

Credit Limit Adjustments/Controls –Provided below is a step by step process for setting a credit limit on an account from within Paymentnet. Key rules:

- **Permanent Limit** – Cardholders who travel 5 or more times per year can have a permanent limit set on their cards per CIM 4600.18.
- **Temporary Limit Increases** – This is the recommended method for setting credit limits for infrequent travelers. Just above the credit limit box on the Account Controls Screen, simply click on the blue Set Temporary Limit text. Temporary limits allow you to set the credit limit to align with the duration of the travel orders plus a couple days on either side. When setting the temporary limit, remember that SATO will generally ticket the airfare as much as a week in advance of the travel and the limit will need to be increased for the transaction to post.
- **Credit Limit Limits** – **As a Travel Manager your authority is limited to \$9,999 (not a penny more)!** See Chapter 1, paragraph O.2.B of CIM 4600.18 for the process for requesting limits above your authority.

Step 1 – Find the account within Paymentnet and then click on the CONTROLS tab below:

The screenshot shows the 'Account Detail' page in the Paymentnet system. The 'Controls' tab is highlighted with a red circle. The page displays account information and transaction defaults.

Account Detail ▼ [Navigate To:](#)

General Information **Controls** **MCC Group Controls** [History](#)

* Required Fields
** Either mother's maiden name or birth date is required.

Account Number *****8282 11/17 ***Hierarchy ID** 31423 PERSONNEL SERVICE CENTER

Current Balance \$0.00 **Status** Active **Status Change Date:** 11/3/2014

Available Credit \$1.00 **Open Date** 10/09/2008

* **Central Bill Account** DHS TRAVEL IBA USCG 3 *****1308

***User ID** 1048431 [Reassign Account](#)

Prefix

Transaction Defaults

Chart of Accounts USCG Travel IBA

OPFAC 47909

Step 2 – From the controls tab you have the ability to enter a permanent credit limit or set a temp credit limit. Do not change any other settings on this screen. If you set a permanent limit, unless the traveler meets the criteria of a frequent traveler (5 or more times per year), you must lower the limit after the TDY period is finished. Permanent limits start immediately up hitting the SAVE button.

We strongly recommend you only set temp limits on accounts as detailed on the next page.

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Transactions Reports Accounts Employees Payments Administration Help

Account Detail

General Information **Controls** MCC Group Controls History

* Required Fields

Account Number *****8282 11/17
Current Balance \$0.00
Available Credit \$1.00

* **Hierarchy ID** 31423 PERSONNEL SERVICE CENTER
Status Active **Status Change Date:** 11/3/2014
Open Date 10/09/2008

* **Central Bill Account** DHS TRAVEL IBA USCG 3 *****1308

Cost Center
VIP
International

MCC Groups		
Group	Action	
1 DHSTRVCGI	Include	<input type="button" value=""/>
2 DHSUSCGCA	Include	<input type="button" value=""/> <input data-bbox="760 1318 784 1350" type="button" value="+"/>

DO NOT CHANGE THESE!

[Set Temporary Limit](#)

* **Credit Limit**

Cash Advance Limit %
 Cycle Month

Transaction Limit
Amount Limit \$

Daily Amount Limit \$
Daily Transaction Limit
Single Amount Limit \$
Other Transaction Limit
Other Amount Limit \$
Other Number Of Days

[OtherRefreshDate](#)

100%

Step 3 – This is where you can set a temp limit. Provided below are some notes for you to consider when setting the limit:

- a. **Temporary Limit** – It is recommended that you set the limit to be the amount of the orders plus a contingency amount to cover holds that are placed on the card when checking into a hotel or renting a car. As a rule of thumb, take the amount on the orders and add a 10% to 15% bump and then round to the nearest \$500. Example: Orders are for \$1,800 so the limit should be set at \$2,000 ($\$1,800 + \$180 = \$1,980$ which gets rounded to \$2,000) or on the higher end \$2,500 ($\$1,800 + \$270 = \$2,070$ which gets rounded to \$2,500).
- b. **Temp Limit Begin Date** – We recommend you set the date to start between 7 and 10 days prior to the start of the orders to allow for a full 5-business days before the travel start date on the orders if air fare will be required for the travel period. **NOTE: *The start date should always be set on a work day and not to start on a holiday or weekend....if the 7 days falls on a weekend move to the next earlier work day.***
- c. **Temp Limit End Date** – Set this date to be the day after the completion of the travel to accommodate any delays. The limit does not need to remain set beyond the date of the orders even if there is a balance due on the account.

Would you like to add, change or delete temporary credit limits?

Temporary Limits can be set by entering the Temporary Limit, Limit Begin Date and Limit End Date, or to remove an existing temporary limit, check the box. Then, click the 'Save' button to submit your changes. Otherwise, click the 'Cancel' button to return to the Account Detail screen.

	Permanent Limit	Temporary Limit	Limit Begin Date	Limit End Date	Remove Temp Limit
Credit Limit \$ 1		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Cash Advance Limit % 30		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Cycle Transaction Limit		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Cycle Amount Limit \$		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Daily Amount Limit \$		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Daily Transaction Limit		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Single Amount Limit \$		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

DO NOT CHANGE THESE!

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NOTE: This page is shown for reference only. No changes should ever be made to this page by the Travel Manager.

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Account Detail [List](#)

General Information Controls **MCC Group Controls** [History](#)

* Required Fields

Account Number *****8282 11/17 **Hierarchy ID** 31423 PERSONNEL SERVICE CENTER
Current Balance \$0.00 **Status** Active **Status Change Date:** 11/3/2014
Available Credit \$1.00
* **Central Bill Account** DHS TRAVEL IBA USCG 3 *****1308

MCC Group 1 DHSTRVCGI Action Include

Other Transaction Limit
Other Amount Limit \$
Other Number of Days
Other Refresh Date

MCC Group 2 DHSUSCGCA Action Include

DO NOT CHANGE THESE!

Other Transaction Limit
Other Amount Limit \$
Other Number of Days
Other Refresh Date

Cycle Monthly
Transaction Limit
Amount Limit \$
Daily Transaction Limit
Daily Amount Limit \$
Single Amount Limit \$

Cycle Monthly
Transaction Limit
Amount Limit \$
Daily Transaction Limit
Daily Amount Limit \$
Single Amount Limit \$

100%