

Accepting GSA SmartPay Cards?

A Handy, Helpful Reference Guide For Vendors

The GSA SmartPay program is the largest government-wide charge card payment program in the world. Government cardholders utilize the program to pay for:

- Commercial goods and services
- Travel related expenses
- Fleet expenses

Three contractors provide the GSA SmartPay charge cards to more than 350 government agencies and organizations: Citibank, J.P. Morgan and U.S. Bank. Each of these contractors provides Purchase, Travel, Fleet, and Integrated (i.e. combination of two or more of the three business lines) charge card products and services.

Why Should I Accept GSA SmartPay Cards?

- You can maximize your ability to capture government sales by accepting these charge cards.
- The GSA SmartPay cards continue to remain the preferred payment method of the government.
- These cards have become essential support tools for government agencies/organizations in supporting mission delivery.
- There are about 3.4 million cards in circulation, including about 2.4 million Travel cards, 301,000 Purchase cards, and 606,000 Fleet cards.
- There are no government order forms to process.
- Doing so reduces billing and collection costs.
- Also facilitates electronic commerce.

How Do I Accept GSA SmartPay Cards?

GSA SmartPay cardholders may carry the following cards: VISA, MasterCard, Voyager, and Wright Express*. If you already accept these cards from the commercial sector, you have no additional work to do as the GSA SmartPay charge cards operate just like any other corporate charge cards. If you do not currently accept



these cards, contact any financial institution or one of the GSA SmartPay contractors (i.e. to establish a merchant account to accept charge cards).

** Note: Voyager and Wright Express cards may only be used for Fleet-related purchases. Only Citibank and U.S. Bank carry Voyager or Wright Express cards.*

What Are My Costs?

None, if your company already accepts the charge cards listed above. The transaction fees you negotiated with your bank to accept the cards from the private sector will apply to government sales as well. If you do not currently accept one or more of these cards and would like to participate, the cost of acceptance is negotiated between you and your selected financial institution.

How Do I Identify a GSA SmartPay Charge Card?

All GSA SmartPay charge cards use one of the four designs below. Additionally, most cards display the GSA SmartPay logo and include the phrase “United States Government” along with a statement referencing official government use.

To download copies of the cards, please visit:
<https://smartpay.gsa.gov/about-gsa-smartpay/logo-designs>.



In addition to the card designs, Bank Identification Numbers (BINs), which are the first four digits in the number sequence of the account number on each card, are used to identify GSA SmartPay cards and provide important information about the card and its user. The BINs for each type of card under GSA SmartPay are as follows:

Purchase Charge Card

| | |
|------------|------|
| MasterCard | 5568 |
| MasterCard | 5565 |
| VISA | 4716 |
| VISA | 4614 |
| VISA | 4486 |

Travel Charge Card

| | |
|------------|------|
| MasterCard | 5568 |
| MasterCard | 5565 |
| VISA | 4486 |
| VISA | 4614 |

Fleet Charge Card

| | |
|------------|------|
| MasterCard | 5565 |
| MasterCard | 5568 |
| Voyager | 8699 |

Debit and Prepaid Cards

| | |
|------------|------|
| MasterCard | 5564 |
| MasterCard | 5568 |
| MasterCard | 5565 |
| VISA | 4614 |

What if I Am Still Unable to Accept GSA SmartPay Cards?

Your business may be classified under a blocked Merchant Category Code (MCC). Businesses are required to label themselves by selecting a Merchant Category Code (MCC) that best describes the type of product or service provided. Certain MCCs are blocked by agencies to prevent fraud and misuse of the GSA SmartPay cards. If your company is experiencing problems accepting GSA SmartPay cards, it may be because the MCC your business is classified under is blocked by that agency. To remedy this problem, you may wish to change your MCC classification to better describe the type of product or service your company provides.

Note: Transactions against federal government accounts that are directly billed to the government are exempt from state and local taxes. Other cards that are not directly billed may also be tax exempt. For additional information regarding tax exemption, please visit:

<https://smartpay.gsa.gov/about-gsa-smartpay/tax-information>

GSA SmartPay Resources:

Citibank: (800) 790-7206

J.P. Morgan: (888) 297-0781

U.S. Bank: (888) 994-6722

For more information about the GSA SmartPay program, please visit our website at: **<https://smartpay.gsa.gov>**.