

Frequently Asked Questions

Troop Travel Card

What is the Troop Travel Card?

The Troop Travel Card is a TravelBank Corporate Credit Card issued under a GSOSW line of credit to troops with an approved form #121b (National & International Troop Travel Planning Summary) and a bank account with US Bank. The Troop Travel Card supports ease of travel for troops eliminating many issues encountered when using a debit card.

Why is the Travel Card better than the troop debit card?

The top benefit of using a credit card instead of a debit card is better fraud protection allowing you to recoup money lost due to fraudulent activity.

Other benefits include ease of use for travel-related purchases, purchase protection, price protection, and return protection.

Debit cards can have authorization holds. When you make a purchase on your debit card, the amount of the purchase may be “frozen,” making that money not available even before the purchase processes. While a hold will typically disappear after a few days, it may remain for a few days, even after canceling, tying up your money.

Am I eligible to receive the Troop Travel Card?

You are eligible to request the Troop Travel Card if:

- Your troop bank account is with US Bank
- Your [National & International Troop Travel Planning Summary \(form 121b\)](#) has been approved (you’ve received the approval email)



Is there a credit check to receive the Troop Travel Card?

There is no credit check for the adults requesting the Troop Travel Card. Instead, the card is issued under a GSOSW line of credit. There is no impact to the card holder's credit.

Is there a fee associated with the Troop Travel Card?

There is no fee, such as an annual fee, associated with the Troop Travel Card. However, other fees can be incurred when using the card.

Cash Advance Transaction Fee	2.5% (minimum \$2.00)
Foreign Transaction Fee	3%

What are the requirements to receive the Troop Travel Card?

The requirements to request a Troop Travel Card are:

- Your troop bank account is with US Bank
- Your [National & International Troop Travel Planning Summary \(form 121b\)](#) has been approved.
- Completed Troop Finance Training in gsLearn (each card holder)

Is this a traditional credit card?

No, this is not a traditional credit card. The Troop Travel Card is similar to a corporate credit card provided by an employer.

Employee credit cards work similarly to personal credit cards but are restricted to company spending only. They are managed by the company and linked to the company's credit account, allowing employees to make purchases on behalf of the business. The company is responsible for paying off the balance in full each billing cycle to avoid interest charges. Each billing cycle, the company receives itemized statements showing all transactions made using the employee credit card. The spending cannot exceed the company's credit limit or the limit set for the individual's card.



The Troop Travel Card operates the same way. The card is issued as part of a GSOSW line of credit with US Bank and can only be used for travel-related expenses for the approved trip. Spending cannot exceed the credit limit set for each card. Full payment is required at the end of each billing cycle.

How many people can receive a card for the trip?

Up to two adults may request a Troop Travel Card for the trip.

When should I submit my request for the Troop Travel Card?

Submit the request form **at least six weeks** prior to your departure date.

How do I activate the Troop Travel Card?

Activate your card using the PIN provided in your confirmation email from GSOSW.

What is the process of getting the Troop Travel Card after completing the Troop Travel Card request form?

After completing the Troop Travel Card request form, the following steps are completed:

- 1) Card holder profile is created in TravelBank, US Bank's card system, by the GSOSW Group Banking Coordinator.
- 2) An email from TravelBank is sent to the card holder. The card holder **must** use the activation link in the email to complete the process of setting up their profile. The card cannot be issued until this step is completed. This can lead to the card not arriving before the departure date. A separate email from the GSOSW Group Banking Coordinator will be sent alerting you to the email from TravelBank.
- 3) After the profile process is completed, the GSOSW Group Banking Coordinator will set up and issue the card using the information provided in the request



form. A credit limit of \$1.00 is initially set for each card. The card is mailed by US Bank within a couple of days of being created.

- 4) Each card holder will receive an email from the GSOSW Group Banking Coordinator notifying them that their card has been issued and mailed.
- 5) A few days prior to the departure date, the GSOSW Group Banking Coordinator will contact you about the remaining budget for the trip to determine the needed credit limit for each card. The card limit will not exceed the amount available in the troop bank account at the time of the trip.
- 6) The card must be activated using the activation code provided. If you have any trouble activating the card, please contact the customer service number on the back of the card.
- 7) After the trip end date, the GSOSW Group Banking Coordinator will lower the credit limit on each card to \$1.00 and lock the card from future use.
- 8) All charges made during the billing cycle will be paid in full at the end of that billing cycle by the GSOSW Group Banking Coordinator.
- 9) A report of transactions for each card will be emailed to the card holders to review for accuracy before payment is made to US Bank.
- 10) Confirmation of payment is provided for your financial records.

Does my troop need the money for the trip in our bank account prior to the trip?

Yes, money for the trip must be in the troop bank account prior to the trip as the charges made with the Troop Travel Card are paid in full at the end of each billing cycle. No installment payments are made to US Bank.

How do I pay for my Troop Travel Card charges?

The GSOSW Group Banking Coordinator pays the charges directly from the troop bank account to US Bank on your behalf. This is similar to when money is transferred from a troop account to the service unit account to pay for something such as event registration.

Confirmation of the payment will be provided to the troop for their financial records.



Can my troop's trip charges be paid over time?

No, full payment is required at the end of each monthly billing cycle (around the 26th of each month).

If your trip spans two billing cycles, charges made during each billing cycle will be paid in full at the end of each billing cycle. For example, \$500 charged prior to the 26th will be paid at the end of that billing cycle. Any charges after the 26th are paid at the end of the next billing cycle – the 26th of the next month.

What if I have trouble with my card while traveling?

If you have any trouble with the Troop Travel Card while traveling, call the customer service number on the back of the card for support.

Can I use the Troop Travel Card for non-trip related purchases?

No, the Troop Travel Card can only be used for approved travel-related purchases.

Can the Troop Travel Card be used for future trips?

Yes! If the troop plans to travel again and receives approval for this trip, the card be reactivated and a new credit limit set prior to the trip.

Ready to request the Troop Travel Card?

If you meet the eligibility requirements for the card and wish to request a card, complete the [Troop Travel Card request form](#) to start the process!