



CAS Transaction Thresholds

Frequently Asked Questions (FAQs)

1. What is the dollar limit for card transactions for the Card Acquiring Service (CAS) program?
 - a. There are different limits contingent upon the card type.
 - i. For credit card, the maximum a Federal Agency may collect in a single transaction is \$24,999.99.
 - ii. For debit card, there is no limit.
 - iii. For government cards, the maximum a Federal Agency may collect in a single transaction is \$9,999.99.
 1. *Note: Agency-to-Agency transactions are called intra-governmental transactions. Federal agencies are responsible for all interchange and transaction fees associated with these types of payments.*
2. What is a split transaction?
 - a. The CAS program defines a split transaction as, a transaction obligation paid to which a customer uses one or more cards over the course of one or multiple days that result in an exceeded transaction maximum of over \$24,999.
3. If I have a transaction obligation for \$42,000, can I use two credit cards to satisfy payment?
 - a. **No, an agency customer cannot use two (2) credit cards to exceed the \$24,999.99 credit card limit to pay on a transaction obligation. This would be considered a split transaction which violates the CAS Card Rules outlined in the Treasury Financial Manual: Volume 1, Chapter 7000 (Part 5) – Credit and Debit Card Transaction Collections.**
 - i. A customer could use one (1) credit card for the \$24,999.99 and pay the remaining balance with an alternative payment option, Automated Clearing House (ACH), Debit Card or Cash.
 - ii. A customer could use any alternative payment outside of credit card to satisfy the payment of the entire transaction obligation.
4. What is an intra-governmental transaction?
 - a. **An intra-governmental card transaction (IGT) is defined as a sale of goods or services, or collection of other obligation by one government agency from another government agency using a government-issued Card.**
5. Is there an alternate form of payment for an IGT?
 - a. **Yes, agencies can process an Intra-governmental Payment and Collection also known as an IPAC. IPAC is a way for Federal Program Agencies to transfer funds from one agent to another with standardized descriptive data.**