

Frequently Asked Questions

Government Travel Credit Card (GTCC)

Why do I need a Government Travel Credit Card (GTCC) for travel?

Use of the GTCC is mandatory for all DOD personnel, with few exceptions.

How soon will I receive my GTCC?

6 - 8 days for an expedited charge card or 10 - 14 days for standard delivery (from the time the application is submitted to CitiBank)

Why do I have a restricted GTCC?

Either you did not authorize a credit check on the application or there was something found on the credit check by the financial institution.

Why is my GTCC declining?

There are several reasons this could happen.

- You haven't verified receipt of the card.
- The Agency Program Coordinator (APC) has not activated the card (after verification).
- The limit(s) on your card are not high enough to cover current expenses.
- SATO may have a wrong card number or expiration date.
- Account is past due.

Will my past due account affect my personnel credit rating?

An outstanding bill isn't reported to the credit bureau unless the bill has remained unpaid for 126 days.

Why didn't I get my renewal card?

Either your address needs to be updated or you haven't traveled in the past year and the charge card company has closed your current account. Contact your Agency Program Coordinator (APC) to reopen the account.

Can I put another traveler's charges on my GTCC when Temporary Duty (TDY)?

You are not authorized to use your card for anything other than your own TDY expenses shown on your orders.