

U.S. Federal Government Card Programs

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Card Groups



Paying Citizens




Paying for Goods & Services





Supporting the Military

Card Definitions

Debit Card – a card linked to a checking or savings account.

 **Prepaid Debit Card** – single use or reloadable consumer card, linked to an account, used with a PIN for purchases and cash access. Use restricted to the amount of fund Loaded on the card.

 **Stored Value Card** - a card that has a monetary value that is recorded as data on the card itself, and thus can be used without online access to an associated account.

 **Purchase or Charge Card** - a card that provides a payment method enabling the cardholder to make purchases. Often used to pay for and keep track of expenses related to official business. Balance is due in full each billing cycle.

Credit Card – a card similar to a charge card but extends credit to the cardholder with only the minimum payment due each month.

Paying Citizens



Cards for Social Security, Retirees, Military Veterans, Salary, Food Assistance, Unemployment, and Child Support



Direct Express® Debit MasterCard®



US Debit Card

Supporting the Military

Cards for military members for use aboard ships and in war zones and other austere environments where cash is not practical.



Paying for Goods and Services



Purchase

Card solutions enabling authorized government employees to make purchases on behalf of the Federal government in support of their agency/organization's mission. This includes the purchase of goods and services and travel expenses.

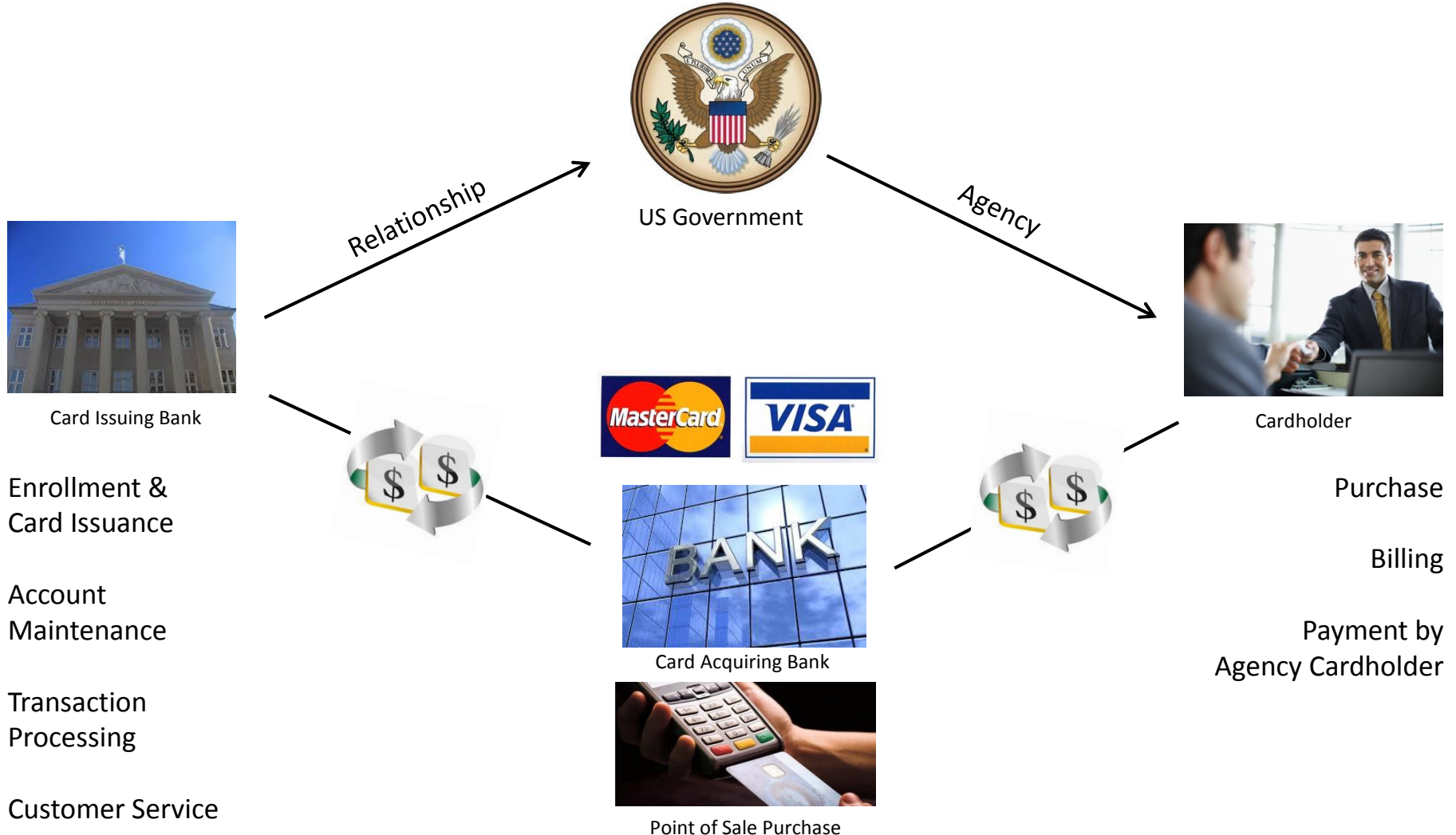
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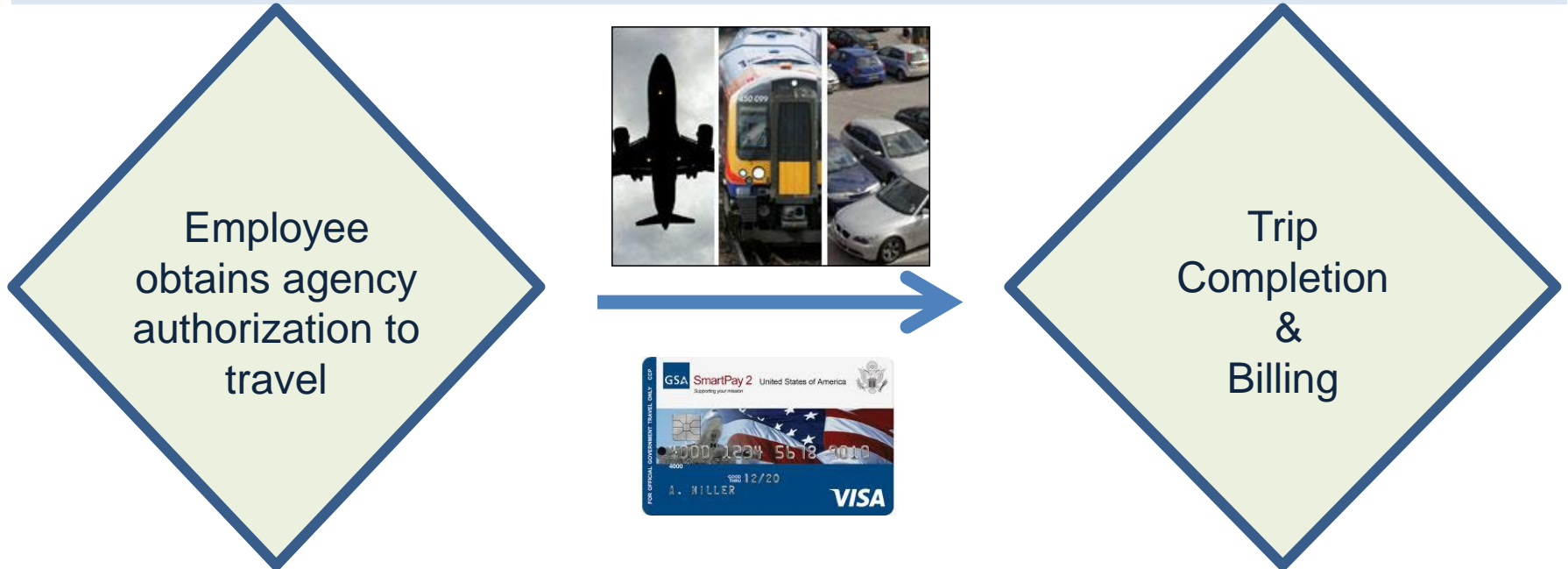
Travel



Banking and Institutional Arrangements



GSA SmartPay Travel Card Example



- ✓ Set Per Diem Rates
- ✓ Negotiated Air/Hotel/Rental Car Rates
- ✓ Cash Advance (if needed)

- ✓ Voucher Justifying Expenses with Receipts
- ✓ Split Disbursement
- ✓ Agency Pays Bill/Reimburses Employee
- ✓ Employee Responsible for Unauthorized Expenses

Benefits and Risks

Benefits:

- Cost Savings
- Streamline Transaction Processing
- Electronic Access to Data
- Reduced Fraud, Waste and Abuse
- Increased Accountability

Risks:

- Card Misuse/Unauthorized Purchases
- Lost and/or Stolen Cards
- Cards not Accepted by Merchants

Control Mechanisms

Report Monitoring:

- Account Activity
- Unusual Spending Activity

Block Merchant Categories

Cardholder Spending Limits

Paper Draft if Needed

To be effective, purchase card programs must have the appropriate agency oversight and internal controls in place.

Contact Information

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