
Information Paper:

How to Correct EFT Returns



DEFENSE TRAVEL
MANAGEMENT OFFICE

Introduction

An Electronic Funds Transfer (EFT) return occurs when a payment that contains inaccurate EFT information is transmitted to your bank or the Government Travel Charge Card (GTCC) vendor.

Before signing any DTS document, you should always review the EFT information in your profile. If it's not correct, an EFT return will occur.

Correct an EFT Return from a Financial Institution

When a financial institution returns a payment, you, your Authorizing Official (AO), and the DTA receive an email informing everyone about the return. DTS stamps the document **EFT RETURN**.

Follow these steps to correct an EFT return:

1. Starting on the **Vouchers** screen, select **amend** next to the document.
2. When the document opens, select **Additional Options > My Account Information** from the navigation bar.
3. Enter the correct account information.
4. Check the **Save changes to permanent traveler information** box to save the account information to your profile.
5. Select **Update Personal Information** to save the changes.
6. Stamp the document **SIGNED** to initiate the routing process.

Note: If the DTA corrects the account information using the DTA Maintenance Tool, the changes must be refreshed in the document. After completing Step 2 above, the DTA should select the **Refresh Account Data** link to apply the changes.

Correct an EFT Return from the GTCC Vendor

When the GTCC vendor rejects a payment, the Defense Finance and Accounting Service (DFAS) notifies the Travel Assistance Center (TAC), and provides a copy of the reject notification from the GTCC vendor. The TAC notifies the DTA and traveler.

Follow these steps to correct a GTCC return:

1. Starting on the **Vouchers** screen, select **amend** next to the document.
2. Select **Expenses > Substantiating Records** from the navigation bar and attach the reject notification from the GTCC vendor.
3. Add a manual expense, "**GTCC Return**" for the amount that was rejected.
4. Select the method of reimbursement of **Personal**.
5. Stamp the document **SIGNED** to initiate the routing process.

The payment will be sent to your financial institution. You are responsible for making the appropriate payment to the GTCC vendor.

A GTCC return is typically caused by a Social Security number (SSN) mismatch. If your SSN is incorrect in your DTS profile, follow the above steps*. If the travel card vendor has the incorrect SSN, you or your APC must contact the travel card vendor to have them correct it.

*Note: This process only corrects the immediate problem. Eventually, a Defense Travel Administrator must create a new profile for you with the correct SSN.



Preventing EFT returns

To prevent EFT returns from either your financial institution or the GTCC vendor:

- Verify your financial institution's mailing address, their routing number, your account number, and your SSN prior to traveling.
- If you can, make the changes yourself. Changes made by your DTA, do not automatically apply to existing documents. You must refresh the account information in existing documents for changes to take effect.
- If you make changes to your account using **Traveler Setup** on the main navigation bar, the changes will not update in existing documents. You must update your information in the EFT Return document.
- If you notify your DTA that your account information is incorrect, but a payment has been made, **DO NOT** amend the document until an **EFT RETURN** stamp has been placed on the document.
- EFT return responses are typically applied within a week.
 - If a response is not received within a week, the bank may have deposited the money in the wrong account, and may not know it must be sent back. Refer to local business rules for guidance.
- When an **EFT RETURN** is received, correct your EFT account information, and stamp the document **SIGNED** to begin the routing process. If a GTCC payment is returned because your SSN is incorrect, amend the document. The payment will **NOT** go back to the GTCC vendor: it will be sent to your EFT account. You are responsible for making the payment to the GTCC vendor.

For information regard lost payments, refer to Appendix K in the DTS Financial Field Procedures Guide.