GSA SmartPay® 2 Card Numbering Systems

GSA SmartPay® 2 cards will be effective on November 30, 2008 (except in a few cases, which will be effective earlier), and will have specific account number prefixes, as seen in the chart below. GSA SmartPay® 2 cards are provided by three banks: Citibank, JPMorgan Chase, and US Bank. The GSA SmartPay® program provides four business lines: Purchase, Travel, Fleet, and Integrated (includes fleet, travel and/or purchase functionality and offers a single card for all purchases). These cards/accounts can be Centrally Billed Accounts (CBAs) or Individually Billed Accounts (IBAs). Below is a detailed description of each card type and numbering system that GSA Smartpay® 2 provides.

<u>Centrally Billed Accounts</u> (CBAs) are charge card accounts in which all charges are billed directly to the federal government and paid directly by the federal government to the issuing bank.

- Purchase: All federal government Purchase cards are centrally billed.
- Fleet: All federal government Fleet cards are centrally billed.
- Travel: Federal government Travel cards/accounts may be centrally billed or individually billed.
- Integrated:
 - o All Fleet and Purchase type transactions on an integrated card are centrally billed.
 - Travel functionality on an integrated card may be centrally billed or individually billed.

Individually Billed Accounts (IBAs) are charge card accounts in which charges are paid directly by the cardholder/federal employee to the issuing bank; the federal employee is then reimbursed by the government.

- Travel: Federal government Travel cards may be centrally billed or individually billed.
- Integrated: Travel functionality on an Integrated card may be centrally billed or individually billed.

	Purchase	Tr	avel	Fleet	Debit/Prepaid
TWO STATES	5568 - MasterCard	5568 - MasterCard		5565 - MasterCard	5564 - MasterCard
Prefix (1 st four digits)	5565 – MasterCard	5565 - MasterCard		5568 - MasterCard	5568 - MasterCard
	4716 – Visa	4486 – Visa		8699 – Voyager	5565 – MasterCard
	4614 – Visa	4614 – Visa			4614 – Visa
	4486 – Visa				
	N/A	0	CBA	N/A	N/A
6 th digit*		1	IBA		14// 1
		2-4	IBA		
		5	Reserved		
		6 – 9	CBA		

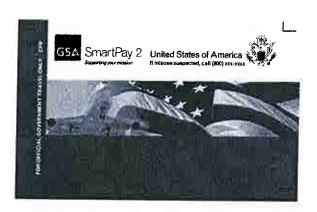
In addition to the chart provided above, please note the following information:

- Only the Travel card uses the 6th digit to identify whether the account is a Centrally Billed Account (CBA) or an Individually Billed Account (IBA).
- The numbering structure for integrated Cards to differentiate between centrally and/or
 individually billed transactions will be specific to each agency/organization using the
 Integrated card. This information will be provided on the GSA SmartPay® website
 (www.gsa.gov/gsasmartpay) as it becomes available.

GSA SmartPay® 2 Card Designs



Purchase



Travel



Fleet



Integrated

Back to Original



Tax Information

GSA SmartPay Program Support (703) 605-2808 gsa_smartpay@gsa.gcv View Contact Details

The GSA SmartPay® program provides charge card services to federal government agencies/organizations for conducting official business. The program consists of three business lines, purchase, travel and fleet.

Purchase cards are for purchasing supplies and services for U.S. government agencies; travel cards for official government travel and related expenses; and fleet cards for government vehicle fuel and maintenance requirements. There are also integrated cards, which combine two or more of the business lines on the same card.

GSA sent a letter to the states requesting tax exemption for purchases made with the cards. To understand how taxes are treated, you need to determine what type of account was involved in the transaction, and then how the particular State treats those accounts for tax purposes.

There are three account types within GSA SmartPay® Program:

Centrally Billed Accounts (CBAs): CBAs are card accounts where payment is made directly to the bank by the government.

Individually Billed Accounts (IBAs): IBAs are card accounts where payment is made directly to the bank by the individual.

Integrated Accounts: CBA.

Currently, the Department of Interior is the only agency that uses the Integrated Card and is handled as follows: purchase, fleet transactions, and travel transactions (airline and rail tickets, lodging, shuttles, rental cars, taxis, etc) are centrally billed accounts with the exception of meals, incidentals, and ATM expenses.

Transactions against federal government accounts that are directly paid by the government (i.e. purchase card, centrally billed travel card, fleet card, and integrated card accounts) are exempt from state and local taxes for purchases made within the United States. These are considered centrally billed accounts.

Fleet Cards and Integrated:

Prefix (1 st four digits)	Platform	Issuing Bank	Billing Type
1		· · · · · · · · · · · · · · · · · · ·	

4486, 4614 & 4716	Visa	Citibank JP Morgan ChaseUS Bank	Centrally Billed
5565 & 5568	MasterCard	Citibank JP Morgan Chase US Bank	Centrally Billed
8699	1 -	Citibank US Bank	Centrally Billed
5565	Wright Express	Citibank	Centrally Billed

Purchase and Integrated Cards:

Prefix (1 st four digits)	Platform	Issuing Bank	Billing Type
4486, 4614 & 4716		Citibank JP Morgan Chase US Bank	Centrally Billed
5565 & 5568		Citibank JP Morgan Chase US Bank	Centrally Billed

Travel and Integrated Cards:

Some states also provide tax exemption on individually billed travel accounts.

To determine whether the travel or integrated card is a CBA or an IBA, refer to the 6^{th} digit of the account number on the card. Here is a table that can help:

Prefix (1 st four digits)	Sixth Digit	Platform	Issuing Bank	Billing Type
4486 & 4614	0, 6, 7, 8, 9	Visa	Citibank JP Morgan Chase US Bank	Centrally Billed
4486 & 4614	1, 2, 3, 4	Visa	Citibank JP Morgan Chase US Bank	Individually Billed
5565 & 5568	0, 6, 7, 8, 9	MasterCard	Citibank JP Morgan Chase US Bank	Centrally Billed
5565 & 5568	1, 2, 3, 4	MasterCard	Citibank JP Morgan Chase US Bank	Individually Billed

After identifying the type of account, read the applicable State tax letter to determine how that State will treat the card for tax purposes.

The State tax letters also identify any tax exemption certification that may be required.