



U.S. General Services Administration

# Federal Acquisition Service

## GSA SmartPay Fleet Management Essentials

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## Introduction

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.

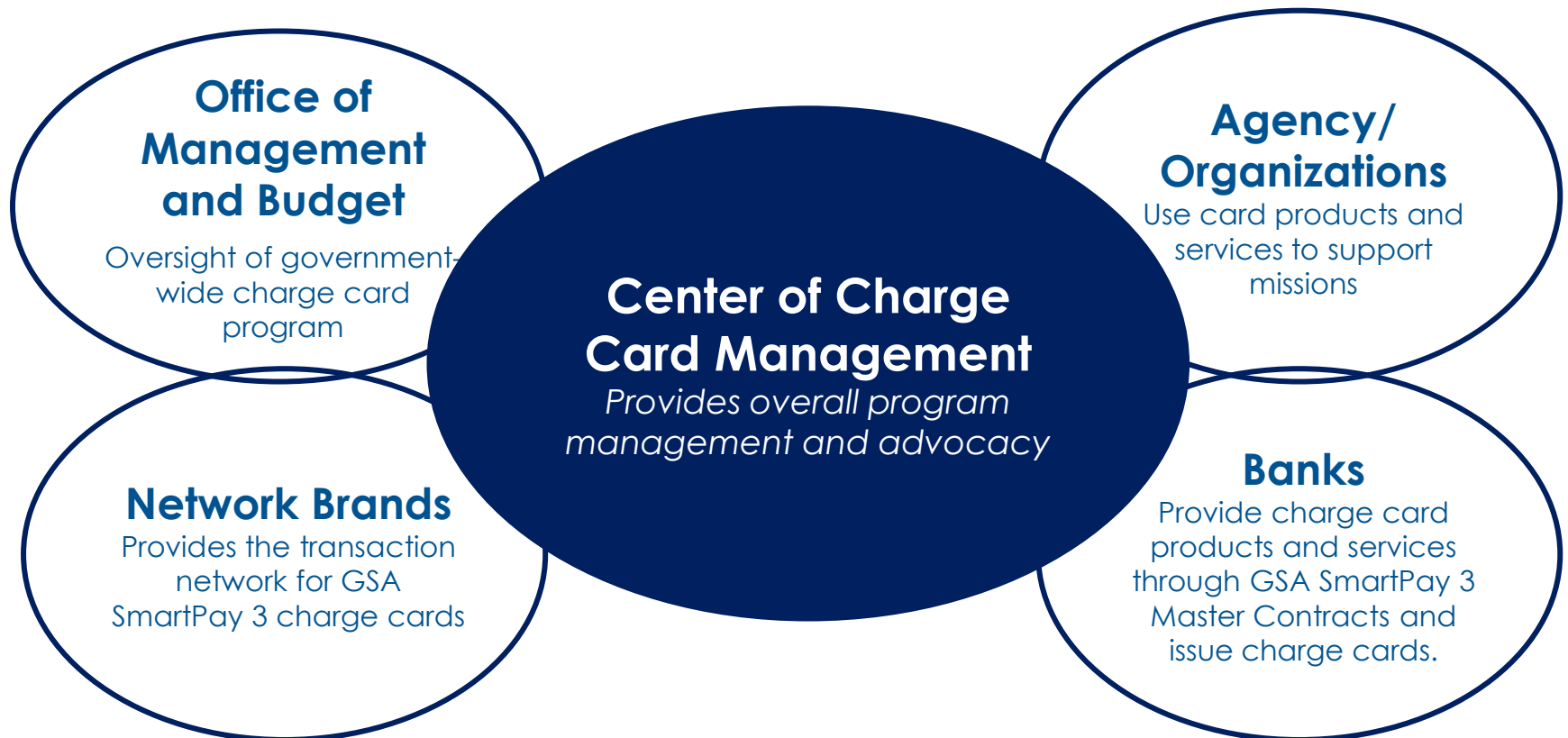
# GSA SmartPay Program Overview

More than 560 Federal government agencies/ organizations can access charge card products and services through the GSA SmartPay 3 master contract.

- Agencies/organizations issue task orders against the GSA SmartPay 3 master contract for charge card products and services from one of two contractor banks (Citibank or U.S. Bank)
- Agencies/organizations pay no direct fees for using the GSA SmartPay Program
- Agency/organizations have the opportunity to earn refunds

# GSA SmartPay Program Stakeholders

There are several GSA SmartPay stakeholders. The programmatic relationships are illustrated below:



## GSA SmartPay Fleet Cards

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.

# Fleet Card Program Benefits

The benefits of using the GSA SmartPay Fleet card program 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.

## How Fleet Cards Save Agencies Money

- Fuel tax recovery (see DLA site for laws in each state)
- Fuel taxes recaptured at the pump
- Fuel taxes recaptured by fleet card provider
- Fuel taxes recaptured by agency
- Fleet card refund
- Discounts honored by major service providers
- Life cycle cost monitoring for vehicles allowing better fleet management

# Comparison of Fleet Platforms

Element	Visa/ MasterCard	WEX/Voyager
<b>Acceptance</b>	High Acceptance	90% fuel locations, 3500 maintenance locations
<b>Purchase Control</b>	Dollar or Merchant Category Code	Custom card controls by dollar, number of swipes, and product codes such as fuel and maintenance
<b>Driver ID</b>		Pin number used for security
<b>Data Capture</b>	Lower levels of data capture	Level III data which allows for transaction review, life cycle costs, and tax recovery
<b>EMV/Chip &amp; PIN</b>	Liability shift extended to 2020	Liability shift extended to 2020



# Fleet Manager Roles/Responsibilities

Fleet Managers are liaisons between the agency/ organization, contractor banks, cardholders, and GSA CCCM. General roles may include:

- Managing agency/organization Fleet Card programs.
- Promoting appropriate use of GSA SmartPay Fleet Cards.
- Monitoring fraud, waste, and/or abuse.
- Resolving technical and operational problems between contracting bank and Fleet accounts.
- Developing agency/organization Fleet-specific program policies and procedures (as necessary).
- Maintaining open lines of communication.
- Verifying receipt of purchases and/or transactions.

## AO Roles/Responsibilities

Approving Officials (AO) are often the first line of defense against fraud, waste, and/or abuse. General roles may include:

- Review and approve transactions.
- Verify transactions are appropriate and necessary for accomplishing the agency/organization's mission.
- Monitor for and resolve questionable charges.
- Monitor employee compliance with charge card regulations/guidance.
- Certify monthly invoices.
- Verify receipt of purchases and/or transactions.

# Bank Roles/Responsibilities

Contractor bank responsibilities include:

- Provide AO and/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.

## GSA SmartPay Fleet Card Service Providers

### Citi

- MasterCard
- VISA
- WEX

### US Bank

- MasterCard
- VISA
- Voyager

## 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 and Abuse

Misuse by employees impacts agency/organization charge card performance and refund earning potential. Mitigating risk can include:

- Establishing policies, procedures and internal controls to detect and mitigate the risk of fraud, waste, and abuse.
- Emphasizing standards of conduct/ethics and clearly state consequences for misuse.
- Monitoring authorization controls and setting reasonable transaction limits.
- Reviewing card activity through reports and restrict spend use through Merchant Category Code (MCC) blocks.
- Deactivating cards as appropriate.
- Managing delinquency and implement proper training.

# Reporting

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

- Monitor bank reports regularly to oversee program's financial condition and monitor for fraud waste, and abuse.
- Use bank reports proactively, for invoicing, monitoring payment data, and meeting OMB Requirements.
- Understand 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

# Level 3 Data Capture

Metric	Level 1 Data	Level 3 Data	Level 3 Data Plus*
Plate Number	X	X	X
Transaction & Posted Dates	X	X	X
Transaction Time	Varies	X	X
Merchant Name	X	X	X
Merchant Contact Address/Phone	Varies	X	X
Cost per unit; price per unit; gallons		X	X
Tax Detail		X	X
Vehicle Odometer (driver prompt)		X	X
Host-based Prompting (driver prompt/agency identifies use case)			X
Quantity Shutoff by Fuel Product			X

\*As merchants adopt updated software specifications

# Training

Training cardholders is 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 Training Forum.
- Ensure training is easily accessible.
- Address standards of conduct/ethics and clearly state consequences for misuse.



# GSA SmartPay 3

## GSA SmartPay 3 vs. GSA SmartPay 2

The GSA SmartPay 3 Master Contract contains significant new opportunities for customer agencies to improve their programs and maximize card and cardless payment solutions.

- GSA SmartPay 3 includes Tier 1 (Required) and Tier 2 (Optional) products and services as outlined in Sections **C.3.1.1** and **C.3.1.2** of the master contract.
- Significant new Tier 1 required offerings include **ePayables - Supplier-Initiated Payments (SIP)**, GSA SmartPay **Tax Advantage Travel Card Accounts, Mobile Payments**, and **Non-Interchange Based Government-to-Government transactions**.
- More information on the differences between the GSA SmartPay 2 and GSA SmartPay 3 Master Contracts can be found in the Master Contract Updates Quick Sheet, Frequently Asked Questions, and ePayables and Tax Advantage Card handouts at: **[smartpay.gsa.gov/resources](https://smartpay.gsa.gov/resources)**.

## New Fleet Tools in SmartPay

- Mobile Apps for Information Retrieval (e.g. fuel finders or the ability to lookup transactions in EAS)
- Mobile Payments & Tokenization
- Enhanced Fraud Analytics
- Email Alert Services for Exceptions
- Real Time Web Assistance
- Telematics Integrated Solution

# Audience Questions

# Thank you for your time and attention!

## **Contact Information**

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Please provide your feedback and thoughts on our website, available at [smartpay@gsa.gov](mailto:smartpay@gsa.gov).

## **The GSA SmartPay Program is on social media. Follow us:**

- Twitter: @GSASmartPayNews
- Facebook: GSASmartPayNews
- LinkedIn: GSA SmartPay
- Google: GSA SmartPay