



REPLY TO  
ATTENTION OF:

**DEPARTMENT OF THE ARMY**  
HEADQUARTERS, U.S. ARMY ARMOR CENTER AND FORT KNOX  
FORT KNOX, KENTUCKY 40121-5000

ATZK-RMM (37a)

20 September 2004

MEMORANDUM FOR

Commanders, All Units Reporting Directly to This Headquarters  
Directors and Chiefs, Staff Offices/Departments, This Headquarters

SUBJECT: Thunderbolt Six Policy Memo No. 40-33 - Army Individual Travel Charge Card  
Delinquency

1. References: a. Secretary of the Army Memorandum, Subject: Army Charge Card Programs,  
28 January 2003.

b. DoD Financial Management Regulation, Volume 9, Chapter 3 (DoD Government  
Travel Charge Card), August 2003.

c. TRADOC Regulation 37-3, Government Travel Card Program, 26 July 1999.

2. The Secretary of the Army has directed commanders and directors to reduce credit card  
delinquency and misuse. He stresses the responsibility and accountability to which cardholders,  
commanders, and directors will be held. The Army's goal is **not to exceed 4.5 percent for  
dollars delinquent** and 3 percent for accounts delinquent. The Army's primary delinquency  
measure will be percent of dollars delinquent.

3. Successful credit card program management involves attention to responsibilities of  
cardholders, commanders and directors, and Agency Program Coordinators (APCs). Credit card  
misuse and delinquency will not be tolerated. The following responsibilities will be followed  
without exception:

a. Commanders and directors will ensure all active and in-processing cardholders receive a  
copy of this policy.

b. Cardholders will sign acknowledgment that they have read and understand the terms and  
conditions of the card prior to issue, which specifies that the card is for official TDY travel only,  
and that the individual is responsible for timely payment of all just debts. It is understood  
cardholders will occasionally encounter situations where errors in settlement vouchers or slow  
processing time will impact payment of claims. However, it is the cardholder's responsibility to  
follow-up on non-receipt of settlement. Simply submitting a claim does not relieve cardholders  
of their responsibility to settle credit card debt. A contact list is attached for cardholders  
requiring assistance.

ATZK-RMM

SUBJECT: Thunderbolt Six Policy Memo No. 40-33 - Army Individual Travel Charge Card Delinquency

c. Commanders and directors are expected to prevent travel card abuse through command emphasis and direct involvement. Supervisors must ensure travel vouchers are filed promptly and charges are paid upon receipt of the monthly billing statement. Partial settlements should be initiated by personnel on extended TDY to ensure monthly bills are paid. TDY orders must contain a statement in the remarks section indicating whether or not the traveler is a government travel cardholder. Split disbursement is mandatory for military cardholders and commanders will ensure Soldiers elect this method of payment when completing settlement vouchers. The Defense Finance and Accounting Service (DFAS) default method of payment for civilian cardholders is also split disbursement. Supervisors reviewing settlement vouchers will encourage split disbursement by civilian cardholders. Use of split disbursement sends lodging, rental car, and other applicable reimbursements directly to the credit card company.

d. Commanders and directors will adequately staff the APC function to meet travel card program management requirements. To avoid APC turnover, commanders and directors should evaluate the feasibility of using civilian personnel in APC positions where possible.

e. All cardholders **must** in-process and out-process through the unit APC to verify travel card account status. The APC will initiate action to pick up the cardholder's account or initiate transfer to the gaining unit, as appropriate. Commanders, directors, and supervisors are responsible to ensure that all cardholders in-process and out-process through the unit APC; that the Soldier's Unit Clearance Record or civilian equivalent is properly annotated to verify clearance before being signed by the designated verifying official; and that the APC initiates pick-up and transfer of cardholder accounts in a timely manner. The unit APC will report all delinquent accounts of arriving/departing personnel to the commander/director for appropriate action. The unit APC will deactivate or close accounts for all departing cardholders, except for PCS personnel performing TDY enroute. Soldiers will present a copy of their unit clearance record, DA Form 137-1, signed by their commander, to the Adjutant General (AG) office when clearing post. The responsible AG staff will verify that the Soldier's clearance record has been properly signed by the unit commander.

f. G4/DRM will report delinquent cardholders to the Chief of Staff monthly. The Chief of Staff will forward this report to commanders and directors who will counsel in writing all cardholders who have delinquent accounts over 60 days past due or who have misused their card. Commanders and directors will report to the Chief of Staff in writing the corrective action taken. Counseling should not be conducted if the cardholder is not responsible for the delinquency.

g. Per DoD guidance, commanders and directors will refer instances of misuse and delinquency to their organization's security office for appropriate action. Modification or revocation of a security clearance could result from misuse or abuse of travel charge cards.

ATZK-RMM

SUBJECT: Thunderbolt Six Policy Memo No. 40-33 - Army Individual Travel Charge Card Delinquency

h. In the event of card misuse or willful nonpayment not corrected within 14 days after counseling, commanders and directors will consider corrective actions:

(1) Military: Reprimand, administrative elimination, and/or initiation of Uniform Code of Military Justice (UCMJ) proceedings are some of the possible corrective actions to consider (depending on the specific facts).

(2) Civilian: Coordinate disciplinary action with Civilian Personnel Advisory Center (CPAC).

i. G4/DRM will track the frequency and type of problems associated with the DFAS travel settlement process that negatively impact delinquency rates. Persistent problems will be forwarded to TRADOC, DCSR for resolution with DFAS.

4. Management of this program is far more than just a paper drill. Travel card delinquency reflects poorly on individual Soldiers and civilians, as well as their leaders, and could result in long term damage to personal credit ratings. Credit card delinquency may be an indicator of financial trouble or failure of the travel settlement process. If a cardholder is experiencing financial difficulty, help is needed. If a cardholder has not received travel reimbursement, commanders and directors must energize the staff to get the cardholder paid. Get involved and fix it. Both are the commander's issues. Do not let your cardholders become severely delinquent (90 days) and face pay garnishment and/or disciplinary action. Accordingly, I direct cardholders, APCs, and commanders/directors to follow through with their respective responsibilities, and support the Secretary of the Army's travel card policy.

5. This memorandum supersedes Thunderbolt Six Policy Memo 40-10, SAB, 13 May 03.

Encl

  
TERRY L. TUCKER  
Major General, USA  
Commanding

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## Travel Card and Settlement Contacts

### **TDY Travel Settlements**

DFAS Website (Home Page)            <http://www.dfas.mil/>

DFAS Indianapolis – Customer Service Inquiries    1-888-332-7366  
Bank of America Cardholder Customer Service    1-800-472-1424 (24 hrs x 365 days)  
Bank of America A/OPC Agency Support            1-800-558-0548 (Mon-Fri)

### **PCS Settlements**

DFAS Columbus – PCS Settlements                1-800-756-4571

### **Mission Local Contacts**

Travel Card POC (Primary)	Robyn Wright	4-3241
Travel Card POC (Alternate)	Cerrie Williams	4-2248
Management Officer	Mike Greenwell	4-5711