



Dear Card Servicing Agency,

Effective October 1, 2022, agencies using credit cards to process an Intra-governmental Card Transaction (IGT), will be expected to limit their credit card collections so that individual IGTs paid with a credit card do not exceed \$10,000.00. The general limit on credit card payments to federal agencies remains \$24,999.99. The government's card acceptance policies can be found in Treasury Financial Manual (TFM) Vol. I, Part 5, Chapter 7000 at <https://tfm.fiscal.treasury.gov/v1/p5/c700.html>. addresses limitations on credit card transactions.

An IGT is defined as the sale of goods or services or collection of other obligations, by one government agency from another government agency using a government-issued card. Agencies may accept cards issued under the U.S. General Services Administration's SmartPay contract for intra-governmental collections, if indicated on the agency application and approved in writing or via email by the Fiscal Service.

Agencies are encouraged to use another electronic collection alternative to government-issued credit cards for those IGT transactions that would exceed \$10,000.00, such as Intra-Governmental Payment and Collection (IPAC) or G-Invoicing.

- G-Invoicing - [G-Invoicing \(treasury.gov\)](https://www.treasury.gov)
- IPAC - [Intra-Governmental Payment and Collection \(IPAC\) \(treasury.gov\)](https://www.treasury.gov)

IPAC is a way for federal program agencies to transfer funds from one agency to another, using standardized descriptive data. Other electronic alternatives include debit cards, Automated Clearing House (ACH) debits or credits and Fedwire transactions.

G-Invoicing is the long-term solution for Federal Program Agencies (FPAs) to manage their intragovernmental (IGT) Buy/Sell transactions. G-Invoicing helps (or will help) agencies and their trading partners: negotiate and accept General Terms and Conditions (GT&C) agreements, broker orders, exchange performance information, validate settlement requests through IPAC

Agencies pay any interchange fees associated with processing IGT credit card transactions. Agencies receive a direct bill from our Financial Agent (Comerica) and are solely responsible for the payment.

Agencies are responsible to ensure that their points of contact (POC) are up to date, particularly the billing point of contact, and it is agencies' obligation to report changes in all POCs to Card Acquiring Service by email at CardAcquiringService@fiscal.treasury.gov.

Regards,

Card Acquiring Service – Agency Outreach

U.S. Department of the Treasury – Bureau of the Fiscal Service
Settlement Services Division