What if I am still unable to accept the GSA SmartPay® 2 card(s)?

Your business may be classified under a blocked Merchant Category Code (MCC). Businesses are required to label themselves by selecting a Merchant Category Code (MCC) that best describes the type of product or service provided. Certain MCCs are blocked by agencies to prevent fraud and misuse of the GSA SmartPay® 2 cards. If your company is experiencing problems accepting GSA SmartPay® 2 cards, it may be because the MCC your business is classified under is blocked by that agency. To remedy this problem, you may wish to change your MCC classification to better describe the type of product or service your company provides.

Note: Transactions against federal government accounts that are directly billed to the government are exempt from state and local taxes. Other cards that are not directly billed may also be tax exempt. For additional information regarding tax exemption, please go to www.gsa.gov/gsasmartpay.

GSA SmartPay® 2 resources:

Citibank:
www.citimanager.com

JPMorgan Chase Bank:
www.jpmorganchase.com/smartpay

U.S. Bank:
www.usbank.com/gov

For more information about the GSA SmartPay® 2 program, please visit our Web site at www.gsa.gov/gsasmartpay.
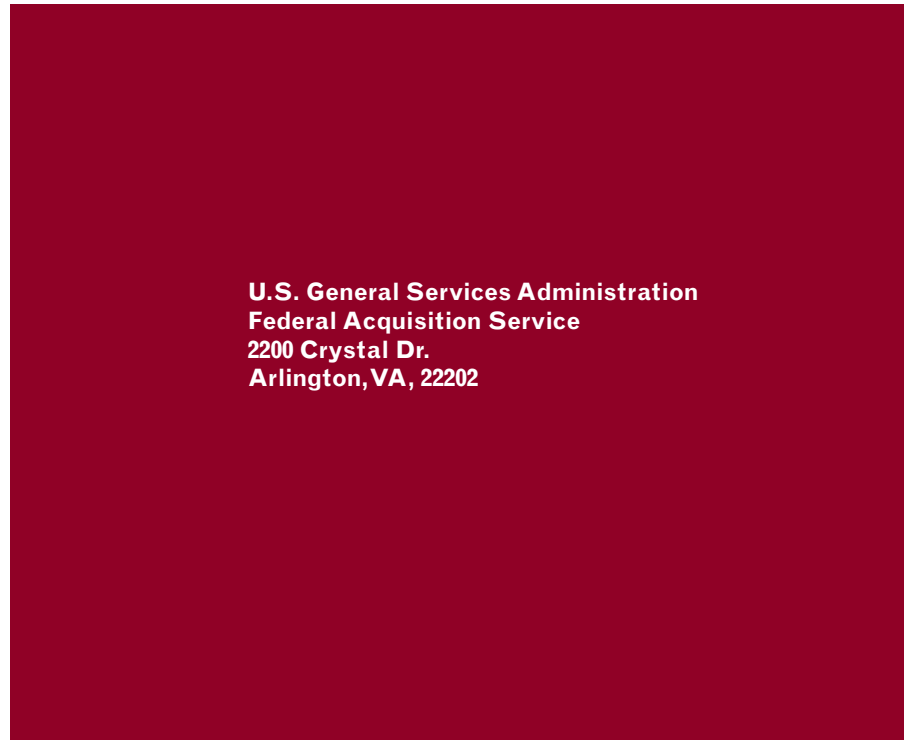
U.S. General Services Administration
Federal Acquisition Service
2200 Crystal Dr.
Arlington, VA, 22202

Vendor Audience

5-08-00196

GSA SmartPay® 2

A Quick Guide to Accepting GSA SmartPay® 2

GSA SmartPay® 2 is a follow-on program to the original GSA SmartPay® program, the government's charge card program. Government cardholders utilize the program to pay for:

- Commercial goods and services

- Travel related expenses

- Fleet expenses

Three contractors provide the GSA SmartPay® 2 charge cards to over 350 government agencies and organizations. These contractors include: Citibank, JPMorgan Chase Bank and U.S. Bank. Each contractor provides purchase, travel, fleet and integrated (i.e. combination of two or more of the three business lines) charge card products and services.

Why should I accept the GSA SmartPay® 2 card(s)?

- The GSA SmartPay® cards continue to remain the preferred payment method of the government.

- These cards have become essential support tools for government agencies/organizations in supporting mission delivery.

- There are over 3 million cards in circulation, including more than 2 million travel cards, 300,000 purchase cards, and nearly 700,000 fleet cards.

- No government order forms to process.

- Reduced billing and collection costs.

- Facilitates electronic commerce.

How do I accept the GSA SmartPay® 2 card(s)?

GSA SmartPay® 2 cardholders may carry the following cards: VISA, MasterCard, Voyager, and Wright Express. Voyager and Wright Express cards may only be used for fleet related purchases. You can maximize your ability to capture government sales by accepting these charge cards. If you already accept these cards from the commercial sector, you have no additional work to do as the GSA SmartPay® 2 charge cards operate just like any other corporate charge cards. If you do not currently accept these cards, contact any financial institution or one of the GSA SmartPay® 2 contractors (i.e. only Citibank and U.S. Bank carry Voyager or Wright Express cards) to establish a merchant account.

What are my costs?

None, if your company already accepts the charge cards listed above. The transaction fees you negotiated with your bank to accept the cards from the private sector will apply to government sales as well. If you do not currently accept one or more of these cards and would like to participate, the cost of acceptance is negotiated between you and your selected financial institution.

How do I identify a GSA SmartPay® 2 charge card?

All GSA SmartPay® 2 charge cards use one of the four designs above. Additionally, all cards display the GSA SmartPay® 2 logo including the phrase "United States Government" and a statement referencing official government use.

To download copies of the cards, please visit www.gsa.gov/gsasmartpay.

In addition to the card designs, Bank Identification Numbers (BINs), which can be found as the first four numbers in the sequence of the card, are used to identify GSA SmartPay® 2 cards including important information about the card and its user. The BINs for each type of card under GSA SmartPay® 2 are as follows:

Purchase charge card		Fleet charge card	
MasterCard	5568	MasterCard	5565
MasterCard	5565	MasterCard	5568
VISA	4716	Voyager	8699
VISA	4614	**Debit and Prepaid cards**	
VISA	4486	MasterCard	5564
Travel charge card		MasterCard	5568
MasterCard	5568	MasterCard	5565
MasterCard	5565	VISA	4614
VISA	4486		
VISA	4614		