



SmartPay®
Supporting your mission

U.S. General Services Administration

GSA SmartPay Fleet Management Essentials

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GSA SmartPay TRAINING FORUM

August 6-8, 2024
New Orleans, LA



Continuous Learning Points (CLPs)

For attendees that have an active DAU/FAI CSOD account and provided their DAU/FAI CSOD account information at the time of forum registration:

- CLPs earned during the Forum will be automatically uploaded to your DAU/FAI transcript and will count toward your certifications (like FAC-COR, FAC-PM, etc.) housed within the DAU/FAI system
- After the forum, please do not submit a request to upload your earned CLPs to DAU/FAI CSOD on your own
- Allow 4–6 business weeks for the CLPs to be displayed on your DAU/FAI transcript
- For questions, please contact pshctraining@gsa.gov

GSA SmartPay Program Overview

- GSA SmartPay is the world's largest government charge card and commercial payment solutions program.
- Established in 1998, the GSA SmartPay program provides payment solution services to more than 250 Federal agencies/organizations and Native American Tribal governments.



GSA SmartPay Program Overview

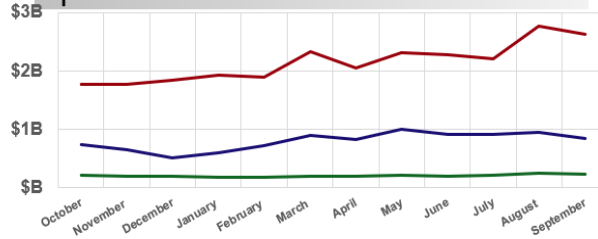
- Federal Government agencies/organizations issue task orders against the GSA SmartPay 3 Master Contract for charge card products and services from one of two contractor banks: *Citibank and U.S. Bank.*
- Agencies/organizations pay no direct fees for using the GSA SmartPay Program.
- Agencies/organizations have the opportunity to earn refunds.

Statistics

FY23 Program Statistics

FY23 Program Statistics

Spend



Total Spend:
\$37.5B

▲ 15% vs. FY22

Total Transactions:
88M

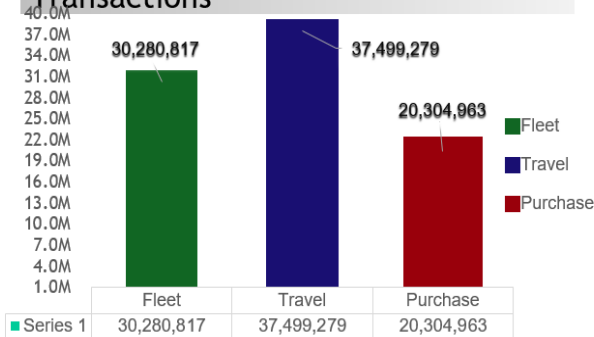
▲ 12% vs. FY22

Total Refunds:
\$464.7M

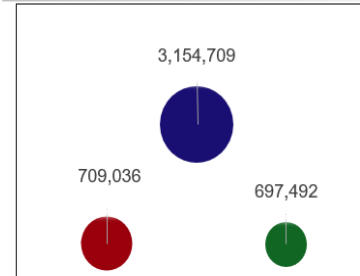
▲ 8.9% vs. FY22

Total Accounts:
4.6M

Transactions



Accounts



FY23 Fleet Spend

\$2.3 Billion
Fleet Spend

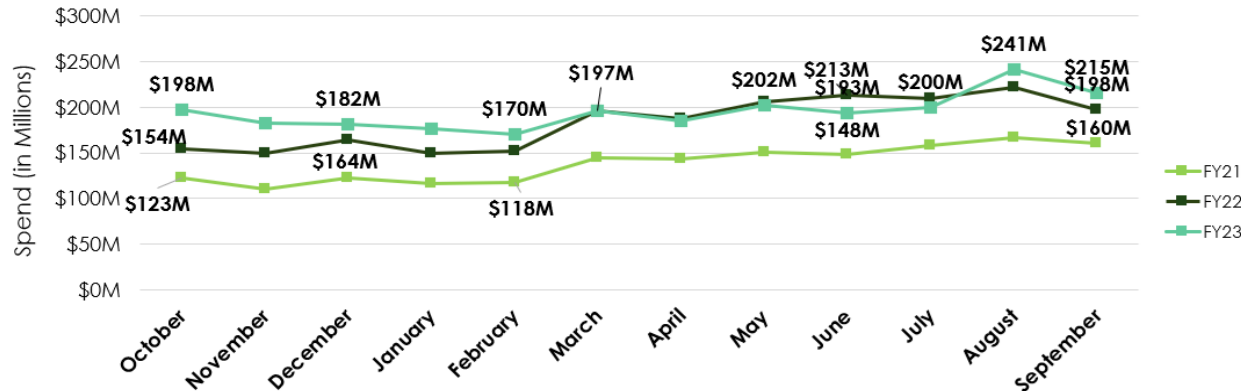
Fleet	FY22	FY23
Spend	2.2B	2.3B
Transactions	30M	31M

Fleet Over Time

GSA SmartPay Interesting Data Metrics

Spend Over Time - Fleet Only

- Fleet card spend for FY23 totaled **\$2.3B**.
- The following graph compares the monthly spend for FY21, FY22 and FY23. Prior to FY23, the year with the highest fleet spend was FY22
- FY23 surpassed FY22 by **\$143M** or **6.5%**



FY23 Fleet Refunds

Keep in mind:
Higher spend,
more refunds.



	Agency	\$ (M)	% of Fleet Refunds
1	United States Postal Service	\$24.9M	53.9%
2	General Services Administration	\$12.9M	27.8%
3	Department of Agriculture	\$2.5M	5.3%
4	Department of Homeland Security	\$1.9M	4.1%
5	Department of Defense	\$1.5M	3.1%

Key Participants

GSA SmartPay Key Participants



A/OPC Roles and Responsibilities

- Focal point for answering charge card program related questions
- Setting up, maintaining, renewing, and terminating accounts
- Serving as a liaison between account holders and the contractor bank
- Providing ongoing advice and assistance to account holders

A/OPC Roles and Responsibilities

- Developing agency policies and procedures, as needed
- Auditing accounts as required by your agency policy
- Using the bank's Electronic Access System (EAS) to perform account management and oversight

Renewing Fleet Accounts

- At least 180 calendar days prior to the expiration of each account, the contractor bank will submit a report to the A/OPC listing each expiring account
- Fleet accounts used within the past 90 calendar days will automatically renew

Renewing Fleet Accounts

- If the fleet account has not been used within the past 90 calendar days, the contractor bank shall close the account
- Renewed cards will be sent between 20–40 days before the expiration date

Suspending/Canceling Accounts

Number Calendar Days	Account Status/Action
46 days from the billing date	Pre-Suspension
61 days from the billing date	Suspension/ Pre-Cancellation
126 days from the billing date	Cancellation
180 days from the billing date	Charge Off/Write Off

Closing/Terminating Accounts

- Immediately notify the contractor bank
- Follow the account close-out procedures from your contractor bank
- Instruct the account holder to destroy/dispose of the card
- Review the master file/account holder listing to ensure the account is closed.

Lost or Stolen Account

Instruct account holders to report a lost/stolen fleet account to:

- Contractor bank.
- A/OPC.
- Supervisor.



Account Holder Rules and Responsibilities

- Securing the account.
- Maintaining records.
- Using the account ethically and appropriately.
- Understanding agency policy.
- Reporting a lost or stolen account.
- Monitoring expenses.
- Disputing transactions.

AO Roles and Responsibilities

- Ensuring account is used properly.
- Authorizing account holder purchases.
- Ensuring that the statements are reconciled and submitted to the Designated Billing Office (DBO).

DBO Roles and Responsibilities

- Reconciling invoices.
- Providing timely payment to the contractor bank.

TDO Roles and Responsibilities

- Assisting the agency/organization and the contractor bank in tracking and resolving disputed transactions.

Banks and Brands

GSA SmartPay Account Service Providers

Citibank

- Mastercard
- Visa
- WEX (Fleet)

U.S. Bank

- Mastercard
- Visa
- Voyager (Fleet)

Bank Roles and Responsibilities

- Paying merchants for account transactions.
- Establishing and issuing accounts.
- Creating and maintaining an Electronic Access System (EAS) for agencies/organizations to utilize in managing the program.
- Preparing monthly statements for each account holder.
- Issuing invoices to the DBO for Centrally Billed Accounts (CBAs).

Bank Roles and Responsibilities

- Providing customer service 24/7.
- Preparing reports.
- Participating in an annual training forum, sponsored by GSA, that provides hands-on training on the EAS, sharing best practices, and addressing any issues and concerns.
- Complying with all other terms and conditions of the GSA SmartPay Master Contract.
- Examples include Citibank and U.S. Bank.

Bank Roles and Responsibilities

- Dictate where payments can be processed.
- Facilitate the payment process between account holders, merchants, and issuing financial institutions.
- Examples include Voyager and WEX.

GSA Roles and Responsibilities

Center for Charge Card Management (CCCM)

- Provides overall program management and advocacy.
- Staff gsa_smartpay@gsa.gov for agency and account holder questions.

GSA Contracting Officer

- Make any changes to any of the requirements of the GSA SmartPay Master Contract.
- Legally commit or obligate the Government to the expenditure of public funds for the GSA SmartPay Master Contract.
- Render a final decision on a dispute pertaining to the GSA SmartPay Master Contract.

Other Involved Parties

Inspector General

- Many agencies/organizations will have periodic audits of your charge card program, and you will likely be a key player in those audits.

Office of Management and Budget (OMB)

- Oversight of Governmentwide charge card program.

GSA SmartPay Fleet Business Line



GSA SmartPay Fleet Program

- Most Fleet accounts are assigned to a vehicle, not to an individual.
- Fleet accounts are Centrally Billed Accounts (CBAs) and paid directly by the Government to the bank.
- Fleet accounts should be tax exempt.



Fuel, Maintenance, and Repairs

The Governmentwide fleet account is authorized for the purchase of fuel, maintenance and repair of Government owned/operated motor vehicles, aircraft, boats, and motorized equipment.

Fuel, Maintenance, and Repairs

- Drivers typically can use the fleet card for fuel and for maintenance under \$100 without needing approval.
- For maintenance over \$100 or for any accident damage, merchants typically must call for authorization before performing work on the vehicle and running the charge card.

GSA Fleet Card Customers



- Tax exempt remind vendors.
- Enter correct odometer readings.
- One card per vehicle.
- One driver ID per card.
- Service for fueling issues and repairs under \$100.
- GSA MCC/AMC for repairs or accident approvals over \$100.

Fleet Account Approved Purchases

Authorized Purchases	Unauthorized Purchases
Use fleet charge card matching the license plate of the vehicle you are driving.	Using the wrong fleet card for a vehicle.
Regular unleaded, self-service fuel for vehicles (or alternative fuels, as required).	Premium or full service fueling (unless required by state law).
Immediately consumable items for a vehicle (e.g., a quart of oil, washer fluid, wipers).	Convenience store items like maps, air fresheners, food, lottery tickets, alcohol, etc.
Exterior car washes within local guidance.	Over-maintenance of vehicle or excessive car washes or details.
Mechanical repairs for vehicle to which card is assigned.	Purchases at part stores, upgrading tires, accessories such as snowplows without prior approval from Fleet Service Representative.
Charging services for electric vehicles at commercial charging facilities.	

CHARGE Act

- Public Law 116-160 or the "CHARGE Act".
- Required GSA to issue guidance on the use of charge cards to pay for EV charging.
- Smart Bulletin 036.

EV Charging Station

- Use of GSA SmartPay charge cards for both per transaction and subscriptions for EV charging is permissible.
- Type of card to be used must comply with agency policy.



EV Charging Stations

- GSA SmartPay contractor bank charge cards (including WEX and Voyager fleet cards) can be used to pay at some charging stations.
- Be aware that some charging station networks only accept Visa or Mastercard branded cards.
- Certain charging stations have card readers for walk-up payments, while others do not.
- RFID cards/key fobs may be used for payment.

EV Charging Stations

- CCCM and the GSA SmartPay banks will continue to pursue relationships with charging station providers to increase access and acceptance at more charging networks.

Travel Card Tolls

- Agencies mostly utilize the GSA SmartPay Travel Card for the payment of tolls while on TDY.
- However, agency policy dictates which type of card will be used.

Toll Passes

- Agency policy dictates if purchase, fleet, integrated, or travel cards can be to secure toll pass accounts.

Parking/Parking Passes

- Agency policy dictates if purchase, fleet, integrated, or travel cards can be used for parking and parking passes.

Misuse and Fraud

Common examples:

- Purchases exceed the authorized limit.
- Purchases for which no funding is available.
- Using the fleet account for an unauthorized vehicle.
- Split Transactions.
- Products or services that do not meet the Government's requirements.
- Purchases for personal consumption.
- Purchases that are not authorized by the agency/organization.

Fraud

Fraud is a deception deliberately practiced with the motive of securing unfair or unlawful gain.



Fraud

Types:

- Counterfeit Accounts.
- Lost or Stolen.
- Nonreceipt.
- "Friends and Family" fraud.
- Phishing.
- Skimming.

Point of Sale Skimming

- Skimmer devices usually fit over the original card reader.
- Some skimmers are inserted in the card reader, placed in the terminal, or situated along exposed cables.
- Pinhole cameras installed on pumps record a customer entering their PIN. Pinhole camera placement varies widely.

Point of Sale Skimming

- In some cases, keypad overlays are used instead of pinhole cameras to record PINs. Keypad overlays record a customer's keystrokes.
- Skimming devices store data to be downloaded or wirelessly transferred later.

Tips at the Gas Pump

- Inspect the card reader before using it.
- Pull at the edges of the keypad before entering the PIN.
- Cover the keypad when entering the PIN to prevent cameras from recording the entry.
- Use gas pumps that are in a well-lit location that are by the attendant.
- Be alert for skimming devices in tourist areas.

Tools to Reduce Misuse/Fraud

Program Management Tools:

- Implement Credit limits.
- Use Merchant Category Code (MCC) Blocks.
- Review Online Reports.
- Deactivate Accounts.

Tools to Reduce Misuse Fraud

Fleet A/OPCs can:

- Establish policies and procedures to detect fraud, waste, and abuse.
- Emphasize standards of conduct and clearly state consequences for misuse.
- Manage delinquency and implement proper training.

Tools to Reduce Misuse Fraud

Drivers can:

- Double-check that they are using the correct card.
- Keep their Driver ID/PIN confidential.
- Ensure pumps are not compromised.
- Use pumps that face the attendant.
- Secure the fleet card when stored.

Suspected Misuse or Fraud

If a situation occurs where you must report suspected misuse or fraud, possible next steps may include:

- Contacting the driver.
- Compiling all the information.
- Reporting to all required parties.

Consequences

- Reprimand.
- Counseling.
- Suspension of employment
- Termination of employment.
- Criminal prosecution.

Note: Some agencies have agency-specific penalties and consequences for misuse/abuse of the fleet account.

Best Practices

- Train account holders on the proper use of the fleet account. Use ethics training as another source for instruction.
- Develop a fleet hotline to respond to account holder questions.
- Develop and maintain a fleet-specific website for your agency.
- Create a monthly newsletter for agency fleet policies and procedures.

Best Practices

- Publish "Frequently Asked Questions" on the agency's internal website.
- Send periodic reminders on agency fleet policies and procedures.
- Hold orientation sessions with new account holders.
- Email updates to A/OPCs at all levels on program changes.
- Perform annual review.

Best Practices—Reporting

- A/OPCs have access to reports to manage their fleet program effectively through their bank's Electronic Access System (EAS).
- A/OPCs should reach out to your bank for User ID/password.
- EAS allows monitoring account holder transactions at any time.

Best Practices—Reporting

- Take the time to understand all available reports.
- Proactively review reports regularly.
- Use exception reports to detect misuse of the fleet account or unusual spending patterns.
- Use ad hoc reporting tools to customize and/or develop your own agency reports.
- Save copies of all generated electronic reports, particularly statistical or summary reports.

Resources

Centralized Mail List (CMLS)

CMLS Information

Phone Number: (800) 488–3111

Email: ncscustomer.service@gsa.gov

[Helpful Hints for Fleet Account Use](#)

GSA SmartPay Program Website

smartpay.gsa.gov

The screenshot shows the GSA SmartPay Program Website homepage. At the top left is the GSA SmartPay logo with the tagline "Supporting your mission". To the right are links for "Training", "Contact", and "FAQs", and a search bar. Below the navigation bar are menu items: "About", "How It Works", "Stakeholders", "Merchants", "State Taxes", "Policies & Audits", and "Resources" (which is highlighted with a blue box). The main content area features a large image of a person in a suit holding a card. Overlaid on this image is a white box with the heading "GSA SmartPay" and the text "The GSA SmartPay Program is the largest government charge card and commercial payment solutions program in the world." Below this text are two buttons: "Find out more" and "Benefits".

The screenshot shows the "Section 889 Search" tool interface. It features a search bar with the placeholder text "Use the 889 search to find your vendor". Below the search bar are two rows of results. The first row shows a green checkmark icon followed by the text "In compliance with Section 889". The second row shows a red warning triangle icon followed by the text "This contractor has indicated in".

Section 889 Search

Our Section 889 search tool makes it easy to check an entity's Section 889 status in [SAM.gov](#).

[Go to the 889 search tool](#)

GSA SmartPay Training Website

training.smartpay.gsa.gov

training.smartpay.gsa.gov

Each training course takes approximately 45 minutes to complete and is worth 1 CLP. To receive credit and your certificate, you must pass your quiz with a score of 75% or higher.

Training for Card/Account Holders and Approving Officials

Travel Training

Learn about the basics about your role and responsibility as a card/account holder, the Federal Travel Regulations (FTR), and other government travel policies.

[Access the travel training](#)

[Take the quiz](#)

Purchase Training

Learn about the basics about your role and responsibility as a card/account holder, the Federal Travel Regulations (FTR), and other government travel policies.

[Access the purchase training](#)

[Take the quiz](#)

Training for Program Coordinators

Travel Training

Learn about the basics about your role and responsibility as a card/account holder, the Federal Travel Regulations (FTR), and other government travel policies.

[Access the travel training](#)

Purchase Training

Learn about the basics about your role and responsibility as a card/account holder, the Federal Travel Regulations (FTR), and other government travel policies.

[Access the purchase training](#)

Fleet Training

Learn about the basics about your role and responsibility as a card/account holder, the Federal Travel Regulations (FTR), and other government travel policies.

[Access the fleet training](#)

GSA's Center for Charge Card Management

gsa_smartpay@gsa.gov

Monday–Friday

8:00 a.m.–4:00 p.m. ET

Excluding Federal holidays



