

## Collection of Past Due Travel Card Balances

**Statement Date** – this is the date, which the account cycles or closes off for that period. A list of statement dates are listed on DOA’s Charge Card Administration web page at:

<https://www.doa.virginia.gov/reference/chargeCardAdmin/>

Normally it’s the 15<sup>th</sup> of each month unless the 15<sup>th</sup> falls on a weekend or holiday then it will cycle the previous business day at 11:59pm.

**Due Date** – this is the date when a payment must be received and posted by Bank of America to an account. This is 30 days from the cycle date. For example, cycle date is October 15 and the due date is November 14<sup>th</sup>.

*Note: All collections calls are made from the United States*

<b>Due Date</b>	<b>Action</b>
1 day after	<p>The Travel Program Administrator (TPA) is required to contact any cardholder that is one (1) day past due, advising of late payment status.</p> <p>Once the cardholder has been advised of late payment status, use the original email for all communications between TPA and Cardholder for delinquent accounts. This process keeps all backup documentation in one place.</p>
31 days after	<p>The TPA is required to suspend the IL Travel Card of any cardholder that becomes 31 days delinquent.</p> <p>The TPA should advise the cardholder of any past due balance. Also, notify the cardholder that the card is now in suspend status until the balance is paid in full. If the account reaches 61 days past due the account will be permanently cancelled.</p> <p>Cardholders will begin receiving calls from Bank of America’s (BOA) Collections Department.</p>
61 days after	<p>The TPA is required to cancel any IL Travel Card that has become 61 days past due.</p> <p>State policy dictates at this point the agency will deduct the entire outstanding past due balance from the cardholder’s pay.</p> <p>Per the signed IL Travel Card Employee Agreement on file with your Agency, the cardholder agrees that if the card balance becomes delinquent past 61 days, the agency will deduct the delinquent funds from their paycheck, at 100 percent, until the balance is paid in full. All payments will be made directly to Bank of America</p> <p>Once the account has become 61 days past due, payment arrangements shall not be allowed. This includes arrangements with Bank of America or anyone within the agency that is not in the payroll department.</p>

	<p>If the cardholder is separating from the agency, all efforts should be made to collect the outstanding balance by deducting from any payout owed to the cardholder.</p> <p>Payment in full will not re-instate the account.</p> <p>The TPA should advise the cardholder that the outstanding balance will be submitted for payroll deduction. Also, notify the cardholder that the card has been permanently closed.</p> <p>Where applicable, BOA will continue collection efforts with the cardholder via telephone.</p>
91 days after	<p>If the agency has not been able to obtain the entire past due balance from the cardholder's pay, efforts to withdraw from payroll should continue.</p> <p>If the cardholder is separating from the agency, all efforts should be made to collect the outstanding balance by deducting from any payout owed to the cardholder.</p> <p>The TPA should advise the cardholder of the current outstanding balance and payroll deductions will continue.</p> <p>Additionally, weekly telephone calls from BOA's Collections Department to the cardholder will continue. Past Due notices will continue to be printed on statements.</p>
151 days after	<p>The entire past due balance should have been deducted in full from the cardholder's payroll.</p> <p>If the cardholder is separating from the agency, all efforts should be made to recoup the outstanding balance by deducting from any payout owed to the cardholder.</p> <p>BOA will send a final letter to the cardholder alerting them to their outstanding balance and collection efforts are continued via telephone calls.</p>
181 days after	<p>If the cardholder has separated from the agency, seeking employment outside of the Commonwealth the outstanding past due balance should be submitted to Comptroller's Debt Set-Off (CDS).</p> <p>Per the Employee Paid (Individual Liability) Travel Card Employee Agreement, the cardholder acknowledges, if they obtain employment with another State Agency, any remaining balance on the IL Travel Card may result in a payroll deduction with the new agency. The TPA should reach out to the new employer's payroll department, providing a copy of the signed Employee Agreement and the outstanding balance still owed.</p>