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.