

**ARS □ CSREES □ ERS □ NASS**

***Bulletin***

**Title:** Changes to the Travel Charge Card Application Process - Creditworthiness

**Number:** 06-302

**Date:** March 1, 2006      **Expiration:** February 28, 2007

**Originating Office:** Travel and Relocation Services Branch, Financial Management Division, AFM/ARS

**Distribution:** All REE Employees

This bulletin informs REE employees of changes to the application process for the travel charge card, which will now include a creditworthiness screening for new applicants. Current cardholders are not affected by the new creditworthiness procedures.

## Background and Policy:

Beginning March 1, 2006, the Department of Agriculture (USDA) will adopt a creditworthiness screening for all employees applying for a contractor-issued Government travel charge card. The creditworthiness screening is required by revisions to the Office of Management and Budget (OMB) Circular A-123, Appendix B, Improving the Management of Government Charge Card Programs. This Circular implements Section 639 of the Consolidated Appropriations Act, 2005 (P.L. 108-447), which mandates that agencies must assess the creditworthiness of all **new** travel charge card applicants prior to issuing a card. The Circular also requires that new applicants receive training prior to issuance of a travel charge card. **Note: Current cardholders are not subject to creditworthiness screening, and their current credit limits are unaffected.**

Creditworthiness is defined in OMB Circular A-123, Appendix B, as obtaining a FICO score of 660 or higher from a credit reporting agency. FICO is a risk-predictive score developed by Fair Isaac and Company, and is based on five criteria, including payment history, amount of outstanding credit debt, length of credit history, amount of new credit, and types of credit used by the applicant. Bank of America (BoA), USDA's travel charge card vendor, will only obtain the FICO score on the applicant. BoA will not receive any information on the composition of the score, nor will BoA provide an employee's FICO score information to the USDA or the employee's agency. The FICO score information will be used internally by BoA to determine whether the applicant will receive a restricted or unrestricted travel charge card.

## Procedures:

Beginning March 1, 2006, all REE employees applying for a new travel charge card must complete the new version of the Bank of American "*Individually Billed Card Account Setup/Application Form.*" The new form is available from the employee's assigned Agency/Office Point of Contact (A/OPC) or on the BoA website at [https://www.gcsuthd.bankofamerica.com/forms/doc/cs/S01N1198\\_CS.doc](https://www.gcsuthd.bankofamerica.com/forms/doc/cs/S01N1198_CS.doc). (A list of REE A/OPCs is found in Attachment 1 of this Bulletin.)

- The new application procedures require the applicant to complete the section titled "Signature and Agreement" whereby the applicant will either authorize or not authorize BoA to obtain the employee's credit report.
- If the applicant authorizes BoA to obtain the employee's credit report and the credit report provides a FICO score of 660 or higher, the applicant will receive an unrestricted travel charge card.
  - An unrestricted travel charge card will have a credit limit of \$5,000, with a monthly limit of \$2,500, and a cash advance limit of \$500 weekly.

- Credit limits on unrestricted card may be increased based on the travel needs of the employee. The employee should contact their assigned A/OPC when higher credit limits are necessary.
- If the applicant does not authorize BoA to obtain a credit score or if the applicant does authorize a creditworthiness screening, but the credit score is below 660, the applicant will receive a restricted travel charge card.
  - A restricted travel charge card will have a total credit limit of \$3,000, with a monthly limit of \$1,500, and a cash advance limit of \$310 weekly.
  - Credit limits on a restricted card may be adjusted on a trip-by-trip basis when sufficient justification exists. Examples of situations where the credit limit may be adjusted are long term temporary duty assignments, foreign travel, and situations where the normal limit will not be sufficient to cover the cost of the planned travel. The employee must notify their A/OPC of such situations. Credit limits will revert to the restricted card levels when the trip requiring a higher limit is completed.
- If an applicant refuses to complete the “Signature and Agreement” section, BoA will not process the application and a travel charge card will not be issued.
- Beginning March 1, 2006, only applications with the “Signature and Agreement” section will be accepted by BoA. Any applications submitted on prior editions of the application form **will not** be processed by BoA.
- Applicants must also complete the online training for card holders found at the GSA website <http://fss.gsa.gov/webtraining/trainingdocs/traveltraining/index.cfm>.
  - The online training module includes a series of review questions at the end of the course. A printable certificate of completion will be provided to applicants who correctly answer 70% or more of the questions.
  - Applicants must provide a copy of the training certificate with their BoA application.
  - A/OPCs will keep a copy of the application and the training certification on file and in accordance with National Archive record retention guidelines.

Research, Education, and Economics employees may access the OMB Circular A-123, Appendix B at [http://www.whitehouse.gov/omb/circulars/a123/a123\\_appendix\\_b.pdf](http://www.whitehouse.gov/omb/circulars/a123/a123_appendix_b.pdf). Please direct questions on the new application procedures to your assigned A/OPC (Attachment 1).

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