This presentation will provide Fleet managers and cardholders information about the GSA SmartPay Fleet Card Program, which is available to Federal government agencies and organizations.
GSA SmartPay Program Overview

More than 350 Federal government agencies/organizations can access charge card products and services through the GSA SmartPay2 master contract.

- Federal government agencies/organizations issue task orders against the GSA SmartPay2 master contract for charge card products and services from one of three contractor banks:
  - Citi
  - JP Morgan
  - U.S. Bank
- Agencies/organizations pay no direct fees for using the GSA SmartPay Program
- Agency/organizations have the opportunity to earn refunds
There are **3.5 Million** GSA SmartPay Accounts.

- 2.6M Travel Card Accounts
- 605k Fleet Card Accounts
- 293k Purchase Card Accounts
FY17 Program Spend – Fleet

Fleet Spend

Fleet spend totals $1.44M or 5% of total spend ($28.6B); the top 5 agencies for Fleet spend in FY15 are as follows:

<table>
<thead>
<tr>
<th>Agency</th>
<th>$ (M)</th>
<th>% of Fleet Spend</th>
</tr>
</thead>
<tbody>
<tr>
<td>1  U. S. Postal Service</td>
<td>$613.3M</td>
<td>43%</td>
</tr>
<tr>
<td>2  General Services Administration</td>
<td>$441M</td>
<td>31%</td>
</tr>
<tr>
<td>3  Department of Homeland Security</td>
<td>$127.2M</td>
<td>9%</td>
</tr>
<tr>
<td>4  Department of Agriculture</td>
<td>$90.6M</td>
<td>6%</td>
</tr>
<tr>
<td>5  Department of Defense</td>
<td>$56.7M</td>
<td>4%</td>
</tr>
</tbody>
</table>
GSA SmartPay Program Stakeholders

There are several GSA SmartPay stakeholders and the graphic below illustrates each programmatic relationship.

Office of Charge Card Management
- Provides overall program management and advocacy

Office of Management and Budget
- Oversight of government-wide charge

Agency/Organizations
- Use card products and services to support missions

Network Brands
- Provides the transaction network for GSA SmartPay2 charge cards

Banks
- Provide charge card products and services through GSA SmartPay2 Master Contracts
  Issue charge cards
GSA SmartPay Fleet Card

Use of Fleet Cards enable agencies/organizations to reduce administrative processing costs, better manage tax payments/recovery and collect detailed fleet management data.

- Depending on the Agency, fleet Cards may be issued to cardholders or vehicles/equipment use
- All government Fleet Cards are Centrally Billed Accounts and paid directly by the government to the bank
- Agencies/organizations are liable for Fleet Card payment

<table>
<thead>
<tr>
<th>FY 2017 Statistics</th>
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<tbody>
<tr>
<td><strong>Spend:</strong></td>
</tr>
<tr>
<td><strong>Transactions:</strong></td>
</tr>
<tr>
<td><strong>Cards:</strong></td>
</tr>
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<table>
<thead>
<tr>
<th>Fleet</th>
<th>FY16</th>
<th>FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spend</td>
<td>$1.3B</td>
<td>$1.44B</td>
</tr>
<tr>
<td>Transactions</td>
<td>28.2 M</td>
<td>28.9 M</td>
</tr>
<tr>
<td>Cards</td>
<td>551K</td>
<td>605K</td>
</tr>
</tbody>
</table>
Overview of the Fleet Card

The benefits of using the GSA SmartPay Fleet card include:

- Fleet card providers are accepted at 90% of fuel providers nationwide and there are an additional 45,000 maintenance locations that accept the GSA Smartpay Fleet Card.
- Real time authorization data available through robust platforms as Voyager and Wright Express provide Level-3 data (when available)
- Fraud monitoring using Level-3 data, as program data allows Fleet Managers to monitor and detect any instances of fraud, waste, or abuse
## Comparing Fleet Card Platforms

<table>
<thead>
<tr>
<th></th>
<th>Visa/ MasterCard</th>
<th>WEX/ Voyager</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acceptance</td>
<td>High Acceptance</td>
<td>90% fuel locations, 3500 maintenance locations</td>
</tr>
<tr>
<td>Purchase Control</td>
<td>Dollar or Merchant Category Code</td>
<td>Custom card controls by dollar, number of swipes, and product codes such as fuel and maintenance</td>
</tr>
<tr>
<td>Driver ID</td>
<td></td>
<td>Pin number used for security</td>
</tr>
<tr>
<td>Data Capture</td>
<td>Lower levels of data capture</td>
<td>Level III data which allows for transaction review, lifecycle costs, and tax recovery</td>
</tr>
</tbody>
</table>
Fleet Manager Roles and Responsibilities

Fleet Managers are liaisons between the agency/organization management, GSA SmartPay contractor banks, cardholders, and GSA OCCM. Roles may differ with each organization, but could include:

- Managing all agency/organization GSA SmartPay Fleet Card programs
- Promoting appropriate use of GSA SmartPay Fleet Cards
- Monitoring and taking appropriate action for fraud, waste, or abuse
- Resolving technical and operational problems between GSA SmartPay2 contracting bank and Fleet accounts, as required
- Developing agency/organization Fleet-specific program policies and procedures, as necessary
- Maintaining open lines of communication
AO Roles and Responsibilities

Approving Officials (AO) are often the first line of defense against fraud, waste, and abuse. Roles may differ with each agency/organization, but could include:

- Review and approve all GSA SmartPay Charge Card transactions and verify transactions are appropriate and necessary for accomplishing the agency/organization’s mission
- Monitor for and resolve all questionable charges
- Monitor employee compliance with charge card regulations/guidance
- Certify monthly invoices
- Verify receipt of purchases and/or transactions (applies to Fleet Managers too)
Bank Roles and Responsibilities

The GSA SmartPay Program contractor banks – Citibank, JP Morgan Chase, and U.S. Bank – have important responsibilities, which include:

- Provide AO or Fleet Manager ability to view current statements, payment history, and account information for electronic payments
- Issue required reports to Fleet Managers
- Provide assistance with audits and investigations

<table>
<thead>
<tr>
<th>GSA SmartPay Fleet Card Service Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Citi</strong></td>
</tr>
<tr>
<td>• MasterCard</td>
</tr>
<tr>
<td>• VISA</td>
</tr>
<tr>
<td>• WEX</td>
</tr>
<tr>
<td><strong>JP Morgan</strong></td>
</tr>
<tr>
<td>• MasterCard</td>
</tr>
<tr>
<td>• VISA</td>
</tr>
<tr>
<td><strong>US Bank</strong></td>
</tr>
<tr>
<td>• MasterCard</td>
</tr>
<tr>
<td>• VISA</td>
</tr>
<tr>
<td>• Voyager</td>
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</tbody>
</table>
Charge Card Leading Practices

There are some leading practices that may help AOs and Fleet Managers in more effectively managing their GSA SmartPay Fleet Card Program.

- Monitor appropriate reports and ensure Fleet accounts are paid in a timely manner, to avoid becoming delinquent.
- Publish “Frequently Asked Questions” on the agency/organization’s internal website.
- Create a monthly newsletter for agency/organization Fleet policies and procedures.
- Develop automated reports, to eliminate manually performing data analysis.
Mitigating Fraud, Waste, Abuse Risk

Misuse by employees impacts agency/organization charge card performance and refund earning potential. Some leading practices to mitigate this risk include:

- Establish policies and procedures to detect and mitigate the risk of fraud, waste, and abuse and emphasize standards of conduct/ethics and clearly state consequences for misuse
- Monitor authorization controls and set reasonable transaction limits
- Review card activity through bank EAS reports and restrict spend use through Merchant Category Code (MCC) blocks
- Deactivate cards as appropriate – cards with little or no activity should be considered for $1 spend limit adjustment
- Manage delinquency and implement proper training
- Establish internal controls to ensure accounts are closed, when necessary
Leading Practices - Reporting

GSA SmartPay contractor banks are required to issue reports to Fleet Managers that address transactions, payments, disputes, and delinquencies. Fleet Managers should:

- Monitor bank reports regularly, which allows Fleet Managers to oversee the Fleet Card program’s financial condition and monitor for fraud, waste, and abuse
- Use bank reports proactively, not reactively for activities such as invoice and payment data, and meeting OMB requirements
- Understand all available reports
- Develop automated reports, specific to the agency/organization

Available Reports

Reports include, but are not limited to:
- Account Activity Report
- Declined Authorizations Report
- Dispute Report
- Unusual Spending Activity Report
- Master File
Leading Practices – Training

Training cardholders is also a powerful tool in managing an agency/organization’s GSA SmartPay Program. Fleet Managers are encouraged to:

- Engage in bank-sponsored training
- Attend the GSA SmartPay Virtual Training Conference
- Ensure training is easily accessible
- Address standards of conduct/ethics and clearly state consequences for misuse
Audience Questions
Thank you for your time and attention!

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