Federal Acquisition Service

Government Charge Card Internal Controls Framework Summary and Exploring Program Growth

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GSA SmartPay® Program Overview

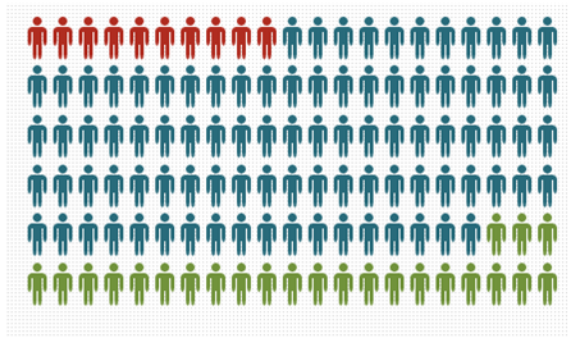The GSA SmartPay® Program is the largest government charge card program in the world.

- ➤ More than 350 Federal government agencies, organizations, and Native American tribal governments use the GSA SmartPay Program for commercial payment solutions to realize process efficiencies and cost savings

- ➤ Since program inception in FY 1999, GSA SmartPay has enabled $380 billion in total spend through 1.3 billion transactions, generating $2.5 billion in agency refunds

FY 2013 Program Statistics

In FY 2013, there were
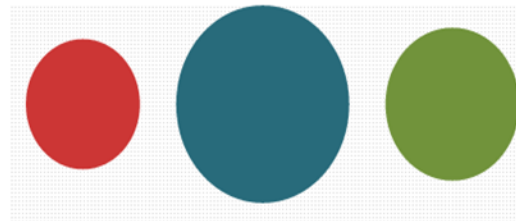
3.4 Million

GSA SmartPay accounts

Purchase | Travel | Fleet

Purchase Accounts: 301K
Travel Accounts: 2.5M
Fleet Accounts: 606K
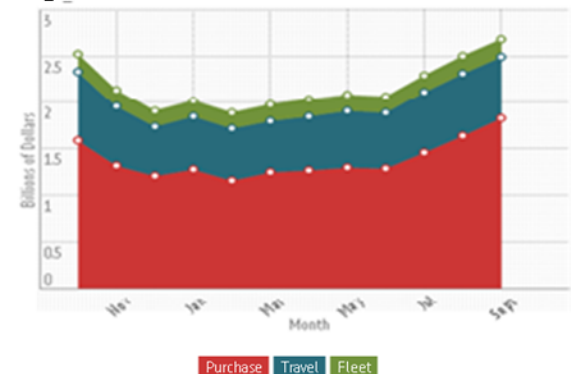
There were a total of

84.3 Million

transactions

Purchase | Travel | Fleet

Transactions using the
Travel Card consisted of
46% of total transactions

Spending totaled

$26.0 Billion

Purchase | Travel | Fleet

Spend resulted in

$272 Million

in refunds to support
agency missions

Oversight Systems and Capabilities

➢ Each agency is responsible for managing their implementation of the card program

➢ The GSA Office of Charge Card Management provides tools and capabilities to assist agencies, including:

➢ Electronic Access Systems (EAS) / Standard and Ad hoc Reporting

➢ Data Mining Systems (e.g., Visa Intellilink, MasterCard Expert Monitoring System, bank-specific systems)

➢ Data Warehouse Reports

➢ Training

➢ Working Groups

➢ Operational Guidelines and Best Practices

Example Bank EAS Capabilities and Reports

Each contractor bank EAS generates standard reports to help managers detect suspicious or questionable transactions. These reports include:

Report	Description
Account Activity Report	Provides transaction details for active accounts and spending during a billing cycle
Declined Authorizations Report	Identifies cardholders for transactions that exceeds limits, are unauthorized, or with blocked merchants
Disputes Report	Provides details for cardholder transactions disputes
Unusual Spending Activity Report	Identifies transactions that may require additional review and follow up
Lost/Stolen Card Report	Identifies cards that are reported lost or stolen

Example EAS and Data Warehouse Reporting

The following is a representative list of questionable or sensitive MCC codes.

MCC	Description
5933	Pawn Shops
4829	Wire Transfer Money Order
5094	Precious Stones and Metals, Watches and Jewelry
5681	Furriers and Fur Shops
5813	Bars/Taverns/Lounges/Discos
5921	Pkg Stores/Beer/Wine/Liquor
7273	Dating and Escort Services
7995	Betting/Track/Casino/Lotto
9223	Bail and Bond Payments

Additional Data Warehouse Reporting

➤ Statistical Reporting in accordance with OMB Circular A-123, Appendix B, Chapter 5.3.1 (where data is available)

➤ Strategic Sourcing

➤ Travel Spend Information

➤ *Do Not Pay* Risk Analysis

➤ Dashboards

Please note that roll out of headquarters-level card manager access to GSA/OCCM data warehouse capabilities begin Summer 2014.

Working Groups, Regular Meetings, Social Networking, and Publications

- ➢ Quarterly Agency Card Manager Meetings
- ➢ Monthly Conference Calls
- ➢ Quarterly Data Management Group Meetings
- ➢ Working Groups for Specific Tasks as Required
- ➢ Workshops
- ➢ Interact Site

- ➢ Smart Bulletins
- ➢ Approving Official Roles and Responsibilities Guide
- ➢ Fraud Detection and Avoidance Tips
- ➢ Charge Card Management Best Practices
- ➢ *Blueprint for Success: A Guide for Purchase Card Oversight/Travel Card A/OPC Program Guide*

NOTE: Additional guides and publications are available at http://smartpay.gsa.gov/guides-publications

Identifying Opportunities for Program Growth

There are many ways for agencies to maximize GSA SmartPay Program benefits.

➢ Agencies have the option to engage in a no-cost A/P file review with contractor banks to identify potential opportunities for expanded program use

➢ Savings calculator available at: http://smartpay.gsa.gov/about-gsa-smartpay/program-statistics/savings-calculator

➢ For Travel Cards, comparing voucher amounts to Travel Card transactions may also provide insight into additional compliance opportunities

Contact Information

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