

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	0, 6, 7, 8, 9	Visa	Citibank US Bank	Centrally Billed
4486 & 4614	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/>