

PS2272.04 CASH ADVANCE PROGRAM - AUTOMATED TELLER MACHINE (ATM)



Program Statement

OPI: ADM
NUMBER: 2272.04
DATE: August 25, 1997
SUBJECT: Cash Advance Program-
Automated Teller Machine (ATM)

1. PURPOSE AND SCOPE. This Program Statement establishes policies and procedures for using the General Services Administration's (GSA) authorized American Express Automatic Teller Machine (ATM) Cash Advance Program.

The ATM Program is an enhancement to the current American Express Program and offers travelers a readily obtainable source of cash for authorized travel expenses where merchants do not accept the travel charge card. In accordance with U.S. Treasury initiatives to reduce Government-supplied cash advances, and streamline travel and accounting procedures, locations are encouraged to implement the ATM Program as an alternative method of obtaining a travel advance. The travelers check program is still available. The ATM program is at the discretion of the Warden.

2. PROGRAM OBJECTIVES. The expected results of this program are:

a. Eligible employees holding Government-issued American Express travel charge cards will be able to obtain cash advances through ATM withdrawals.

b. The number of travelers checks transactions cashiers process will be reduced.

c. The efficiency of the Government's cash management will be increased.

3. DIRECTIVES AFFECTED

a. DIRECTIVE RESCINDED

PS 2272.02 Cash Advance Program - Automated Teller
Machine (ATM) (10/31/94)

! If the traveler chooses to obtain an ATM cash advance, the authorized amount, as explained previously in this section, must be stated on the Travel Authorization.

! Advances cannot exceed the authorized amount.

To obtain a cash advance the traveler must:

- a. Insert the travel charge card into the ATM.
- b. Type the PIN.
- c. Choose the option "withdrawal from checking" if available. If not available, choose "withdrawal from credit card."
- d. Type the amount of the cash advance.

Some ATM's disburse only specific denominations of currency, e.g., \$20 bills. Rounding up advances to conform with available denominations is permissible. For example, if a \$75 cash advance is authorized but the ATM disburses only \$20 bills, an \$80 withdrawal is allowable.

The ATM machine will provide a receipt with the cash advance that indicates the date, location of the ATM, and the amount of the transaction. There is a transaction fee for each transaction made, which is reimbursable to the traveler.

8. OBTAINING AN ATM CASH ADVANCE. Withdrawals from an ATM may be made at the traveler's convenience at the duty station, temporary duty location, or en route, consistent with the following guidelines:

a. A Travel Authorization, indicating the amount of the ATM advance to be obtained, must be approved for travel.

b. The cash advance shall be taken as close as possible to the date of departure to avoid the charge appearing on the travel charge card statement before the traveler has processed the travel voucher for reimbursement.

c. The cash advance may not be taken later than the last day of authorized travel.

9. LOCATING THE NEAREST ATM. To locate the nearest ATM, the traveler may contact the American Express Customer Service Office using the number on the back of the American Express Charge Card.

10. VOUCHERING FOR THE AMERICAN EXPRESS ATM TRANSACTION FEE. The American Express ATM transaction fee must be claimed as a separate item on the travel voucher. The amount of the fee

reimbursable is determined by multiplying the amount of the cash advance authorized, and transaction fee, if applicable, by 2.75 percent (.0275). The ATM transaction fee shall be charged to Sub-object 2151, ATM Cash Advance.

Claims for ATM transaction fees shall be disallowed for advance amounts in excess of the amount authorized, as determined using the criteria in Section 7, except when rounding up to conform with available ATM denominations or in emergency situations. The reason for the emergency and excess fee must be explained on the Travel Voucher.

If an ATM cash advance is obtained and the trip is canceled, the advance shall be retained by the traveler and be used to pay the travel charge card bill. To receive reimbursement for the ATM transaction fee, a Travel Voucher must be submitted explaining the circumstances of the trip cancellation.

11. OTHER ATM RELATED FEES. In addition to the reimbursable 2.75 percent American Express ATM fee, banks and ATM networks may charge nominal fees for ATM withdrawals. Such fees are typically \$1.00 to \$2.00. The bank and ATM network fees are also reimbursable, not to exceed \$5.00, and can be claimed on the travel voucher. In some limited instances, non-bank ATM's in tourist areas may also have significant surcharge fees added by the merchant or establishment operating the ATM. The ATM machines will warn the individual making the withdrawal of the additional fee prior to the withdrawal. Those non-bank ATM's should not be used for official travel advances and such surcharge fees are not reimbursable.

12. ATM TRANSACTION LIMITS. Government travelers may obtain ATM cash advances up to the amount authorized in Section 7. However, withdrawals also are limited by the GSA contract and various banking and network restrictions, as noted below.

a. The maximum cash withdrawal for Bureau travelers is \$250 per day. The withdrawals are also limited to \$1,000 in a seven day period.

b. Individual banks or networks may have ATM cash withdrawal limits.

If a PIN does not work or there is an error in the amount of funds disbursed, the cardholder shall call the American Express Customer Service Office immediately using the telephone number listed on the back of the travel charge card.

13. ATM BILLINGS ON THE CHARGE CARD STATEMENT. ATM cash advances appear with other transactions on the monthly travel charge card statement. The entire card balance, including the cash advance and ATM transaction fee, is due as indicated on the billing statement. Privileges to use an ATM are automatically

suspended if an employee's card balance is unpaid 60 days past the billing date. Any discrepancies in the billing statements shall be immediately reported to American Express and followed up in writing.

Except for promptly reported lost or stolen travel charge cards, employees are liable for all billed charges. Government employees are required to pay their just financial obligations in a prompt and timely manner pursuant to Section 206 of Executive Order 11222 (May 8, 1965) and Office of Personnel Management Regulations, 5 CFR 735.207 as implemented by the BOP's Standards of Conduct, PS 3420.08.

14. TRANSFERRING EMPLOYEES. The local program coordinator at the receiving institution shall process Attachment A, Travel Charge Card Account Transfer Notification form, to inform American Express of the new location Control Account Number of the employee.

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Kathleen M. Hawk
Director

Travel Charge Card Account Transfer Notification

INFORMATION SHOULD BE TYPED OR PRINTED CLEARLY ON FORM.

Send form to: American Express
Government Accounts
P. O. Box 53609
Phoenix, Arizona 85072

Or FAX to: (602) 492-1291

Name of Cardholder: _____

Social Security Number: _____

Government-issued Travel Charge Card Account: _____

Please transfer the above Government-issued Travel Charge Card:

From Cost Center: _____ To: _____

From Control Account No.: _____ To: _____

ATM Privileges, choose one:

Add ATM Privileges Delete ATM Privileges No Change in
ATM Privileges

Signature of Local Program Coordinator: _____

Name/Title of Local Program Coordinator: _____

Institution/Office Name and Address: _____

Telephone No. of Local Program Coordinator: _____