits and protections (insurance, fraud protection) remain.

• Delinquency actions fall under the master contract terms and conditions, i.e., accounts will still suspend at 61 days past billing.

• Cardholders must CONFIRM RECEIPT OF CSA by following instructions on sticker.

• Through the VRU – option 4 – ESTABLISH A PIN NUMBER – (GTC PIN number will not automatically transfer to CSA).

• Cardholders can call Citi to request a Temporary Spend Limit (TSL) increase (followed by order amendment, when required).

• Increases to spend limit (approved orders, amendments, TSLs) will generate an e-mail notification to the cardholder. The APC will be e-mailed when a TSL is done.
• Mission Critical Status
  – Accounts in PCS Status will be automatically placed in Mission Critical and transferred to the new unit at the RNLTD
  – APCs can still place accounts meeting non-PCS criteria in Mission Critical, i.e., deployments where a voucher cannot be filed

• Do Not Strand Policy
  – Citi will force travel authorizations through on the CSA if a cardholder has a suspended account
    ▪ Forced authorization will be on a transaction-by-transaction basis

• Reinstatement of Closed Accounts due to delinquency
  – Cardholders can apply for reinstatement once the balance is paid off
  – Cardholder must agree to pay a $29 reinstatement fee (per the DTMO program parameters)
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5. What Cardholders Need to Know
Use Your CSA Card for all authorized expenses
- JFTR Ch 2 Para U2015 – “It is the general policy of DoD that the (GTCC) be used by DoD personnel to pay for all costs incidental to official business travel, including travel advances, lodging, transportation, rental cars, meals…”

Estimate & Submit Travel Orders
- AFI 65-103---1.2.14.1 – “Submit a travel voucher within five workdays after receipt of order”

Pay the undisputed balance on time and in full via total trip reimbursement (TTR)

Dispute applicable transactions within 60 days of statement billing date
Temporary Spending Limit Changes can be requested by calling Citi. Requests can be made by both cardholders and APCs for up to five days. Temporary Spending Limit increases should be followed by an order amendment, when required.

AFI 65-103 – 1.2.14: “Do not issue verbal orders unless absolutely necessary…must be confirmed in writing as soon as possible”

AFI 11-401 – Verbal Flight Authorizations: Written confirmation of any verbal flight order must be issued within three duty-days.
Required DTS Transactions
- Update your DTS Profile to include the new CSA Number
- Update the Payment Totals screen to comply with Total Trip Reimbursement
- Amend DTS Authorization for Controlled Spend Account
- File Settlement Voucher

Ensure Orders are Accurate and Complete
- Transportation to TDY Location?
- Rental Car or Taxi?
- Lodging Off-Base?
- Room Taxes?
- POV Vehicle?
What Current Users Need to Know – CSP

- Upon receipt of first paper statement you can sign up to access online statements
- No APC action is necessary
- View past statements (up to 12 cycles) two business days after cycle
- View new unbilled and pending transactions
- Request a credit balance refund through ACH to a personal checking or savings account
- Access an online residual calculator tool
- Make updates to address, phone number, email, etc.
What Current Users Need to Know – After Receiving the CSA

- Ensure Citibank is aware of and updates their card management system with changes to your mailing address, e-mail address and phone number!
  - E-mail alerts will play an important part in the success of the CSA
    - Cardholders will be notified when amounts are loaded to the CSA (upward and downward)
    - Cardholders will be notified if the account has a returned billing statement
    - Returned mail will result in the deactivation of your CSA Card
6. How APCs Can Prepare

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TRAVEL

John Smith
How APCs Can Prepare for a CSA Rollout

- Existing GTC cards can be auto-enrolled if criteria is met
  - If cardholders aren’t auto-enrolled, an online or paper application is required (APC must initiate the application)

- Criteria for auto-enrollment
  - Open GTC
  - Good standing (no return mail, no suspension, etc.)
  - In an eligible hierarchy
  - Your cardholders need to have good addresses and good e-mail addresses
  - COMMUNICATION AND TRAINING IS KEY TO A SUCCESSFUL ROLLOUT
7. Online Tools

TRAVEL

John Smith
Online Tools

• Updates to online tools
  – Trip Detail and Summary Screen
  – Online TSLs
  – CSA Reports
What Fields No Longer Appear?
- Credit Limit
- Cycle Limit
- Single Transaction Dollar Limit
- # of Transactions per Cycle
- # of Transactions per Day
- Credit Worthiness Indicator
Card Management - Trip Management - Trip Details

Cardholder Name: 
Trip ID: 
(MM/DD/YYYY) Date: 04/21/2011
Amount: 
Status: All

Account Number: 
Transaction Type: All
(MM/DD/YYYY) Date To: 07/20/2011
Amount To: 
Trip Type: All

Search 
cancel

RESULTS

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<tr>
<th>date</th>
<th>trip id</th>
<th>amount</th>
<th>transaction type</th>
<th>trip type</th>
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<th>comments</th>
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<tbody>
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<td>Travel Order</td>
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(1 - 16 of 16)

view temp spend limit  modify account  view statement
### Card Management - Trip Management - Trip Summary

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<thead>
<tr>
<th>Cardholder Name:</th>
<th>Account Number:</th>
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<tbody>
<tr>
<td>Trip ID:</td>
<td>Trip Type:</td>
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<tr>
<td>Search by:</td>
<td>(MM/DD/YYYY) Date To:</td>
</tr>
<tr>
<td>(MM/DD/YYYY) Date:</td>
<td>All</td>
</tr>
<tr>
<td>Status:</td>
<td>(MM/DD/YYYY) Date To:</td>
</tr>
<tr>
<td></td>
<td>All</td>
</tr>
<tr>
<td></td>
<td>search</td>
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</table>

### RESULTS

<table>
<thead>
<tr>
<th>Trip ID</th>
<th>Trip Type</th>
<th>Amount</th>
<th>Status</th>
<th>Start Date</th>
<th>End Date</th>
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<td>07/14/2011</td>
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<tr>
<td>15BMCO</td>
<td>TDY</td>
<td>$1,370.90</td>
<td>Not Reconciled</td>
<td>06/23/2011</td>
<td></td>
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<tr>
<td>15DPA</td>
<td>TDY</td>
<td>$542.09</td>
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<td>07/09/2011</td>
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<tr>
<td>151ELH</td>
<td>TDY</td>
<td>$988.19</td>
<td>Reconciled</td>
<td>08/04/2011</td>
<td>08/15/2011</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Tran Type</th>
<th>Status</th>
<th>Comments</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/04/2011</td>
<td>686.00</td>
<td>Travel Order</td>
<td>Completed</td>
<td></td>
<td>view</td>
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<tr>
<td>06/07/2011</td>
<td>16.82</td>
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<td>06/14/2011</td>
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<td>Amendment</td>
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</tr>
<tr>
<td>06/15/2011</td>
<td>988.19</td>
<td>Final Payment</td>
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<td>14QDC6</td>
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<td>14QDEY</td>
<td>TDY</td>
<td>$530.32</td>
<td>Reconciled</td>
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<td>view</td>
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(1 - 6 of 6)
### Card Management - Trip Management - Temporary Spend Limit

#### RESULTS

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<th>field</th>
<th>start date</th>
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<th>amount</th>
<th>updated by</th>
<th>updated date time</th>
<th>status</th>
<th>comments</th>
</tr>
</thead>
</table>

(1 - 2 of 2)
Account Listing w Agency/Org Name
Owner: Business Administrator - gsabadm@4360
Modified: 6/13/11 11:15:57 PM
Account Listing with PCS Flag and Card Receipt Verification Flag included with Name Line 2
Edit Subscriptions Export PDF

Credit Balance Refunds
Owner: Administrator
Modified: 3/5/11 5:44:11 PM
Date prompted report for credit balance refunds by Citibank.
Edit Subscriptions Export PDF

CSA - PCS Status Report
Owner: Business Administrator 2
Modified: 5/20/10 3:04:25 PM
A fully prompted report that identifies accounts in Mission Critical status that are PCS related moves
Edit Subscriptions Export PDF

Declined Authorizations Report
Owner: Administrator
Modified: 3/5/11 4:34:41 PM
Date prompted report listing information related to declined authorizations.
Edit Subscriptions Export PDF

Purchase to Payment Ratio Report
Owner: Administrator
Modified: 3/5/11 4:34:45 PM

Account Listing–CSA
Owner: Business Administrator - gsabadm@4360
Modified: 11/2/10 12:15:38 PM
Account Listing with PCS Flag and Card Receipt Verification Flag included
Edit Subscriptions Export PDF

CSA - Lost Stolen Report
Owner: Business Administrator 2
Modified: 5/20/10 3:03:51 PM
This is a fully prompted report that can be used as a template for building other reports
Edit Subscriptions Export PDF

CSA Return Plastic (J2) and Mail (T2) Report
Owner: Administrator
Modified: 3/8/11 12:16:14 PM
Edit Subscriptions Export PDF

Mission Critical
Owner: Administrator
Modified: 3/5/11 4:34:43 PM
Edit Subscriptions Export PDF
8. Marketing and Training
Online Demonstration of CSA Marketing and Training Site

The Citi® Controlled Spend Account

APC Frequently Asked Questions

What is the difference between the Government Travel Card (GTC) and the new Controlled Spend Account (CSA) card?

How will the new Controlled Spend Account (CSA) card affect my current duties as an APC?

Why are the APC duties reduced for the CSA versus GTC program?

How are spending limits adjusted for the CSA?

The Citi® Controlled Spend Account

Commanding Officer Frequently Asked Questions

What is the difference between the Government Travel Card (GTC) and the new Controlled Spend Account (CSA) card?

The new card is for ALL service members, both active-duty and reserve, who are authorized Citi Traveler Credit Account (CTCA) cards.

The Citi card will be the official DOD-issued card for all service members, both active-duty and reserve, who are authorized CTCA cards.

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Citi® Controlled Spend Account

Citi’s Mission-Driven Government Travel Charge Card

DoD GTC Travel

CSA 101

Marketing and Training
Controlled Spend Account (CSA) Quick Tips

Gain greater control throughout your mission with your CSA.

Verify Receipt
Your CSA will arrive in a plain white envelope. Immediately, upon receiving your CSA in the mail, verify receipt by following the instructions on the sticker affixed to the front of the card.

Establish a PIN for ATM Use
Establishing a Personalized Identification Number (PIN) is easy—just call the toll-free number on the back of the card and in a few short steps your CSA is ready for ATM use.

Update DTS with Your CSA Info
After receiving your CSA ensure DTS was updated with your new card number and expiration date. The CSA 101 Training Module covers updating DTS with CSA info.

Approved Travel = Spend Limit
CSA spend limits adjust based on the estimated costs of approved travel orders. A word of caution: NO ORDERS = NO SPEND LIMIT! To ensure adequate spend limit—input orders early (at least five days prior to travel) and accurately estimate the trip’s expenses.

Control and Flexibility!
Whether it is establishing adequate spend limits or deciding which option to use for spending residual funds—travelers are in control! You also have greater flexibility since cardholders can call Citi directly if they need assistance. No need to rely on an APC to resolve issues on your behalf. Now, if you have a problem: CALL Citi—Citi will solve your problem!

All Travelers and All Expenses
All travelers will have a CSA and no credit checks are required since spend limits are mission-driven! Expanded merchant acceptance—over 30 million merchants worldwide—allows full compliance with DoD regulations requiring use of the card for all travel-related expenses (TDY, PCS and deployments).

Trip Reconciliation
After the trip, spend limits automatically adjust to reflect the actual cost of the travel (versus the estimated cost on the order) and total trip reimbursement drastically reduces the risk of your account becoming delinquent. Citi will reconcile the account and identify any residual funds remaining on the CSA.

Your Card – Your Money!
If you have residual funds remaining after the trip—it’s your money so feel free to use the CSA for personal purchases. Yes, you heard correctly, residual funds belong to the traveler. However, if you prefer, just transfer the funds electronically to another account or request a check from Citi. The CSA puts you in control.

Delivering more control before, during and after your mission.

Rapid responses to your questions.
Citi provides 24/7 support so you can focus on your mission objectives. Call Citi at 1-877-784-1407.
Thank you for attending!

Visit the Citibank Welcome Center
- Level 3 Foyer – West
- National Industries for the Blind will have a display of products
- Conference Slide Show – come see yourself shine!

Visit the Citibank One-on-One Lab – Lido Room 3101 A/B

Visit the Citibank Mini Sessions – Lido Room 3001 A/B

Q&A Citi Link – Tell us your thoughts
Schedules Available at the Welcome Center

Navy/Marine Training Schedule
Department of Defense Travel Program
2019 NSA SmartPay Conference

Federal Agencies Training Schedule
2019 GSA SmartPay Conference

Other Training Schedule
2019 GSA SmartPay Conference

Air Force CSA Training Schedule
Department of Defense Travel Program
2019 GSA SmartPay Conference

Army Training Schedule
Department of Defense Travel Program
2019 GSA SmartPay Conference

Navy Purchase Training Schedule
2019 GSA SmartPay Conference

Independent Agencies and Air Force GTC Training Schedule
Department of Defense Travel Program
2019 GSA SmartPay Conference

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Citi offers on-site training at no cost for agencies meeting the required minimum participant level of 20 or more as set forth in the GSA SmartPay2 Master Contract.

- **Regional Citi Training Locations**
  - Norfolk, VA
  - Washington, DC
  - Visit [www.defensetravel.dod.mil/passport](http://www.defensetravel.dod.mil/passport) to register for these sessions

- **Upcoming Training**
  - Visit [www.defensetravel.dod.mil/passport](http://www.defensetravel.dod.mil/passport) to register for these sessions

- **On-site at your office**
  - 20-participant minimum

- **Distance Learning – Video Conferences**

Please e-mail us at [CommCard.Training@citi.com](mailto:CommCard.Training@citi.com) and a Citi training coordinator will work with you directly for on-site or Distance Learning sessions.
In January 2007, Citi released a Climate Change Position Statement, the first US financial institution to do so. As a sustainability leader in the financial sector, Citi has taken concrete steps to address this important issue of climate change by: (a) targeting $50 billion over 10 years to address global climate change: includes significant increases in investment and financing of alternative energy, clean technology, and other carbon-emission-reduction activities; (b) committing to reduce GHG emissions of all Citi owned and leased properties around the world by 10% by 2011; (c) purchasing more than 52,000 MWh of green (carbon neutral) power for our operations in 2006; (d) creating Sustainable Development Investments (SDI) that makes private equity investments in renewable energy and clean technologies; (e) providing lending and investing services to clients for renewable energy development and projects; (f) producing equity research related to climate issues that helps to inform investors on risks and opportunities associated with the issue; and (g) engaging with a broad range of stakeholders on the issue of climate change to help advance understanding and solutions.

Citi works with its clients in greenhouse-gas-intensive industries to evaluate emerging risks from climate change and, where appropriate, to mitigate those risks.