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6.1 Are agencies required to assess the credit worthiness of all new travel card applicants prior to issuing a card?

Yes, pursuant to Section 846 of the Consolidated Appropriations Act, 2006 (P.L. 109-115), each agency must assess the credit worthiness of all **new** travel card applicants prior to issuing a card. Credit worthiness assessments are an important internal control in Federal travel card programs. Current cardholders are not subject to the requirements of this chapter.

Credit worthiness evaluations for new purchase card applicants are no longer legislatively mandated due to the passage of the 2006 Consolidated Appropriations Act. However, agency officials and charge card managers may continue to require these evaluations at their discretion. At a minimum, they must remain mindful of the risks involved with charge card issuance, and continue to consider pertinent factors before issuing new purchase cards.

Further, a current cardholder who leaves government service and then returns would be considered a new applicant for the purposes of credit worthiness requirements. However, a hiring agency may, but is not required to, assess the credit worthiness of a current cardholder who transfers from another agency.

6.2 Why is it important to assess the credit worthiness of a travel card applicant?

Credit worthiness assessments are an important internal control to ensure that charge cardholders are financially responsible.

6.3 What steps are required before issuing a travel card to a first-time applicant?

Consistent with the requirements of this Chapter, all agencies must perform a credit worthiness evaluation prior to issuing a travel card to first time applicants.

6.3.1 Obtain credit score.

In order for a first time applicant to receive a card to which standard agency restrictions apply, a credit score must be obtained for that employee credit score obtained must be 660 or higher. (Examples of credits scores acceptable are FICO, an acronym for Fair Isaac Corporation, a Beacon score, etc.) The numerical score indicates the credit risk level associated with a specific credit applicant. Credit scores obtained during any other process of background clearance that are less than 12 months old may also be used.

6.3.2 First time travel card applicants with a credit score less than 660.

For first time travel card applicants with a credit score of less than 660, the agency may issue a card, but more stringent restrictions will apply. In implementing such additional restrictions, the agency will take one or more of the following actions:

- Reduce the overall dollar limit for the card;
- Reduce the limit on individual transaction amounts;
- Limit (or further limit, if applicable) the types of transactions allowed;
- Issue a pre-paid card that automatically restricts dollar amount and transaction types;
- Limit (or further limit, if applicable) the dollar amount of transactions that can be applied to the card within a particular time period;
- Limit (or further limit, if applicable) the length of time a card remains active, such as for the length of time in travel status only; and/or
- Restrict (or further restrict, if applicable) use at ATMs.

6.4 What process is required if obtaining a credit score is not possible?

If obtaining a credit score is not possible (e.g., the applicant refuses to provide consent or does not have a credit history), an agency may still issue a "restricted" (as defined in Section 6.3.2 above) travel card to a first time applicant, but the agency must conduct an alternative credit worthiness assessment to determine whether the individual possesses a satisfactory credit history. Specifically, the agency must review the proposed applicant's most recent Standard Form (SF) 85P, Section 22, Questionnaire for Public Trust Positions, or SF 86, Section 27, or use a similar vehicle containing the same type of questions as in the forms and sections noted and use the information provided to assess credit worthiness. In either case the vehicle used must not be older than one year.

6.5. May agencies issue individually-billed travel cards to foreign nationals?

No, foreign nationals are not eligible to hold individually-billed travel cards issued by Federal agencies, as they are not Federal employees. However, centrally-billed travel accounts may be used to pay for their travel expenses when required by and approved by the agency.

6.6 Are credit worthiness assessments required for new centrally-billed travel account applicants?

No. Because centrally-billed travel accounts and purchase card accounts share common characteristics in terms of structure, purpose and risk, credit worthiness assessments are not required for centrally-billed travel accounts, and are to be treated in the same manner as purchase card accounts for the purpose of this Chapter of the Guidance.

6.7 When are re-evaluations of credit worthiness required?

A credit worthiness assessment must be conducted for restricted cardholders before the cardholder is issued a renewed card. The re-evaluation of credit worthiness may be conducted by obtaining a credit score as described in Sections 6.3 of this Chapter, or at the agency's discretion, may be conducted by reviewing the restricted cardholder's card usage during the initial period of card issuance.

6.8 What options do agencies have to offer applicants denied a charge card due to the outcome of their credit worthiness evaluation?

Applicants who were denied a charge card due to the outcome of their creditworthiness evaluations can be re-evaluated at a time deemed most appropriate by the agency. The applicant's credit worthiness will again be evaluated based on the requirements of this Chapter.

6.9 Are there separate recordkeeping requirements for the credit worthiness evaluation process?

No, there are not separate or additional recordkeeping requirements from requirements that are currently in effect for the government-wide travel card program. Use of agency existing systems of record is adequate.

6.10 Is there any circumstance in which credit worthiness restrictions may be temporarily lifted?

Yes. The credit worthiness restrictions may be temporarily lifted at the discretion of a Department or Agency head, in order to ensure the safety of American citizens and/or property (e.g., during times of national emergency, contingency, peacekeeping, or humanitarian missions).

6.11 Is there a Federal source for obtaining charge card applicant credit scores?

Yes. Agencies may, but are not required to, contact the Office of Personnel Management (OPM), Center for Federal Investigative Services (CFIS), which has developed a reimbursable process to provide credit scores, and to transmit them to designated agency personnel. For further information, agencies can contact OPM's Program Manager/Customer Service Group at 202-606-1042.

6.12 May an agency contract with their respective bank card issuer to manage the credit worthiness assessments on its behalf?

Yes, agencies may negotiate this requirement into their respective task orders, as long as the bank agrees to comply with the guidelines outlined in this Guidance, including the recordkeeping requirements of the Privacy Act.

In addition, credit scores are also available through GSA's Financial and Business Solutions (FABS) Schedule contractors. Information in this Schedule can be found at <http://www.gsa.gov/financial>.

(b) Notwithstanding section 813 of this Act, the adjustment in rates of basic pay for the statutory pay systems that take place in fiscal year 2006 under sections 5344 and 5348 of title 5, United States Code, shall be no less than the percentage in paragraph (a) as employees in the same location whose rates of basic pay are adjusted pursuant to the statutory pay systems under section 5303 and 5304 of title 5, United States Code. Prevailing rate employees at locations where there are no employees whose pay is increased pursuant to sections 5303 and 5304 of title 5 and prevailing rate employees described in section 5343(a)(5) of title 5 shall be considered to be located in the pay locality designated as “Rest of US” pursuant to section 5304 of title 5 for purposes of this paragraph.

(c) Funds used to carry out this section shall be paid from appropriations, which are made to each applicable department or agency for salaries and expenses for fiscal year 2006.

SEC. 844. Unless otherwise authorized by existing law, none of the funds provided in this Act or any other Act may be used by an executive branch agency to produce any prepackaged news story intended for broadcast or distribution in the United States, unless the story includes a clear notification within the text or audio of the prepackaged news story that the prepackaged news story was prepared or funded by that executive branch agency.

SEC. 845. None of the funds made available in this Act may be used in contravention of section 552a of title 5, United States Code (popularly known as the Privacy Act) or of section 552.224 of title 48 of the Code of Federal Regulations.

SEC. 846. Each executive department and agency shall evaluate the creditworthiness of an individual before issuing the individual a government travel charge card. The department or agency may not issue a government travel charge card to an individual that either lacks a credit history or is found to have an unsatisfactory credit history as a result of this evaluation: *Provided*, That this restriction shall not preclude issuance of a restricted-use charge, debit, or stored value card made in accordance with agency procedures to: (1) an individual with an unsatisfactory credit history where such card is used to pay travel expenses and the agency determines there is no suitable alternative payment mechanism available before issuing the card; or (2) an individual who lacks a credit history. Each executive department and agency shall establish guidelines and procedures for disciplinary actions to be taken against agency personnel for improper, fraudulent, or abusive use of government charge cards, which shall include appropriate disciplinary actions for use of charge cards for purposes, and at establishments, that are inconsistent with the official business of the Department or agency or with applicable standards of conduct.

SEC. 847. Except as expressly provided otherwise, any reference to “this Act” contained in this division shall be treated as referring only to the provisions of this division.

This division may be cited as the “Transportation, Treasury, Housing and Urban Development, the Judiciary, and Independent Agencies Appropriations Act, 2006”.

5 USC 5701 note.

Guidelines.
Procedures.

1 USC 1 note.

proposed amendment sought.

RECORD SOURCE CATEGORIES:

Small business concerns who have applied to or are participants in the 8(a) Business Development program.

SBA 31

SYSTEM NAME:

TEMPORARY DISASTER EMPLOYEES--SBA 31

SYSTEM LOCATION:

Office of Disaster Assistance (ODA): HQ and Field locations. See Appendix A.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Employees who have been temporarily employed by the ODA.

CATEGORIES OF RECORDS IN THE SYSTEM INCLUDES:

Name, address, telephone number, Social Security Number (SSN), Disaster Area, job series, grade and title, dates of employment, reason for termination, supervisor's name and job and summary of supervisor's evaluation. Possible violations of the Agency's Standards of Conduct (13 CFR Part 105) and information, if any, concerning official investigations and disciplinary actions taken.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

15 U.S.C. § 634(b)(6), 44 U.S.C. § 101.

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSES OF SUCH USES, THESE RECORDS MAY BE USED, DISCLOSED, OR REFERRED:

a. To verify previous employment with SBA when a former employee

- is considered for reemployment.
- b. To locate current or former employees with special skills or language capabilities needed in specific situations.
 - c. To a Congressional office from an individual's record, when the office is inquiring on the individual's behalf; the Member's access rights are no greater than the individual's.
 - d. To Agency volunteers, interns, grantees, experts and contractors who have been engaged by the Agency to assist in the performance of a service related to this system of records and who need access to the records in order to perform this activity. Recipients of these records shall be required to comply with the requirements of the Privacy Act of 1974, as amended, 5 U.S.C. § 552a.
 - e. To the Department of Justice (DOJ) when any of the following is a party to litigation or has an interest in such litigation, and the use of such records by the DOJ is deemed by the agency to be relevant and necessary to the litigation, provided, however, that in each case, the agency determines the disclosure of the records to the DOJ is a use of the information contained in the records that is compatible with the purpose for which the records were collected:
 - (1) The agency, or any component thereof;
 - (2) Any employee of the agency in his or her official capacity;
 - (3) Any employee of the agency in his or her individual capacity where the DOJ has agreed to represent the

employee; or

(4) The United States Government, where the agency determines that litigation is likely to affect the agency or any of its components.

f. In a proceeding before a court, or adjudicative body, or a dispute resolution body before which the agency is authorized to appear or before which any of the following is a party to litigation or has an interest in litigation, provided, however, that the agency determines that the use of such records is relevant and necessary to the litigation, and that, in each case, the agency determines that disclosure of the records to a court or other adjudicative body is a use of the information contained in the records that is compatible with the purpose for which the records were collected:

(1) The agency, or any component thereof;

(2) Any employee of the agency in his or her official capacity;

(3) Any employee of the agency in his or her individual capacity where the DOJ has agreed to represent the employee; or

(4) The United States Government, where the agency determines that litigation is likely to affect the agency or any of its components.

POLICIES, PRACTICES, RETRIEVAL, ACCESS, RETENTION AND DISPOSAL OF RECORDS:

STORAGE:

Paper and electronic files.

RETRIEVAL:

By name and/or SSN.

SAFEGUARDS:

Access and use limited to persons with official need to know; computers are protected by password and user identification codes.

RETENTION AND DISPOSAL:

In accordance with National Records and Archives Administration General Records Schedule 1.10.

SYSTEM MANAGER(S) AND ADDRESS:

Assistant Administrator for Disaster Assistance. See Appendix A.

NOTIFICATION PROCEDURE:

An individual may submit a record inquiry in person or in writing to the Systems Manager or PA Officer.

ACCESS PROCEDURES:

Systems Manager or PA Officer will determine procedures.

CONTESTING PROCEDURES:

Notify the official listed above, state the reason(s) for contesting it and the proposed amendment sought.

SOURCE CATEGORIES:

Disaster Area Offices.

SBA 32

SYSTEM NAME:

TORT CLAIMS--SBA 32