

Bank of America Travel Card Program

Cardholder Program Guide



Bank of America Government Card Services Cardholder Assistance

Cardholder assistance is available 24 hours a day, every day of the year. For account inquiries and customer assistance, please call, fax, or write to:

Worldwide customer service

1.800.472.1424 (toll free)

EAGLS® technical assistance

Toll free 1.800.472.1424 (M – F, 8 a.m. – 8 p.m. EST)

Web site www.gov-eagls.bankofamerica.com

E-mail gcsuthd@bankofamerica.com

TDD/TTY

Toll free 1.800.672.0779

Fax correspondence

U.S., toll free 1.877.248.4104

Outside the U.S. 757.624.6149

Written correspondence

Forward to: Bank of America
Government Card Services Unit
P.O. Box 1637
Norfolk, VA 23501-1637

Disputes and billing errors

Bank of America
Claims Department
P.O. Box 53142
Phoenix, AZ 85072-3142

Web site address to obtain dispute form:

www.gov-eagls.bankofamerica.com

(Select Program Forms, Maintenance, then click on Dispute Form.)

Welcome to the Bank of America Travel Card Program

The program is designed to help you manage the activities associated with official travel. With built-in control features and special travel-related benefits, the Travel Card Program offers you an expense-management tool for organizing all aspects of official travel easily and more efficiently.

This guide is your reference tool. It contains important information about your Travel Card Program, including your responsibilities, proper card use, and procedures to follow for account inquiries, maintenance, billing, and other useful information.

Cardholder Responsibilities & Guidelines

General guidelines

1. You are responsible for using the card for the purchase of official travel-related services as specified in the GSA master contract and your agency/organization's specific task order.
2. It is your responsibility to understand and comply with your agency/organization's policy regarding the definition of authorized purchases and official government travel. Use by anyone other than the approved cardholder is strictly prohibited.
3. You are personally responsible for paying all charges by the payment due date, and complying with the terms and conditions of the Cardholder Agreement.
4. You must request maintenance (i.e., address change) to your Travel Card account in accordance with your agency/organization's policies and procedures.
5. Call Bank of America at 1.800.472.1424 immediately to report a lost or stolen Travel Card. You must also notify your A/OPC about a lost or stolen Travel Card at your first opportunity during normal business hours.

To obtain the most recent version of the Cardholder Responsibilities and Guidelines, please access the cardholder agreement at www.gov-eagls.bankofamerica.com (Select Program Forms, Applications, then click on the corresponding agreement for your agency.)

Guidelines for Travel Card use

Authorized use of the Travel Card is generally reserved for purchases related to, and made during, official government travel only. It is your responsibility to understand your agency/ organization's specific policy and regulations relative to card use. Generally, the card will be accepted at merchant locations worldwide for the following types of service:

- Air travel
- Lodging
- Auto rental
- Fuel
- Rail travel
- Transportation
- Food
- ATM access

ATM access

Your Travel Card account may be authorized for ATM use. Daily or monthly limits will be designated by your A/OPC in accordance with specific agency/organization policy. You may use the card to obtain cash for official business at an ATM by "swiping" the card at the ATM, entering your Personal Identification Number (PIN), and following the onscreen prompts. A cash advance fee will be assessed to your account based on your agency/organization's task order. Refer to your Cardholder Agreement for the ATM withdrawal fee amount. To identify ATM locations for cash access, use the ATM site locator found at the following Web site address: www.gov-eagls.bankofamerica.com. Additionally, you may call our Customer Service line at 1.800.472.1424.

ATM surcharges/service fees

- No access surcharge will be applied to ATM transactions made at a Bank of America ATM.
- An ATM transaction conducted at a non-Bank of America ATM may incur a surcharge assessed by the ATM owner.

Declined ATM transactions/retained cards

In the rare instance that your card should be declined and retained by an ATM, call the Bank of America Government Card Services Unit at 1.800.472.1424. Your Travel Card may be retained if you attempt to exceed daily or monthly limits in three consecutive ATM transactions.

Foreign transactions/fees

If you make a transaction in currency other than U.S. dollars, Visa® or MasterCard® will convert the charge or credit into a U.S. dollar amount. The conversion rate on the processing date may differ from the rate on the date of your transaction.

The exchange rate used by Visa® will either be (i) a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may differ from the rate Visa® receives, or (ii) the government-mandated rate in effect for the central processing date. MasterCard® will use an exchange rate of either (i) a wholesale market rate or (ii) a government-mandated rate. Visa® and MasterCard® will no longer add a 1% adjustment factor to or show it as part of the U.S. dollar amount. Instead Visa® and MasterCard® will bill the Bank directly. Therefore, for Visa® and MasterCard® transactions, we will charge a 1% amount (“International Transaction Fee”), and show it as a separate line item, only for those foreign transactions converted into U.S. dollars. Each International Transaction Fee will be shown in the Activity section on your billing statement.

Reconciliation

Cardholders with individually billed accounts are responsible for reconciling their own accounts. Reimbursements for official travel are based on the Federal Travel Regulations (FTR), Joint Federal Travel Regulation (JFTR), and your agency/organization’s policies and regulations. Please contact your A/OPC or appropriate agency/organization contact to request assistance with reimbursement requests.

Your statement of account

An itemized statement of account is sent within five business days of the close of each billing cycle. Your statement of account can also be accessed via EAGLS®. Statements are mailed directly to your address of record, and include transaction information for the billing period and due date for payment.

Traveler’s checks

Bank of America provides traveler’s checks in U.S. or foreign currencies. Traveler’s checks are not available to all cardholders. Check with your A/OPC to see if you are eligible for traveler’s checks.

Payment methods

You are responsible for payment in full for all charges on the Government Travel Card account. You will receive an itemized statement of account detailing all transactions made by you during the billing cycle. You are required to remit payment by the statement due date to the address shown on your statement. You may use any of the standard payment methods shown below to pay your accounts.

If a split disbursement process is used, you must ensure that the proper split disbursement is reflected on the subsequent statement of account.

Standard methods of payment available for account holders to pay on accounts:

- 1. Online Payments** — If you have a checking or savings account relationship with Bank of America, you can use Bank of America’s Online Bill Payment service to submit payment electronically. Access www.bankofamerica.com, enroll in Online Banking and BillPay, and add Government Card Services as a Payee. Cardholders that do not have a checking or savings account relationship with Bank of America can initiate online payments to their Travel Card account using their elected BillPay Service Provider or by accessing www.MyEasyPayment.com and following the three easy steps to make a payment. MyEasyPayment.com is owned and operated by Bank of America; all payments made via this Web site are absolutely free and are applied to your account within two to three business days.
- 2. Check Payments** — Send payment through U.S. mail, using the payment coupon and window envelope provided with your statement. If you do not have the payment coupon and window envelope, send payment to Bank of America, P.O. Box 15732, Wilmington, DE 19886-5732.
- 3. Banking Center Payments** — You can provide the Bank of America Visa® Travel Card account number and pay with cash or personal check. Locations of Bank of America banking centers can be found at www.bankofamerica.com or by calling Customer Service at 1.800.472.1424. Payments made at banking centers may take up to three business days to post to your account.
- 4. Express Mail** — You can send a payment through express mail using the following address: Bank of America Government Card Services, Attn: Payment Services, 1000 Samoset Drive, Newark, DE 19713.
- 5. Pay By Phone** — You can make a payment on your account by phone at 1.800.472.1424. An administrative fee applies.
- 6. Auto Pay** — You can initiate the Auto Pay payment option on your Travel Card account to enable automatic deduction of the full payment amount due from a designated checking account every billing cycle. To access the Individually Billed Account Auto Pay Setup Form, please visit www.gov-eagls.bankofamerica.com [Select Program Forms, Maintenance, then click on Individual Billed Account (IBA) Auto Pay Setup] and submit it to Customer Service for processing.
- 7. Western Union** — You can submit a payment on your Travel Card using Code City: BankCard, VA. (Western Union will assess a fee for this service.)

Disputes & billing errors

Bank of America recommends making an attempt to resolve the problem directly with the merchant should you disagree with a charge on your statement of account. If the issue cannot be resolved with the merchant and the problem is an unrecognized transaction or "billing error," you should initiate the dispute process. You have 60 days from your statement date to initiate a claim or dispute. To obtain a copy of the dispute form, please visit www.gov-eagls.bankofamerica.com. You may also use the form provided on the back of your statement. Please fax this form to 1.888.678.6046. You will receive temporary credit pending final resolution of the dispute.

Suspension/cancellation of card privileges

Bank of America will provide Pre-Suspension/Pre-Cancellation Reports to your A/OPC to identify undisputed amounts that are past due on your individually billed account. Accounts will be considered past due if payment has not been received within 45 calendar days from the closing date on the statement of account in which the charge appeared. Suspension of cardholder privileges for nonpayment of undisputed principal amounts may occur at 61 days, and cancellation may occur after 126 days (or earlier as specified by your agency/organization's task order) from the closing date on the statement in which the undisputed charge first appeared. A late fee of \$20.00 will be assessed if undisputed charges on the monthly statement are not remitted within 120 days past the statement closing date in which the charge first appeared.

Lost/stolen card reporting

You must promptly report lost or stolen cards to Bank of America by calling 1.800.472.1424. Customer Service is staffed 24 hours a day, every day of the year to accept calls from cardholders. A replacement card with a new account number will be sent to you. Cards reported lost or stolen are immediately blocked from accepting additional charges. If unauthorized charges have occurred, they will be disputed. You are not liable for unauthorized charges resulting from the loss of your card, including theft.

Card replacement

If your card becomes unusable due to damage to the magnetic strip or card plastic, you or your A/OPC can request a replacement card via EAGLS® or by contacting Customer Service at 1.800.472.1424. In the event your card is lost or stolen, report it to Customer Service.

Lost luggage insurance

Bank of America provides lost luggage insurance on your behalf with coverage amounts limited to \$3,000 per incident. You may obtain additional coverage through your own personal insurance provider. Please refer to the full insurance disclosure to understand any further limitations or restrictions. If you wish to make a claim, you must submit the following within 90 days of an occurrence:

1. A copy of the credit card charge receipt;
2. A copy of the initial claim report submitted to the licensed common carrier;
3. Proof of submission of the loss to and the results of any settlement by the licensed common carrier;
4. Proof of submission of the loss to and the results of any settlement by the cardholder's personal insurance carrier(s); and,
5. Evidence that the property has actually been replaced.

The claim must be sent to:

Claims Administrator
P.O. Box 6175
Westerville, Ohio 43086-6175

Travel accident insurance

Bank of America provides accidental death and dismemberment insurance on your behalf with coverage amounts limited to \$200,000 per accident. You may obtain additional coverage through your own personal insurance provider. Please refer to the full insurance disclosure to understand any further limitations or restrictions. If you wish to make a claim, written notification of claim should be mailed to the Plan Administrator within 90 days of the date of loss.

When the Plan Administrator is informed of the claim, the claimant will be provided with forms for filing proof of loss. Benefits payable under the policy for any loss will be paid immediately upon receipt of due proof of loss.

Plan Administrator:

Claims Administrator
P.O. Box 6175
Westerville, Ohio 43086-6175

Program Features

- Access to more than 20 million participating merchant locations for official travel, lodging, car rental, dining, and purchases.
- ATM access for cash advances at over 700,000 ATM locations worldwide, including over 13,000 Bank of America ATMs in the U.S.
- Extra protection and assistance when you travel (if included in your agency/organization's task order) with:
 - Lost Luggage Insurance for Individually Billed Accounts – up to \$3,000 replacement coverage
 - Travel Accident Insurance for Individually Billed Accounts – up to \$200,000 coverage
 - Travel Assistance Services, including Medical Assistance, Legal Referral Assistance, Auto Rental Insurance, and Emergency Cash Disbursement
- Easy-to-read statement of account.
- Traveler's check program.
- Dedicated customer service toll free at 1.800.472.1424.

EAGLS® – Electronic Account Government Ledger System

The EAGLS® desktop management tool is designed to save you time and reduce paperwork by allowing you to perform accounting and administrative tasks online. EAGLS® provides a broad range of functions designed to make managing your cardholder activities simple and easy.

You can obtain additional EAGLS® information and help by accessing the EAGLS® Web site at www.gov-eagls.bankofamerica.com. Bank of America is committed to continually enhancing EAGLS®. Please go online to www.gov-eagls.bankofamerica.com for the latest system enhancements.

What you'll need to get started

Your Log-on ID and Pass Code

If access is assigned by your A/OPC, your User ID and Pass Code will be mailed to you from Bank of America. You'll be able to access EAGLS® at the following Web site: www.gov-eagls.bankofamerica.com.

What you need to run EAGLS® – PC requirements

To get started, the minimum requirements you'll need are the following:

- NT or Windows 95® (or more recent version – Windows 98® or 2000®)
- Netscape® 6.2 or Internet Explorer® 6.0 or higher and Service Pack 2
- Modem with 28,800 baud rate or higher

If you need additional assistance with EAGLS®, contact the Customer Service Technical Helpdesk at 1.800.472.1424. We look forward to serving you.

Bank of America Government Card Services

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