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# Welcome to the Bank of America Visa® Travel Card Program

The program is designed to help you manage the activities associated with official government travel. With built-in control features and special travel-related benefits, the Travel Card Program offers easy and efficient expense-management tools for organizing all aspects of official government travel.

This guide is your reference tool. It contains important information about your Travel Card Account, including your responsibilities, proper card use, and procedures to follow for account inquiries, maintenance, billing, etc.

## Program features include

- Access to more than 15 million participating Visa® merchant locations for official government travel, lodging, car rental, and dining
  - ATM access for cash advances at over 460,000 ATM locations worldwide
  - Extra protection and assistance when you travel with:
    - Lost Luggage Insurance – up to \$3,000 replacement coverage
    - Travel Accident Insurance – up to \$200,000 coverage
    - Travel Assistance Services, including Medical Assistance, Legal Referral Assistance, Auto Rental Insurance, and Emergency Cash Disbursement
- Certain limitations and restrictions apply. Please refer to the Visa Guide to Benefits information included.*
- Easy-to-read statement of account
  - Traveler's check program
  - Dedicated customer service via a toll-free telephone number 24 hours a day, every day of the year, at 1.800.472.1424

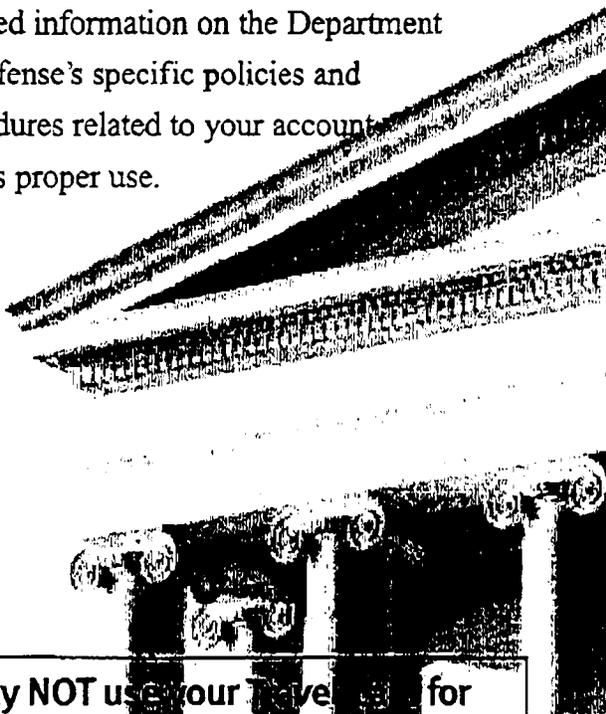
*There is currently a standard and a restricted card (with different credit limits) available to DoD travelers. There are also three types of embossing available for cards issued to DoD travelers. Please see your APC for additional information.*

*DoD views abuse of the card and delinquency as a detriment to the Department and any such acts will not be tolerated and disciplinary action is possible.*

# Key cardholder responsibilities

## Individually billed accounts

Following are key responsibilities that require your support as a government cardholder. Please contact your APC for detailed information on the Department of Defense's specific policies and procedures related to your account and its proper use.



**You may NOT use your Travel Card for personal purchases. The Travel Card is for Department of Defense official travel and travel related expenses ONLY.**

## General guidelines

1. You are responsible for using the card for the purchase of official travel-related services as specified in the GSA master contract and the Department of Defense Financial Management Regulation (FMR), Volume 9, Chapter 3.
2. It is your responsibility to understand and comply with the DoD policies regarding the definition of authorized purchases and official government travel. Use by anyone other than the approved cardholder is strictly prohibited. **The Travel Card cannot be used for personal purchases.**
3. It is your responsibility to file travel vouchers in accordance with DoD FMR, Volume 9, Chapter 8.
4. You are personally responsible for paying all undisputed charges by the statement due date and complying with the terms and conditions of the cardholder agreement.
5. You may request a credit limit increase, an address change, or other maintenance from your Agency Program Coordinator (APC), EAGLS, or GCSU.
6. Call Bank of America at 1.800.472.1424 immediately (24 hours a day, every day of the year) to report a lost or stolen Travel Card. You must also notify your APC about a lost or stolen Travel Card at your first opportunity during normal business hours.

# Cardholder procedures – General information & guidelines

Please consult your APC for questions or detailed information on specific Department of Defense policies and procedures relative to your account.

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## Guidelines for Travel Card use

Authorized use of the Travel Card is reserved for purchases related to, and made during, official government travel only. It is your responsibility to understand the Department of Defense's specific policy and regulations relative to card use. Generally, the card will be accepted at merchant locations worldwide for the following types of service:

- Air travel
- Lodging
- Auto rental
- Fuel
- Rail travel
- Transportation
- Food
- ATM access

## ATM access

Your Travel Card account may be authorized for ATM use. Daily or monthly limits will be designated by your APC in accordance with specific agency/organization policy. You may use the card to obtain cash for official business at any ATM that displays the Visa® symbol by swiping or inserting your card at the ATM, entering your Personal Identification Number (PIN), and following the onscreen prompts. Be sure to press the "credit" key on the ATM screen – not the "checking" or "fast cash" options. An administrative fee of 1.9% will be charged for each ATM withdrawal. This fee is reimbursable. To identify ATM locations for cash access, use the ATM site locator found at the following Web site address: [www.bankofamerica.com/government](http://www.bankofamerica.com/government). Additionally, you can call Visa® directly at 1.800.911.VISA.

## ATM surcharges/service fees

- No access surcharge will be applied to ATM transactions made at a Bank of America ATM
- An ATM transaction conducted at a non-Bank of America ATM may incur an access surcharge
- Both are reimbursable when requested on your travel voucher

### Declined ATM transactions/retained cards

Your Travel Card may be retained if you attempt to exceed daily or monthly limits in three consecutive ATM transactions. In the rare instance that your card should be declined and retained by an ATM, call the Bank of America Government Card Services Unit at 1.800.472.1424.

### Traveler's checks

Bank of America provides traveler's checks via the Thomas Cook Traveller's Cheques Program. Traveler's checks are not available to all cardholders. Check with your APC to see if you are eligible for traveler's checks. Thomas Cook Traveller's Cheques are accepted at participating merchant locations and financial institutions worldwide. US currency traveler's checks can be ordered in prepackaged sets of 10, in denominations of \$20, \$50 or \$100, by calling GCSU at 1.800.472.1424, or via EAGLS. Foreign currency traveler's checks are also available. Replacement for lost or stolen checks is available upon request within 24 hours domestically and 48 hours internationally. The cost of traveler's checks is the total of the face value of the checks plus 1.5 percent (of the face value).

### Foreign currency

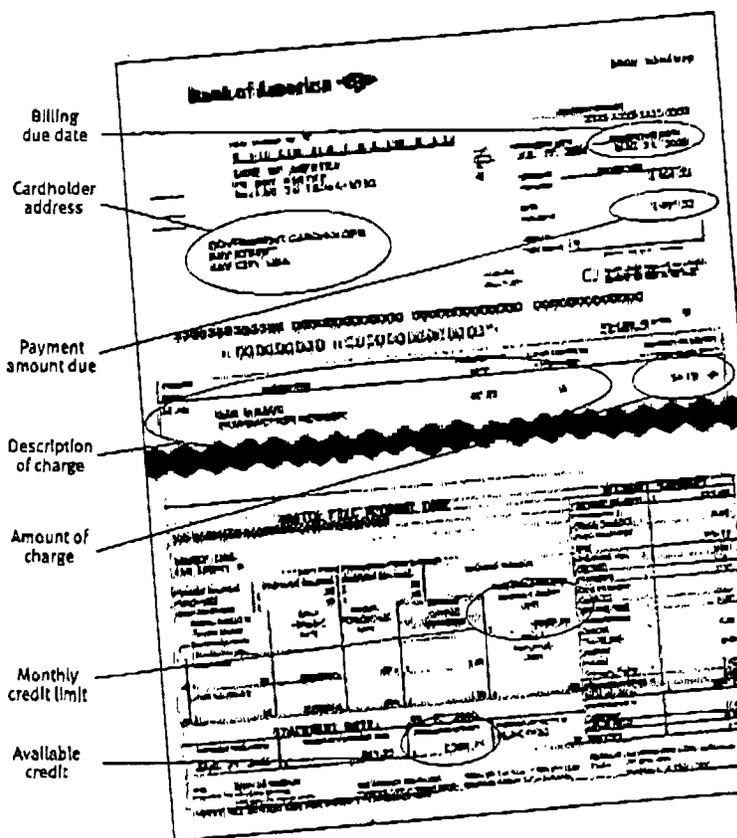
Charges made in a foreign currency will be converted into US dollars. The conversion rate used will be at least as favorable as an interbank rate, or where required by law, an official rate. The Visa® conversion rate will be applied at the time Visa® clears and settles the transaction, and will not include a conversion fee assessed by Bank of America. Applicable conversion rates will be reflected in your statement.

### Reconciliation of account charges

Cardholders with individually billed accounts are responsible for reconciling their own accounts. Reimbursements for official government travel are based on the Federal Travel Regulations (FTR), Joint Federal Travel Regulation (JFTR), and your agency/organization's policies and regulations. Please contact your APC or appropriate agency/organization contact to request assistance for disallowed reimbursement requests.

### Your statement of account

An itemized statement of account is sent within five business days of the close of each billing cycle. Statements are mailed directly to your address of record, and include transaction information for the billing period and due date for payment.



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## Payment methods

You are responsible for making full and timely payment of all charges on your account regardless of whether or when you are reimbursed by your agency. You will receive an itemized statement of account, detailing all transactions made by you during the billing cycle. You are required to remit payment by statement due date to the address shown on your statement. You may use any of the three standard payment methods shown below to pay on accounts.

If a split disbursement process is used, you must ensure that the proper payment amount is reflected on the subsequent statement of account.

Split disbursement is highly encouraged in DoD. To participate in split disbursement, check block #1 on the DD 1351-2, add the amount charged on the card for travel (example: ATM \$20.00 (1.9% charge), Lodging \$50.00, Airline Ticket \$200.00...enter \$270.38 in the block #1). Questions concerning the split disbursement process may be addressed to your APC.

## There are three standard methods of payment that can be used by account holders to pay on accounts:

1. **Check payments** — Send payment through US mail, using the payment coupon and window envelope provided with your statement.
2. **Banking center payments** — You can provide the Bank of America Visa® Travel Card account number and pay with cash or personal check. Bank of America Banking Centers will accept cardholder payments during normal business hours. Locations of Bank of America Banking Centers can be found on the Web at [www.bankofamerica.com/government](http://www.bankofamerica.com/government) or by calling the GCSU at 1.800.472.1424. Payments made at Banking Centers may take up to 5 business days to post to your account.
3. **PC banking** — You may pay via a PC banking system.

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## Disputes & billing errors

If you disagree with a charge on your statement of account, you should make every attempt to resolve the problem directly with the merchant. If the issue cannot be reasonably resolved with the merchant, or the problem is an unresolved transaction or "billing error," you should initiate the dispute process. To obtain a copy of the dispute form, you should either visit the GCSU Technical HelpDesk Web site at [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com) or contact your APC. You may also initiate the dispute process via EAGLS. You will receive temporary credit, pending the final resolution of the dispute.

## Suspension/cancellation of card privileges

Bank of America will provide Presuspension/Prccancellation Reports to your APC to identify undisputed past due accounts. Accounts will be considered past due if payment has not been received within 45 calendar days from the closing date on the statement of account in which the charge first appeared. Suspension of cardholder privileges for nonpayment of undisputed principal amounts may occur at 61 days, and cancellation may occur after 126 days (or the number of days specified by your agency/organization's Task Order) from the closing date on the statement in which the undisputed charge first appeared.

## Lost/stolen card reporting

You must promptly report lost or stolen cards to Bank of America by calling 1.800.472.1424. Our Government Card Services Unit is staffed 24 hours a day, seven days a week to accept calls from cardholders reporting lost or stolen cards. Subsequently, a replacement card with a new account number will be sent to you. Cards reported lost or stolen are immediately blocked from accepting additional charges. Upon receipt of notice of unauthorized charges, the Bank will commence the dispute process. You will not be liable for unauthorized charges resulting from the loss of your card, including theft.

# EAGLS<sup>SM</sup> – Electronic Account Government Ledger System

## User's Guide for cardholders

The EAGLS desktop management tool is designed to offer you a fast, easy way to manage your Bank of America Visa<sup>®</sup> Travel Card account. EAGLS was designed to save you time and reduce paperwork by allowing you to perform accounting and administrative tasks online.

**Bank of America is committed to continually enhancing EAGLS. Please go online to [www.gov-eagls.bankofamerica.com](http://www.gov-eagls.bankofamerica.com) for the latest system enhancements.**

### User's Guide overview

The following pages will provide you with the basic skills and steps you'll need to gain access to and navigate through the system. Once you have gained access, you will be able to complete everyday tasks like:

- Activating your account
- Maintaining your account
- Requesting a credit limit change
- Requesting a replacement card
- Changing your ATM PIN
- Accessing and viewing your statement of account
- Verifying or disputing charges

EAGLS<sup>SM</sup> provides a broad range of functions designed to make managing your cardholder activities simple and easy. This guide provides the basic steps you'll need to:

- Navigate the system (Section 1)
- Log on and off the system (Section 2)
- Access EAGLS functions from the Main Menu (Section 3)

You can obtain additional EAGLS information and help by accessing the GCSU Technical HelpDesk at [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com) or by calling 1.888.317.2077.

### What you'll need to get started

#### Log-on ID and Password

If access is assigned by your APC, your User ID and Password will be mailed to you from Bank of America. You'll be able to access EAGLS at the following Web site:  
[www.gov-eagls.bankofamerica.com](http://www.gov-eagls.bankofamerica.com).

Should you forget your password, you can automatically reset it by visiting the GCSU Technical HelpDesk at [www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com).

#### What you need to run EAGLS – PC requirements

To get started, the minimum requirements you'll need are the following:

- NT or Windows 95<sup>®</sup>  
(or more recent version – Windows 98<sup>®</sup> or 2000<sup>®</sup>)
- Netscape<sup>®</sup> or Internet Explorer<sup>®</sup> 4.0 or higher and Service Pack 2
- Modem with 28,800 baud rate or higher

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## Section 1 – Navigating the system

EAGLS<sup>SM</sup> intuitive point-and-click functionality makes system navigation easy – especially for new users. The system features user-friendly graphics and built-in links, so whether you're moving within a screen or from one screen to another, you can complete your task in just a few short steps. Take a few minutes to familiarize yourself with the basic operational features, function buttons, and navigation devices common to the entire system.

### Entering dates into the system

Most dates must be entered in the MM/DD/YYYY format (for example, 01/01/1999).

### Fields you are required to complete

All required fields are designated in bold text.

### When you get an error message

If you incorrectly enter a password or incorrectly complete a field, an error message will appear in one of several formats, such as an error screen, a sentence within the screen, or in a pop-up text box. When the error message appears, simply follow the instructions provided.

### Built-in verification and confirmation

**Verification Screen** – Displays for changed maintenance or setup actions.

**Confirmation Screen** – Displays for all maintenance or setup performed.

### Function buttons you'll use

Login screens, search screens, maintenance screens, and error messages in EAGLS use buttons to select functions. The most commonly used buttons include:

- SUBMIT** Accepts the screen content and requests an action.
- CLEAR** Deletes the text field information.
- RESET** Clears entered data from the screen.
- CANCEL** Deletes the request; returns to the previous screen.

- REVISE** Revises the request; returns to the previous screen.
- OK** Accepts Inquiry, Verification or Confirmation screen information.
- BACK** Returns to the previous screen; when returning to a search screen, previously entered information will be cleared.
- BROWSE** To view all accounts or other system information.

## Additional navigation devices

These additional tools will help you move through EAGLS<sup>SM</sup> faster.

**Scroll Bar** A graphic device for moving horizontally and vertically through a document with a mouse. Scroll bars are located at the right and bottom edges of a document window.

**Tab Key** The keyboard tab key is used to move from one text field to another when completing multiple text fields within a single section. You can also use the tab key instead of the mouse to move from one text field to another.

**Hyperlink** This function enables you to navigate from one screen to another – without returning to the EAGLS Main Menu – simply by selecting the screen you want. If a hyperlink is available on a screen, it will usually be listed at the bottom of the screen, and will be underlined and shown in a different color. Important note: Information keyed into a maintenance screen will be carried to the next screen when you use the hyperlink function.

**Jump To** This function enables you to navigate from one section of a screen to another without using the scroll bar. When "Jump To" links exist on a screen, they will be found at the top of the screen, and will be underlined and in a different text color. Simply click on the section name and you will jump to that portion of the screen automatically.

**Radio Button** Buttons used to select one specific option from a group.

## SECTION 2 – Logging on and off the system

Log-on requires two things: User ID and Password. User ID is **not case-sensitive** – enter “JOHNSMITH” or “johnsmith”. Password is **case-sensitive** – must be 5-8 alphanumeric characters.

### To log on

1. From your Internet access, type the EAGLS Web site address — [www.gov-eagls.bankofamerica.com](http://www.gov-eagls.bankofamerica.com) — to display **Log-on** screen.
2. Enter your **User ID** and **Password**.
3. Click **Submit** to display the **Main Menu**.

### Changing your password

At initial log-on, you will automatically be directed to change your password from the default password. To change your password complete the following steps:

1. From the **Log-on** screen, tab to and complete **User ID**.
2. Tab to **Password**; type default (initial) password.
3. Click **Submit** to display **Change Password**.

4. At the **Change Password** screen, complete **Old Password**.
5. Tab to and complete **New Password**.
6. Tab to and complete **Re-enter New Password**.
7. Click **Submit** to display confirmation.

### Note:

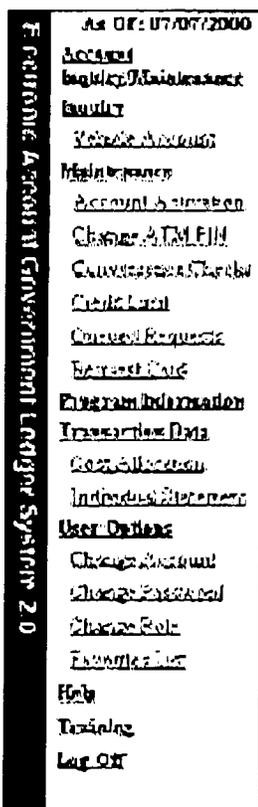
- Change Password prompt appears seven days prior to expiration
- Password expires every 84th day
- Change Password function automatically appears on the 84th day
- New password must not match the nine previous user passwords
- Three invalid log-on attempts lock you out of the system

### To log off

1. From the **Main Menu**, click **Log Off**.
2. Click **OK** and **Close Application**.

### Section 3 – Accessing EAGLS<sup>SM</sup> functions from the Main Menu

The EAGLS Main Menu is a drop down list located on the left side of the Welcome to EAGLS screen. The main options are listed in this menu. Once you click on an option, a drop down list showing the available sub-menu options will appear.



**Account/Inquiry Maintenance**

– Choose this menu option to view your account information and maintain personal information. You can also request changes to your credit limit, make changes to your ATM PIN, and reorder convenience checks or traveler's checks.

**Maintenance** – Choose this option to perform tasks such as activating your new or reissued card/account, or to order a new or replacement card on your account.

**Program Information** – Choose this option to access the GCSU Technical HelpDesk Homepage to view current Newsletters.

**Transaction Data** – Choose this option to view current or previous individual statement activity.

**User Options** – Choose this option to change your EAGLS password.

**Help** – Choose this option to access the GCSU Technical HelpDesk Web site, where you can find updates and assistance with various EAGLS issues. There you can access Job Aides and EAGLS training guide sections for information on specific functionality.

**Training** – Choose this option to access the EAGLS training Web page for online training information.

**Log Off** – Choose this option to log off of EAGLS.

### Congratulations – now you know the basics.

You're ready to begin using EAGLS<sup>SM</sup>. Contact the Technical HelpDesk at 1.888.317.2077 or via our Web site at [www.gcsu.thd.bankofamerica.com](http://www.gcsu.thd.bankofamerica.com) if you need additional assistance with EAGLS. We look forward to serving you.