

FEDERAL AGENCY EMPLOYEES ONLY

GENERAL SERVICE ADMINISTRATION (GSA) Federal Employee SmartPay Credit Cards

There are three account types within SmartPay Program:

1. **Centrally Billed Accounts (CBA):** CBAs are card accounts where payment is made directly to the bank by the Government.
2. **Individually Billed Accounts (IBA):** IBAs are card accounts where payment is made directly to the bank by the individual.
3. **Tax Advantage Travel Account:** A combination of CBA and IBA. Charges for rental cars and lodging will be automatically billed to a CBA for payment. Charges for other travel-related purchases such as meals and incidentals are billed to the IBA portion of the account.

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 6th digit of the account number on the card. Here is a table that can help:

| Prefix (1st four digits) | Sixth Digit | Platform | Issuing Bank | Billing Type |
|--------------------------|---------------|------------|---------------------|----------------------------------------|
| 4486 & 4614 & 4716 | 0, 6, 7, 8, 9 | Visa | Citibank US Bank | Centrally Billed |
| 4486 & 4614 & 4716 | 1, 2, 3, 4 | Visa | Citibank US Bank | Individually Billed |
| 5565 & 5568 | 0, 6, 7, 8, 9 | MasterCard | Citibank US Bank | Centrally Billed |
| 5565 & 5568 | 1, 2, 3, 4 | MasterCard | Citibank US Bank | Individually Billed |
| 4486 & 4615 & 4716 | 5 | Visa | Citibank US Bank | CBA/IBA (Tax Advantage Travel Account) |
| 5565 & 5568 | 5 | MasterCard | Citibank US Bank | CBA/IBA (Tax Advantage Travel Account) |

ONLY CENTRALLY BILLED SMARTPAY AND TAX ADVANTAGE TRAVEL ACCOUNT CARDS ARE EXEMPT FROM HOTEL TAX.

This is the documents location. <HTTPS://SMARTPAY.GSA.GOV/>