State of West Virginia

Response to Request for Proposal for Purchase Card Services
Technical Proposal
Solicitation No.: CRFP 1200 AUD2600000004

Treasury and Trade Solutions
May 4, 2026

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Mr. Toby L. Welch

State of West Virginia Purchasing Department

2019 Washington St, East

Charleston WV, 25305

Subject: Response to Request for Proposal for Commercial Card Services

Dear Mr. Welch:

On behalf of Citi Commercial Card Services, we are pleased to submit our response to the State of West Virginia's Request for Proposal for Commercial Card Services. We appreciate the opportunity to present our comprehensive solution and demonstrate our commitment to partnering with the State.

Based on our banking relationship and last Commercial Card contract, we have a deep understanding of the State's objectives to enhance efficiency, increase transparency, and achieve significant cost savings in its purchasing and accounting processes. Our proposed solution, centered on our industry-leading Purchase Card and Virtual Card programs, along with Fleet and One card or Travel card solutions are specifically designed to meet these goals, while making it easy for users.

Citi's Commercial Card program streamlines procurement and travel purchases by empowering employees with a controlled and secure purchasing tool, reducing paperwork and administrative overhead. Our Virtual Card solution provides an exceptionally secure method for making payments, offering single-use card numbers that protect against fraud and simplify reconciliation. Using the last version processor, TS2, along with our proprietary online portal, CitiManager, allows for real-time account management with no downtime. Together, these solutions will provide the State of West Virginia with a powerful and flexible commercial card program.

Citi has a long and successful history of serving public sector clients, including the Federal Government, for nearly 30 years. We understand the unique requirements and challenges of government entities and have dedicated teams of experts to ensure seamless implementation and ongoing support and growth. Our focus is on partnering with our clients for their success. Our proposal demonstrates that Citi's solution package goes well beyond being a cost-effective provider. We are confident that our experience and our robust, secure, and innovative solutions make us the ideal partner for the State of West Virginia.

We are enthusiastic about the prospect of partnering with the State of West Virginia and are confident that our proposal will demonstrate that Citi stands out among our peers. The enclosed response provides a detailed overview of our capabilities and the value we can deliver. We are fully committed to the State's success via your card program and look forward to the opportunity to discuss our proposal with you further.

Sincerely,

D Stang

David Stang NAM Commercial Card Head

Citi Commercial Card Services

david.stang@citi.com

631-882-2120

Executive Summary

The State of West Virginia's (State of WV) Purchasing Card Program is a nationally recognized model for efficient, controlled, and transparent government purchasing. With approximately 200+ billing accounts, thousands of cardholders, and hundreds of thousands of transactions annually, the program requires a partner with demonstrated public sector expertise, strong operational discipline, and the capacity and expertise to support long term growth.

Citi appreciates the opportunity to respond to the State Auditor's Office Request for Proposals for Commercial Card Services. Citi's proposed solution is expressly designed to meet or exceed your Project Goals and Mandatory Requirements while preserving the flexibility, hierarchy, and governance model that the State relies upon today.

A Solution Aligned to State Priorities

Program Scale and Flexibility

Citi's purchasing card platform is built to support large scale government programs with high transaction volumes and diverse agency participation. The solution accommodates the State's existing hierarchical structure and enables efficient management of >200 billing accounts while allowing for future expansion. Citi supports both domestic and international transactions with consistent data capture and reporting capabilities.

Strong Controls and Fraud Mitigation

Control and risk management are central to Citi's approach. The program includes:

- Real time transaction management, monitoring and fraud detection
- Automated alerts and transaction approval workflows
- Configurable controls at the cardholder, billing account, and hierarchy level
- Full audit trails for transaction management; supporting oversight, investigation, and compliance
- Liability waiver insurance of up to $100,000 per cardholder per incident for internal misuse

These capabilities are aligned with the State's liability framework and support rapid response to lost, stolen, or unauthorized transactions.

Data, Reporting, and Technology Capabilities

Citi will provide secure daily data transmissions to multiple State designated destinations, including comprehensive transaction, merchant, and payment reconciliation data. The solution supports:

- The most up to date TS2 Global Billing files and Citi Global Interface (CGI) files- with more data elements available than the current Data Exchange File Level 8
- Visa VCF data formats
- Electronic statements and payment files

Citi's reporting tools within our proprietary CitiManager system enable administrators to access detailed program data across all hierarchy levels, or with entitlements for access by hierarchy, generate standard and customized reports, and support auditing, spend analysis, and performance monitoring. Integration with the State's ERP environment, including CGI Advantage, Workday, and Oversight, is designed to maintain operational continuity while enhancing efficiency and transparency.

Experience with Public Sector Entities

Citi Understands the Needs of Government Purchasing Card Programs

The State of West Virginia and Citi have a longstanding history, as Citi was the State's Purchasing Card provider for many years up until nearly a decade ago. We highly value our relationship with the State Auditor's Office overseeing the program and look forward to the opportunity to earn your business back.

Citi is highly experienced in the Public Sector Commercial Cards market. In addition to the State of West Virginia, we have worked with Governments and Universities Cards programs.

We are also one of only two authorized Commercial Card providers to the U.S. Federal Government through the GSA SmartPay 3 contract. This contract is the single largest commercial card program in the world, and Citi was selected for the third consecutive iteration of this contract during 2018. The U.S. Federal Government holds its Commercial Card issuers to the highest standard of security, technology, and personnel requirements. Citi's position as a leader in the Government industry was further validated during 2018 with individual Department task order awards from the U.S. Department of Justice, the U.S. Department of Homeland Security, and the U.S. State Department, just to name a few.

Program Optimization and Innovation

The State has emphasized a commitment to continuous improvement and innovation. Citi supports this objective through:

- Virtual card and ePayment solutions
- Vendor acceptance analysis and proven supplier enablement strategies
- Mobile access for cardholders
- Benchmarking and performance analytics

Citi will proactively collaborate with the State to identify opportunities to enhance card utilization, reduce manual processes, and improve data quality over time.

Implementation, Training, and Ongoing Support

Citi will provide a structured implementation approach supported by experienced onboarding resources, clearly defined timelines, and comprehensive training. Training is available at multiple levels, from State program leadership to agency level coordinators. Post implementation, the State will receive ongoing support from your banking team- **Andy Taylor** and **Jennifer Tanseco**, your Client Executive- **Brian Smith**, dedicated service teams, 24/7 cardholder assistance, and periodic program reviews.

Financial Considerations

In accordance with the RFP, Citi will submit a separate sealed Financial/Revenue Proposal that includes:

- Quarterly rebate payments based on aggregate program spend calculations
- Detailed rebate backup documentation at the billing account and transaction level
- Competitive rebates with a transparent fee structure consistent with State requirements

Conclusion

Citi offers the State of West Virginia a secure, scalable, and fully compliant One card, Fleet Card, Virtual Card and other solutions supported by decades of experience in public sector programs. Our disciplined approach to controls, data management, implementation, and service positions Citi as a strong partner for the State's Purchasing Card Program now and in the future. We welcome the opportunity to support the continued growth and success of this program.

By signing below, I certify that I have reviewed this Request for Proposal in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this proposal for review and consideration; that I am authorized by the bidder to execute this bid or any documents related thereto on bidder's behalf; that I am authorized to bind the bidder in a contractual relationship; and that, to the best of my knowledge, the bidder has properly registered with any State agency that may require registration.

_____Citibank NA____
(Company)

_____David Stang, Director, NAM Commercial Card Head_______
(Representative Name, Title)

_____631-882-2120______________________________________
(Contact Phone/Fax Number)

_____4/30/2026____
(Date)

D Stang

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Appendices

Section 4.2 Project Goals and Mandatory Requirements

4.2.1. Goals and Objectives

4.2.1.1 Goal/Objective 1 Transaction Volumes and overall Credit Limit

The vendor should describe available options for handling large volumes of transactions for entities throughout the entire state and establishing a monthly credit limit to allow for program growth.

As a preeminent provider of global cards programs, Citi is well-equipped and capable of handling the most demanding large volume transactions for the State of West Virginia. Citi processes billions in transactions annually and has experience serving the Federal government.

Credit Limits Based on Program Growth

State of WV's spending limit is determined by your program needs and the size of your program. In addition, we factor into consideration the overall financial strength of the organization., Based on this criteria and monthly billing and 30 days to pay, we typically set the spending limit at 2 times or 2.5 times the anticipated average monthly spend.

As the client, State of WV will determine the appropriate credit limits for your program, and you can adjust credit limits for cardholders as needed. Citi will work with State of WV to maximize program spending while maintaining reasonable controls.

If State of WV needs additional credit beyond what was initially anticipated your relationship team will work with you for the added credit. We do not anticipate any constraints.

4.2.1.2 Goal/Objective 2 International Transactions

The vendor should confirm its ability to handle international transactions and describe applicable reporting capabilities.

International Transactions - Foreign Currency Conversion

Charges made in a foreign currency are converted into the currency in which the card was issued. Foreign currency conversion rates are determined by the relevant card association (Visa or Mastercard, not Citi) or, where required by law, an official rate. The card associations use a daily banking "spot rate" as the basis of foreign exchange transactions.

Visa and Mastercard determine foreign currency conversion rates as follows:

- Mastercard uses the rate in effect one day prior to the transaction posting date; the rate will be either the wholesale market rate or the government-mandated rate
- Visa uses a rate selected from the range of rates available in wholesale currency markets or the government-mandated rate in effect for the applicable central processing date

The exchange rate is applied when the transaction reaches a designated processor in the country where the transaction occurs. If the supplier is timely in submitting the transaction, it will carry the conversion rate applicable to the date of purchase. However, if the transaction reaches the processor on a different date, the currency conversion amount will refer to the processing date and not the purchase date.

Foreign currency conversion can also occur when a merchant in a foreign country converts the transaction into U.S. dollars at the point of sale. The merchant may ask the cardholder if they want a transaction converted to U.S. dollars. If the cardholder wants the transaction converted at the point of sale, the transaction will post in U.S. dollars along with the card association foreign currency assessment.

Billing

International purchases are billed in the currency of the country in which the card is issued. When a charge is made in a foreign currency, the currency and the conversion rate appear with the transaction on the cardholder's statement. Currency conversion fees are included as part of the transaction. The original foreign currency amount is also provided as addendum detail to the transactions posted.

Citi passes along all charges assessed by the card associations. In addition, we charge a currency conversion fee which will be outlined in your contract.

International Transaction Reports

All transactions are posted regardless of where they occur, allowing State of WV access to international transactions. State of WV can run reports to extract transactions (i.e., international) that have originated outside the posted currency.

4.2.1.3 Goal/Objective 3 Billing Accounts

The State provides card services to multiple participating agencies (approximately 200 billing accounts) in the purchasing card program. The vendor should describe options and requirements for billing account creation and maintenance, including but not limited to:

a) Electronic processing capabilities

TS2

Citi is one of the leading Banks in North America to make the strategic investment decision to upgrade to the TS2 Platform.

- Citi is live in TS2 since 2019. Clients using the new platform can benefit from card authorization and processing in the billing platform upgrade.
- The TS2 upgrade also provides numerous benefits to all North America-based commercial card programs, including:
- 24/7 real-time account maintenance capabilities
- Upgrade to the latest globally consistent data files
- Removal of the $9.9MM credit and transaction posting limitations
- Simplified implementation of system and product enhancements.

State of WV will have the option of receiving electronic data files of account information or viewing statements through our global single sign-on client portal, CitiManager, using the Expense Management Module or the Card Statements and Payments Modules. State of WV can integrate electronic data files with numerous types of Accounts Payable and General Ledger systems, including SAP, JD Edwards, Oracle, and PeopleSoft. You can integrate billing, as well as Level II and III data, via a Data Exchange File or Citi Common Format file, providing all enhanced data for reporting. Citi is capable of supporting CGI Advantage as long as it supports standard industry files such as CDF and VCF.

b) Mobile processing capabilities

As previously mentioned above, Citi's capabilities extend to our online global single sign-on client portal, CitiManager. Cardholders may also access their account and statements via the CitiManager Mobile App.

Authorization and Transaction Processors

In North America, Citi uses our partner, TS2 to perform authorizations and transaction processing. Citi uses TS2 since they are the largest processing system in both the United States with a distinct commercial card platform.

Using TS2 provides a consistently formatted data source eliminating the need to normalize data that is received into our Global Data Repository (GDR). The vast majority of Citi's processing is conducted on TS2 today.

CitiManager Mobile App Overview

The CitiManager App enables *cardholders* to use their smartphone or tablet to access key CitiManager account data on the go. Wherever cardholders can access the internet, they can view their card statement information, balances, available credit, and much more.

In order to provide users with the quickest and most convenient experience possible, the CitiManager App provides all of the basic features cardholders need.

Cardholders can

- View current accounts and account summaries
  - View Account Summary allows the user to view the user's account, including Current Balance and Available Credit
- View statements
  - Allows the user to view a summary of their statements including details of the Statement Date, Statement Balance, and the Payment Due Date. All Statements brings users to a new screen displaying all Statement history
  - Users can download the PDF Statement from the Statement Summary. Available for users in North America, EMEA, and APAC markets
- View recent transactions
  - View Recent Activity allows the user to see an overview of recent transactions made, and when clicking on the particular transaction, can view more details (e.g. Reference Number, Transaction Amount, Currency, Date, and Address)
- Pay bills (US Only)
  - Pay Bill allows users to make payments to their account. Users can make payments on the current day or schedule them for the future
- Card Activation
  - Allows a cardholder to activate their Citi Commercial card within the app
- View payment history
  - Allows users to view payments that were made on their card account. In North America payments that are shown here are the payments that the user made on CitiManager app or website. In NAM, payments that were scheduled and deleted will also show here.
- Upload receipt images (North America Only)
  - Allows the user to add, view, download, and delete receipt images of transactions in their statements
- Request card replacement (North America, Europe, Africa, Middle East, and Asia Pacific)
  - Users to request a replacement card directly from the app. User will report if their card was lost, stolen, never received or damaged.

Self Service App Functionality

- User Registration
  - User Registration allows a cardholder to set up their CitiManager user profile, without needing a desktop browser
- Biometric Login
  - Allows for the user to login to the CitiManager Mobile App through a biometric authentication security process. Depending on the user's device, this can be either with Face ID (iOS only) or Touch ID (iOS only)/ Fingerprint (Android) as the biometrics
- One Time Passcode (OTP) Login

- Allows for the user to receive a one-time use passcode consisting of a combination of six characters and/ or digits for the user to login to their CitiManager profile. This can be delivered via Text Mobile, Call Mobile, Call Home, and Call Office as per user's preference
- Auto populate OTP (iOS Only)

- Forgot Username/Password
  - These flows allow users to recover their username or reset their password if they forget either one when logging in.
- Last Login Date Display
  - Allows the user to view the date and time of their last login

Account Management App Functionality

- View Authorizations and Declines in Real Time
  - Allows the user to see recent authorizations and declined transactions in real time with decline reasons.
- View Transaction Summary
  - Allows the user to see further details on their transactions. This can be accessed from both the Recent Activity and Statements pages.
- Detailed Transaction Report
  - Allow the user to view additional details of various transactions where available, such as airline or hotel folio details.
- Push Notifications via Text
  - Allows the user to receive alerts on their mobile devices from CitiManager Mobile in addition to SMS text and email such as,
  - Available credit remaining (%)
  - Declined transaction
  - Dispute resolution notice
  - Each transaction• Email statement
  - High value transaction ($)
  - Payment due• Payment received
  - Payment past reminder
- Mobile Phone Number Capture
  - Cardholders are offered the option to sign up to receive notifications by text message if current profile does not have a mobile number. These alerts include notification for large transactions, payments, suspected fraud and more. These alerts are intended to keep cardholders in the know and their accounts save, along with the associated personal information and financial assets.
- View PIN (excluding Reset PIN)
  - Allows the user to view the PIN after they receive OTP for verification. (except in Argentina)
- Two-Way Fraud Notifications
  - Allows the user to receive an SMS or Push Notification in real time to verify suspicious activity on the user's card. (Non- NAM and Panama)
- 3D Secure
  - Cardholders will get 3D Secure notifications through the CitiManager app to authorize transactions. (NAM, EMEA, and APAC)
- View Upcoming Payments
  - Allows users to see payments that are pending or are scheduled for a future date. (US Only)
- Add Payment Accounts
  - Users can add payment accounts to make payments from. (US Only)
- Account Comments

- Allows for the user to enter comments within a certain account. Citi will not have access to comments, only the company program administrators. (NAM)
- Failed login notification
  - Notifies users of failed login attempts on their account
- Change language
  - Allows users to change the language their app is displayed in to one of the 29 languages CMM offers

c) Secure file upload capabilities

SFTP/FTPS/HTTPS Transmission

The State of WV can receive transactional data from Citi directly to your server or a third party, via CitiConnect for File (CCF) service.

CitiConnect for File (CCF) service is a 24/7 critical platform providing a secure method of transferring files across the Internet between internal Citi systems and external client / partner systems using HTTPS, FTPS, and SFTP protocols. External to external (client to client) file transfer is improper use and prohibited by CitiConnect for File. To create a well-functioning CitiConnect for File transmission channels between Citi and State of WV, both the State of WV and Citi users must use the CitiConnect for File functional IDs which support both password and SSH key based authentications. File transmission routes will be set between the accounts depending on the direction of transfer requested. The route can be from Citi to State of WV or from State of WV to Citi. Multiple routing setups, including one route from Citi to State of WV and one from State of WV to Citi to allow bi-directional file transfer are commonly used.

Types of Incoming and Outgoing File Formats, Frequency, and Information provided

For inbound files, Citi receives various file types including enriched data from Mastercard and Visa, as well as financial data from regional processors (e.g., TSYS)

For outbound files, Citi supports numerous file types. Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) using our robust catalog of key industry standard card files. We have a successful track record of integrating files into numerous expense reporting, accounts payable, and general ledger systems for our clients.

The common file types supported are:

File Format	Data Structure	General Data Provided
Visa Commercial Format (VCF) 4.0 and 4.4	Variable Length, Tab Delimited	Financial and Enhanced Data
Mastercard Common Data Format (CDF) 3.0	XML	Financial and Enhanced Data

To ensure these file formats provide the greatest consistency, stability, and ease of integration for clients, we work with the card associations and software providers.

Citi will work with State of WV to decide which standard file and transmission frequency, whether daily, weekly, or monthly, best fit your data needs.

File Transmission Timeliness

File generation depends on the timely receipt and processing of source data. Processing time will be factored into State of WV's file transmission schedule to avoid transmission delays. In the event a file transmission is delayed, State of WV will receive a notification.

d) Workflow approval and number of levels

CitiManager Expense Management Module (GCMS) houses a statement approval workflow feature where cardholders, approvers, and/or final approvers can record their approvals or make necessary reallocations or splits of transactions. Within the Transaction Module, the statement feature will display Level III details if provided by the merchant. Through this module, State of WV will also have access to a Purchase Log, which can improve reconciliation efficiency.

Users can perform these actions prior to a statement closing, but the system is very flexible and highly configurable to meet the requirements and processes of State of WV's various business functions.

Cardholders and supervisor to sign and date each transaction detail

Citi can support statement workflow approval via our Expense Management Module, and State of WV can require cardholders to review their card transactions in the module. Once a cardholder has reviewed and properly allocated the transaction, he/she can be required to check a box for each transaction prior to submitting the statement to the approver. The approver can review each transaction on the statement and either send it back to the cardholder with comments, or approve the transaction by clicking into a checkbox for each transaction prior to accepting or approving the statement. This will save time and add efficiency in tracking/auditing each transaction.

In addition, State of WV can access a reallocation report as well as individual cardholder statements via CitiManager to view this data.

Program Management

All of these functions can be restricted using access levels. We offer 16 different user entitlement roles, which include many read-only roles that prevent users from changing anything in the online system.

e) Mobile alerts and notifications

CitiManager Mobile Alerts

Citi Commercial Card Mobile Alerts Benefits At A Glance

- Prompt notification of events in the office and on the road
- Receive information quickly; no need to log onto CitiManager, call customer service or ask Program Administrators for updates
- Notifications accessible anytime, anywhere on a designated mobile device – or select specific days, times, and time zones and receive alerts only when desired
- Cardholders and Program Administrators sign up one time via CitiManager and automatically receive ongoing alerts
- Choose which alerts to receive and have them delivered via SMS, email or both
- Available in 30 languages, accessible anywhere CitiManager is available

With Citi Commercial Card Mobile Alerts, Cardholders and Program Administrators can easily stay informed about activity on their cards via their mobile phones. By simply subscribing to any one of the approximately 60 global alerts, via the CitiManager portal, State of WV can select to receive SMS (and/or email) updates on balances, statements, transactions, and other relevant information about their accounts while on the go.

Alerts are split into two types – registered and on-demand. Registered alerts provide State of WV notices when a pre-defined situation occurs. For instance, State of WV will be notified when their statement is ready once their statement has been generated.

Citi's on-demand, or two-way, alerts enable State of WV to receive on-the-spot account information about their account by sending a Citi-defined SMS command along with the last four digits of their account directly to Citi. Cardholders and Program Administrators registered for Citi Commercial Card alerts are automatically able to send on-demand requests once subscribed. Citi automatically offers eight (8) on-demand alerts for any cardholder or Program Administrator subscribed to at least one SMS alert.

Examples of the types of information provided by our on-demand offering include:

- Updates on account balance
- Last three processed transactions
- Current available credit balance
- Password resets
- Receive help and contact information for Customer Support

For the convenience of our alert subscribers, Citi also enables cardholders and Program Administrators to select when they would like to receive their alerts (i.e., by time`, hours during the day, and days of the week).

f) Assign software roles/permissions to program administrators/coordinators at various hierarchy levels

Citi's online client portal, CitiManager, provides for the multiple Access and entitlement levels by hierarchy necessary to mirror any organization. Our online tools manage user entitlements within this hierarchy structure, providing access only to the assigned hierarchy node or below. Clients can control the entitlements that CitiManager users have access to, and Citi will work with you to define entitlement reviews that meet your requirements.

CitiManager utilizes individually assigned, password protected user roles to differentiate the varying levels of client access and authority. Standard roles with associated entitlements are available (e.g., Program Administrators, Supervisors, Approvers, and cardholders).

Entitlement group profiles define:

- Online menu options
- Functions performed
- Account data viewed

State of WV can create, modify, and control access through CitiManager. Within the system, the Program Administrator can view a specific hierarchy. When setting up a new user, the Program Administrator populates an online form with the user's information, assigning them entitlements and roles in the system. Program Administrators also can modify users as required.

g) Audit trail capabilities

Accessible 24/7 through CitiManager, Program Administrators, Supervisors, and Managers can access a suite of 13 standard reports that facilitate monitoring key financial data and maintaining oversight over all of your organization's transactions.

Access to information is available 48 hours after each statement cycle and the standard reports may be retrieved via Excel or Adobe PDF files.

Reporting includes:

Audit Reports (13)		
Account Based Planned Action	Filter Summary	Post Review Transaction Listing Report
Account Violation Summary	Cardholder Details for Audited Transaction Violation	Resolution of Account Violations
Billing Currencies by Hierarchy	Highest Transaction Amount	Card Violations

Audit Reports (13)

Card Management	Highest Transaction Count	Transaction Based - Planned Actions
Active Rule Set Screening Parameters		

4.2.1.4 Goal/Objective 4 Cardholder Account Maintenance

The vendor should describe options and requirements for maintaining cardholder accounts, including but not limited to:

a) **Electronic processing capabilities**

State of WV will have the option of receiving electronic data files of account information or viewing statements through our global single sign-on client portal, CitiManager, using the Expense Management Module or the Card Statements and Payments Modules. State of WV can integrate electronic data files with numerous types of Accounts Payable and General Ledger systems, including SAP, JD Edwards, Oracle, and PeopleSoft. You can integrate billing, as well as Level II and III data, via a Data Exchange File or Citi Common Format file, providing all enhanced data for reporting.

Accepting Validation File Feeds from both Financial Systems

Citi provides multiple file formats for its clients to directly integrate Financial data into our administrative process. This integration allows our clients to keep their cardholder data up to date without having to manually update each function individually within CitiManager or via a call to your designated Client Service team. Globally, Citi has the ability to manage cardholder data updates via a process known as Bulk Online Maintenance (BOLM). State of WV can transmit Financial data directly to Citi via an Excel, or text file.

During implementation, State of WV can choose to manage these updates using a two-way file for data exchange.

b) **Mobile processing capabilities**

CitiManager Mobile App Overview

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  - Users can download the PDF Statement from the Statement Summary. Available for users in North America, EMEA, and APAC markets
- View recent transactions

    - View Recent Activity allows the user to see an overview of recent transactions made, and when clicking on the particular transaction, can view more details (e.g. Reference Number, Transaction Amount, Currency, Date, and Address)
- Pay bills (US Only)
    - Pay Bill allows users to make payments to their account. Users can make payments on the current day or schedule them for the future
- Card Activation
    - Allows a cardholder to activate their Citi Commercial card within the app
- View payment history
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- Upload receipt images (North America Only)
    - Allows the user to add, view, download, and delete receipt images of transactions in their statements
- Request card replacement (North America, Europe, Africa, Middle East, and Asia Pacific)
    - Users to request a replacement card directly from the app. User will report if their card was lost, stolen, never received or damaged.

Self Service App Functionality

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- One Time Passcode (OTP) Login
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    - Auto populate OTP (iOS Only)
- Forgot Username/Password
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    - Allow the user to view additional details of various transactions where available, such as airline or hotel folio details.
- Push Notifications via Text

- Allows the user to receive alerts on their mobile devices from CitiManager Mobile in addition to SMS text and email such as,
- Available credit remaining (%)
- Declined transaction
- Dispute resolution notice
- Each transaction• Email statement
- High value transaction ($)
- Payment due• Payment received
- Payment past reminder

- Mobile Phone Number Capture
  - Cardholders are offered the option to sign up to receive notifications by text message if current profile does not have a mobile number. These alerts include notification for large transactions, payments, suspected fraud and more. These alerts are intended to keep cardholders in the know and their accounts save, along with the associated personal information and financial assets.
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  - Notifies users of failed login attempts on their account
- Change language
  - Allows users to change the language their app is displayed in to one of the 29 languages CMM offers

c) Secure file upload capabilities including same day processing

Types of Incoming and Outgoing File Formats, Frequency, and Information provided

For inbound files, Citi receives various file types including enriched data from Mastercard and Visa, as well as financial data from regional processors (e.g., TSYS).

For outbound files, Citi supports numerous file types. Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) using our robust catalog of key industry standard card files. We have a successful track record of integrating files into numerous expense reporting, accounts payable, and general ledger systems for our clients.

SFTP/FTPS/HTTPS Transmission

State of WV can receive transactional data from Citi directly to your server or a third party, via CitiConnect for File (CCF) service.

CitiConnect for File (CCF) service is a 24/7 critical platform providing a secure method of transferring files across the Internet between internal Citi systems and external client / partner systems using HTTPS, FTPS, and SFTP protocols. External to external (client to client) file transfer is improper use and prohibited by CitiConnect for File. To create a well-functioning CitiConnect for File transmission channels between Citi and State of WV, both the State of WV and Citi users must use the CitiConnect for File functional IDs which support both password and SSH key based authentications. File transmission routes will be set between the accounts depending on the direction of transfer requested. The route can be from Citi to State of WV or from State of WV to Citi. Multiple routing setups, including one route from Citi to State of WV and one from State of WV to Citi to allow bi-directional file transfer are commonly used.

Data File Processing Frequency and Days of Delivery

We will work with State of WV to determine the standard file and transmission frequency (i.e., daily, weekly, monthly, or cycle basis) that best fits your data needs.

Daily files are typically sent Tuesday through Saturday containing data from the previous posting day. These are delivered Monday – Saturday.

Day Transaction Occurs	Transaction Post Date (Global)	Transaction Post Date (Asia)	File Transmitted (Global)	File Transmitted (Asia)
Tuesday, October 5th	Tuesday, October 5th	Tuesday, October 5th	Wednesday, October 6th	Wednesday, October 5th
Wednesday, October 6th	Wednesday, October 6th	Wednesday, October 6th	Thursday, October 7th	Thursday, October 7th
Thursday, October 7th	Thursday, October 7th	Friday, October 8th	Friday, October 8th	Friday, October 8th
Friday, October 8th	Friday, October 8th	Friday, October 8th	Saturday, October 9th	Saturday, October 9th
Saturday, October 9th	Monday, October 11th	Saturday, October 9th	Tuesday, October 12th	Sunday, October 10th
Sunday, October 10th	Monday, October 11th	Monday, October 11th	Tuesday, October 12th	Tuesday, October 12th
Monday, October 11th	Monday, October 11th	Monday, October 11th	Tuesday, October 12th	Tuesday, October 12th

Transactions occurring in the evening (for example, after ~7PM local) will typically not post until the following day.

Transmission Limitations/Restrictions

If a processor holiday occurs in that market, the transactions that were made on that day will not post until the following day, similar to the way that Sunday transactions will not post until Monday.

Data Delivery to Third Parties

Citi can deliver outbound files to third-party reporting entities on a daily, weekly, monthly, or cycle basis

The common file types supported are:

File Format	Data Structure	General Data Provided
Visa Commercial Format (VCF) 4.0 and 4.4	Variable Length, Tab Delimited	Financial and Enhanced Data
Mastercard Common Data Format (CDF) 3.0	XML	Financial and Enhanced Data

To ensure these file formats provide the greatest consistency, stability, and ease of integration for clients, we work with the card associations and software providers.

Citi will work with State of WV to decide which standard file and transmission frequency, whether daily, weekly, or monthly, best fit your data needs.

File Transmission Timeliness

File generation depends on the timely receipt and processing of source data. Processing time will be factored into State of WV's file transmission schedule to avoid transmission delays. In the event a file transmission is delayed, State of WV will receive a notification.

d) Workflow approval and number of levels

CitiManager Expense Management Module Overview

Available in over 50 markets, CitiManager Expense Management Module provides a highly configurable, powerful transaction-management tool able to support our clients' allocation and reconciliation needs as well as complex accounting hierarchy setups and, multi-approver workflows. Real-time data visibility and email alerting capabilities help ensure essential program oversight across your Citi program.

The module's benefits to State of WV are summarized in the following table:

CitiManager Expense Management Module

Solution	• Available in over 50 countries • Support for 22 languages
Transaction Management	• Used by Clients to review, approve, and allocate transactions to appropriate accounting lines • Leverage for Corporate Travel Card, Central Travel Account (CTA), Purchasing Card, Virtual Card Accounts (VCA) and One Card clients • Supports both Mastercard and Visa programs • Supports online reporting, data files and program management

CitiManager Expense Management Core Capabilities

CitiManager Expense Management enables Cardholders to review, approve and modify transactions to allocate expenses to the appropriate accounts. Multi-level entitlements allow Program Administrators to effectively manage their card programs.

e) Card demographic modifications

Program Administrators and Cardholders have the ability to modify user information via CitiManager. Card Management for Cardholders can also selectively be configured and modified via the CitManager mobile app.

f) Real time capabilities

Online Administration Function

All account maintenance and on line administration is real time as we use TS2, and there is no down time for batch processing. State of WV and its employees can leverage the Internet to streamline account management processes with Citi's secure, web-based tools, which are available via our

CitiManager portal. Citi offers the only global commercial cards platform and is able to provide the footprint and quality of service necessary to support global online administration. We leverage TSYS (Total Systems, Inc.) second generation processor, TS2 in North America. With TS2 supporting our North America business we are designed specifically for Citi to ensure global product and functionality consistency.

The account management capabilities of our online modules include:

Online Account Management Capabilities

CitiManager Expense Management Module (OLM)	State of WV can manage your program, review transactions, and allocate and reconcile charges and accounts via CitiManager Expense Management Module. CitiManager is an Internet-based program that offers account setup and management, data delivery, and other essential service functions, providing your Program Administrator(s) with access to all of State of WV's accounts through a single sign on. Provided to State of WV at no additional cost, the system offers the following capabilities: • Account creation • Modification of account demographics and controls • Account suspensions and cancellations • Replacement card requests • Card reinstatement • Creation of account profile templates • Access to electronic statements and individual transactions • Transaction review and approval • Transaction reallocation • Adding notes to transactions
Card Statements & Payments via CitiManager (OLS)	Card Statements and Payments offers secure, online access to cardholder accounts, as well as account management capabilities. Citi Card Statements and Payments features: • Online cardholder application and approval • Self-registration by cardholders • Individual cardholder profile and credit limit changes by Program Administrators • Ability to view and print statement after cycle date • Ability to view current transactions throughout the month • Online availability of statements for 36 months, then archived for a minimum of five (5) years • Secure online payment capability within the U.S. for individually billed USD accounts
Online Card Applications (OLA)	Online cardholder application and approval is available through CitiManager

Online Statements (OLS)

State of WV's cardholders can access billing statements anytime and anywhere via CitiManager, our single sign on client portal. CitiManager is available globally, enabling cardholders to view account statements in a secure, online environment. Within the United States, the system also enables users to make secure payments to their individually billed accounts. Program Administrators also can view individual cardholder statements through the module.

The module features include:

- Self-registration by cardholders
- Ability to view, print, and save statements and individual transactions to local or shared drives after cycle date
- Ability to save account statements in PDF format and individual transactions in XLS or CSV
- Ability to view current transactions throughout the month
- Provides online statements for 36 months in CitiManager, then archived for a minimum of five (5) years

- Secure online payment capability within the U.S. for individually billed USD accounts

Citi automatically sets up your cardholders to receive statements electronically during the initial implementation, unless otherwise requested. In addition to being a best practice amongst leading organizations, it is also a convenient option for cardholders who are often on the go and prefer online access to their statements. Additionally, this small action has a highly positive "green" impact on our environment: going paper-free has allowed Citi to save over 2,600 trees in 2014. Perhaps this is why we are increasingly seeing organizations opt for paperless statements. As an alternate, if State of WV prefers cardholders to receive a paper statement, Citi offers them the ability to "opt out" of receiving the electronic statement.

Going paperless supports the following:

- Provides cardholders with the ability to access their account statements sooner, as opposed to relying on the postal service to deliver them, with the ability to print any statement shown online if necessary
- Allows cardholders to access statements from anywhere, 24/7, using our secure, password protected, CitiManager classic or CitiManager Mobile
- Supports up to 36 months of statements for ease of review and comparison between cycles which can aid with reconciliation
- Decreases your organization's environmental footprint by eliminating the need for cardholders to receive paper statements

g) Assign software roles/permissions to perform maintenance by program administrators/coordinators at various hierarchy levels

Administration Permissions via Hierarchy

Citi's online client portal, CitiManager, provides for the multiple hierarchy levels necessary to mirror any organization. Our online tools manage user entitlements within this hierarchy structure, providing access only to the assigned hierarchy node or below. Clients can control the entitlements that CitiManager users have access to, and Citi will work with you to define entitlement reviews that meet your requirements.

CitiManager utilizes individually assigned, password protected user roles to differentiate the varying levels of client access and authority. Standard roles with associated entitlements are available (e.g., Program Administrators, Supervisors, Approvers, and cardholders).

Entitlement group profiles define:

- Online menu options
- Functions performed
- Account data viewed

State of WV can create, modify, and control access through CitiManager. Within the system, the Program Administrator can view a specific hierarchy. When setting up a new user, the Program Administrator populates an online form with the user's information, assigning them entitlements and roles in the system. Program Administrators also can modify users as required.

h) Audit trail capabilities

CitiManager Reporting enables the State of WV to aggregate and pull transaction data in a variety of formats for auditing and compliance purposes and at either a detailed or summary level.

We recommend using the tool as a guide for the State of WV to review spend by supplier, number of transactions, and average transaction amount. This can be used in conjunction with your internal records/contracts with your suppliers to measure compliance with your company policies and contract performance. Citi will provide the tool training upon request.

Available Audit Reports

Report Name	Report Description
Inactive New Card Accounts - 30 Days from Issue Date	Number of accounts not activated within 30 days of open date
Inactive New Card Accounts for Number of Months from Issue Date	Number of accounts not used within "X" month from open date - user defined prompt
Number of Card Accounts with History of Reoccurring Non-Sufficient Funds	Number of accounts with repeated NSF payments (NSF = Non-Sufficient Fund) for client defined date range
Number of Cardholders Exceeding Cash Limit	Number of accounts with accounts cash limits in excess of standard - user defined prompt
Number of Cardholders Exceeding Credit Limits	Number of accounts with credit limit in excess of standard - user defined prompt
Number of Cardholders Exceeding Single Transaction Limit	Number of accounts with single transaction limit in excess of standard - user defined prompt
Number of Declined Transactions	Posted transactions causing over cardholder's credit limit status
Number of Payments Returned due to Non-Sufficient Funds	Number of accounts with NSF payment (NSF = Non-Sufficient Fund) for client defined date range
Percentage of Cash Advance in Total Account Credit Limit	Number of accounts with cash limits in excess of standard of Total Account Credit Limit - user defined prompt
Delinquent Card Accounts with Balance	Number of Accounts with delinquency and outstanding balance
Delinquent Card Accounts with Balance and Last Transaction Date	Number of accounts with outstanding balance and last transaction date
Delinquent Card Accounts with Balance by Status Code	Number of accounts with status code and outstanding balance
Accounts exceeding their Single Transaction Limit	Transaction amount in excess of account Single Credit Limit
Cardholder's Frequent and Sizable Spend with same Merchant	<x>% of trans dollars with same merchant and # of trans over <y> days - user defined prompt
Gasoline Transactions	Gasoline spend over a set amount - user defined prompt
Grocery Transactions	Grocery/Candy store spend over a set amount - user defined prompt
Highest Transaction Amounts	Top Transaction amounts - user defined prompt
Highest Transaction Counts	Top Transaction counts - user defined prompt
Internet Transactions	Ecommerce transactions with a user defined prompt for MCC names
Merchant City equals Cardholder Account City	Merchant city = cardholder account city
Merchant Name Equals Cardholder's Last Name	Merchant name = last name of cardholder
Number Cash Advances Withdrawn at Cardholder's Home Address	Number of accounts with cash advances withdrawn at the cardholder's zip code
Number of Air Tickets Booked in Premium Class	Number of accounts that purchased air tickets in premium classes. User defined prompt above defaults.
Number of Cash Advances non-related to Travel	Number of accounts where cash advances are withdrawn by cardholder without taking a trip within "X" days of cash withdrawal - user defined prompt
PAYPAL Transactions	Merchant name = PAYPAL

Report Name	Report Description
Posted Transaction Amounts over Selected Amount	Posted Transaction Amounts over Selected Amount
Posted Transactions with Selected Merchant Category Codes	Posted transactions with MCC of "X" - user defined prompt
Selected Merchant Category Codes with Cardholder's Account City	If MCC is <X> and Merchant city = cardholder account city - user defined prompt
Single Transaction amount as Percentage of Credit Limit	Single transaction amount within <X>% of credit limit - user defined prompt
Split Ticket I	Split ticket -- multiple trans from same merchant, same tran date
Split Ticket II - Total greater than single transaction limit	Split ticket -- multiple trans from same merchant, same tran date with total greater than single transaction limit
Suspect Merchant Names by Selection	Single transaction amount within <X>% of credit limit - user defined prompt
Transactions in Adult Entertainment	Transactions relevant to Gentlemen's club or adult entertainment - user defined prompt for MCC names defaulted to a few merchant names
Transactions with Rounded Up Amounts	Purchases or ATM Transactions that had no decimals in their transaction amounts
Weekend Transactions	If Transaction Post Date is Saturday or Sunday

i) Requirements for fully automating the process

Once the State of West Virginia's account management roles and responsibilities are configured, permissions are maintained and require no further modifications unless determined by your Program Administrator. Various audit and transactions reports may be configured to automatically generate based on your Program Administrators desired intervals.

In addition, as previously mentioned, Citi has the ability to manage cardholder data updates via BOLM. State of WV can transmit Financial data directly to Citi via an Excel, or text file. This can be automated as a host to host file processing using the BOLM format.

4.2.1.5 Goal/Objective 5 Account Statement Delivery

The vendor should describe available options for statement delivery including the ability for Program Administrators to retrieve all cardholder memo statements under their purview.

State of WV can generate a billing report approximately 24 hours from the close of the billing cycle. Program Administrators can access individual cardholder statements within their hierarchy entitlements Reports can be configured to be generated and sent to Program Administrators at a cadence of their choosing.

4.2.1.6 Goal/Objective 6 Agency Billings/Payment Cycles

The vendor should describe their billing and payment cycle options.

Billing/Statement Cycles

Citi offers a variety of statement cycles and languages across the globe. A statement (billing) cycle is defined as the time from one cycle date to the next in which transactions take place. On average, each cycle is 30 days, depending on the number of days in the month.

In North America, State of WV may take advantage of flexible billing cycles from the third to the 28th of the month. On a monthly billing cycle, we typically cycle all accounts for the full calendar month on a consistent, monthly close date. We can generally accommodate State of WV's needs.

- Statement Period – Clients choose cycle start and end dates during program setup. Most markets support between 3 and 28
- Days to Pay – Determined during the pricing process. 14 or 25 days to pay is the standard for most Citi markets
- Payment Past Due – Past due charges are subject to additional fees based on the number of days outstanding. Past due charges are not eligible for rebate

Citi can alter the cycle date at fiscal year-end close as needed; however, Citi's Expense Management module uses a government-specific fiscal year-end process to help ease the transition from one fiscal year to the next. This year-end process was created proactively by Citi to aid our public sector clients during the year-end roll-over period.

The following table presents billing cycles and statement languages by region and country.

Country	Statement Cycle	Statement Language
North America		
United States	3-28	English

Subject to change
Updated August 2025

4.2.1.7 Goal/Objective 7 Rebate Calculations

The vendor should provide a quarterly rebate plan to the State of West Virginia based on the aggregate volume of purchases from all agencies during a standard payment cycle and, if applicable, based upon increasing dollar and rebate tiers. Additionally, if varying rebates are offered based on categories of spend, timing, frequency of payments, and/or partial payments, those differences should be thoroughly explained. The vendor should describe its methodology for computing its rebate by utilizing the attached spend information (Attachment A) in a separate sealed financial revenue proposal.

Please refer to **Attachment B – Financial Revenue Proposal** for further details.

4.2.1.8 Goal/Objective 8 Program Optimization

The vendor should describe any other options available to optimize card utilization, including but not limited to:

a) Virtual card or ePayment options

Citi Virtual Card Account Overview

Citi's Virtual Card Account (VCA) solution enables clients to generate multiple virtual account numbers for specific purchases or invoice settlements with their suppliers. Citi leads the competition in the virtual card space, with a solution in 53 markets and 35 local currencies across the Visa and Mastercard payment networks.

Citi VCA can complement and help maximize growth of an existing Purchasing Card program or be used as a standalone solution to streamline purchasing. VCA's secure capabilities make it an ideal solution for card-not-present transactions made online, via phone, or mail order. It also forms the backbone of Citi's VCA for Accounts Payable solution, an end-to-end file-based solution targeting post-invoice payments with value added services such as supplier enablement and support.

Citi's VCA solution generates a unique, plastic-less 16-digit virtual card number for each transaction. The virtual card numbers are linked to a real billing account, which is never shared within your organization or with your suppliers to safeguard against misuse. Citi does not re-use Virtual Card Account numbers which minimizes exposure to fraud. In addition, each virtual card is issued with State of WV-specific authorization controls based on State of WV's purchasing needs. These granular, transaction-level controls ensure that each virtual card is processed correctly by the relevant supplier. Charges by suppliers outside of these pre-set conditions will be declined. Additionally, State of WV can opt to leverage the platform's workflow capabilities to route select transactions for additional pre-approvals before virtual cards are created.

Virtual card details and related remittance advice are sent automatically and securely via email to suppliers, helping to streamline vendor management. Emails are encrypted during transmission using the Transport Layer Security (TLS) protocol for maximum security and data protection.

In addition to its secure payment capabilities, VCA provides enhanced card transaction data that enables streamlined program reporting, improved audit capabilities, and automated reconciliation processes. Each virtual card created can be enriched with client specified data elements, such as Purchase Order Number, or Supplier ID. State of WV can access this data, appended to the underlying transaction details, via Citi's reporting tools or through files delivered directly to your ERP system to automate reconciliation.

Citi Virtual Card Account (VCA) for Travel

In addition to our traditional CTA offering, Citi also offers the Virtual Card Account (VCA) for Travel product, which has the unique ability to provide a centralized payment tool for travel that further simplifies the reconciliation process by using a unique virtual card number for every booking made. This is accomplished with our industry-leading Virtual Card Account (VCA) offering, which offers local currency issuance in 53 markets and 35 currencies. Citi's VCA for Travel offering was designed to specifically support direct billing with hotels and low-cost carriers and potentially other spend groups such as Meetings & Events not supported by our current CTA solution.

Citi's VCA for Travel enables clients to generate unique virtual card numbers (VCN) to easily pay for and reconcile direct hotel bills and low-cost carrier bookings. This solution offers enhanced reconciliation process by matching booking information with transactional details and client defined fields. VCA for Travel can be used for post-invoice payments and "card-not-present transactions" made via the Internet or phone. Citi's VCA for Travel offers two interfaces to request virtual card numbers: a Web site and real-time Application Programming Interface (API). Citi also has the ability to connect VCA for Travel through API middle-ware providers, such as Conferma, to facilitate API connectivity between Citi and the major Travel Management Companies (TMCs) and Online Booking Tool (OBT) providers, enabling these TMCs and OBTs to easily use Citi's VCA for payment when making a booking on behalf of their client. Also, Citi offers a virtual payment integration with Cvent to facilitate the payment for Meetings & Events and improve data matching. Please note that the connectivity with Cvent and Conferma is available in selected markets only.

Additionally, each Citi VCN issued through the Citi VCA for Travel solution can be set with granular transaction-level controls that limit the use of that VCN to a pre-specified amount and / or specific validity period. These controls provide Citi clients with even greater assurances that supplier card payments are processed appropriately and in compliance with corporate policy. Suppliers can receive the virtual card number and associated remittance data for payment processing via a secure TLS-encrypted email.

b) New vendor recruitment

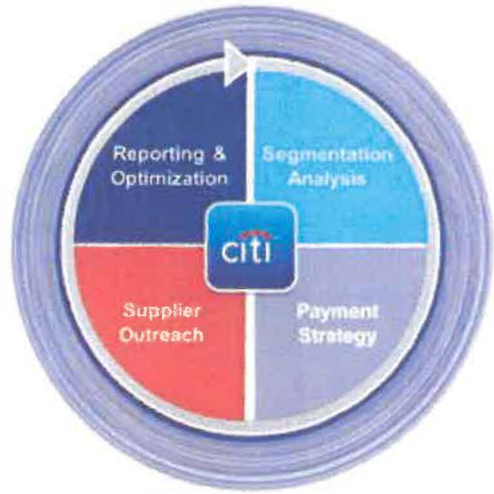
Citi Supplier Enablement Services

Benefits At A Glance

- Cleanse, mine, and enrich client data for tailored supplier targeting via the networks
- Holistic campaign to support significant supplier adoption with faster spend ramp
- Co-branded marketing materials for customized communication and message delivery to suppliers
- High-touch engagement model for strategic vendors
- Robust campaign reporting on an ongoing basis
- Market research and intelligence to drive information decision making on supplier adoption

- Best practices leveraged to educate suppliers on card use benefits to maximize adoption
- Best-in-class merchant-acquiring partners to onboard vendors not yet accepting card payments to maximize adoption

Citi Supplier Enablement Services plays a key role in helping to maximize benefits of your program by taking responsibility for supplier enrollment activities. A designated Citi specialist works directly with you to develop and execute an end-to-end outreach strategy – managing the critical and often resource-heavy tasks required to help your program succeed, while securing your sign-off on each step of the process.



Citi Supplier Enablement Services also works with leading merchant acquirers to drive adoption of B2B card payments for merchants not currently accepting cards. A designated Citi specialist works with the client and merchant acquirer to develop and execute an outreach and merchant acquiring strategy to maximize vendor onboarding and increase spend in your card program.

In addition to our extensive experience as a leading B2B cards provider and payments bank, Citi brings an array of supplier enablement tools such as flexible interchange to help ensure a program's success. A Citi Supplier Enablement Services Manager works closely with you to apply these solutions, developing and managing a detailed go-to-market plan with your feedback and approval at each step in the process.

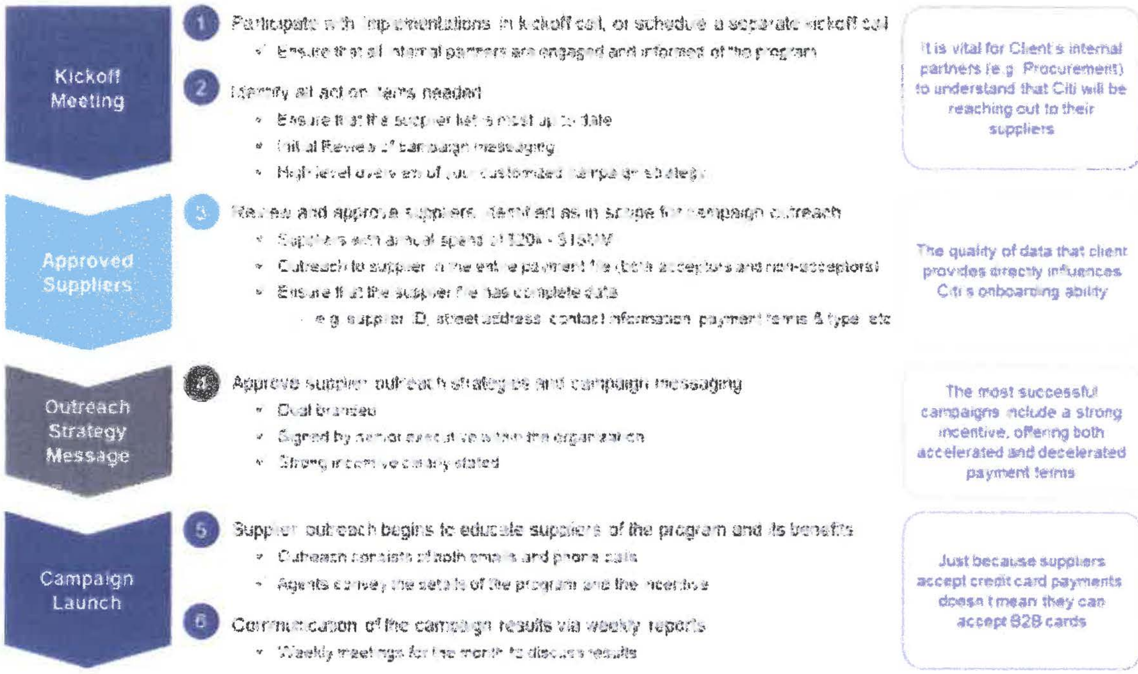
Using the analysis produced by Mastercard B2B Analytics, or Visa's Supplier Enablement Spend Analysis (SESA) platform, a tailored outreach strategy is designed to maximize supplier adoption of State of WV's card program. This strategy culminates in an efficient and effective supplier outreach campaign designed to drive supplier adoption, while also recognizing the importance of the commercial relationship to your overarching business.

Citi offers a unique, tailored team trained on the benefits of electronic payments and card acceptance that is well-equipped with market research and intelligence as well as lessons learned from other enrollment campaigns. Under Citi's campaign manager's direction, experienced and skilled enablement call-center agents contact suppliers, using approved messaging to communicate the benefits of card acceptance. Agents are equipped with the training and tools to answer detailed questions about the mechanics of card acceptance, merchant acquiring, and any specific incentives offered.

Citi's innovative reporting tools give you critical insight into our progress throughout the campaign. The Citi campaign manager works with you, as needed, to fine-tune the outreach strategy and messaging to maximize campaign success. This can include adjusting existing payment terms, offering early pay incentives to encourage supplier acceptance, or developing responses to frequent supplier feedback. After the campaign ends, Citi helps monitor spending trends to ensure the program achieves or exceeds the expected campaign results. Follow-up campaigns can also be developed to help drive additional volume to your program.

End to End Supplier Enablement Campaign

Supplier Enablement process and ongoing engagement is vital to the success and growth of the VCA program.



Enrollment Campaigns Best Practices

Adhering to best practices will help maximize the potential of your VCA program.

INCENTIVIZE SUPPLIERS
Increase participation during the campaign by offering both accelerating and decelerating payment terms to your suppliers (carrot & stick)

ROBUST SUPPLIER OUTREACH
Perform outreach on all suppliers regardless of their annual spend

VENDOR FILE
Provide key information for suppliers: complete address, email address, phone numbers, supplier payment terms, and spend

INTERNAL COMMUNICATION
Ensure internal partners/departments are aware of the VCA program, should a supplier reach out directly to an internal partner

CONTINUOUS SUPPLIER ENABLEMENT
Regular meeting with the Supplier Enablement team and Account Manager to discuss your program objectives and status

PRIORITIZED RETURNS
Capitalize on the suppliers falling into 'Returns' status to increase VCA conversion

c) State vendor card acceptance analysis

Using the analysis produced by Mastercard B2B Analytics, or Visa's Supplier Enablement Spend Analysis (SESA) platform, a tailored outreach strategy is designed to maximize supplier adoption of State of WV's card program. This strategy culminates in an efficient and effective supplier outreach campaign designed to drive supplier adoption, while also recognizing the importance of the commercial relationship to your overarching business.

Citi offers a unique, tailored team trained on the benefits of electronic payments and card acceptance that is well-equipped with market research and intelligence as well as lessons learned from other enrollment campaigns. Under Citi's campaign manager's direction, experienced and skilled enablement call-center agents contact suppliers, using approved messaging to communicate the benefits of card acceptance. Agents are equipped with the training and tools to answer detailed questions about the mechanics of card acceptance, merchant acquiring, and any specific incentives offered.

d) Expansion of payment capabilities through additional card platform tools

Citi is able to seamlessly expand upon an initial rollout of your Cards Program with additional payment card types and thus capabilities, should you opt for additional products. Feature such as new card types, additional issuance, and new training can quickly and easily be provided via CitiManager's card platform tools.

e) Benchmarking and performance goals

Benchmarking & Measuring Program Performance

After your program is implemented, Citi will facilitate meetings to review program statistics and identify initiatives to optimize State of WV's program. These account review meetings will serve to evaluate your program in terms of such measures as program spend, number of active accounts, account activity rates, and transaction counts.

Citi will also routinely facilitate discussions around various topics, including:

- Metrics analysis
- Innovations
- Best practices
- Areas for optimization and growth

Our enhanced reporting capabilities, accessible via CitiManager's Reporting Module provide benchmarking capabilities within State of WV's own program.

Also accessible via CitiManager is our Program Dashboard application. This functionality provides clients an easily flexible view into program metrics and exception monitoring. It enables State of WV to view and export a high-level graphic summary of your program on multiple dimensions (such as transactions, disputes, MCC codes, and delinquency detail), as well as assess this data for additional granularity. This application also can issue real-time alerts based on user-defined criteria.

In addition, we will provide State of WV our Supplier Enablement Services. This program analyzes all vendors in State of WV's accounts payable file for spend trends, supplier card acceptance, negotiation, and consolidation opportunities, as well as opportunities for early pay incentives with suppliers and dedicated resources to reach out to targeted vendors for card conversion.

Our web-based financial tools provide a clear picture of company-wide purchasing patterns and help optimize procure-to-pay procedures, potentially saving you thousands of dollars every year. Citi aims to enable you to analyze the year's spend and supply chain to identify preferred and non-preferred vendors, identify time to pay, and review the optimal payment method for supply chain management.

f) Instant card account creation for use in mobile wallets

Mobile Wallet - Card provisioning

Citi is able to perform instant issuance via CitiManager

Corporate Card Provisioning to Mobile Wallet:

Provisioning a Citi Corporate Card to a mobile wallet is currently available in the U.S. (Apple Pay, Samsung Pay and Google Pay), Canada (Apple Pay and Google Pay), and other markets across the globe.

Virtual Card Account (VCA) Provisioning to a Mobile Wallet:

We realize many of our clients are looking for solutions to pay for non-cardholders, for instance for recruits, contractors, guests, and infrequent travelers. Citi is planning to launch the provisioning of a Virtual Card Account (VCA) to Mobile Wallets in many countries where Mobile Wallets are available in 2026.

Please note that all timelines are estimates and subject to change.

g) Preloaded cards or similar capability

Citi has several options to satisfy this need, depending on how the State of WV would like to utilize these types of cards. Citi would recommend either mVCA or Declining Balance Cards.

mVCA

Virtual Card Account (VCA) Provisioning to a Mobile Wallet:

We realize many of our clients are looking for solutions to pay for non-cardholders, for instance for recruits, contractors, guests, and infrequent travelers. Citi is planning to launch the provisioning of a Virtual Card Account (VCA) to Mobile Wallets in many countries where Mobile Wallets are available in 2026.

Declining Balance Cards

Company Benefits:

- Help increase control by limiting spending to project timeframe
- May improve supplier negotiation by capturing additional spend for purchases not currently included in commercial card program
- Integrate purchases into Expense Management System to ensure more accurate and timely expense reporting processes

Cardholder Benefits:

- Easily use for business payments at more than 176MM+ merchants
- Simplify the expense report process with integrated expense data
- Enable employees to make purchases on short notice, which may reduce the need to track payroll advances or out-of-pocket expenses

A Declining Balance Card has a spend limit and expiration date that are pre-determined by the client. As purchases are made, the spend limit is depleted as transactions get posted to the account. Unlike Citi's traditional card products, payments made to the account do not refresh the credit limit and any charges made after the expiration date, seeking full authorization and made after the expiration date, will be declined.

Typically, Declining Balance functionality is leveraged for short-term projects, to manage meeting and events, employee relocations, or other projects that require a fixed budget. As a best practice, many of our clients use Declining Balance functionality to pay for expenses related to

- Meeting and events
- Client and other external conferences
- Board meetings
- Capital Projects
- Employee Relocations*
- Per diem travel

- Uniform, PPE or work from home expenses

For relocation purposes, companies have the ability to assign an authorized user, usually the cardholder's spouse, who will have the same entitlement as the employee cardholder. Authorized users will be issued a card with the same account number as the employee cardholder and will use the same PIN for cash advances, if applicable.

Please note:

- Declining Balance is available for any central billed, central liability commercial card product offered in North America

Key features include:

- Establish pre-set spending limit which declines as the cardholder makes purchases or cash withdrawals
- Determine start date and end date to account for project timeframe
- Assists State of WV in meeting budget requirements on projects or services offered throughout your organization

h) Fleet programs including all tracking capabilities provided by the proposed card brand

Citi Fleet Card Overview

Citi Fleet Card Benefits At A Glance

- A single card solution, providing enhanced and consolidated online reporting for both fuel and maintenance purchases
- Nationwide network of more than 560,000 fuel and maintenance locations
- Strong purchasing controls, ranging from odometer prompting to authorization controls, which can be set at the card level

Citi's Fleet Card helps maximize efficiency and helps clients meet their fleet program objectives. The Fleet Card is established with central bill, central pay, corporate liability, and has additional upfront authorization controls to help Fleet Managers consolidate, monitor, and manage their organization's fleet expenses. Cardholders also benefit from the convenience of a single credit card for fuel, maintenance, and repair purchases.

Offered in conjunction with our Purchasing, Corporate, or One Card programs, the Citi Fleet Card is a simplified expenditure tool that enables State of WV to use a broadly accepted fleet credit card to for fuel and maintenance purchase.

Two different card types are available with a Citi Fleet Card program:

Card Type	Description
Driver Card	Issued in the name of an individual employee
Vehicle Card	Assigned to a specific vehicle and various drivers assigned to that vehicle

Acceptance

Citi's Fleet Card provides State of WV to a nationwide network of more than 560,000 fuel and maintenance locations.

The broad acceptance of Citi's Fleet Card enables organizations to pay immediately for repairs and maintenance; eliminating the paper-based processes such as service agreements, monthly bills from multiple service businesses that are typically associated with tire distributors and auto mechanics.

Reporting

Program Administrators and Fleet Managers may access reports through CitiManager to help make expense management of your Fleet Program more efficient. Some of the features available in CitiManager are:

- Efficient Program Management – Easily manage, view, and download consolidated fleet program information. The Fleet Card offers enhanced reporting showing purchases by driver or vehicle, miles per gallon, and odometer readings that are used to analyze fuel purchases and usage. State of WV can create reports, through CitiManager, that flag unauthorized purchasing, and monitor after hours purchases, daily transactions and daily dollars amounts.
- Robust Reporting and Data Delivery – Generate customized fleet reports with program information for reconciliation, cost allocation, data analysis, and expense management.
- Enhanced Data Capture and Reporting Analysis – Access granular information to help monitor misuse and help negotiate with preferred vendors. Available data and reporting help Fleet Managers to better manage State of WV's fleet. For example, many point-of-sale devices prompt for the vehicle identification (VID) number, odometer reading, or driver identification number. Consolidated spending information enables fleet managers to negotiate volume discounts with preferred vendors.

Sample Fleet Reports

Report with Driver Number

Merchant Name	Merchant Zip	Driver Nbr	Vehicle Nbr	Purchase Time	Ttl Txn Amount USD	Fuel Sale Amount	Odometer	Svc Type	Fuel Unit Price	Fuel Unit Measure	Oil Company	Ext. Item Amount	Item Description
QT356 03003563	37923-000	210456		1018	525	525	39,998	1	3.29	1	101	525	NOLEADREGULAR
QT378 03003787	67216-000	427891		1712	72.8	72.8	41,698	1	3.59	1	101	72.8	NOLEADREGULAR
PILOT00001933	53201-009	621876		1816	15	0	14,075	1	0	1	71	15	CARWASH
LOVES 0005798	47017-235	426812		1240	1123	0	16,357	1	0	1	32	1123	MERCH
LOVES0009865	62451-659	418963		1442	75.86	75.86	9,612	1	4.29	1	101	75.86	NOLEADREGULAR
PILOT 00002342	45069-265	147855		1624	62 36	62.36	13,481	1	3.79	1	101	62 36	NOLEAD REGULAR

Report with Vehicle Number

Merchant Name	Merchant Zip	Driver Nbr	Vehicle Nbr	Purchase Time	Ttl Txn Amount USD	Fuel Sale Amount	Odometer	Svc Type	Fuel Unit Price	Fuel Unit Measure	Oil Company	Ext. Item Amount	Item Description
QT356 03003563	37923-000		4268	1018	525	525	39,998	1	3.29	1	101	525	NOLEADREGULAR
QT378 03003787	67216-000		1218	1712	72.8	72.8	41,698	1	3.59	1	101	72.8	NOLEADREGULAR
PILOT00001933	53201-009		4289	1816	15	0	14,075	1	0	1	71	15	CARWASH
LOVES 0005798	47017-235		1463	1240	1123	0	16,357	1	0	1	32	1123	MERCH
LOVES0009865	62451-659		6743	1442	75.86	75.86	9,612	1	4.29	1	101	75.86	NOLEADREGULAR
PILOT 00002342	45069-265		2584	1624	62 36	62.36	19,481	1	3.79	1	101	62 36	NOLEAD REGULAR

Purchasing Controls

Citi's Fleet Card may help State of WV manage fuel and maintenance expenses, as well as evaluate the performance of commercial vehicle fleets by giving you the controls you need to run your business.

With Citi's Fleet Card, clients can track vehicle expenses and driver behavior through detailed reporting showing purchases by driver or vehicle, miles per gallon, and nationwide fuel and maintenance locations.

Fleet cards have purchase controls, including the ability to:

- Leverage Point-Of-Sale Prompting and Authorization (i.e., select driver ID, vehicle ID, odometer reading or combination) to help minimize fraud. Additionally, State of WV can require cardholders to use personal identification numbers (PINs) at the point-of-sale
- Set Purchasing Limits restrict purchases to fuel-only or fuel and maintenance and prevent convenience store purchases
- Block Merchant Category Codes to prohibit drivers from purchasing from merchants that do not meet your program requirements
- Track and Monitor fleet fuel expenses by vehicle and driver through CitiManager reporting

4.2.1.9 Goal/Objective 9 Card Issuance

The State desires an automated process for card issuance that includes multiple approval levels and can be integrated with our ERP platform. The vendor should describe options and requirements for card issuance, including but not limited to:

a) Electronic processing capabilities

Application Process

New cards can be issued via the Internet or file transmission, as follows:

Card Issuance and Application Process

Online Application Process	Citi hosts cardholder applications and Program Administrator procedures online and throughout the world via our secure CitiManager® tool. Cardholders can use the online application capability supported by CitiManager in the United States, Canada, Western Europe, and select countries in the Asia Pacific and Latin America regions. Citi Online Applications offers complete cardholder self-registration and workflow approval. • In North America, up to three levels of approval can be included (i.e., line manager, business manager, program administrator) • In Asia Pacific and Europe, up to two levels of approval can be included in the workflow process • In Latin America there is one level of approval (cardholder applies and Program Administrator approves) Cardholders enter their demographic information into the system and submit forms electronically to their managers. Online Application capability is provided at no extra cost.
File Transmission (Batch)	For all regions, with the enrollment of 10 or more new cardholders, we recommend the Bulk Online Application (BOLA) option. In this instance, the Program Administrator will complete an Excel or text document, which is then uploaded into our CitiManager Account Management tool. Once the upload is completed, cardholders will automatically be sent an email to log into the CitiManager tool and complete their application. In Latin America, once the Program Administrator uploads the file, the file is sent to Citi by end of day for card creation.

b) Mobile processing capabilities

The CitiManager App enables cardholders to use their smartphone or tablet to access key CitiManager account data on the go. Wherever cardholders can access the internet, they can view their card statement information, balances, available credit, and much more.

In order to provide users with the quickest and most convenient experience possible, the CitiManager App provides all of the basic features cardholders need.

Cardholders can

- View current accounts and account summaries
  - View Account Summary allows the user to view the user's account, including Current Balance and Available Credit
- View statements
  - Allows the user to view a summary of their statements including details of the Statement Date, Statement Balance, and the Payment Due Date. All Statements brings users to a new screen displaying all Statement history
  - Users can download the PDF Statement from the Statement Summary. Available for users in North America, EMEA, and APAC markets
- View recent transactions

- View Recent Activity allows the user to see an overview of recent transactions made, and when clicking on the particular transaction, can view more details (e.g. Reference Number, Transaction Amount, Currency, Date, and Address)

- Pay bills (US Only)
  - Pay Bill allows users to make payments to their account. Users can make payments on the current day or schedule them for the future
- Card Activation
  - Allows a cardholder to activate their Citi Commercial card within the app
- View payment history
  - Allows users to view payments that were made on their card account. In North America payments that are shown here are the payments that the user made on CitiManager app or website. In NAM, payments that were scheduled and deleted will also show here.
- Upload receipt images (North America Only)
  - Allows the user to add, view, download, and delete receipt images of transactions in their statements
- Request card replacement (North America, Europe, Africa, Middle East, and Asia Pacific)
  - Users to request a replacement card directly from the app. User will report if their card was lost, stolen, never received or damaged.

c) Secure file upload capabilities (including time constraints for same day processing)

Types of Incoming and Outgoing File Formats, Frequency, and Information provided

For inbound files, Citi receives various file types including enriched data from Mastercard and Visa, as well as financial data from regional processors (e.g., TSYS, using the most advanced platform, TS2 for real time processing).

For outbound files, Citi supports numerous file types. Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) using our robust catalog of key industry standard card files. We have a successful track record of integrating files into numerous expense reporting, accounts payable, and general ledger systems for our clients.

The common file types supported are:

File Format	Data Structure	General Data Provided
Visa Commercial Format (VCF) 4.0 and 4.4	Variable Length, Tab Delimited	Financial and Enhanced Data
Mastercard Common Data Format (CDF) 3.0	XML	Financial and Enhanced Data

To ensure these file formats provide the greatest consistency, stability, and ease of integration for clients, we work with the card associations and software providers.

Citi will work with State of WV to decide which standard file and transmission frequency, whether daily, weekly, or monthly, best fit your data needs.

File Transmission Timeliness

File generation depends on the timely receipt and processing of source data. Processing time will be factored into State of WV's file transmission schedule to avoid transmission delays. In the event a file transmission is delayed, State of WV will receive a notification.

d) Workflow approval and number of levels

CitiManager Expense Management Module Overview

Available in over 50 markets, CitiManager Expense Management Module provides a highly configurable, powerful transaction-management tool able to support our clients' allocation and reconciliation needs as well as complex accounting hierarchy setups and, multi-approver workflows. Real-time data visibility and email alerting capabilities help ensure essential program oversight across your Citi program.

The module's benefits to State of WV are summarized in the following table:

CitiManager Expense Management Module

Solution	• Available in over 50 countries • Support for 22 languages
Transaction Management	• Used by Clients to review, approve, and allocate transactions to appropriate accounting lines • Leverage for Corporate Travel Card, Central Travel Account (CTA), Purchasing Card, Virtual Card Accounts (VCA) and One Card clients • Supports both Mastercard and Visa programs • Supports online reporting, data files and program management

CitiManager Expense Management Core Capabilities

CitiManager Expense Management enables Cardholders to review, approve and modify transactions to allocate expenses to the appropriate accounts. Multi-level entitlements allow Program Administrators to effectively manage their card programs.

e) Real time capabilities including account creation for mobile wallets or immediate use

Virtual Card Account (VCA) Provisioning to a Mobile Wallet:

We realize many of our clients are looking for solutions to pay for non-cardholders, for instance for recruits, contractors, guests, and infrequent travelers. Citi is planning to launch the provisioning of a Virtual Card Account (VCA) to Mobile Wallets in many countries where Mobile Wallets are available in 2026.

Please note that all timelines are estimates and subject to change.

f) Assign software roles/permissions to perform card issuance by program administrators/coordinators at various hierarchy levels.

Administration Permissions via Hierarchy

Citi's online client portal, CitiManager, provides for the multiple hierarchy levels necessary to mirror any organization. Our online tools manage user entitlements within this hierarchy structure, providing access only to the assigned hierarchy node or below. Clients can control the entitlements that CitiManager users have access to, and Citi will work with you to define entitlement reviews that meet your requirements.

CitiManager utilizes individually assigned, password protected user roles to differentiate the varying levels of client access and authority. Standard roles with associated entitlements are available (e.g., Program Administrators, Supervisors, Approvers, and cardholders).

Entitlement group profiles define:

- Online menu options
- Functions performed
- Account data viewed

State of WV can create, modify, and control access through CitiManager. Within the system, the Program Administrator can view a specific hierarchy. When setting up a new user, the Program Administrator populates an online form with the user's information, assigning them entitlements and roles in the system. Program Administrators also can modify users as required.

g) Audit trail capabilities

Citi's audit capabilities keep track of any changes or modifications by users. Accessible 24/7 through CitiManager, Program Administrators, Supervisors, and Managers can access a suite of 13 standard reports that facilitate monitoring key financial data and maintaining oversight over all of your organization's transactions.

Access to information is available 48 hours after each statement cycle and the standard reports may be retrieved via Excel or Adobe PDF files.

Reporting includes:

Audit Reports (13)

Account Based Planned Action	Filter Summary	Post Review Transaction Listing Report
Account Violation Summary	Cardholder Details for Audited Transaction Violation	Resolution of Account Violations
Billing Currencies by Hierarchy	Highest Transaction Amount	Card Violations
Card Management	Highest Transaction Count	Transaction Based - Planned Actions
Active Rule Set Screening Parameters		

h) Requirements for fully automating the process

To automate the process we recommend State of WV use our electronic Bulk Online Application (BOLA) for cardholder enrollment. BOLA accelerates card setup via a user-friendly front-end interface, creating an MS Excel-based file used to input and upload your cardholder data. The file can be populated with the necessary data elements from your HR systems to keep the program running smoothly. The files may be loaded into CitiManager or sent via secure channel. Once your program has been established, State of WV can add new cards by having a program administrator complete the online application on our web-based tool.

Cardholder applications require a signature or authorization from a State of WV Manager or Program Administrator. Within the United States, the online application process provides cards within 48 hours of initial application.

4.2.1.10 Goal/Objective 10 Physical Card Issuance and Time Factors

The vendor should provide a description or narrative of One Card issuance and specify the time frame and delivery method options to:

a) Produce a card when an application is initially submitted both manually and via file integration

New cards can be issued Online via our Online Application Process or File Transmission via Bulk Online Application (BOLA).

To expedite the initial cardholder setup and issuance process, we recommend State of WV use our electronic Bulk Online Application (BOLA) for cardholder enrollment. BOLA accelerates card setup via a user-friendly front-end interface, creating an MS Excel-based file used to input and upload your cardholder data. The file can be populated with the necessary data elements from your HR systems to keep the program running smoothly. The files may be loaded into CitiManager or sent via secure channel. Once your program has been established, State of WV can add new cards by having a program administrator complete the online application on our web-based tool.

Cardholder applications require a signature or authorization from a State of WV Manager or Program Administrator. Within the United States, the online application process provides cards within 48 hours of initial application.

b) Reissue lost or stolen cards

Lost/Stolen Card Assistance

In the case of a lost or stolen card, we advise cardholders to notify Citi's Customer Service Unit immediately to remove the potential for any fraudulent charges. In most cases, we can provide a cardholder a new account number and expiration date, including specific merchants designated by the cardholder.

Both Visa and Mastercard offer services and easy to remember phone numbers to provide assistance in the case of a lost or stolen card. Visa can be reached at 1-800-911-VISA and Mastercard at 1-800-MCASSIST. In addition, the card associations provide emergency assistance including various travel, medical, and legal services.

Within the U.S., emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. The process to request an expedited card is to contact your Client Service Officer (CSO Team prior to submitting the application. The CSO Team will facilitate the process of creating the replacement card and requesting delivery to the location or address as specified by State of WV. This is available at no cost to State of WV.

Follow-up Call from Program Administrator

After a card is initially reported lost or stolen, a Program Administrator will typically follow up on behalf of the cardholder to request a new account number and overnight delivery, if needed, as well as to obtain a tracking number. State of WV's Program Administrators can also call to request the account be closed and transferred.

The role of your Client Service Officer (CSO) Team during this process is to:

- Perform account closures and transfers
- Provide the account and tracking numbers
- Review last charges
- Review address for new card delivery
- Order cards
- Process card pulls

Card Replacement

Emergency Card Replacement

State of WV's cardholders and Program Administrators can contact Customer Service 24/7 and from any location in the world to request a replacement card. Emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. Emergency cards can be sent via courier.

Please note that delivery timeline may depend on where the card is being delivered.

Both card processors also extend their own emergency services as part of their offerings in addition to the coverage Citi provides.

Delivery Options for New Cards (Non-emergency)

Citi can mail cards to your cardholders' business or personal addresses – or in bulk to a program lead's business address. State of WV can specify its card delivery preferences at the time of your implementation.

Cards are delivered in a deactivated state.

Delivery Schedule / Timeline

North America

Cards will be delivered to cardholders or the State of WV Program Administrator via USPS mail within 5-7 business days of receiving a complete cardholder application.

c) Reissue damaged cards

Card Replacement

Emergency Card Replacement

State of WV's cardholders and Program Administrators can contact Customer Service 24/7 and from any location in the world to request a replacement card. Emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. Emergency cards can be sent via courier.

Please note that delivery timeline may depend on where the card is being delivered.

Both card processors also extend their own emergency services as part of their offerings in addition to the coverage Citi provides.

Delivery Options for New Cards (Non-emergency)

Citi can mail cards to your cardholders' business or personal addresses – or in bulk to a program lead's business address. State of WV can specify its card delivery preferences at the time of your implementation.

Cards are delivered in a deactivated state.

Delivery Schedule / Timeline

North America

Cards will be delivered to cardholders or the State of WV Program Administrator via USPS mail within 5-7 business days of receiving a complete cardholder application.

d) Reissue due to fraudulent activity or compromised accounts

Please note that Citi does not hold the State of WV or cardholders liable for third part fraud.

Card Replacement

Emergency Card Replacement

State of WV's cardholders and Program Administrators can contact Customer Service 24/7 and from any location in the world to request a replacement card. Emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. Emergency cards can be sent via courier.

Please note that delivery timeline may depend on where the card is being delivered.

Both card processors also extend their own emergency services as part of their offerings in addition to the coverage Citi provides.

Delivery Options for New Cards (Non-emergency)

Citi can mail cards to your cardholders' business or personal addresses – or in bulk to a program lead's business address. State of WV can specify its card delivery preferences at the time of your implementation.

Cards are delivered in a deactivated state.

Delivery Schedule / Timeline

North America

Cards will be delivered to cardholders or the State of WV Program Administrator via USPS mail within 5-7 business days of receiving a complete cardholder application.

4.2.1.11 Goal/Objective 11 Card Format/Design

The vendor should describe specifications for any card customizations that may be necessary to fulfill the program requirements to include but not limited to:

a) Technical design specifications

Card Design Overview

Our card designs are flexible and include standard and custom options. A standard design enables State of WV to co-brand your cards with the State of WV name and logo.

Standard Card Design

Citi's standard card design enables State of WV to co-brand your cards with the State of WV name, logo, and Tax-Exempt information. As part of our standard offering, clients can request a hot stamped logo on our cards, free of charge. Hot stamps provide clients the option to 'brand' a base plastic by placing their logo in the top left hand corner and are available in a variety of monochromatic colors. For standard logo cards, the Citi logo is located in the upper right-hand corner of each card above the Visa or Mastercard 'bug' and hologram.

Standard logo cards, without hot stamps, are available two weeks after receiving the cardholder information (as early as a month after implementation begins). For clients who choose to include hot stamps, and additional six to eight weeks is required from the time client artwork is submitted to complete a graphic plastic request.

The standard design and layout for Citi's commercial cards is as follows:

Front of Card	Citi logo, product identifier (Purchasing, Corporate), Cardholder Name, card association logo, NFC payment logo, Company Name/ State of WV (optional) and/or State of WV's logo, if applicable.
Back of Card	Account number, valid dates, CVV, cardholder name, link to Citi's CitiManager website, "FOR BUSINESS USE ONLY" reference, customer service toll free and international numbers, signature panel, plastic manufacturer's identification codes, card association identifier

State of WV Logo Placement

Client logo area

Front

Back

Partner customer logo area

Front

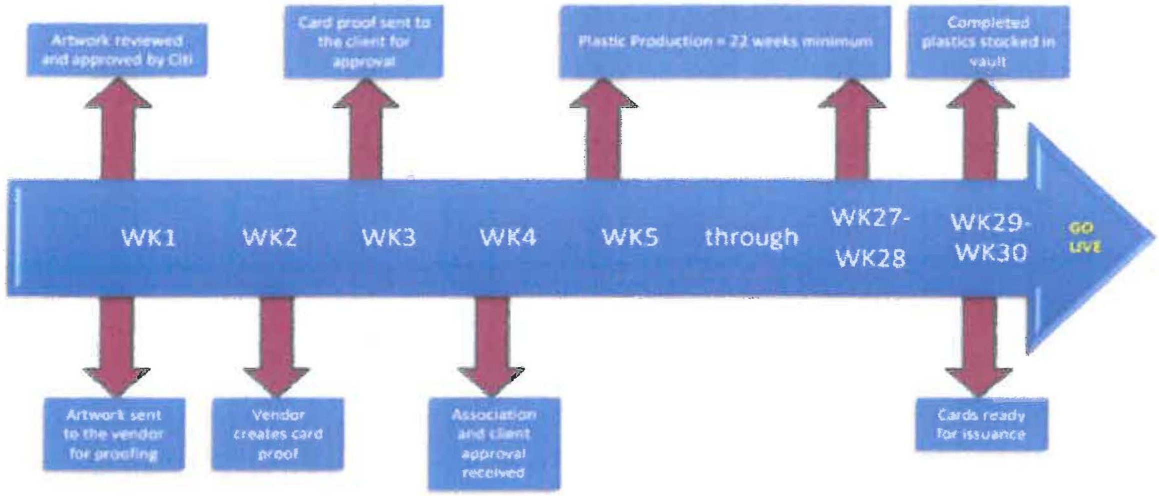
Back

Custom Card Design

If a custom option is desired, Citi's Global Marketing team will work with your Onboarding Manager, to provide a complete customized solution — including four-color artwork for card design graphics. Our designs will help State of WV's cardholders to identify with the company as well as extend your brand. Your Onboarding Manager can provide custom card design options and pricing, which is provided at cost. The cost of custom cards is dependent upon the complexity of the design and the number of colors.

Customized cards are available 22–28 weeks from approved proof. The graphic below illustrates the process and timeline for custom cards:

Custom Cards Timeline



Citi requires a minimum order of 1,000 cards in order to implement a custom card design.

Custom Card Name and Logo

Citi can brand the corporate card with State of WV's name or logo as part of our custom program. We can use your current background plastic color (which would be a custom color) or our standard plastic above with the State logo artwork sample you provided. We are happy to provide recommendations and guidance, based on our experience with existing clients, to ensure State of WV has the most globally consistent branding for your card program.

In North America, the process would involve State of WV submitting the artwork you would like to have on the cards as part of our custom plastic program.

The artwork specifications include:

- Preferred File Formats
  - EPS, TIFF, PSD, Hi Resolution PDF (300 DPI or above)
  - For best results, supply vectored art for sharp printing objects such as text and logos. Raster versions of these items do not produce well
- Scanned Art Format
  - Provide as TIFF, EPS, or DCS file at 100% size and 300 DPI or higher
  - If sending a black and white logo, lettering slicks or key line art, it should be clean, crisp and at least 1,200 DPI
- Acceptable Color Modes
  - CMYK/Pantone
  - Gray scale
  - Spot colors — Best used in vector-based software such as Illustrator or Freehand. Spot colors in Photoshop are best used as monotone, duotone, and tritone
  - RGB art should be converted to CMYK before submitting

Additionally, if any gradient or color bleed details are required when designing the card, State of WV must provide this information with the initial art specs or include it in the art files. In addition, Citi's Commercial Card includes standard verbiage on the front of the card (Corporate, Purchasing, Travel, or Commercial) placed across the front of the plastic, above the embossed account number. Additional verbiage requested by State of WV can be placed under the existing verbiage. Client design, artwork, and verbiage are subject to approval by Citi and the appropriate card association.

b) **Ability to provide multiple designs based on card type, i.e. One Card, Travel, Emergency, Fleet, etc.**

Please see our response immediately above in subsection a)

b) **Ability to provide multiple designs based on billing account**

Please see our response immediately above in subsection a)

4.2.1.12 Goal/Objective 12 Card Controls and Restrictions

The vendor should describe card controls and restrictions available through their card products, including but not limited to:

a) **The ability to modify card controls and restrictions within the vendor's software based upon a user's hierarchy level**

Citi's flexible cards solutions give State of WV's Program Administrator(s) many options to control card use according to your business requirements. All can be managed as noted within CitiManager, Citi's on line portal for commercial cards. The following table outlines the various program controls available to State of WV.

Commercial Card Program Controls

Company Level Restrictions	State of WV can assign a dollar limit and certain Merchant Category Code (MCC) restrictions at the company level. Cash advances can typically be controlled at the company level, as well.
Cardholder Level Restrictions	State of WV can assign various restrictions and credit limits on an individual account basis.
Department Level Restrictions	State of WV may be able to group employees, assigning them similar spending limits. This is available in some countries, but not recommended from a credit limit perspective.
MCC / SIC Restrictions	Using CitiManager Expense Management module, Program Administrators can add and delete groups of MCC or SIC codes. State of WV can include or exclude MCC limits in the individual cardholder profile. In addition, State of WV can assign dollar limits by MCC or SIC categories. Citi can provide State of WV with recommendations and a list of codes that are frequently blocked for travel and entertainment programs.
Cash Advance Restrictions	State of WV can restrict cash advance capabilities at the company, department, or cardholder level. Typically, this entire function is either a "yes" or "no" for the entire program; however, Citi can, upon instruction from State of WV, set up cash advance restrictions by single transaction, daily, weekly, and/or monthly limits. State of WV can also use MCC codes to exclude high-risk cash advance locations (e.g. casinos, which have their own MCC codes and are typically blocked even in travel and entertainment programs).
Dollar Limits	State of WV can establish monthly spending limits, dollar / currency transaction limits, and account spending limits on an individual account basis. State of WV's Program Administrators can increase or decrease credit limits for individual cardholders. Credit limits are an invaluable tool in protecting State of WV from misuse of employee cards. State of WV will determine the appropriate credit limits for your program. You can adjust credit limits for cardholders as needed. Citi will work with State of WV to maximize program spending while maintaining reasonable controls.
Transaction Volume Limits	State of WV can set daily, weekly, and / or monthly transaction volume limits by card.
Velocity Transaction Limits	A velocity transaction limit determines the criteria for the maximum number of transactions (authorizations) allowable within a defined timeframe (day, week, or month). Some regional variations apply to the availability / customization of velocity limits.

b) The ability to modify card controls and restrictions at the billing account level

Yes. Please refer to the company and department level restrictions available via our response above within subsection b).

c) The ability to modify card controls and restrictions at the individual card account level

Please refer to our response above within subsection b).

d) The ability to use or restrict card access for cash or cash-like products

Please refer to our response above within subsection b).

e) MCC group templates

Restricted MCC Codes

State of WV can assign dollar limits by MCC or SIC categories and can include or exclude groups of MCC or SIC codes in the individual cardholder profile by contacting your Client Service Officer Team.

Timeframe and Process for Changes

The timeframe depends on the particular request. If the client is asking to add / remove an MCC or change an MCC group on an account, the CSO team should be able to handle the request immediately. In order to do this, the Program Administrator would need to have the name of the templates on hand. However, if State of WV wishes to create a new template / change all templates on each cardholder account, etc., the CSO team must have the instruction in writing. This could take a few days to complete.

MCC by Region

The following Merchant Category Codes are normally blocked on any type of program:

North America

North America MCCs Blocked by Default

5311	Department Stores
5732	Electronic Stores
5944	Jewelry, Watch, Clock, and Silverware Stores
7273	Dating Services
7297	Massage Parlors
7800	Government-Owned Lotteries
7801	Government-Licensed Casinos (Online Gambling)
7802	Government-Licensed Horse/Dog Racing
7841	DVD/Video Tape Rental Stores
7995	Betting, Including Lottery Tickets, Casino Gaming Chips, Off- Track Betting, And Wagers At Race Track
9211	Court Costs, including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments

North America MCCs Blocked by Default

9401	I-Purchasing

f) **Vendor blocking**

Program Administrators may restrict vendors more broadly via Merchant Category Codes.

g) **Single per transaction dollar limits**

Yes. Please refer to transaction volume limits within subsection b) above for further details.

h) **Number of purchasing card authorizations per day**

Yes. Please refer to velocity transaction limits within subsection b) above for further details.

i) **Number of purchasing card authorizations per billing cycle/month**

Purchase card restrictions are configured based on value and not number of transactions within a given time period or cycle.

j) **Temporary card maintenance based on date parameters**

CitiManager will allow State of WV's Program Administrators to temporarily increase or decrease a credit limit, cash limit or single purchase limit, until a specified date (not to exceed 180 calendar days), at which time it will revert to the original setting. These controls can also be changed by contacting your Client Service Officer Team.

k) **Dollar limits per day**

Yes. Please refer to dollar limits within subsection b) above for further details.

1) **Dollar limits per billing cycle/month**

Yes. Please refer to dollar limits within subsection b) above for further details.

m) **Dollar limits per cardholder**

Yes. Please refer to dollar limits within subsection b) above for further details.

n) **Other controls and restrictions available that are not included above**

Please refer to our response in subsection b) for further details on additional restrictions Program Administrators may implement.

4.2.1.13 Goal/Objective 13 Lost/Stolen Cards, Unauthorized/Fraudulent Transactions, Time Requirements and Procedures

Please describe any deadlines or time frame requirements for reimbursement or insurance purposes, including your process for handling:

Citi offers complimentary Corporate Liability Waiver Insurance protecting our clients from unauthorized employee card use. Should an employee make an unauthorized charge(s) on the company's card, and State of WV is unable to recover the expense from the employee, State of WV is generally reimbursed for these losses, subject to the program's terms and conditions.

In the U.S., Mastercard and Visa generally offer up to USD $100,000 in coverage. The claim process involves specific steps (e.g., card cancellation, required notifications, potential employee termination), along with other requirements and timeframes. The State of WV can find detailed information in the Liability Waiver Section of their Commercial Card Agreement.

Please also refer to the attached **Appendix 1 – Visa Liability Waiver Client Toolkit** for further details.

Time Frame Requirements

Upon discovering a lost or stolen card, or suspecting unauthorized charges, cardholders or Program Administrators must immediately notify Citi to prevent further fraudulent activity. Cardholders must complete required claim documentation and cooperate with any investigation. Following notification, Citi can typically provide a new account number and expiration date for immediate use.

a) Lost or stolen cards

Lost/Stolen Card Assistance

In the case of a lost or stolen card, we advise cardholders to notify Citi's Customer Service Unit immediately to remove the potential for any fraudulent charges. In most cases, we can provide a cardholder a new account number and expiration date, including specific merchants designated by the cardholder.

Both Visa and Mastercard offer services and easy to remember phone numbers to provide assistance in the case of a lost or stolen card. Visa can be reached at 1-800-911-VISA and Mastercard at 1-800-MCASSIST. In addition, the card associations provide emergency assistance including various travel, medical, and legal services.

Within the U.S., emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. The process to request an expedited card is to contact your Client Service Officer (CSO Team prior to submitting the application. The CSO Team will facilitate the process of creating the replacement card and requesting delivery to the location or address as specified by State of WV. This is available at no cost to State of WV.

Follow-up Call from Program Administrator

After a card is initially reported lost or stolen, a Program Administrator will typically follow up on behalf of the cardholder to request a new account number and overnight delivery, if needed, as well as to obtain a tracking number. State of WV's Program Administrators can also call to request the account be closed and transferred.

The role of your Client Service Officer (CSO) Team during this process is to:

- Perform account closures and transfers
- Provide the account and tracking numbers
- Review last charges
- Review address for new card delivery
- Order cards
- Process card pulls

Card Replacement

Emergency Card Replacement

State of WV's cardholders and Program Administrators can contact Customer Service 24/7 and from any location in the world to request a replacement card. Emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. Emergency cards can be sent via courier.

Please note that delivery timeline may depend on where the card is being delivered.

Both card processors also extend their own emergency services as part of their offerings in addition to the coverage Citi provides.

Delivery Options for New Cards (Non-emergency)

Citi can mail cards to your cardholders' business or personal addresses – or in bulk to a program lead's business address. State of WV can specify its card delivery preferences at the time of your implementation.

Cards are delivered in a deactivated state.

Delivery Schedule / Timeline

North America

Cards will be delivered to cardholders or the State of WV Program Administrator via USPS mail within 5-7 business days of receiving a complete cardholder application.

b) Unauthorized transactions

Citi provides clients, at no charge, with Corporate Liability Waiver Insurance to provide financial protection against unauthorized card use by employees. If an employee makes an unauthorized charge(s) on the company's card, and State of WV is unable to recover the expense from the employee, State of WV is generally able to receive remuneration for such losses associated with this misuse to the extent covered by the terms and conditions of the Corporate Liability Waiver program offered through Mastercard and Visa.

Coverage up to USD $100,000 per cardholder in the U.S for programs with five or more commercial cards

Within the U.S., emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. The process to request an expedited card is to contact your Client Service Officer (CSO Team prior to submitting the application. The CSO Team will facilitate the process of creating the replacement card and requesting delivery to the location or address as specified by State of WV. This is available at no cost to State of WV.

c) Fraudulent transactions

Citi is the industry leader in predicting and identifying fraud; with overall fraud losses significantly better than industry averages. Through our innovative fraud prevention technology and close association partnerships, we dedicate ourselves to identifying and preventing fraudulent activity.

Citi works closely with Mastercard, Visa, and other banks in the market and industry partners, to protect against fraud. We share with one another what types of fraud are emerging and what strategies we are using to prevent it. We believe a consolidated industry approach is beneficial to everyone.

Our existing Fraud Early Warning System (FEWS), along with 100% Chip and PIN, implementation of 3D Secure, and Strong Customer Authentication (SCA) criteria are clear demonstrations of all the measures that Citi is taking to further address and protect against the unauthorized use of cardholder accounts.

While we already employ sophisticated tools and technologies to identify potential fraud, your partnership is also important to us and we recommend that, in addition to the security measures you may already have in place, you and your cardholders undertake certain activities to help protect your organization and your cardholders.

Fraudulent Activity Notification Procedure

In the case of suspected fraudulent activity, a block is typically placed on the account and our Fraud Early Warning Department contacts the cardholder to verify account activity, that the card is in the cardholder's possession and is not compromised. Contact to the cardholder is usually done via 2-way SMS, App notifications and/or email messaging. State of WV's Program Administrator will also be contacted in regard to fraudulent activity in the event that their contact info is listed on the individual account. Upon the cardholder initiating the fraud claim, the Fraud Early Warning Department will begin to investigate the issue. We offer these as standard services to all clients, and there are no associated fees.

Fraud Management Process

When Citi detects potential fraud, the card may be blocked immediately, and the cardholder receives notification via a real-time alert – typically by SMS or email or a notification in the CitiManager Mobile App. If the cardholder does not respond, the transaction may not be approved, and any block applied stays in place. If the cardholder responds to the alert (by return text or clicking the appropriate response in the email or the App) and verifies the validity of the transaction, the card block is removed immediately.

Process Flow

The graphic below shows the fraud management process flow, from the identification of an incident or potential incident of fraud.

1. Potential fraud can be identified in the following ways:
   - Citi identifies potential fraud as part of Citi's fraud detection process
   - Cardholder identifies potential fraudulent transactions while doing expenses
2. When potential fraud is identified, Citi places a temporary block on the cardholder's account and continues to monitor it.
3. Citi contacts the cardholder to verify potential fraud, via SMS, email, App notification or phone.
4. If fraud is confirmed, Citi cancels the cards, transfers charges to new account, and issues a new card. For exceptional circumstances, such as a cardholder travelling, Citi may leave the account open and may place a temporary block. Citi will continue to monitor the account.
5. Citi ships new card to the cardholder via regular shipping. Citi also asks the cardholder to raise a dispute for any unrecognized charges. The best way to do this is online via CitiManager.
6. Fraudulent charges are removed from the account within 48 hours of Citi's receiving the dispute from CitiManager.

d) Employee fraud

Please refer to our response in subsection c) directly above.

e) Charges that may occur after an account is closed

In most cases, the account closure will prevent a new transaction from occurring. However, if the merchant does not request an authorization, a recurring charge could post to the account.

Posting Transactions to Closed Accounts

Authorized transactions may post after an account is closed because some merchants do not process their transactions daily. Thus, valid authorized transactions can still post to a closed account. Credits also will continue to post to closed accounts. This can also occur with recurring charges, where a monthly cell phone bill is set up to automatically bill to the Purchasing Card.

These are considered valid transactions, and it is the cardholder's responsibility to cancel the service or redirect the invoices to a different payment method. Citi will work with State of WV to resolve trailing transactions through the use of disputes and reports to identify these transactions.

The CitiManager platform, which offers real-time card maintenance capabilities, enables a user to re-open an account to allow a pre-authorized purchase to be accepted, depending on the type of closure status.

t) Automated account closure process

Typically, State of WV's Program Administrators initiates card cancellation. Citi will not cancel or suspend any account without State of WV's express consent, other than in cases of fraud, theft, loss, emergency, or nonpayment. In such instances, the Program Administrator may not be notified prior to cancellation due to timing and need to minimize client risk.

For instances of nonpayment, State of WV's Program Administrators can easily track cards to be cancelled by running delinquency reports.

For instances of terminated employees or lost or stolen cards, we recommend that the designated State of WV representative call our Customer Service, rather than using the card deactivation feature through the CitiManager Expense Management Module.

Cards can be closed instantly on a 24x7 basis through Citi's online tool, or a call to our Customer Service Teams. We highly recommend that a phone call occur for lost or stolen cards and employee terminations.

Citi does not require return of the plastic card for cancellations.

4.2.1.14 Goal/Objective 14 Changes in Program Coordinators/Administrators

The State desires an automated process for maintaining program coordinators/administrator. The vendor should describe the available methods of change for program coordinators/administrators, including but not limited to:

a) Electronic processing capabilities

Access to CitiManager functionality for Program Administrators is entitlement driven. Program Administrators may have access to statement and payment information for those accounts within their hierarchy.

Online payment is only available in the U.S. and is tied to accounts. On any central bill accounts, Program Administrators can view payments for their organization's cardholder accounts.

The State of WV will have the option of receiving electronic data files of account information or viewing statements through our global single sign-on client portal, CitiManager, using the Expense Management Module or the Card Statements and Payments Modules. State of WV can integrate electronic data files with numerous types of Accounts Payable and General Ledger systems, including SAP, JD Edwards, Oracle, and PeopleSoft. You can integrate billing, as well as Level II and III data, via a Data Exchange File or Citi Common Format file, providing all enhanced data for reporting. Citi can support CGI Advantage as long as it can accept standard industry files from Visa or Mastercard.

b) Mobile processing capabilities

CitiManager Mobile App Overview

The CitiManager App enables cardholders to use their smartphone or tablet to access key CitiManager account data on the go. Wherever cardholders can access the internet, they can view their card statement information, balances, available credit, and much more.

In order to provide users with the quickest and most convenient experience possible, the CitiManager App provides all of the basic features cardholders need.

Cardholders can

- View current accounts and account summaries
  - View Account Summary allows the user to view the user's account, including Current Balance and Available Credit
- View statements
  - Allows the user to view a summary of their statements including details of the Statement Date, Statement Balance, and the Payment Due Date. All Statements brings users to a new screen displaying all Statement history
  - Users can download the PDF Statement from the Statement Summary. Available for users in North America, EMEA, and APAC markets
- View recent transactions
  - View Recent Activity allows the user to see an overview of recent transactions made, and when clicking on the particular transaction, can view more details (e.g. Reference Number, Transaction Amount, Currency, Date, and Address)
- Pay bills (US Only)
  - Pay Bill allows users to make payments to their account. Users can make payments on the current day or schedule them for the future
- Card Activation
  - Allows a cardholder to activate their Citi Commercial card within the app
- View payment history
  - Allows users to view payments that were made on their card account. In North America payments that are shown here are the payments that the user made on CitiManager app or website. In NAM, payments that were scheduled and deleted will also show here.
- Upload receipt images (North America Only)
  - Allows the user to add, view, download, and delete receipt images of transactions in their statements
- Request card replacement (North America, Europe, Africa, Middle East, and Asia Pacific)
  - Users to request a replacement card directly from the app. User will report if their card was lost, stolen, never received or damaged.

Self Service App Functionality

- User Registration
  - User Registration allows a cardholder to set up their CitiManager user profile, without needing a desktop browser
- Biometric Login
  - Allows for the user to login to the CitiManager Mobile App through a biometric authentication security process. Depending on the user's device, this can be either with Face ID (iOS only) or Touch ID (iOS only)/ Fingerprint (Android) as the biometrics
- One Time Passcode (OTP) Login

- Allows for the user to receive a one-time use passcode consisting of a combination of six characters and/ or digits for the user to login to their CitiManager profile. This can be delivered via Text Mobile, Call Mobile, Call Home, and Call Office as per user's preference
- Auto populate OTP (iOS Only)

- Forgot Username/Password
  - These flows allow users to recover their username or reset their password if they forget either one when logging in.
- Last Login Date Display
  - Allows the user to view the date and time of their last login

Account Management App Functionality

- View Authorizations and Declines in Real Time
  - Allows the user to see recent authorizations and declined transactions in real time with decline reasons.
- View Transaction Summary
  - Allows the user to see further details on their transactions. This can be accessed from both the Recent Activity and Statements pages.
- Detailed Transaction Report
  - Allow the user to view additional details of various transactions where available, such as airline or hotel folio details.
- Push Notifications via Text
  - Allows the user to receive alerts on their mobile devices from CitiManager Mobile in addition to SMS text and email such as,
  - Available credit remaining (%)
  - Declined transaction
  - Dispute resolution notice
  - Each transaction• Email statement
  - High value transaction ($)
  - Payment due• Payment received
  - Payment past reminder
- Mobile Phone Number Capture
  - Cardholders are offered the option to sign up to receive notifications by text message if current profile does not have a mobile number. These alerts include notification for large transactions, payments, suspected fraud and more. These alerts are intended to keep cardholders in the know and their accounts save, along with the associated personal information and financial assets.
- View PIN (excluding Reset PIN)
  - Allows the user to view the PIN after they receive OTP for verification. (except in Argentina)
- Two-Way Fraud Notifications
  - Allows the user to receive an SMS or Push Notification in real time to verify suspicious activity on the user's card. (Non- NAM and Panama)
- 3D Secure
  - Cardholders will get 3D Secure notifications through the CitiManager app to authorize transactions. (NAM, EMEA, and APAC)
- View Upcoming Payments
  - Allows users to see payments that are pending or are scheduled for a future date. (US Only)
- Add Payment Accounts
  - Users can add payment accounts to make payments from. (US Only)
- Account Comments

- Allows for the user to enter comments within a certain account. Citi will not have access to comments, only the company program administrators. (NAM)
- Failed login notification
  - Notifies users of failed login attempts on their account
- Change language
  - Allows users to change the language their app is displayed in to one of the 29 languages CMM offers

c) Secure file upload capabilities

Types of Incoming and Outgoing File Formats, Frequency, and Information provided

For inbound files, Citi receives various file types including enriched data from Mastercard and Visa, as well as financial data from regional processors (e.g., TSYS and ECS+).

For outbound files, Citi supports numerous file types. Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) using our robust catalog of key industry standard card files. We have a successful track record of integrating files into numerous expense reporting, accounts payable, and general ledger systems for our clients.

The common file types supported are:

File Format	Data Structure	General Data Provided
Visa Commercial Format (VCF) 4.0 and 4.4	Variable Length, Tab Delimited	Financial and Enhanced Data
Mastercard Common Data Format (CDF) 3.0	XML	Financial and Enhanced Data

To ensure these file formats provide the greatest consistency, stability, and ease of integration for clients, we work with the card associations and software providers.

Citi will work with State of WV to decide which standard file and transmission frequency, whether daily, weekly, or monthly, best fit your data needs.

File Transmission Timeliness

File generation depends on the timely receipt and processing of source data. Processing time will be factored into State of WV's file transmission schedule to avoid transmission delays. In the event a file transmission is delayed, State of WV will receive a notification.

d) Workflow approval and number of levels

CitiManager Expense Management Module Overview

Available in over 50 markets, CitiManager Expense Management Module provides a highly configurable, powerful transaction-management tool able to support our clients' allocation and reconciliation needs as well as complex accounting hierarchy setups and, multi-approver workflows. Real-time data visibility and email alerting capabilities help ensure essential program oversight across your Citi program.

The module's benefits to the State of WV are summarized in the following table:

CitiManager Expense Management Module

Solution	• Available in over 50 countries • Support for 22 languages
Transaction Management	• Used by Clients to review, approve, and allocate transactions to appropriate accounting lines • Leverage for Corporate Travel Card, Central Travel Account (CTA), Purchasing Card, Virtual Card Accounts (VCA) and One Card clients

- Supports both Mastercard and Visa programs
- Supports online reporting, data files and program management

CitiManager Expense Management Core Capabilities

CitiManager Expense Management enables Cardholders to review, approve and modify transactions to allocate expenses to the appropriate accounts. Multi-level entitlements allow Program Administrators to effectively manage their card programs.

e) Real time capabilities

State of WV and its employees can leverage the Internet to streamline account management processes with Citi's secure, web-based tools, which are available via our CitiManager portal. Citi offers the only global commercial cards platform and is able to provide the footprint and quality of service necessary to support global online administration. We leverage TSYS (Total Systems, Inc.) in North America. With TSYS supporting our North America business and ECS+ as the global standard for the rest of the world, we are designed specifically for Citi to ensure global product and functionality consistency.

The account management capabilities of our online modules include:

Online Account Management Capabilities

CitiManager Expense Management Module (OLM)	State of WV can manage your program, review transactions, and allocate and reconcile charges and accounts via CitiManager Expense Management Module. CitiManager is an Internet-based program that offers account setup and management, data delivery, and other essential service functions, providing your Program Administrator(s) with access to all of State of WV's accounts through a single sign on. Provided to State of WV at no additional cost, the system offers the following capabilities: • Account creation • Modification of account demographics and controls • Account suspensions and cancellations • Replacement card requests • Card reinstatement • Creation of account profile templates • Access to electronic statements and individual transactions • Transaction review and approval • Transaction reallocation • Adding notes to transactions
Card Statements & Payments via CitiManager (OLS)	Card Statements and Payments offers secure, online access to cardholder accounts, as well as account management capabilities. Citi Card Statements and Payments features: • Online cardholder application and approval • Self-registration by cardholders • Individual cardholder profile and credit limit changes by Program Administrators • Ability to view and print statement after cycle date • Ability to view current transactions throughout the month • Online availability of statements for 36 months, then archived for a minimum of five (5) years • Secure online payment capability within the U.S. for individually billed USD accounts
Online Card Applications (OLA)	Online cardholder application and approval is available through CitiManager

Online Statements (OLS)

State of WV's cardholders can access billing statements anytime and anywhere via CitiManager, our single sign on client portal. CitiManager is available globally, enabling cardholders to view account statements in a secure, online environment. Within the United States, the system also enables users to make secure payments to their individually billed accounts. Program Administrators also can view individual cardholder statements through the module.

The module features include:

- Self-registration by cardholders
- Ability to view, print, and save statements and individual transactions to local or shared drives after cycle date
- Ability to save account statements in PDF format and individual transactions in XLS or CSV
- Ability to view current transactions throughout the month
- Provides online statements for 36 months in CitiManager, then archived for a minimum of five (5) years
- Secure online payment capability within the U.S. for individually billed USD accounts

Citi automatically sets up your cardholders to receive statements electronically during the initial implementation, unless otherwise requested. In addition to being a best practice amongst leading organizations, it is also a convenient option for cardholders who are often on the go and prefer online access to their statements. Additionally, this small action has a highly positive "green" impact on our environment: going paper-free has allowed Citi to save over 2,600 trees in 2014. Perhaps this is why we are increasingly seeing organizations opt for paperless statements. As an alternate, if State of WV prefers cardholders to receive a paper statement, Citi offers them the ability to "opt out" of receiving the electronic statement.

Going paperless supports the following:

- Provides cardholders with the ability to access their account statements sooner, as opposed to relying on the postal service to deliver them, with the ability to print any statement shown online if necessary
- Allows cardholders to access statements from anywhere, 24/7, using our secure, password protected, CitiManager classic or CitiManager Mobile
- Supports up to 36 months of statements for ease of review and comparison between cycles which can aid with reconciliation
- Decreases your organization's environmental footprint by eliminating the need for cardholders to receive paper statements

t) Assign software roles/permissions for program administrators/coordinators at various hierarchy levels.

Citi's online client portal, CitiManager, provides for the multiple hierarchy levels necessary to mirror any organization. Our online tools manage user entitlements within this hierarchy structure, providing access only to the assigned hierarchy node or below. We also can manage reporting access at the field level by disallowing such fields as Full Account Number or other personal identifiable information.

State of WV can create, modify, and control access through CitiManager's Expense Management Module. Within the system, the Program Administrator can view a specific hierarchy and click to add a user to it. When setting up a new user, the Program Administrator populates an online form with the user's information, assigning him/her entitlements and roles in the system. Program Administrators also can modify, or delete users as required.

State of WV's Program Administrators can view changes to user access – including who modified access and when. This capability is particularly useful for audits.

Administration Permissions via Hierarchy

Citi's online client portal, CitiManager, provides for the multiple hierarchy levels necessary to mirror any organization. Our online tools manage user entitlements within this hierarchy structure, providing access only to the assigned hierarchy node or below. Clients can control the entitlements that

CitiManager users have access to, and Citi will work with you to define entitlement reviews that meet your requirements.

CitiManager utilizes individually assigned, password protected user roles to differentiate the varying levels of client access and authority. Standard roles with associated entitlements are available (e.g., Program Administrators, Supervisors, Approvers, and cardholders).

Entitlement group profiles define:

- Online menu options
- Functions performed
- Account data viewed

State of WV can create, modify, and control access through CitiManager. Within the system, the Program Administrator can view a specific hierarchy. When setting up a new user, the Program Administrator populates an online form with the user's information, assigning them entitlements and roles in the system. Program Administrators also can modify users as required.

g) Audit trail capabilities for tracking new additions and maintenance

Reports Used for Compliance and Auditing

CitiManager Reporting enables the State of WV to aggregate and pull transaction data in a variety of formats for auditing and compliance purposes and at either a detailed or summary level.

We recommend using the tool as a guide for the State of WV to review spend by supplier, number of transactions, and average transaction amount. This can be used in conjunction with your internal records/contracts with your suppliers to measure compliance with your company policies and contract performance. Citi will provide the tool training upon request.

Available Audit Reports

Report Name	Report Description
Inactive New Card Accounts - 30 Days from Issue Date	Number of accounts not activated within 30 days of open date
Inactive New Card Accounts for Number of Months from Issue Date	Number of accounts not used within "X" month from open date - user defined prompt
Number of Card Accounts with History of Reoccurring Non-Sufficient Funds	Number of accounts with repeated NSF payments (NSF = Non-Sufficient Fund) for client defined date range
Number of Cardholders Exceeding Cash Limit	Number of accounts with accounts cash limits in excess of standard - user defined prompt
Number of Cardholders Exceeding Credit Limits	Number of accounts with credit limit in excess of standard - user defined prompt
Number of Cardholders Exceeding Single Transaction Limit	Number of accounts with single transaction limit in excess of standard - user defined prompt
Number of Declined Transactions	Posted transactions causing over cardholder's credit limit status
Number of Payments Returned due to Non-Sufficient Funds	Number of accounts with NSF payment (NSF = Non-Sufficient Fund) for client defined date range
Percentage of Cash Advance in Total Account Credit Limit	Number of accounts with cash limits in excess of standard of Total Account Credit Limit - user defined prompt
Delinquent Card Accounts with Balance	Number of Accounts with delinquency and outstanding balance
Delinquent Card Accounts with Balance and Last Transaction Date	Number of accounts with outstanding balance and last transaction date

Report Name	Report Description
Delinquent Card Accounts with Balance by Status Code	Number of accounts with status code and outstanding balance
Accounts exceeding their Single Transaction Limit	Transaction amount in excess of account Single Credit Limit
Cardholder's Frequent and Sizable Spend with same Merchant	<x>% of trans dollars with same merchant and # of trans over <y> days - user defined prompt
Gasoline Transactions	Gasoline spend over a set amount - user defined prompt
Grocery Transactions	Grocery/Candy store spend over a set amount - user defined prompt
Highest Transaction Amounts	Top Transaction amounts - user defined prompt
Highest Transaction Counts	Top Transaction counts - user defined prompt
Internet Transactions	Ecommerce transactions with a user defined prompt for MCC names
Merchant City equals Cardholder Account City	Merchant city = cardholder account city
Merchant Name Equals Cardholder's Last Name	Merchant name = last name of cardholder
Number Cash Advances Withdrawn at Cardholder's Home Address	Number of accounts with cash advances withdrawn at the cardholder's zip code
Number of Air Tickets Booked in Premium Class	Number of accounts that purchased air tickets in premium classes. User defined prompt above defaults.
Number of Cash Advances non-related to Travel	Number of accounts where cash advances are withdrawn by cardholder without taking a trip within "X" days of cash withdrawal - user defined prompt
PAYPAL Transactions	Merchant name = PAYPAL
Posted Transaction Amounts over Selected Amount	Posted Transaction Amounts over Selected Amount
Posted Transactions with Selected Merchant Category Codes	Posted transactions with MCC of "X" - user defined prompt
Selected Merchant Category Codes with Cardholder's Account City	If MCC is <X> and Merchant city = cardholder account city - user defined prompt
Single Transaction amount as Percentage of Credit Limit	Single transaction amount within <X>% of credit limit - user defined prompt
Split Ticket I	Split ticket -- multiple trans from same merchant, same tran date
Split Ticket II - Total greater than single transaction limit	Split ticket -- multiple trans from same merchant, same tran date with total greater than single transaction limit
Suspect Merchant Names by Selection	Single transaction amount within <X>% of credit limit - user defined prompt
Transactions in Adult Entertainment	Transactions relevant to Gentlemen's club or adult entertainment - user defined prompt for MCC names defaulted to a few merchant names
Transactions with Rounded Up Amounts	Purchases or ATM Transactions that had no decimals in their transaction amounts
Weekend Transactions	If Transaction Post Date is Saturday or Sunday

h) Other capabilities not listed above

Citi's flexible cards solutions give State of WV's Program Administrator(s) many options to control card use according to your business requirements. The following table outlines the various program controls available to State of WV.

Commercial Card Program Controls

Company Level Restrictions	State of WV can assign a dollar limit and certain Merchant Category Code (MCC) restrictions at the company level. Cash advances can typically be controlled at the company level, as well.
Cardholder Level Restrictions	State of WV can assign various restrictions and credit limits on an individual account basis.
Department Level Restrictions	State of WV may be able to group employees, assigning them similar spending limits. This is available in some countries, but not recommended from a credit limit perspective.
MCC / SIC Restrictions	Using CitiManager Expense Management module, Program Administrators can add and delete groups of MCC or SIC codes. State of WV can include or exclude MCC limits in the individual cardholder profile. In addition, State of WV can assign dollar limits by MCC or SIC categories. Citi can provide State of WV with recommendations and a list of codes that are frequently blocked for travel and entertainment programs.
Cash Advance Restrictions	State of WV can restrict cash advance capabilities at the company, department, or cardholder level. Typically, this entire function is either a "yes" or "no" for the entire program; however, Citi can, upon instruction from State of WV, set up cash advance restrictions by single transaction, daily, weekly, and/or monthly limits. State of WV can also use MCC codes to exclude high-risk cash advance locations (e.g. casinos, which have their own MCC codes and are typically blocked even in travel and entertainment programs).
Dollar Limits	State of WV can establish monthly spending limits, dollar / currency transaction limits, and account spending limits on an individual account basis. State of WV's Program Administrators can increase or decrease credit limits for individual cardholders. Credit limits are an invaluable tool in protecting State of WV from misuse of employee cards. State of WV will determine the appropriate credit limits for your program. You can adjust credit limits for cardholders as needed. Citi will work with State of WV to maximize program spending while maintaining reasonable controls.
Transaction Volume Limits	State of WV can set daily, weekly, and / or monthly transaction volume limits by card.
Velocity Transaction Limits	A velocity transaction limit determines the criteria for the maximum number of transactions (authorizations) allowable within a defined timeframe (day, week, or month). Some regional variations apply to the availability / customization of velocity limits.

In addition, for the most robust control parameters, State of WV may use a single use card / Virtual Card, which among other control parameters, provides controls for determining the exact amount and/or exact dates the card can be used.

Temporary Controls

CitiManager will allow State of WV's Program Administrators to temporarily increase or decrease a credit limit, cash limit or single purchase limit, until a specified date (not to exceed 180 calendar days), at which time it will revert to the original setting. These controls can also be changed by contacting your Client Service Officer Team.

4.2.1.15 Goal/Objective 15 Disputed Items and Credits

The vendor should describe the options available for handling disputed items and credits, including the following:

a) Processes for disputing charges appearing on the statement

Disputed Charge Initiation Process

Most disputes can be initiated quickly via CitiManager without a phone call to Citi's Customer Service Unit.

When a cardholder calls Customer Service to initiate a transaction dispute, the Customer Service Representative (CSR) collects required information on the call. The Customer Service Representative asks the cardholder questions about the transaction and collects all necessary information required to process the claim with Visa or Mastercard.

A program administrator may also initiate a dispute on the cardholder's behalf.

All communications regarding any dispute should include:

- Cardholder name
- Account number
- Date, merchant, and dollar amount of the disputed charge
- Reference number
- Description of the dispute or error

Disputes Team Support

State of WV will have the support of Citi's Disputes Team, a group of representatives trained in all aspects of Mastercard and Visa card association rules and regulations related to initial dispute charge backs, chargeback representments, pre-compliance, and arbitration. Designated representatives handle all commercial card disputes.

If additional documentation or validation is required, the CSR walks the cardholder through what is needed. In some cases, a cardholder may need to provide validation of the claim via email to help expedite the process.

Online Dispute Management

State of WV's Program Administrators and cardholders can use CitiManager to initiate, execute, and manage disputes online. The online dispute log helps State of WV's Program Administrators determine status or resolution of any queried dispute, as a search can easily be performed by cardholder last name, status, post-date, dispute date, or selected date range.

Resolution Timing

Timing for dispute resolution and supplier response is governed by credit card regulations. A charge can be disputed after it has been paid, provided it is initiated within 60 days of the transaction date.

Disputing a Paid Charge

A charge can be disputed after it has been paid, provided that the dispute is initiated within the required 60 days.

Notice of Dispute Resolution

On the cardholder statement, transactions will be highlighted if they are under dispute. Citi provides an indicator on the cardholder statement that a transaction is under dispute, and subtracts the disputed transaction from the amount due.

Once the transaction is resolved, the resolution is noted by the removal of the dispute indicator on the statement, as well as online via CitiManager.

Citi also provides standard dispute reports via CitiManager Reporting.

Removal from Balance Due

Disputed charges are placed in a suspended account, subtracted from the payment due, and not subject to finance charges pending resolution. Once a resolution is reached, the charge is either reapplied (without finance charge accrual) to the balance due, or permanently removed from the account.

Since the billing account is the statement of record for invoices, the dispute credit will be reflected on that account and removed from invoices, (including all finance charges, late fees, past due amounts, and minimum due amounts) on the subsequent statement, until it reaches resolution. The disputed amount is still included in the total balance of the statement, but is used only in calculating available credit and authorizations.

Billing statements, which provide notifications of merchant credits and/or dispute credits, are sent after each billing cycle. As noted above, resolution in favor of the cardholder results in the transaction amount being permanently removed from the account.

Citi does not charge fees for transactions under dispute.

Process to Balance with State of WV Billing Cycle

CitiManager's Card Management module enables State of WV to manage the program, review transactions, and allocate and reconcile charges and accounts. The module offers account setup and management, data delivery, and other essential service functions.

The module's reconciliation benefits to State of WV include:

- Review, reconcile, and reallocate transactions
- Access transactions using search criteria
- Retrieve online statements by cardholder, cycle, or statement status
- Review and approve statements
- Initiate transaction disputes

b) Procedure for crediting an agency's account, pending resolution of the questioned/disputed item

Credits to an account will be automatic once thee dispute is filed.

Step-By-Step Instructions on How to Initiate a Transaction Dispute

Step 1:

Simply log on to CitiManager, select the charge, and click to dispute. The CitiManager Disputing Transactions Online Video Guide shows you how at https://www.citibank.com/tts/sa/videos/commercial-cards/citimanager-help/video-10.html. Alternatively, call Citi Customer Service (the number is located on the back of your card). The representative collects required information in order to initiate your claim.

Step 2:

CitiManager will step your though all questions necessary to understand your dispute and then remove the transaction from balance due upon submission and creation of your case.

In some instances, you may need to provide electronic signature or further documentation, and Citi walks you through requirements as needed. If additional documentation or validation is required, in most cases, you may provide validation of the claim via secure email to help expedite the process while maintaining your information security.

Step 3:

After your information is reviewed for completeness and accuracy, your claim is submitted to the Association. Citi must comply with the credit card regulations, no later than 60 days after receiving a billing error notice.

c) Process for credit of items resolved in the agency's favor

Removal from Balance Due

Disputed charges are placed in a suspended account, subtracted from the payment due, and not subject to finance charges pending resolution. Once a resolution is reached, the charge is either reapplied (without finance charge accrual) to the balance due, or permanently removed from the account.

Since the billing account is the statement of record for invoices, the dispute credit will be reflected on that account and removed from invoices, (including all finance charges, late fees, past due amounts, and minimum due amounts) on the subsequent statement, until it reaches resolution. The disputed amount is still included in the total balance of the statement, but is used only in calculating available credit and authorizations.

Billing statements, which provide notifications of merchant credits and/or dispute credits, are sent after each billing cycle. As noted above, resolution in favor of the cardholder results in the transaction amount being permanently removed from the account.

Citi does not charge fees for transactions under dispute.

d) Description of any timeframes or requirements involved with this process

Resolution Timing

Timing for dispute resolution and supplier response is governed by credit card regulations. A charge can be disputed after it has been paid, provided it is initiated within 60 days of the transaction date.

Disputing a Paid Charge

A charge can be disputed after it has been paid, provided that the dispute is initiated within the required 60 days.

e) Process for returning credit balances on master billing accounts

State of WV and your cardholders can submit credit balance refund requests to Citi 24/7, and the requests are processed accordingly. We post your credits in a timely manner as provided through the card associations.

The process for returning electronic payments is the same for both the Purchasing Card and Corporate Card. If payment is remitted to Citi on a closed account, the payment is still processed and posted to the account. At billing cycle, a statement will generate, either to State of WV or the cardholder, advising of a credit balance on the account. A request may be made to have the credit balance refunded back to State of WV or the cardholder.

Process to Balance with State of WV Billing Cycle

CitiManager's Card Management module enables State of WV to manage the program, review transactions, and allocate and reconcile charges and accounts. The module offers account setup and management, data delivery, and other essential service functions.

The module's reconciliation benefits to State of WV include:

- Review, reconcile, and reallocate transactions
- Access transactions using search criteria
- Retrieve online statements by cardholder, cycle, or statement status

- Review and approve statements
- Initiate transaction disputes

4.2.1.16 Goal/Objective 16 Secure Data Transmission

The State desires to receive multiple secure data transmissions. The vendor should describe the methods of securely transmitting the data file to the State or its contractual 3rd Party software providers, including but not limited to the following:

a) The vendor should fully describe any limitations or restrictions to distributing these data fields to the State.

Citi foresees no limitations to distributing data required to transact its Cards Program to the State of West Virginia.

b) The State of West Virginia desires to continue to receive data transmissions with the content of Total Systems Data Exchange File Level 8 or equal and the Visa VCF. We are currently at TSYS release 2026.1. The vendor should describe its approach to handle data transmissions in relation to Total Systems Data Exchange File Level 8 or equal.

Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) primarily using our industry standard data files: Visa Commercial Format (VCF) 4.0/4.4 and Mastercard Common Data Format (CDF) 3.0.

The common file types supported are:

File Format	Data Structure	General Data Provided
Visa Commercial Format (VCF) 4.0/4.4	Variable Length, Tab Delimited	Financial and Enhanced Data
Mastercard Common Data Format (CDF) 3.0	XML	Financial and Enhanced Data

Citi will work with State of WV to decide which standard file and transmission frequency, whether daily, weekly, or monthly, best fit your data needs.

CitiManager can automatically map accounts payable information into State of WV's general ledger system using a file of valid general ledger codes from your general ledger system. Data can be delivered to State of WV in the key industry standard card files including Visa Commercial Format (VCF) 4.0/4.4, Mastercard Common Data Format (CDF) 3.0.

Clients are able to have transactions allocated automatically to particular GL lines based on key data associated with the transactions, including hierarchy, product, merchant, or Merchant Category Codes. We can also map the data received from the point-of-sale to a general ledger code on a daily basis.

Cardholders may use either CitiManager or State of WV's in-house reconciliation system to review, reallocate, and split transactions. Cardholder changes to accounting codes, may then be forwarded to a manager for approval. Once approved, transaction information, including detailed Level II and III information, is sent via file to be mapped into the GL system for correct coding.

State of WV's Implementation Manager will review each of the available methods of handling cost allocations. This ensures we implement the options that best fit your operating model.

Invoice / Transaction Files

Both the invoice and the transaction files sent to clients originate from the same system via our processor, Total Systems Services, Inc. Citi provides State of WV with all transactional detail that is available and passed from the merchant.

c) Please describe the different versions of data transmission files available and provide the data file layouts, including an overview of the differences and a discussion as to how often new versions and/or updated versions are made available. Including but not limited to cardholder demographics, transactions by various types such as traditional cards, virtual cards, program coordinators, fleet, travel folio, etc.

Types of Incoming and Outgoing File Formats, Frequency, and Information provided

For inbound files, Citi receives various file types including enriched data from Mastercard and Visa, as well as financial data from regional processors (e.g., TSYS, TS2).

For outbound files, Citi supports numerous file types. Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) using our robust catalog of key industry standard card files. We have a successful track record of integrating files into numerous expense reporting, accounts payable, and general ledger systems for our clients.

The common file types supported are:

File Format	Data Structure	General Data Provided
Visa Commercial Format (VCF) 4.0 and 4.4	Variable Length, Tab Delimited	Financial and Enhanced Data
Mastercard Common Data Format (CDF) 3.0	XML	Financial and Enhanced Data

To ensure these file formats provide the greatest consistency, stability, and ease of integration for clients, we work with the card associations and software providers.

Please refer to the attached Appendix 2 – Sample Statement Billing and Appendix 3 - Sample VCF 4.4 File for further details.

Citi will work with State of WV to decide which standard file and transmission frequency, whether daily, weekly, or monthly, best fit your data needs.

File Transmission Timeliness

File generation depends on the timely receipt and processing of source data. Processing time will be factored into State of WV's file transmission schedule to avoid transmission delays. In the event a file transmission is delayed, State of WV will receive a notification.

SFTP/FTPS/HTTPS Transmission

State of WV can receive transactional data from Citi directly to your server or a third party, via CitiConnect for File (CCF) service.

CitiConnect for File (CCF) service is a 24/7 critical platform providing a secure method of transferring files across the Internet between internal Citi systems and external client / partner systems using HTTPS, FTPS, and SFTP protocols. External to external (client to client) file transfer is improper use and prohibited by CitiConnect for File. To create a well-functioning CitiConnect for File transmission channels between Citi and State of WV, both the State of WV and Citi users must use the CitiConnect for File functional IDs which support both password and SSH key based authentications. File transmission routes will be set between the accounts depending on the direction of transfer requested. The route can be from Citi to State of WV or from State of WV to Citi. Multiple routing setups, including one route from Citi to State of WV and one from State of WV to Citi to allow bi-directional file transfer are commonly used.

Reporting

Program Administrators have the ability to customize reports which detail transactions by card type

d) **Please provide a list of financial, travel, fraud detection, and expense management software systems with whom the vendor has implemented integration. (The State currently utilizes COi Advantage, Workday and Oversight)**

Citi has the ability to integrate with Oversight, as we many client that currently utilize this option. We have the ability to send our files to third parties.

T&E and Expense Management Software

Citi has extensive experience with many P2P technology providers, ERP systems, and of course, payment products. Citi is at the forefront of the financial services industry in understanding and advising our clients regarding the possible interactions between P2P schemes and buyer payment strategies. These are often interdependent, and suppliers will typically examine their total transaction costs in deciding how to comply with their buyers' automation strategies.

Citi works with multiple Enterprise Resource Planning (ERP) systems and Expense Management Systems (EMS), including cloud-based systems such as Chrome River, Workday, and Concur; and traditional systems like Oracle R12, PeopleSoft, and SAP.

Fraud

Citi is the industry leader in predicting and identifying fraud; with overall fraud losses significantly better than industry averages. Through our innovative fraud prevention technology and close association partnerships, we dedicate ourselves to identifying and preventing fraudulent activity.

Citi works closely with Mastercard, Visa, and other banks in the market and industry partners, to protect against fraud. We share with one another what types of fraud are emerging and what strategies we are using to prevent it. We believe a consolidated industry approach is beneficial to everyone.

Our existing Fraud Early Warning System (FEWS), along with 100% Chip and PIN, implementation of 3D Secure, and Strong Customer Authentication (SCA) criteria are clear demonstrations of all the measures that Citi is taking to further address and protect against the unauthorized use of cardholder accounts.

While we already employ sophisticated tools and technologies to identify potential fraud, your partnership is also important to us and we recommend that, in addition to the security measures you may already have in place, you and your cardholders undertake certain activities to help protect your organization and your cardholders.

Citi has introduced a new era in card technology by issuing cards with the latest Chip and PIN technology. Data security is critically important to both State of WV and Citi and using cards that have the Chip and PIN technology provides an added layer of security and convenience. Chip and PIN cards contain an encrypted microprocessor that is embedded in the card. If the card is lost or stolen, the embedded microchip makes the card extremely difficult to counterfeit. No personal information about the cardholder account (outside of the account number, expiration date, PIN and Security Code) or cardholder is stored on the microchip.

Fraud Early Warning System (FEWS)

Our proprietary Fraud Early Warning System (FEWS) continuously screens credit card activity. This system contains various sophisticated fraud profiles and algorithms and queues all transaction activity for measurement against those profiles. We score transactions based on these algorithms to determine the likelihood that a suspect transaction is fraudulent. Our goal is to provide uninterrupted service to our clients, while identifying and preventing fraudulent activity.

If a transaction fitting current fraud trends occurs on an account, the account is queued and potentially blocked. Citi's Fraud Early Warning system triggers a real-time 2-way fraud alert to the cardholder requesting them to confirm the authenticity of the transaction. If the cardholder confirms the transaction as genuine our fraud system unblocks the card in real-time allowing the cardholder to continue their transaction journey. In events where the cardholder confirms the transaction as not-genuine, the block remains on the Card and the cardholder should contact Citi Customer Service when convenient Citi Commercial Cards will attempt to reach cardholders through phone, text, mobile app and email. By using these contact methods, we can notify cardholders anytime, anywhere, which allows us to manage card activity and fraud faster and more efficiently.

In the case of fraudulent activity, the account number is shut down and Citi's Fraud team begins to investigate the issue upon receipt of an affidavit from the client. These are standard services offered by us to all of our clients and there are no associated fees.

3D Secure: Pre-Transaction, Authorization Process

Citi has introduced 3D Secure (also known as Mastercard Identity Check or Visa Secure) to reduce fraudulent ecommerce transactions. 3D Secure is a pre-transaction, authorization process to authenticate cardholders using their credit card at a participating eCommerce merchant. 3D Secure works at the point of sale, where the cardholder's credit card number is verified against a set of business rules (set by the issuer) and:

- If the authentication is positive, then the transaction is sent to the card issuer for authorization
- If the authentication is negative, the cardholder is asked to authenticate the transaction via Strong Customer Authentication (SCA) which is a notification sent to CitiManager Mobile App to authenticate the transaction via Biometrics or One-Time Password (OTP), delivered to the cardholder via SMS. If the cardholder completes the authentication correctly when prompted, the cardholder will be positively authenticated, and the transaction would be sent for normal authorization.
- If the cardholder does not authenticate the transaction via Biometrics or OTP, then a message is displayed stating the transaction cannot be processed and the cardholder is advised to call Citi's Customer Service.

Client Fraud Reporting Tools

In addition to internal fraud processes performed by Citi, we have a number of tools available to State of WV to identify irregularities and misuse, and to assist it with internal audit. Controls include transaction blocking based upon MCC code and dollar amount, dollar limits for specific MCC groups, and temporal controls utilizing a number of transactions and aggregate dollar amounts. These controls are the single most effective way to enforce State of WV's spending policies.

The CitiManager Online Library provides several types of reports State of WV can use to detect suspicious or fraudulent transactions and provide insight into potential misuse of the program, including, account statement exceptions, account spending exceptions, SIC exceptions, declined authorizations, and account dispute reports.

Conferma

Citi has the ability to connect VCA for Travel through API middle-ware providers, such as Conferma, to facilitate API connectivity between Citi and the major Travel Management Companies (TMCs) and Online Booking Tool (OBT) providers, enabling these TMCs and OBTs to easily use Citi's VCA for payment when making a booking on behalf of their client. Also, Citi offers a virtual payment integration with Cvent to facilitate the payment for Meetings & Events and improve data matching. Please note that the connectivity with Cvent and Conferma is available in selected markets only.

Global Strategic Alliance with Cvent

Clients can benefit from a streamlined Meetings & Events (M&E) payment and data matching process through Citi's integration with Cvent's Meeting Software Solution. This includes both the Virtual Card Account (VCA) as well as the Meeting Card.

The Citi and Cvent integration were recognized with a Treasury Today Adam Smith Award in 2018 which recognizes achievement in corporate treasury.

The integration offers two main benefits:

1) (VCA): configure and send Citi virtual cards directly from Cvent's Budget Module

2) (VCA and Meetings Card): match transactions to budget lines in Cvent's Budget Module. This feature is enabled by a data feed from Citi to Cvent

Additionally, many of Citi's traditional commercial card solutions may also be used to purchase M&E services through Cvent (benefits #1 and #2 will not apply)

Based on two (2), Cvent offers the following reporting to help clients review current financial and transactional data and to complete future planning:

- Matching actual spend against planned budgets to help improve budget and expense management
- Budget Trend Report to help evaluate the current budgetary focus
- Dashboard Reporting to help ensure management has necessary analysis on current meetings and events

Cvent's Email and In-Tool Notifications assist planners to know when an expense has been processed and is ready for reconciliation.

Some of the benefits to State of WV in using Citi and Cvent are:

- Separate meeting and event expenses from travel and entertainment spend to easily distinguish and account for meeting and event expenses
- Gain more visibility of meeting and event expenses and easily use data to ensure budgets are being met
- Track and analyze transaction data by department, cost center, spend category and supplier to more accurately allocate expenses within your organization
- Leverage single solution with built-in integrations to ERPs, EMS, and Cvent Meeting Software to help ensure data is accurately captured in internal systems
- Gain greater leverage with your suppliers via aggregated meetings and T&E spend data making future negotiations easier based on more meaningful data and analysis
- Help ensure spend is compliant with internal policies by maximizing the use of Citi and Cvent's overall integration capabilities
- Apply additional levels of control to facilitate higher security, compliance, and effective management of your meeting budgets

e) Provide a description of technical support capabilities including access, phone number, e-mail, etc. and include a description of a file delivery help desk and an escalation process.

Help Desk Technical Support

Our Help Desk and Program Administrator Technical Support teams are available to all Citi Commercial Cards clients.

These teams are specially trained to provide ongoing technical support for commercial cards processes, systems, and operational questions, as well as file delivery issues and web-based questions.

Citi's offers specialized technical support, as follows:

Cardholder Help Desk – Customer Service Unit

The Help Desk is easily accessible by calling the customer service telephone number on the back of their credit card for Cardholders or the designated Client Account Services line for Program Administrators. The Help Desk is conveniently placed as Option 1 on both IVR menus.

Cardholder Customer Service normally handles website and system-related inquires such as online registration, system access issues, password resets, and many "How do I" questions with immediate resolution

Program Administrator Technical Support

The Program Administrator Technical Support team is focused and designated technical support for Program Administrators. This team has the necessary tools and training to resolve most client technical inquiries (to include issues such as file delivery, file maintenance, or more complex systemic issues that require more attention and time to resolve). The Program Administrator Technical Support Team will triage the issues and collect pertinent data that is logged into the workflow and tracking tool PACT – our client inquiry tracking system. A PACT tracking number is provided to the Program Administrator, and the opened case is assigned to an assigned agent. The agent will work with the client and internal technical teams as needed for further research.

Program Administrator Technical Support has approximately sixteen individuals staffed and are available from 6:30 a.m. to 9:00 p.m. ET, with after-hours emergency contacts.

We also have the option of having emails sent directly to the PACT mailbox at https://www.citi.com/tts/solutions/commercial-cards/new-business-enquiry/form.jsp

An auto-reply email is sent to the initiator with a PACT ticket number and advises that we will contact them within 48 hours. If the issue requires a timelier response, the Program Administrator can call and provide the agent with the PACT ticket number.

Note: After business hours support for Program Administrator Technical Support is routed to the Customer Service Team. Our Customer Service team is available 24x7 and can easily assist the caller with issues like registration and password reset inquiries.

Level III: Technical Support Team

If the Program Administrator Technical Support is unable to resolve an inquiry, the issue is passed to Level III.

Global Help Desk Support and Hours

Citi provides customer service 24/7 in all countries where we issue commercial cards. Our regional customer service teams in Europe, North America, Latin America, and Asia Pacific provide English language support 24/7.

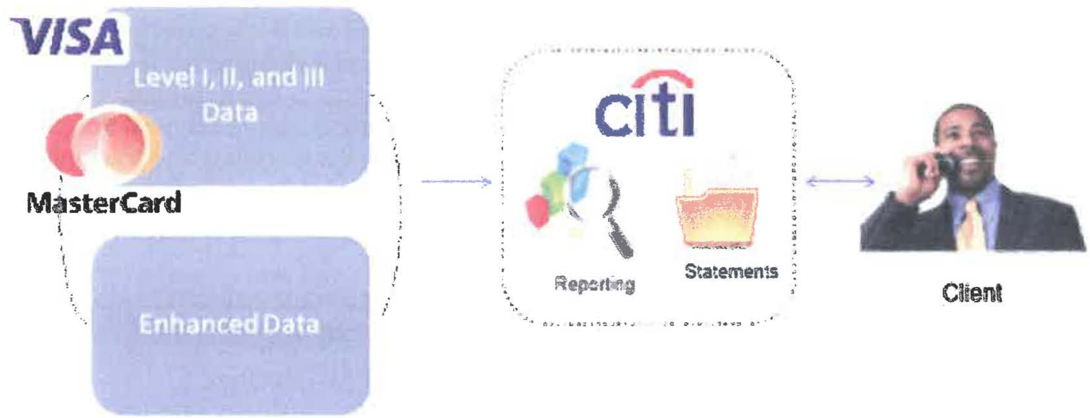
Help Desk teams are specially trained to provide ongoing technical support for commercial cards processes, systems, and operational questions, as well as file delivery issues and web-based questions.

Location Details

Region	Locations	Hours of Availability
North America	Jacksonville, Florida Norfolk, VA	6:30 to 23:00 ET, with after-hours emergency contacts.

f) The State desires to receive merchant payee data, to integrate with the State's vendor tables within our ERP system. Vendor should address any available options as well as the proposed frequency of reporting and updates.

Through Citi's extensive reporting solutions, we provide State of WV with both clearing (Levels I, II, and III) and enhanced data to assist you in meeting your reconciliation, reporting, and analytical needs.



Delivering Information to State of WV - Commercial Card Data Flow

Clearing Data (Levels I, II, and III Data)

Citi's association partners, lead in consistency and completeness of enhanced data, with millions of merchants providing Level II and Level III data.

Level I, II, and III are the three tiers of transaction detail that may be passed along as the result of a transaction.

- Level I data is standard purchase transaction information
- Level II data includes standard purchase transaction information (Level I data) and adds additional detail about each transaction
- Level III data, comprises full line-item detail – all standard purchase transaction information (Level I data) and additional detail from Level II plus additional data provided by the merchant

All Level I transaction details include standard settlement information fields. Merchants can also provide additional Level II and Level III data at the point-of-sale, providing State of WV information on posted data details approximately 2-5 days after the transaction date.

Level II and III Data

It is up to the Merchant to share Level II and Level III data with the transaction. Citi's network partners, Mastercard and Visa, provide merchants with financial incentives to provide this additional information.

Enhanced Data

Citi's enhanced data offering provides supplemental information, separate from the settlement process, to help State of WV receive additional transaction information procured directly from suppliers outside of the normal acquiring bank transmission.

Citi provides the following types of enhanced data across our commercial card products:

- Hotel Folio Data: Available from more than 17,000 U.S. properties, hotel data elements include details on room, tax, meal, telephone and business center fees
- Travel Enhanced Data: Integrated data from more than 100 travel agency locations around the world, travel enhanced data provides critical information for reconciling accounts to individual transactions and for allocating expenses to individual travelers. Airline enhanced data can be broken into airline segment detail, allowing you to analyze your full spend with individual airlines, including city pairs that are not visible through other channels
- Virtual Card Account (VCA) Data: Provides custom financial data on VCAs with client-defined fields per purchase type
- Merchant Enrichment Data: Provides additional merchant line-item detail on transactions
- Meeting and Event Data: Utilizes enhanced data used for meeting and event cards

Our proprietary Global Data Repository (GDR) incorporates enhanced, line-item detail, as well as data from such sources as account administration and travel agencies. The GDR consolidates data for reporting and file delivery and can be integrated into a wide variety of financial systems. The timing for receipt of data depends on the source and processes for extracting the enriched information. Generally, enhanced data is received between 2 to 30 days after the transaction takes place.

For Central Travel Accounts, Global Distribution Systems (GDSs) transmit data within 2-3 business days, Travel Management Companies (TMCs) transmit data within 2 to 15 business days, and hotels transmit data within 2-7 business days. This data will be made available in CitiManager Reporting and in files with an appropriate lag.

CitiManager Reporting Formats, Delivery, and Frequency Options

Reporting Frequency

CitiManager Reporting is available on demand at intervals defined by State of WV. Reports can be issued at the following frequencies, depending on the type of report:

- Cycle
- Daily
- Month end
- Calendar and Fiscal Quarter
- Calendar and Fiscal Year

In addition, State of WV can pre-schedule specific reports to run in the format and time intervals you have defined.

Output Formats

Using CitiManager, State of WV can select the report output format that works best for your organization.

Standard report output options include:

- XLS
- CSV
- TXT
- PDF

There is no limit to the amount of data that can be exported at any one time other than that of the receiving application (e.g., MS Excel), which Citi does not control.

Report Delivery

Program Administrators and cardholders can access reports through the CitiManager Reporting Module and can print and download reports as needed. CitiManager Reporting is available on a 24/7 basis.

Citi does not distribute transaction data via diskette, CD Rom, or magnetic tape. If a physical record is required, we recommend that State of WV's users run reports from CitiManager and download them into spreadsheet, word processing, or PDF formats for printing or internal email distribution.

As an alternative, Citi also can securely deliver transaction data in one of several standard or custom file formats directly from our Global Data Repository for use within a client's system. Citi also can develop, for an additional cost, a custom file format to meet the specific needs of a particular client. In both cases, these files can be scheduled for delivery on a daily, weekly, monthly or quarterly basis.

g) It is desirable to receive electronic billing statement files on whatever cycle(s) the purchasing card program utilizes. This data should be included as part of the regular data transmission. Please describe all available options to the State.

State of WV can generate a billing report approximately 24 hours from the close of the billing cycle. Reports can be configured to generate and be sent to Program Administrators at an interval of your choosing.

Please refer to the attached **Appendix 2 – Sample Statement Billing** for further details.

h) The State desires to receive a payment reconciliation file, which reflects payments applied to the master account(s) for a billing cycle.

Citi is able to meet this request.

i) Vendor should describe mobile technology capabilities including integration into the State's ERP.

Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) using our robust catalog of key industry standard card files, including, Visa Commercial Format (VCF) 4.0/4.4, Mastercard Common Data Format (CDF) 3.0, as well as ERP standard formats. We work with the card associations, expense management companies, and software providers to ensure these file formats provide the greatest consistency, stability, and ease of integration for our clients.

Integrating with Concur

Our systems are fully compatible with Concur, and we have pre-defined file formats configured for integration with this system. Citi has a formal alliance with Concur, as well as a strong working relationship with their technical experts to support our clients' customization needs.

More than 100 clients and approximately 15% of Citi's Commercial Cards clients use Concur.

Integrating with P2P

Citi has wide experience with many P2P technology providers, ERP systems and, of course, payment products. We are at the forefront of the financial services industry in understanding and advising our clients regarding the possible interactions between P2P schemes and buyer payment strategies. These are often interdependent, and suppliers will typically examine their total transaction costs in deciding how to comply with their buyers' automation strategies.

Citi has worked for more than ten years with clients who use a variety of PeopleSoft versions. Our approach is to partner and provide the robust data that the industry leading travel expense reporting system and ERP require.

Citi will provide data to State of WV in native PeopleSoft format, or, alternatively, in one of a number of industry-used file formats. This will enable PeopleSoft to streamline the transition process with minimal technical requirements.

Citi welcomes the opportunity to work with State of WV on the specifics of its data requirements to ensure the file selected will deliver the best volume and quality of travel data required by State of WV.

Customized Programming

Custom programming is not required to interface to with Citi systems. Citi will work with State of WV to ensure your systems environment is able to support a successful integration.

T&E Expense Processing Tool

Citi partners with multiple Enterprise Resource Planning (ERP) systems and Expense Management Systems (EMS), including Oracle R12, PeopleSoft, SAP, Workday, and Concur.

j) Vendor should describe available optional and/or customizable fields that can be displayed in the vendor's software system.

Data Inputs

There are up to four minimum data elements that can be customized for data input within CitiManager. Previously, the State of WV utilized Citi's discretionary codes at the account level, GCMS's ability to customize accounting/GL information, and our VCA client defined field capabilities.

Custom Data Fields (VCN)

State of WV can assign custom data fields to each Virtual Card Number (VCN) to assist with reporting and reconciliation.

State of WV's Program Administrators can define the Virtual Card template (i.e., a group of Merchant Category Codes). Each template can be defined with its own set of custom data fields (e.g., a purchase type with hotel MCCs can have one set of custom data fields and a purchase type with airline MCCs can have a different set of custom data fields). When creating custom data fields, State of WV can define the required minimum and maximum length and the character set (e.g., alphanumeric, numeric, date) depending on the payment network.

Network	Custom Data Fields	Characters Per Field	Character Set	Records Per File
Visa	30	1–80 characters	• Alphanumeric • Numeric • Date	Visa can support 50,000 records per file. Records are defined as the number of invoices times number of payments in the file. Visa can support the following: • A file with 10,000 payments, each having 5 invoices • A file with 5,000 payments, each having 10 invoices

Custom Data Fields

The State of WV may tailor CitiManager's Expense Management Module to add customized fields to enhance cost allocation or facilitate additional data collection. Twenty fields can be customized with a maximum length of 40 characters each. Your cardholders can enter general ledger code, project number, or other relevant information.

4.2.1.17 Goal/Objective 17 Software Solutions

The vendor should describe its available software solutions including but not limited to the following:

a) The software solution's capabilities and operational requirements

1) Web-based software

CitiManager Online Tool Overview

CitiManager, our global proprietary application, provides consistent features and capabilities across markets to simplify program management. The online maintenance and card application functions maximize opportunities for self-servicing and efficiency for both program administrators and cardholders. Cardholders also benefit from our CitiManager Mobile version for on-the-go account viewing.

CitiManager Benefits At A Glance

- Available globally in 30 languages, 24/7
- CitiManager User ID can be used to sign-on access and intuitive navigation to a full suite of innovative online tools
- User-friendly application for generating both standard and customized reports built from a robust data repository Central repository for message boards and company links, as well as a library of user guides, tool demonstrations, and online learning webinars

Available globally in 30 languages, CitiManager's single technology platform gives you access to a robust data repository that enables analysis of consolidated data across markets and card types. Citi reporting provides a holistic, global view that includes standard transaction level, Level III, and enhanced data. State of WV has access to a user-friendly application for generating both standard and customized reports. CitiManager will allow you to access, navigate and explore your program data in real-time and enhancing your ability to make essential business decisions.

CitiManager Benefits for Program Administrators

Through a CitiManager User ID, Program Administrators can manage the card program more efficiently. From online application processing to real-time maintenance requests, the tool is equipped to meet all day-to-day needs, including:

- Efficient Program Management: State of WV can easily manage, view, and download program information. Functionality includes:
  - Statement information
  - Update and manage accounts
  - Set limits and permissions
  - Apply for new cards
  - Examine cardholder requests
  - Add, activate, and deactivate users, assign or unassign applications
  - Reset passwords, and set up passcodes / data forms
- Robust Reporting and Data Delivery: Through CitiManager's secure online environment, State of WV can generate standard, customized, or ad hoc reports with vital program information for reconciliation, cost allocation, data analysis, and expense management
- Easy Access to Statements: Program Administrators and Cardholders can effortlessly review, download, and print statements in a secure online system, available 24 hours a day, seven days a week
- Secure File Transfer: With streamlined management and distribution of transaction reports and files, you can easily post and manage files and reports within Citi's secure online environment

CitiManager Benefits for Cardholders

CitiManager provides State of WV's cardholders with a 24/7 single point of access. Additionally, CitiManager Mobile is available to view account activity on the go and make payments (dependent on State of WV's expense set-up).

Once Cardholders log into CitiManager, they have continuous access to a range of functionality including the ability to:

- Access Account Information Conveniently: State of WV's Cardholders can view their account summary and up to 36 months days of payment history 24/7. Cardholders are notified by message alerts sent directly to their email address when their statement is ready for viewing
- Make and Confirm Payments Easily: Cardholders in the U.S. can initiate and confirm payments in Citi's secure online environment at any time, from anywhere
- Access Valuable Resources: CitiManager is an invaluable central repository for message boards and company links, as well as a library of user guides, tool demonstrations, and online learning webinars

- Program Management: CitiManager provides program management capabilities for Cardholders including Cardholder enrollment, hierarchy management, and management of program spend controls

Custom Alerts

Citi's commitment to servicing our customers has led us to develop a wide variety of Informational and Fraud Early Warning alerts across 100 countries and 30 languages. By choosing to subscribe to CitiManager alerts, Cardholders and Program Administrators can stay informed on card activity, 24/7.

Key benefits of Citi's alerts include:

- Convenience: Keep abreast of card activity and information in the language of your choice, whenever and wherever (even when traveling)
- Timeliness: Receive prompt notification of fraud early warning, statement availability, payment due date, and other account-related key events
- Efficiency: Automatically receive updates on account activity with no need to call customer service or log into a computer
- 24/7 Availability: Feel secure with the reliability of constant connectivity – anytime, anywhere
- Flexible Subscription: Choose from email, SMS, and on-demand alerts. Want to suspend alerts? Just opt out by spend, project, travel, or personal preference

2) Mobile app/technology

CitiManager Mobile App Overview

The CitiManager App enables cardholders to use their smartphone or tablet to access key CitiManager account data on the go. Wherever cardholders can access the internet, they can view their card statement information, balances, available credit, and much more.

In order to provide users with the quickest and most convenient experience possible, the CitiManager App provides all of the basic features cardholders need.

Cardholders can

- View current accounts and account summaries
  - View Account Summary allows the user to view the user's account, including Current Balance and Available Credit
- View statements
  - Allows the user to view a summary of their statements including details of the Statement Date, Statement Balance, and the Payment Due Date. All Statements brings users to a new screen displaying all Statement history
  - Users can download the PDF Statement from the Statement Summary. Available for users in North America, EMEA, and APAC markets
- View recent transactions
  - View Recent Activity allows the user to see an overview of recent transactions made, and when clicking on the particular transaction, can view more details (e.g. Reference Number, Transaction Amount, Currency, Date, and Address)
- Pay bills (US Only)
  - Pay Bill allows users to make payments to their account. Users can make payments on the current day or schedule them for the future
- Card Activation
  - Allows a cardholder to activate their Citi Commercial card within the app
- View payment history

- Allows users to view payments that were made on their card account. In North America payments that are shown here are the payments that the user made on CitiManager app or website. In NAM, payments that were scheduled and deleted will also show here.

- Upload receipt images (North America Only)
  - Allows the user to add, view, download, and delete receipt images of transactions in their statements
- Request card replacement (North America, Europe, Africa, Middle East, and Asia Pacific)
  - Users to request a replacement card directly from the app. User will report if their card was lost, stolen, never received or damaged.

Self Service App Functionality

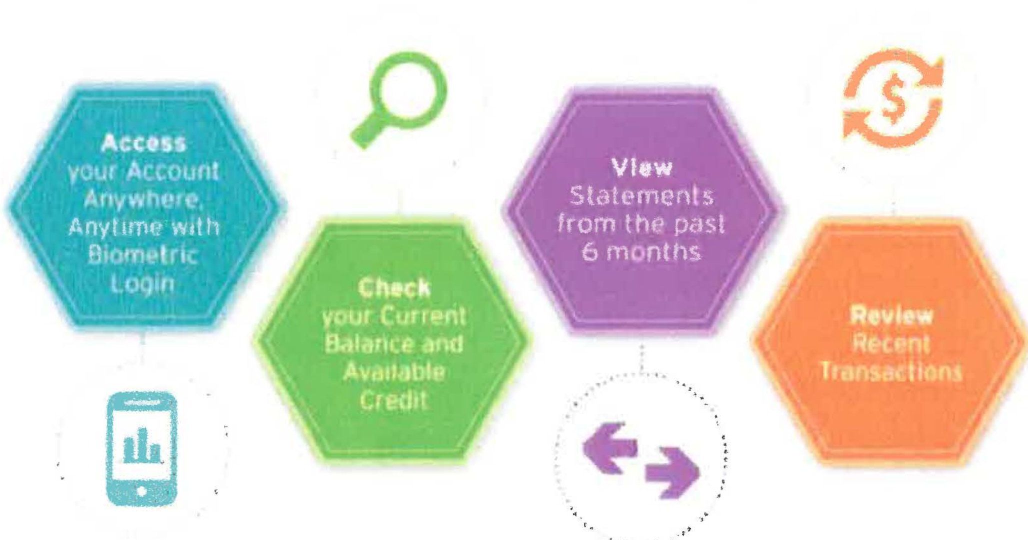
- User Registration
  - User Registration allows a cardholder to set up their CitiManager user profile, without needing a desktop browser
- Biometric Login
  - Allows for the user to login to the CitiManager Mobile App through a biometric authentication security process. Depending on the user's device, this can be either with Face ID (iOS only) or Touch ID (iOS only)/ Fingerprint (Android) as the biometrics
- One Time Passcode (OTP) Login
  - Allows for the user to receive a one-time use passcode consisting of a combination of six characters and/ or digits for the user to login to their CitiManager profile. This can be delivered via Text Mobile, Call Mobile, Call Home, and Call Office as per user's preference
  - Auto populate OTP (iOS Only)
- Forgot Username/Password
  - These flows allow users to recover their username or reset their password if they forget either one when logging in.
- Last Login Date Display
  - Allows the user to view the date and time of their last login

Account Management App Functionality

- View Authorizations and Declines in Real Time
  - Allows the user to see recent authorizations and declined transactions in real time with decline reasons.
- View Transaction Summary
  - Allows the user to see further details on their transactions. This can be accessed from both the Recent Activity and Statements pages.
- Detailed Transaction Report
  - Allow the user to view additional details of various transactions where available, such as airline or hotel folio details.
- Push Notifications via Text
  - Allows the user to receive alerts on their mobile devices from CitiManager Mobile in addition to SMS text and email such as,
  - Available credit remaining (%)
  - Declined transaction
  - Dispute resolution notice
  - Each transaction• Email statement
  - High value transaction ($)
  - Payment due• Payment received
  - Payment past reminder

- Mobile Phone Number Capture
  - Cardholders are offered the option to sign up to receive notifications by text message if current profile does not have a mobile number. These alerts include notification for large transactions, payments, suspected fraud and more. These alerts are intended to keep cardholders in the know and their accounts save, along with the associated personal information and financial assets.
- View PIN (excluding Reset PIN)
  - Allows the user to view the PIN after they receive OTP for verification. (except in Argentina)
- Two-Way Fraud Notifications
  - Allows the user to receive an SMS or Push Notification in real time to verify suspicious activity on the user's card. (Non- NAM and Panama)
- 3D Secure
  - Cardholders will get 3D Secure notifications through the CitiManager app to authorize transactions. (NAM, EMEA, and APAC)
- View Upcoming Payments
  - Allows users to see payments that are pending or are scheduled for a future date. (US Only)
- Add Payment Accounts
  - Users can add payment accounts to make payments from. (US Only)
- Account Comments
  - Allows for the user to enter comments within a certain account. Citi will not have access to comments, only the company program administrators. (NAM)
- Failed login notification
  - Notifies users of failed login attempts on their account
- Change language
  - Allows users to change the language their app is displayed in to one of the 29 languages CMM offers
- Argentina dual currency display

CitiManager App



Cardholders can easily access and download their statements.

b) Transaction reconciliation

1) Workflow approval and number of levels

Automatic transaction detail or summary report push to administrators or cardholders for review and approval

CitiManager's Transaction Module houses a statement approval workflow feature where cardholders, approvers, and/or final approvers can record their approvals or make necessary reallocations or splits of transactions. Within the Transaction Module, the statement feature will display Level III details if provided by the merchant. Through this module, State of WV will also have access to a Purchase Log, which can improve reconciliation efficiency.

Users can perform these actions prior to a statement closing, but the system is very flexible and highly configurable to meet the requirements and processes of State of WV's various business functions.

Cardholders and supervisor to sign and date each transaction detail

Citi can support statement workflow approval via our Expense Management Module, and State of WV can require cardholders to review their card transactions in the module. Once a cardholder has reviewed and properly allocated the transaction, he/she can be required to check a box for each transaction prior to submitting the statement to the approver. The approver can review each transaction on the statement and either send it back to the cardholder with comments, or approve the transaction by clicking into a checkbox for each transaction prior to accepting or approving the statement. This will save time and add efficiency in tracking/auditing each transaction.

In addition, State of WV can access a reallocation report as well as individual cardholder statements via CitiManager to view this data.

Program Management

All of these functions can be restricted using access levels. We offer 16 different user entitlement roles, which include many read-only roles that prevent users from changing anything in the online system.

2) Default funding allocation capabilities

Via GCMS, Citi's Expense Management System, the State of WV will have the ability to adjust funding allocations at the account level or via MCC. Citi's Onboarding team is experienced in your previous configurations and will be able to assist in deploying your program with these allocation capabilities.

3) Field lengths

State of WV may tailor CitiManager's Expense Management Module to add customized fields to enhance cost allocation or add fields for additional data collection. 100 fields can be customized with unlimited character length. Your cardholders can enter the proper general ledger code, project number, or other relevant information.

4) Integration with ERP

Citi can integrate with all major Enterprise Resource Planning (ERP) and Expense Management Systems (EMS) using our robust catalog of key industry standard card files, including, Visa Commercial Format (VCF) 4.0/4.4, Mastercard Common Data Format (CDF) 3.0, as well as ERP standard formats. We work with the card associations, expense management companies, and software providers to ensure these file formats provide the greatest consistency, stability, and ease of integration for our clients.

Integrating with Concur

Our systems are fully compatible with Concur, and we have pre-defined file formats configured for integration with this system. Citi has a formal alliance with Concur, as well as a strong working relationship with their technical experts to support our clients' customization needs.

More than 100 clients and approximately 15% of Citi's Commercial Cards clients use Concur.

Integrating with P2P

Citi has wide experience with many P2P technology providers, ERP systems and, of course, payment products. We are at the forefront of the financial services industry in understanding and advising our clients regarding the possible interactions between P2P schemes and buyer payment strategies. These are often interdependent, and suppliers will typically examine their total transaction costs in deciding how to comply with their buyers' automation strategies.

Interfacing with PeopleSoft

Citi has worked for more than ten years with clients who use a variety of PeopleSoft versions. Our approach is to partner and provide the robust data that the industry leading travel expense reporting system and ERP require.

Citi will provide data to State of WV in native PeopleSoft format, or, alternatively, in one of a number of industry-used file formats. This will enable PeopleSoft to streamline the transition process with minimal technical requirements.

Citi welcomes the opportunity to work with State of WV on the specifics of its data requirements to ensure the file selected will deliver the best volume and quality of travel data required by State of WV.

Customized Programming

Custom programming is not required to interface to with Citi systems. Citi will work with State of WV to ensure your systems environment is able to support a successful integration.

T&E Expense Processing Tool

Citi partners with multiple Enterprise Resource Planning (ERP) systems and Expense Management Systems (EMS), including Oracle R12, PeopleSoft, SAP, Workday, and Concur.

5) Ability to attach and store documentation including retention schedule

Uploading Receipts via CitiManager Mobile App

In North America, cardholders can upload receipt images using the CitiManager Mobile App, and then attach the image to a transaction.

Retention Schedule

Through CitiManager, online historical information is available for reporting for 36 months. Archived (offline) data is retained in a secure offsite facility for a minimum of five (5) years.

6) Ability to lock or unlock interfaced or mapped transactions

Yes. Via GCMS, the State of WV has the features whereby when a transaction is approved in a system and exported to your downstream ERP/financial tool, the values will be locked so they are in sync with the State of WV's side of the data.

Capturing and Retrieving Receipts

Through our CitiManager Expense Management Module, State of WV can upload, view, download, and manage print receipts. State of WV's cardholders can attach receipt images (up to 4 MB) in PDF, JPG, and PNG formats.

7) Ability to upload chart of accounts

Accounting segments may be numeric or alphanumeric or date formatted, with up to 40 characters for the value and 40 characters for the description. Citi's system allows up to 20 segments, which can be assigned up to 40 alphanumeric characters. This translates to 800 maximum characters for an accounting string code.

Account classifications can be viewed through CitiManager's Card Management Module. CitiManager also allows you to place restrictions, or cross validation functions around the use of individual segments of that full accounting string.

State of WV's Program Administrator(s) can maintain and upload the accounting information online one-at-a-time or in bulk using a spreadsheet. For frequent accounting code updates, Citi has the capability to receive an update file periodically from State of WV's accounting system, ensuring that changes flow through this file interface to Citi.

System Dependencies

When creating an accounting scheme, list fields can be linked together as dependency chains, where the value selected for one field determines which values are available in another field. For example, you can create fields called Country and City configured so that if the user selects France in the Country field, the City field is restricted to the values Paris and Lyon.

A default accounting code with a maximum length of 150 characters can be included in the cardholder's profile at account set-up. The code is passed to State of WV with each transaction and used for default accounting.

Your Program Administrator(s) may view and maintain the accounting information online one-at-a-time or in bulk using a spreadsheet. For frequent accounting code updates, we have the capability to receive an update file periodically from your accounting system, ensuring that changes in your accounting system flow through this file interface to Citi.

8) Process for modifying chart of accounts

Please refer to our response above within Question 7.

9) Ability to validate funding allocation

Yes. This is standard GCMS functionality for the State of WV to load your GL values into Citi's tool and be able to manage how you choose the proper values at the cardholder level or the cardholder's manager level. Citi's Onboarding team is experienced with your previous configuration and will be able to assist in setting this up.

c) Reporting

1) Standard reports

Standard Reports

Using the CitiManager Reporting Module, Citi has built a set of standard reports that are globally consistent and intuitive to use, while allowing for user customization. Online reporting is available 24/7 and users can export data into common data processing formats such as comma-delimited, MS Excel, PDF, or text.

To quickly access the most critical reports for your commercial card program, Citi designed the following functional areas:

- Account Management
- Audit Compliance

- CTA Reports
- Declined Authorizations Reports
- Delinquency Reports
- Global Client Tracker
- Meeting and Event Cards
- Merchant Reports
- Reallocation Reports
- Transaction Reports
- Travel Reports
- Virtual Cards Account Reports

Detailed below are some of the most frequently used reports and their descriptions.

Report Name	Report Description
Delinquency Report	Delinquent Accounts - Detail Report
Declined Authorizations Report	Date prompted Declined Authorizations Report list provides details listing both the base and alternate currency
All Transaction Report	Transaction level detail by hierarchy with date range prompt
Account Listing with Hierarchy	Account level detail with hierarchy names
All Transactions by Merchant Name	Transaction level detail by merchant name with date range prompt
Credit Limit Review Report	Cardholders and transactions to date with credit limit. It can be used to determine cardholders approaching the account credit limit.
Reallocation Summary	The Reallocation Summary report is available only when using the electronic workflow functionality within the CitiManager Card Management Module. Data is fed directly to the system via the Global Data Repository.
Card Summary	Account level count of transactions with date range prompt
Virtual Card Transactions Details Report	This global report will contain details about the Virtual Card Account transactions. Some attributes listed with each transaction are Hierarchy, Virtual Account Number (Short), custom data fields, etc.

2) Ad hoc or customized reports

Using CitiManager Reporting, State of WV will have full control over report production, enabling you to generate pre-configured or ad-hoc reports from over 700+ data elements, including Level III and enhanced folio data. Data can be pulled from all sections of a profile and sorted according to any field that State of WV selects. Based on the State of WV's user entitlements, the system will allow users to create reports for multiple card types under the same login.

State of WV's users can create and save customized reports tailored to their needs as frequently as required. Reports can be pre-scheduled to run automatically or produced on an ad hoc basis.

State of WV's Program Administrator(s) can create on-demand reports online by:

- Selecting columns and options
- Creating calculations
- Filtering or grouping data

Users can also modify existing, pre-authorized report templates to suit their individual business requirements.

Using the module, State of WV can track and group transactions as well as filter on any attribute, such as cost center, commodity code, or cardholder. Your Program Administrator(s) can access general functionality, such as formatting, sorting, and performing summary calculations, for straightforward querying. In addition, users have access to more advanced functionality, such as sub-totaling columns, creating custom prompts, and on-the-fly charting capabilities.

There are no additional costs for customized reporting via the module. If additional programming is required, we will work with you to determine the fees incurred. Data is exportable into common data processing formats such as comma-delimited, MS Excel, PDF, or Text.

CitiManager Reporting Categories

Within CitiManager Reporting, State of WV can create custom reports using the following categories:

- Hierarchy Attributes
- Account Attributes
- Account Metrics
- Transaction Attributes
- Transaction Metrics
- Air Detail
- Hotel Detail
- Car Detail
- Travel Agency Detail
- Reallocation Attributes
- Temporary Services Detail
- Transaction Shipping Detail
- Fleet Fuel Transaction Attributes
- Purchase Transaction Attributes
- Calling Card Transaction Attributes
- Dispute Attributes
- Virtual Card Number Attributes
- Program Dashboard Attributes
- Lodge Card Attributes

3) Report scheduling

CitiManager Reporting Formats, Delivery, and Frequency Options

Reporting Frequency

CitiManager Reporting is available on demand at intervals defined by State of WV. Reports can be issued at the following frequencies, depending on the type of report:

- Cycle
- Daily
- Month end
- Calendar and Fiscal Quarter
- Calendar and Fiscal Year

In addition, State of WV can pre-schedule specific reports to run in the format and time intervals you have defined.

4) Delivery options, i.e. online, email, mobile

Report Delivery

Program Administrators and cardholders can access reports through the CitiManager Reporting Module and can print and download reports as needed. CitiManager Reporting is available on a 24/7 basis.

Citi does not distribute transaction data via email or mobile, but can provide an email to indicate that the report is ready and the user can log in to retrieve the report.

As an alternative, Citi also can securely deliver transaction data in one of several standard or custom file formats directly from our Global Data Repository for use within a client's system. Citi also can develop, for an additional cost, a custom file format to meet the specific needs of a particular client. In both cases, these files can be scheduled for delivery on a daily, weekly, monthly or quarterly basis.

5) Exporting options and formats

Output Formats

Using CitiManager, State of WV can select the report output format that works best for your organization.

Standard report output options include:

- XLS
- CSV
- TXT
- PDF

There is no limit to the amount of data that can be exported at any one time other than that of the receiving application (e.g., MS Excel), which Citi does not control.

6) Dashboards

Citi Program Dashboard

Citi's Program Dashboard tool, integrated within our CitiManager Reporting Module, delivers program analytics more efficiently than ever before to help your business achieve greater efficiency and control. Designed to complement Citi's cutting-edge reporting capabilities, this sophisticated tool provides a dynamic, real-time, graphical presentation of program information based on user-defined parameters and key performance indicators.

With the Citi Program Dashboard tool, State of WV will gain a dynamically integrated view of:

- All transaction data by division, cardholder, and vendor
- Metrics and diagnostics to identify spending patterns, trends, and delinquency monitoring
- Optimization opportunities to increase efficiency

7) Number of data fields available

State of WV may tailor CitiManager's Expense Management Module to add customized fields to enhance cost allocation or add fields for additional data collection. 100 fields can be customized with unlimited character length.

8) System data retainage

Through CitiManager, online historical information is available for reporting for 36 months. Archived (offline) data is retained in a secure offsite facility for a minimum of five (5) years.

9) Ability to access/run reports across hierarchy levels based on user's security role(s)

Program Administrators and cardholders can access reports through the CitiManager Reporting Module and can print and download reports as needed. CitiManager Reporting is available on a 24/7 basis. Specific reports may be limited to users who are entitled or designated as Program Administrators.

c) Single sign-on to available software solutions

For security reasons Citi does not integrate its SSO or tools into clients systems. Modules within CitiManager, however, are accessible via Single Sign-On and passwords.

e) Alerts and Notifications via mobile apps and email

CitiManager Mobile App

Push Notifications via Text

- Allows the user to receive alerts on their mobile devices from CitiManager Mobile in addition to SMS text and email such as,
- Available credit remaining (%)
- Declined transaction
- Dispute resolution notice
- Each transaction• Email statement
- High value transaction ($)
- Payment due• Payment received
- Payment past reminder

Cardholders receive an email and SMS alert when their payment has been received. State of WV may also use CitiManager Reporting to create reports of payments after they post. State of WV can set up a subscription to receive the report as often as needed.

t) Program auditing and monitoring tool

Reports Used for Auditing

CitiManager Reporting enables State of WV to aggregate and pull transaction data in a variety of formats for auditing and compliance purposes and at either a detailed or summary level.

We recommend using the tool as a guide for State of WV to review spend by supplier, number of transactions, and average transaction amount. This can be used in conjunction with your internal records/contracts with your suppliers to measure compliance with your company policies and contract performance. Citi will provide the tool training upon request.

Available Audit Reports

Report Name	Report Description
Inactive New Card Accounts - 30 Days from Issue Date	Number of accounts not activated within 30 days of open date
Inactive New Card Accounts for Number of Months from Issue Date	Number of accounts not used within "X" month from open date - user defined prompt
Number of Card Accounts with History of Reoccurring Non-Sufficient Funds	Number of accounts with repeated NSF payments (NSF = Non-Sufficient Fund) for client defined date range
Number of Cardholders Exceeding Cash Limit	Number of accounts with accounts cash limits in excess of standard - user defined prompt

Report Name	Report Description
Number of Cardholders Exceeding Credit Limits	Number of accounts with credit limit in excess of standard - user defined prompt
Number of Cardholders Exceeding Single Transaction Limit	Number of accounts with single transaction limit in excess of standard - user defined prompt
Number of Declined Transactions	Posted transactions causing over cardholder's credit limit status
Number of Payments Returned due to Non-Sufficient Funds	Number of accounts with NSF payment (NSF = Non-Sufficient Fund) for client defined date range
Percentage of Cash Advance in Total Account Credit Limit	Number of accounts with cash limits in excess of standard of Total Account Credit Limit - user defined prompt
Delinquent Card Accounts with Balance	Number of Accounts with delinquency and outstanding balance
Delinquent Card Accounts with Balance and Last Transaction Date	Number of accounts with outstanding balance and last transaction date
Delinquent Card Accounts with Balance by Status Code	Number of accounts with status code and outstanding balance
Accounts exceeding their Single Transaction Limit	Transaction amount in excess of account Single Credit Limit
Cardholder's Frequent and Sizable Spend with same Merchant	<x>% of trans dollars with same merchant and # of trans over <y> days - user defined prompt
Gasoline Transactions	Gasoline spend over a set amount - user defined prompt
Grocery Transactions	Grocery/Candy store spend over a set amount - user defined prompt
Highest Transaction Amounts	Top Transaction amounts - user defined prompt
Highest Transaction Counts	Top Transaction counts - user defined prompt
Internet Transactions	Ecommerce transactions with a user defined prompt for MCC names
Merchant City equals Cardholder Account City	Merchant city = cardholder account city
Merchant Name Equals Cardholder's Last Name	Merchant name = last name of cardholder
Number Cash Advances Withdrawn at Cardholder's Home Address	Number of accounts with cash advances withdrawn at the cardholder's zip code
Number of Air Tickets Booked in Premium Class	Number of accounts that purchased air tickets in premium classes. User defined prompt above defaults.
Number of Cash Advances non-related to Travel	Number of accounts where cash advances are withdrawn by cardholder without taking a trip within "X" days of cash withdrawal - user defined prompt
PAYPAL Transactions	Merchant name = PAYPAL
Posted Transaction Amounts over Selected Amount	Posted Transaction Amounts over Selected Amount
Posted Transactions with Selected Merchant Category Codes	Posted transactions with MCC of "X" - user defined prompt
Selected Merchant Category Codes with Cardholder's Account City	If MCC is <X> and Merchant city = cardholder account city - user defined prompt
Single Transaction amount as Percentage of Credit Limit	Single transaction amount within <X>% of credit limit - user defined prompt
Split Ticket I	Split ticket -- multiple trans from same merchant, same tran date

Report Name	Report Description
Split Ticket II - Total greater than single transaction limit	Split ticket -- multiple trans from same merchant, same tran date with total greater than single transaction limit
Suspect Merchant Names by Selection	Single transaction amount within <X>% of credit limit - user defined prompt
Transactions in Adult Entertainment	Transactions relevant to Gentlemen's club or adult entertainment - user defined prompt for MCC names defaulted to a few merchant names
Transactions with Rounded Up Amounts	Purchases or ATM Transactions that had no decimals in their transaction amounts
Weekend Transactions	If Transaction Post Date is Saturday or Sunday

1) Card demographic information

Please refer to our response above in subsection f) for further details.

2) Transaction information

Please refer to our response above in subsection f) for further details.

4.2.1.18 Goal/Objective 18 Transition/Implementation

The vendor's transition and implementation plans are extremely important to the State. The transition/implementation team should be available during the State's normal business hours. The vendor should describe the transition/implementation plan and should include but is not limited to the following:

a) The timeline for implementing the State's purchasing card program, including traditional one-card and virtual card programs

As your previous Cards provider, Citi is familiar with the State of WV's prior objectives. We would be pleased to review your requirements, should they have changed, to ensure we provide the best program experience possible.

Implementation Plan & Timeline

For a program the size and scope of State of WV's, we anticipate a 120-day conversion.

Upon award of business, Citi will work with State of WV to establish the contracts, share marketing plans, and finalize conversion planning. Citi will also assign an Onboarding Manager supported by a designated implementation team. Your implementation team will customize a transition plan according to State of WV's objectives, as well as develop, document, and maintain a complete project plan detailing the scope of work, completion criteria, deliverables, roles, and responsibilities.

The following sample plan details each implementation task and the estimated timeframe for a successful implementation.

Sample VCA Conversion Timeline

6 Critical Tasks

Requirements Gathering
- Identify and assign resources.
- Align on program details, technology & reporting, supplier enablement strategy.
- Full-team engagement.

Program/System Build
- Build out card processing system based on requirements gathering phase.
- Quality review build.
- Citi team.

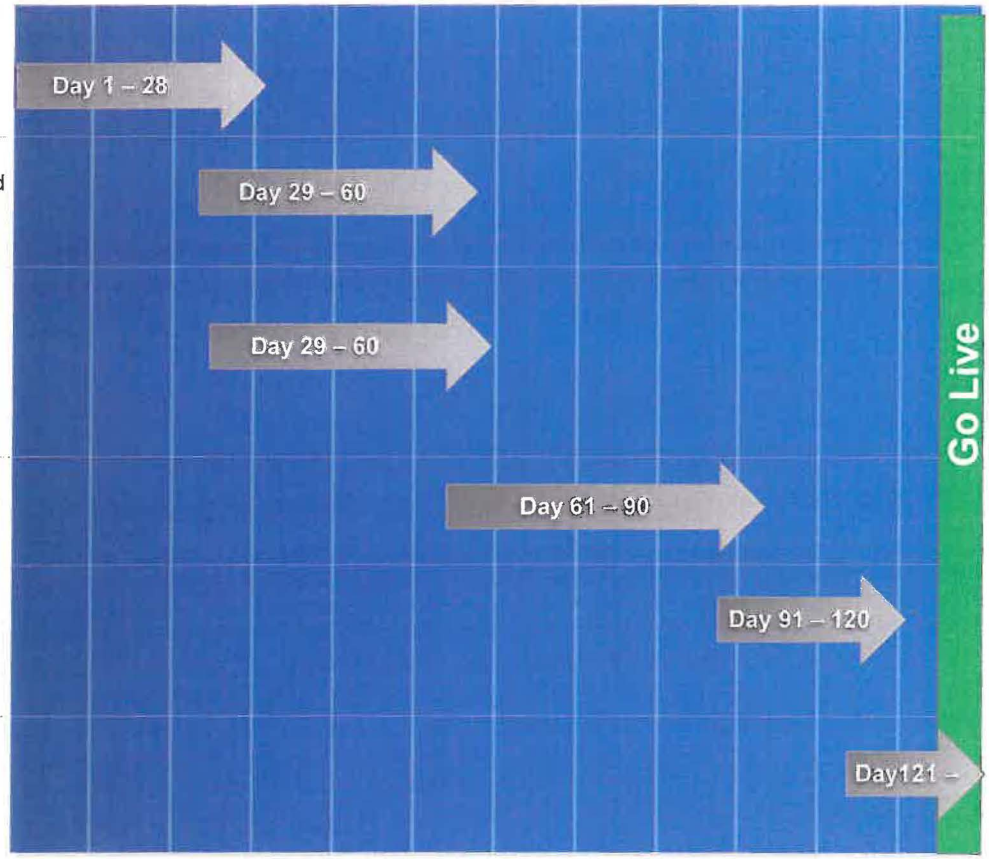
Technology Build
- Code for request/response files, reconciliation file.
- Transmission set-up for all files.
- Configure UAT and Production sites.
- Client, Citi IT teams; input from client business team.

UAT Testing
- Full UAT testing of request/response file process via transmission build.
- Client, Citi teams

Production Validation Testing
- End-to-end testing with pilot vendors in Production; reconciliation file testing.
- Identify opportunities to fine-tune processes and procedures.
- Full-team engagement.

Full Roll Out
- Work with Supplier Enablement to ramp up vendor list.
- Automate payment to Citibank.
- Client business team and Citi team.
- Ongoing Supplier Enablement support.

120 Days To Completion



Critical activities in the implementation process are detailed below:

Project Initiation

Brief series of meetings to evaluate State of WV's requirements and provide best practice recommendations to enhance overall program performance

- Introduce the transition team
- Review details regarding the Transition Timeline
- Confirm key participants from State of WV
- Support a prioritization schedule for implementing the State of WV hierarchy, and data files

Through our project management process, Citi will provide clear and timely communications to all project participants throughout the transition period.

Requirements Gathering

Your Citi Onboarding Manager will coordinate and assist State of WV with all required documentation along with your Citi Sales and Banking partners.

- Evaluate State of WV's technology and business requirements to determine what changes to your current program may be desired
- Jointly re-evaluate your transmission protocols and file interfaces
- Document all Statement of Work details and other documentation related to the implementation

Program Build

Citi will review and offer a consultative approach based on our industry experience. Key milestones during the Account Opening and Setup phases include establishing and coordinating:

- Program Parameters
- Hierarchy
- Card Design
- Card Deployment strategy

Verification Testing

Scheduled prior to going into a production environment, Citi will issue pilot cards, validate the transmission of files and confirm the status of data populating on Citi's web based program management tools. Your Technical Implementation Manager will evaluate the status incrementally through each phase.

Training

This phase finalizes planning training.

Citi applies best practices developed during the past two decades to provide highly effective training for State of WV. The training strategy is understanding that early training and education paves the way for an efficient, smooth-running card program. We design training programs to demonstrate the systems and, more importantly, provide State of WV with a deep understanding of all aspects of your card program.

Citi will take a proactive approach with State of WV in determining the most efficient training methods and context for your program participants. Examples of training methods include onsite training and webcasts. Our emphasis on training will enable State of WV to realize the maximum benefits of the program.

During implementation, we will discuss your training requirements with you and customize a program to meet the specific requirements of your Program Administrators.

An overview of our training approach is illustrated below:

Training Overview

- Program oversight and administration
- Online Application and Maintenance process
- Billing process
- Disputes process
- Standard and Ad hoc reporting

Citi's Online Systems

- CitiManager
- CitiManager's Expense Management module
- CitiManager's Reporting module

Production and "Go Live"

The Onboarding team will guide you through full card issuance, automation of your data files, and confirming successful payment posting after cycle.

Post-production Monitoring

In addition to providing support during "Go Live," your Onboarding Manager will continue to monitor your program and provide valuable assistance as an additional resource for your overall program before we transition your program over to our Service team.

> "Given the tremendous amount of collaboration required by this project, we are delighted that it was completed in less than two months. Citi's commercial card expertise was a key reason the program was such a huge success"

Michelle Hunt
Regional Category Manager for Travel and Entertainment
at Procurement for DHL Supply Chain Americas

b) The tasks to be performed and responsible parties

Please refer to our response directly above in subsection a) for an outline of tasks to be performed and responsible parties. In addition, please see below for client resources required for a successful implementation.

Client Resources and Estimated Staff Time Required

For the implementation, we recommend that State of WV designate a Program Administrator for your commercial card program as well as assign a cross-functional project team, including representatives from your accounts payable, human resources, marketing, and technology units. These individuals will work together with Citi personnel to ensure a smooth implementation and optimal program performance.

Working Together to Ensure a Successful Project

c) **All customer support that will be provided during implementation such as onsite support, technical assistance, user manuals, web-based training, etc.**

Most of Citi's implementations can take via Zoom meetings, and Citi is amenable to perform on-site training with at least six users.

Training

Citi has a team to support State of WV's ongoing training needs during implementation and throughout the life of the program.

Training focuses on new users, as well as the introduction of new tools or enhancements to existing tools. In addition, we provide ongoing refresher training for current State of WV Program Administrators.

Available Training for Program Participants

Program Administrators

Sample Instructor-led Webinar Training Agenda for CitiManager and Reporting Tools

CitiManager

- Getting Started/Navigation
- Maintain Your CitiManager Profile
- Manage Users and Card Accounts
- Manage Card Applications
- Perform Account Maintenance
- Manage Hierarchies
- Perform Account Maintenance
- Set and Manage Alerts
- Access the Learning Center and Other Resources

Reporting

- Run Standard Reports Using a Template
- Edit a Report
- Export a Report
- Add/View Report in the History List
- Subscribe to a Report
- Export a Report
- Save Report Templates
- Create Custom Reports

On-demand Training Resources Available in the Learning Center

- Web-based Training Modules (Demonstrations)
- End-to-end User Guides
- Quick Start Guides and Job Aids
- Instructor-led Webinar Training Registration

- Sample Quarterly Generic Webinar Training Courses

- CitiManager Basic
- Bulk Online Applications/Bulk Online Maintenance
- Online Applications
- What Your Cardholders Can Do
- Reporting

Cardholders*

CitiManager User Guide Topics

- Activate Your Card
- Register for the CitiManager Site
- Getting Started/Navigation
- Maintain Your CitiManager Profile
- View Card Details
- View and Download Statements
- Make a Payment
- Perform Card Maintenance
- Dispute a Transaction
- Perform Card Maintenance
- Set and View PIN
- Manage Alert Subscriptions

Program Administrator Training Options

To ensure all Program Administrators will benefit, training classes are designed for all skill levels, from beginners to the most advanced. Training is delivered using a variety of methods to provide flexibility around your demanding schedule.

State of WV can choose to use any of the following forms of training:

Program Administrator Commercial Cards Training Options

Online Webinar Sessions	State of WV can register for webinar training by topic. Webinars are instructor-led and delivered using Zoom or Teams. . Instructor-led webinars provide interactive training with one of our seasoned Trainers. These sessions can be tailored to your program and provide an overview of navigation and step-by-step demonstrations of key functionality. Citi Commercial Cards Learning Center offers pre-recorded CBTs for refresher training or training of new Program Administrators. Online tutorials covering all card management functions for Program Administrators are built into our card management module. Additionally, the Citi Learning Center consists of a series of educational and best practice webinars, recorded for your convenience, to keep you up to date with today's quickly changing payments environment. Our content is produced with treasury professionals, travel managers, procurement staff, and card program administrators in mind.
'Citi Training Series' Webinar Quarterly Learning Series	The Citi Training Series is designed to keep State of WV up to date on our tools and capabilities related to your Commercial Cards program. These generic webinars are scheduled on a quarterly basis and are suitable for new or seasoned Program Administrators who need a refresher. Trainers review functionality available in our tools such as CitiManager and Reporting and others based on your program's set-up. We welcome State of WV's participation, as the program offers an important opportunity to learn about Citi's offerings and how to best manage your card program.
User Guides	State of WV can access end-to-end user guides and quick start guides in the CitiManager Learning Center for all Citi Commercial Card online tools. The end-to-end user guides provide step-by-step instructions for all tool functions. The quick start guides provide step-by-step instructions for the most frequently used functions. A variety of training materials available to State of WV includes: • Cardholder Guides • Standard Card Management and Reporting Module User Guides • PowerPoint presentations E-Learning • The CitiManager Learning Center houses on-demand training resources for your Program Administrators. The Learning Center is accessed from CitiManager and provides access to an extensive library of web-based training, end-to-end user guides, quick start guides and job aides. The Learning Center can also be used by Program Administrators to register for and join instructor-led webinars. Program Administrators who complete training, can view their training transcripts and access a certificate of completion.

Citi also offers online CitiManager interactive guides for cardholders.

For an interactive guide to frequently required CitiManager features, please see https://www.citibank.com/tts/sa/citi-manager-infomedia/

d) The process for adding new cardholders, billing accounts and coordinators during transition/implementation if different than the applicable sections above

The process for adding new cardholders, billing accounts and coordinators during implementation is consistent with the above sections.

e) Names and experience of the proposed implementation team members

Staci Leap, Global Implementation Manager

Staci Leap has 28+ years in the Commercial Card space and 14 of those years with Citi. Staci has held progressive roles serving corporate clients. As a Global Implementation Manager for the Onboarding team, Staci has applied her expertise with Citi's Commercial Card programs to drive and implement complex/global programs while adhering to policies and agreed-to timelines, managing multiple tasks, teams, and hitting milestones on target. Staci incorporates her prior experience as Corporate Commercial Card Lead and Head of the North American Operation of Excellence for a Fortune 100 company for 14 years. In those 14 years, Staci took a decentralized global program in 63 markets, with multiple banks and ineffective reconciliation processes to a "One Bank, One Process, and One Card" program. In addition, she built an operational excellence service model for administration of the global program to support their 10K+ cardholders. Staci's depth of knowledge of the cross functional areas of Commercial Cards combined with her strong communication and organizational skills allow for a seamless experience for the client with projects achieving all objectives on time and in scope.

Gianni Ballarin, Global Technical Implementation Manager

Gianni Ballarin joined the Citi Commercial Cards Onboarding team in December 1999 with eight years' experience in government account implementations. Since joining Citi, Gianni has successfully managed multiple complex regional and global implementations of Commercial Cards solutions. Gianni is currently the Technical Implementation Manager for a wide array of clients, including large corporate and middle market clients, along with both public and private sector clients. Gianni has excellent analytical skills, interpersonal skills, and communication skills. He is a true team player who enjoys working with clients on maximizing their program benefits and goals.

f) The man-hours required to complete the transition within identified timelines

The following table presents the number of client staff hours typically required for a standard, 120-day implementation and integration process.

Phase	Estimated Staff Hours*
Kick-Off and Scope Definition	4 to 8
Requirements / Documentation	20 to 24
Account Opening	40
Solution Design and Build Phase	12
Production Validation Testing (PVT)	40
Training	8 to 10
Production (Go Live)	40
Additional support: Weekly status and working meetings (4 months) 2 hrs / wk	32

*Total estimated hours may vary depending on requirements, associated complexity and other criteria.

g) Any other information necessary to understand the implementation of the proposed system

Citi's implementation team have been in the industry for 20 years, with at least 10 years of tenure at Citi.

Implementation Support from Client

In our experience, it is vital that State of WV has the following in place to ensure a successful global commercial card program:

- Defined Objectives: Clearly defined objectives will provide State of WV and your cards provider a clear benchmark for success. It is important that objectives be agreed to across the State of WV organization
- Senior Sponsorship: State of WV senior sponsorship supports the ability to mandate the chosen program, which typically has a dramatic impact on the level of compliance and spend captured on the cards. In turn, State of WV will realize the benefits of streamlined processes, improved data flow, and greater financial returns
- Empowered Project Team: To complete a successful program roll out, State of WV will need people that are empowered to make decisions regarding the program, having engaged the necessary functional partners within the business

h) Expansion of payment capabilities through additional card platform tools

Through CitiManager, Citi is able to seamlessly expand upon an initial rollout of your Cards Program with additional payment capabilities, should you opt for additional products. Feature such as new card types, additional issuance, and new training can quickly and easily be provided via CitiManager's card platform tools.

i) A plan to expand the program

Program Expansion

With a presence across the world and ongoing expansion to new markets, Citi is positioned to develop State of WV's program to meet your future requirements. The following table highlights some of the ways in which we will work with State of WV to expand your purchasing program to new markets and commodities:

Purchasing Program Expansion

Strategic Alliances:	As the premier provider of reconcilement, payment, and settlement solutions, we actively work with partners and internal parties to expand our strategic offerings toward a more integrated, end-to-end eCommerce solution to provide even more value to State of WV.
Payment Optimization Program:	Citi offers a Merchant Analysis, via Mastercard PayTech or Visa's Supplier Enablement Spend Analytics (SESA) platform, to assist clients like State of WV in identifying non-Purchasing Card opportunities using a diagnostic tool and client Accounts Payable files.

Payment Optimization Program

Industry research consistently indicates that Purchasing Card programs are underused. Estimates of the value that can be captured by optimizing programs vary, however, Palmer & Gupta report that nearly 40% of companies have examined their Purchasing Card programs for missed opportunities.

In addition to growth opportunities for Purchasing Cards, Citi recognizes that significant opportunities exist to streamline the payment channel selections for all of accounts payable.

As State of WV's partner in optimizing your payment flows, we are committed to continuously improving the performance of your program. One approach we advocate is participation in our optimization program, which will help State of WV realize increased incremental financial incentive, transaction cost savings, and enhanced supplier pricing.

Citi's optimization program can focus on as many or as few of State of WV's payment channels as you prefer.

We offer various levels of engagement to help determine the size of your opportunity and to implement actionable results, including:

- Vendor match and benchmarking analysis
- Average transaction analysis
- Accounts payable file analysis

- Supplier enablement
- Merchant acquiring

Working with State of WV to mirror your strategic sourcing goals, Mastercard's PayTech, or Visa's Supplier Enablement Spend Analytics (SESA) provides a multi-dimensional view of your complete accounts payable spend, enabling State of WV to view your spend by commodity, general ledger classification, organizational hierarchy, business location and more.

Citi provides:

- A customized data analysis to meet State of WV's pre-identified target zones
- A priority vendor target list
- On-boarding strategy and customized plan
- A collaborative review with State of WV of our analysis and goals for implementation of results.

The following illustration depicts our approach to payment optimization.

Program Optimization

4.2.1.19 Goal/Objective 19 Training

The State desires a vendor that has the capability to train at all levels from the State Purchasing Card Management to the agency level coordinators. The vendor should describe the Training considerations including but are not limited to:

a) Its utilization and software offerings

Training

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- Cardholder Guides
- Standard Card Management and Reporting Module User Guides
- PowerPoint presentations

E-Learning

- The CitiManager Learning Center houses on-demand training resources for your Program Administrators. The Learning Center is accessed from CitiManager and provides access to an extensive library of web-based training, end-to-end user guides, quick start guides and job aides. The Learning Center can also be used by Program Administrators to register for and join instructor-led webinars. Program Administrators who complete training, can view their training transcripts and access a certificate of completion.

Citi also offers online CitiManager interactive guides for cardholders.

For an interactive guide to frequently required CitiManager features, please see https://www.citibank.com/tts/sa/citi-manager-infomedia/

b) Updates on technology changes

To ensure clients are properly trained on new releases, training products are examined with each upgrade and are updated as needed. Training on system upgrades is generally conducted through the use of Quick Reference Guides and web seminars.

c) Updates on purchasing card rules and regulations affecting the State of West Virginia

State of WV will be provided with a designated Citi trainer to support any training needs. Our comprehensive training includes initial program training on our policies and technology tools as well as ongoing training for State of WV's Program Administrators and key personnel, as needed.

d) Updates on changes within the financial institution that affect the State of West Virginia

State of WV will be provided with a designated Citi trainer to support any training needs. Our comprehensive training includes initial program training on our policies and technology tools as well as ongoing training for State of WV's Program Administrators and key personnel, as needed. We do not expect any changes at Citi that would impact the State of West Virginia, but if there were any, your client executive and client service manager would convey these along with your bankers, Andy Taylor and Jennifer Tanseco.

e) The State desires to continue to adopt best practices and utilize current technologies. Please describe how you assist clients to attain this as well as maintain a strong program including educational training for clients that involves presenting new products, services and industry trends as well as provide the opportunity for the client to network and share business strategies with both domestic and international peers.

Please refer to our response above in subsection a) of this response for details regarding Citi's training program.

Commercial Cards Conference

The State of WV can learn how to maximize the value of its commercial card program at Citi's annual Commercial Cards Conference.

Citi hosts an annual North American Commercial Cards Conference that is specifically designed to provide commercial card clients with the tools and information they need to manage and grow their commercial card programs. This event offers clients the ability to attend sessions covering a wide variety of topics related to products, reporting tools, and capabilities. Some of Citi's clients also present on topics that are relevant to their own Citi Commercial Cards programs, providing a unique opportunity for other clients to hear what their peers are doing in order to maximize efficiencies within their own organizations. Additionally, Citi provides the opportunity for clients to receive personalized, hands-on training and the chance to engage in roundtable discussions with peers.

Highlights of the conference include:

Highlight	Description
General and Concurrent Sessions	Sessions, presented by Citi experts, association partners, industry leaders, as well as selected Citi clients, are based on best practice processes, market trends, and Citi's innovative solutions that are designed to support our clients' business objectives.
Roundtable Discussions	Discussions allow Citi clients the opportunity to share business strategies and best practices with their peers.
Citi Computer Lab	Sessions provide one-on-one training from Citi's Technology Specialists on our web-based tools.
Citi Training Mini Sessions	Courses meant to deliver specific instructions and best practices on Citi's reporting tools.

2025 Citi Commercial Cards Conference

The 2025 Commercial Cards North America Conference was held at the Scott Resort in Scottsdale, Arizona from April 28-30th. The conference was attended by 82 clients representing 57 organizations. Client attendees, representing diverse sectors, were engaged throughout the day with our insightful curated topics which featured industry experts and Citi global and regional leaders.

This event is designed to equip clients with information and insight they need to achieve their organization's goals while providing the opportunity to hear best practices from industry experts and peers. By bringing clients together across multiple industries, we have an opportunity to educate the audience on our latest offerings and grow our relationship together.

Citi welcomes the opportunity for State of WV to experience the benefits of our annual commercial cards conference and interact with existing clients and business partners, to gain first-hand experience on what a partnership with Citi truly offers.

In addition to the annual conference, Citi provides opportunities for clients to share and learn best practices with their peers in a series of roundtable meetings throughout the year.

Client roundtables are tailored to address the unique needs of our diverse client base. Past roundtables have addressed merchant acceptance for special applications and benefits of innovative technologies, including Citi's Virtual Card Accounts and Purchasing Cards (for procurement). Citi hosts roundtable discussions with clients seeking a forum for dialogue addressing their unique needs and concerns. Similar to the Annual Commercial Cards Training Conference, groups are brought together with the objective of sharing success stories to transfer knowledge, addressing challenges, and establishing priorities for formal tracking with objectives and Citi follow ups.

Citi's Annual Commercial Cards Conferences

Citi's Annual Commercial Cards Conferences: Strategic clients come together to network, share best practices, learn from industry experts and each other during these four, regionally held, annual conferences which include:

- **General and Concurrent Sessions** – on best practice processes, market trends and Citi's innovative solutions
- **Roundtable Discussions** – share business strategies and best practices with peers. Client and Citi co-hosted
- **One-on-One Technology Lab Sessions** – customized training from Citi's specialists on its web-based tools

Citi is well prepared to offer annual training conferences on-site at State of WV to highlight industry best practices, system enhancements, and new products and services. Our training team has experience in conducting conferences globally with audiences ranging from 20 to 4,000 participants.

Citi's onsite conferences are typically composed of lecture and hands-on classes, as well as one-on-one computer labs for personalized attention to State of WV's user questions. Citi welcomes designing a training conference tailored to State of WV's specific issues and objectives, geared toward the knowledge level of the participants.

An example of a typical conference agenda would include:

- Opening Remarks by a Citi guest speaker (Lecture)
- How Citi Operates for State of WV (Lecture)
- What's New at Citi (Lecture)
- Basic Account Management (Hands On or Lecture)
- Advanced Account Management (Hands On or Lecture)
- Basic Reporting (Hands On or Lecture)
- Advanced Reporting (Hands On or Lecture)
- New Products or Services

Citi welcomes other topics important to State of WV, such as:

- Delinquency management
- Information security
- Program dashboards

f) Supplements to the existing web-based training programs of the Auditor's Office. The Auditor's Office reserves the right to use vendor-provided training programs on the Auditor's Office web site or any other web site or server by which the web-based training programs are distributed for the Auditor's Office and the State Purchasing Card Program.

Citi is happy to provide supplements to web-based training programs as needed.

In addition, as part of our standard onboarding process, State of WV will be provided with a designated Citi trainer to support any training needs. Our comprehensive training includes initial program training on our policies and technology tools as well as ongoing training for State of WV's Program Administrators and key personnel, as needed.

4.2.1.20 Goal/Objective 20 State of Emergency

Please describe the process for delivering services when the State of West Virginia is under a federal or state declared emergency on a 24 hour/7 day per week basis.

Citi is able to conduct the State of West Virginia's Cards Program in a consistent fashion should a federal or state declared emergency occur. Cards may be issued for emergency rush delivery should new issuance be required. This is an additional line of credit for purposes the State of WV wishes to put on its Cards program during these type of emergencies. Citi's Onboarding team can help assist with this setup.

Card Replacement

Emergency Card Replacement

State of WV's cardholders and Program Administrators can contact Customer Service 24/7 and from any location in the world to request a replacement card. Emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. Emergency cards can be sent via courier.

Please note that delivery timeline may depend on where the card is being delivered.

Both card processors also extend their own emergency services as part of their offerings in addition to the coverage Citi provides.

Tracking Cardholders in Emergencies

In an emergency, State of WV's Program Administrators can contact the Customer Service Unit 24/7 to inquire about a specific cardholder and his or her most recent transactions. Customer Service can use the cardholder's most recent transactions at hotels, restaurants, and car rental agencies to make assumptions about a cardholder's location.

4.2.1.21 Goal/Objective 21 Disaster Recovery Plan

Vendor should describe their disaster recovery plan and indicate the length of time required to restore full service assuming that the vendor's primary operation site is unavailable due to either man-made or natural disaster.

In accordance with applicable Federal Reserve, Office of the Comptroller of the Currency, and other regulatory dictates, Citi is required to meet established recovery criteria for all applications with recovery time based on application criticality and pertinent regulatory guidelines. Disaster recovery plans exist on an application/system level that specifies the approach taken to recover the technology in a manner that will enable operations to continue within the established recovery time objective. Plans are tested periodically, typically semiannually or more frequently as required.

As part of our effort to protect Citi and our clients, our business continuity/disaster recovery plans are sensitive, proprietary, and confidential documents. You can appreciate that those concerns prevent us from disclosing specific details of our business continuity program. Nonetheless, Citi believes it is important to share with you that we have taken important steps to give you justifiable confidence in our commitment and ability to provide ongoing services in the event of a business disruption.

Recovery Strategy Management

Recovery strategy management ensures that the business's recovery requirements defined in the Business Recovery Plan (BRP) are supported by appropriate recovery resources.

The goals of recovery strategy management are:

- Map the correct recovery strategies to the recovery time objectives (RTO) from the business impact analysis
- Maintain a state of readiness sufficient to support recovery service levels established by the business impact analysis
- Optimize the use of recovery resources and minimize costs
- Monitor whether recovery resources reflect ongoing changes in the business's operating environment

Process Strategy Implementation

Recovery sites fall into one of the following categories:

- Dedicated Hot Alternate Work Site: An alternate facility that already has complete user set ups including desktops, telecommunications and environmental infrastructure required to recover business functions readily available and fully functioning. These seats are dedicated to a specific business unit and are not shared with other businesses. These seats are not occupied during business as usual by other employees.
- Displacement / Shared Alternate Work Site: An alternate processing site which is equipped with hardware and communication infrastructure. These seats are occupied during business as usual by other employees. Employees using these seats are displaced during a contingency event. In most cases the recovery personnel use the same technology as the primary occupants of the seats.
- Remote Access: Citi is equipped with a robust and resilient cloud desktop platform and infrastructure providing staff with the means to securely access their business applications while working outside of Citi locations, typically from home.
- Transfer of Work: Business processes are transferred to another Citi location for processing during a business interruption until the impacted business can take the work back.

Recovery Strategy Guidelines — Based on Recovery Time Objectives of Business Process

The table below is used to guide the selection of recovery strategies based on RTOs.

Recovery Time	Business Function Characterization	Resulting Recovery Strategy Requirements
Enterprise Critical **0 to <= 4 hours**	Processes classified in this criticality rating have recovery time/point objectives of zero to four hours. This indicates zero to minimal tolerance for downtime and electronic data loss and requires dedicated recovery.	A fully operational, dedicated alternate site, which must be separated from primary sites by the following criteria: Geographically disbursed location with independent power, telecommunications, transportation and geologic threats. An alternate solution in which normal operations are divided between two or more geographically dispersed sites, each at least 10 miles apart, should be considered.
High **> 4 to <=24 hours**	People, processes and technology classified in this criticality rating have recovery time/point objectives of between four and 24 hours. This indicates minimal tolerance for downtime and electronic data loss and requires intraday recovery of core business processes.	A fully operational alternate work area solution, which must be separated from primary sites by the following criteria: Geographically disbursed location with independent power, telecommunications, transportation and geologic threats. An alternate solution in which normal operations are divided between two or more geographically dispersed sites, each at least 10 miles apart, should be considered.
Medium **>24 to <=72 hours**	People, processes and technology classified in this criticality rating have a recovery time/point objectives of between 24 and 72 hours. This indicates moderate tolerance for downtime and electronic data loss and preplanned recovery operations.	A "warm" shared alternate workspace internal or a contracted third-party provider. Alternate work area location is greater than 10 miles from the primary location with separate power, telecommunication and transportation.

Recovery Time	Business Function Characterization	Resulting Recovery Strategy Requirements
Low >72 hours	Processes classified into this criticality rating have a recovery time/point objectives greater than 72 hours, respectively. This indicates elevated tolerance for downtime and electronic data loss and requires use and access to archived backup data.	A "cold" share alternate workspace location less than 10 miles with shared power, telecommunications and transportation.

Recovery Site Management

Recovery Site Management responsibilities include the following:

- Seating/Floor Plan Maintenance: Identify and assign seating location within the recovery site, maintain seating information records, produce seating floor plans, update records anytime there is a change to the seating
- Inventory Assignment/Tracking: Assign assets or inventory to the recovering business, (this may include office designations, fax machines, filing cabinets, etc.), maintain inventory records, update records anytime there is a change to the inventory/asset assignment or ownership
- Site Documentation: Develop and maintain all recovery site documentation including general site information regarding the recovery site and its amenities, and the site's activation protocols and activation team
- Site Reviews/Integrity Checks: On-site physical inspections and remote technical integrity checks, creation of problem reports and tracking problems to conclusion
- Corrective Action Resolution: Confirm that issues encountered during site reviews are quickly resolved, document progress in a periodic management report
- Site Access Controls: Interface with the management of the facility's physical security management to confirm that the business has access to the recovery site, be confident that access security is maintained at levels equal to that of the normal operations facility, document security access guidelines in the recovery site documentation
- Testing: Provide support to the business for all recovery tests, establish a test plan and communicate to all stakeholders, log any issues and track to their resolution
- Crisis Communication: Integrate recovery site management with the crisis management team, maintain clear communication protocols the crisis management team, notify the appropriate parties of any incident having a material impact to the recovery site
- Site Activation and Support: Maintain a site activation team and site activation documentation, test the activation protocols periodically, implement changes to the site infrastructure/technology as requested by recovering businesses, confirm that the recovery site reflects changes to the business' operating environment

Recovery Time

A formal business impact analysis, which is reviewed at least annually, is the basis for each business function's specific recovery time objective (RTO). RTOs can range from zero for processes with an active, alternate processing facility to hours or days for processes with low criticality. Each business participates in approving the RTOs established.

The business impact analysis also establishes data loss objectives to provide confidence that the point in time of data recovery adequately supports the business. Data loss is zero in the case of applications that are mirrored in real-time but can extend to hours or days for processes with low criticality and/or methods for recreating data.

Recovery time objectives and data loss objectives provide concrete goals to plan for and test against, but various external factors outside of Citi's control surrounding a disruption — such as time of day, scope of disruption and status of critical infrastructure, particularly telecommunications — can affect actual recovery times. Citi representatives are available to discuss any further questions on recovery times.

4.2.1.22 Goal/Objective 22 Liability

The State should be liable for all valid transactions not exceeding the single purchasing card transaction limit which are initiated within the control restrictions in effect at the time of the transaction. The State shall not accept liability for unauthorized use of purchasing cards, fraudulent use, or lost or stolen cards that are reported in accordance with the successful vendor's policies. The vendor should describe how it handles unauthorized/fraudulent use or lost/stolen cards procedures.

With Corporate Liability, State of WV is liable for all transactions initiated on the account.

Corporate Liability Waiver

Citi provides clients, at no charge, with Corporate Liability Waiver Insurance to provide financial protection against unauthorized card use by employees. If an employee makes an unauthorized charge(s) on the company's card, and State of WV is unable to recover the expense from the employee, State of WV is generally able to receive remuneration for such losses associated with this misuse to the extent covered by the terms and conditions of the Corporate Liability Waiver program offered through Mastercard and Visa.

Coverage up to USD $100,000 per cardholder in the U.S for programs with five or more commercial cards

Lost or Stolen Cards

In the case of a lost or stolen card, we advise cardholders to notify Citi's Customer Service Unit immediately to remove the potential for any fraudulent charges. In most cases, we can provide a cardholder a new account number and expiration date, including specific merchants designated by the cardholder.

Both Visa and Mastercard offer services and easy to remember phone numbers to provide assistance in the case of a lost or stolen card. Visa can be reached at 1-800-911-VISA and Mastercard at 1-800- MCASSIST. In addition, the card associations provide emergency assistance including various travel, medical, and legal services.

Within the U.S., emergency card replacement is within 24 hours, provided that the request is received by 3:00 p.m. ET. The process to request an expedited card is to contact your Client Service Officer (CSO Team prior to submitting the application. The CSO Team will facilitate the process of creating the replacement card and requesting delivery to the location or address as specified by State of WV.

4.2.1.23 Goal/Objective 23 Card Brand

The vendor should identify the card brand(s) offered in their proposal and if applicable, specify any technical differences between brands. If the vendor issues multiple brands, the State strongly desires to receive one financial/revenue proposal and select the card brand once the award has been made to the financial institution.

Citi Commercial Cards is a dual issuer of Mastercard and Visa, enabling us to meet the needs and local capabilities of our clients with the best possible suite of products. That said, Citi recommends Visa for your Cards program.

4.2.1.24 Goal/Objective 24 Additional Items

The vendor should describe any additional items or available options or offerings that may be areas of interest to the State.

Citi Commercial Cards Mobile Virtual Card Account

Citi's goal is to provide State of WV with a full range of Touchless Payment tools to help equip State of WV employees and guest travelers with convenient and safe transacting options, whenever paying with a Citi Corporate Card.

Citi is taking a phased approach to rolling out contactless capabilities:

Phase 1: Enable Contactless capabilities. Currently available in most markets that offer Commercial Card products.

Phase 2: Enable Mobile Wallet payments. Currently available with Apple Pay and Google Pay in 26 markets and with Samsung Pay only in the US.

Phase 3: Enable Virtual Cards provisioned into a Mobile Wallet "Mobile VCA" / "mVCA:"

- mVCA will solve for non-cardholder use cases such as contractors, interviewees, infrequent travelers, day-one-travel, Meetings & Events and guests, creating an improved traveler experience and reducing the need for reimbursements
- Visa:
  - This capability will enable organizations to generate Virtual Cards and provision them into Mobile Wallets via a third-party app.
  - The mVCA experience with Visa includes the ability for users to request cards and an approval flow
  - mVCA via Visa is expected to launch in the U.S. in Q3 of 2026

Citi Virtual Card Account (VCA) for Travel

In addition to our traditional CTA offering, Citi also offers the Virtual Card Account (VCA) for Travel product, which has the unique ability to provide a centralized payment tool for travel that further simplifies the reconciliation process by using a unique virtual card number for every booking made. This is accomplished with our industry-leading Virtual Card Account (VCA) offering, which offers local currency issuance in 53 markets and 35 currencies. Citi's VCA for Travel offering was designed to specifically support direct billing with hotels and low-cost carriers and potentially other spend groups such as Meetings & Events not supported by our current CTA solution.

Citi's VCA for Travel enables clients to generate unique virtual card numbers (VCN) to easily pay for and reconcile direct hotel bills and low-cost carrier bookings. This solution offers enhanced reconciliation process by matching booking information with transactional details and client defined fields. VCA for Travel can be used for post-invoice payments and "card-not-present transactions" made via the Internet or phone. Citi's VCA for Travel offers two interfaces to request virtual card numbers: a Web site and real-time Application Programming Interface (API). Citi also has the ability to connect VCA for Travel through API middle-ware providers, such as Conferma, to facilitate API connectivity between Citi and the major Travel Management Companies (TMCs) and Online Booking Tool (OBT) providers, enabling these TMCs and OBTs to easily use Citi's VCA for payment when making a booking on behalf of their client. Also, Citi offers a virtual payment integration with Cvent to facilitate the payment for Meetings & Events and improve data matching. Please note that the connectivity with Cvent and Conferma is available in selected markets only.

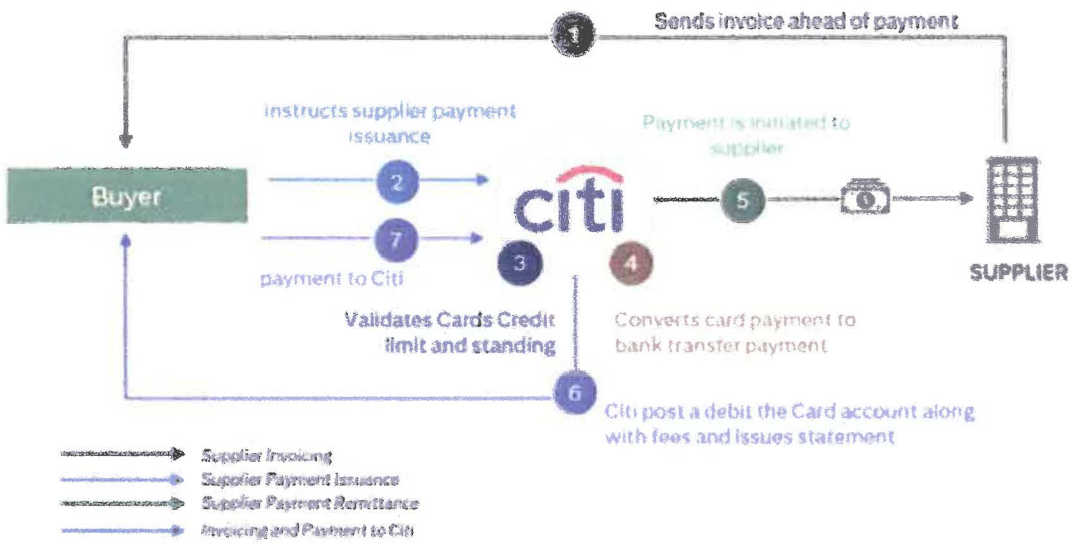
Additionally, each Citi VCN issued through the Citi VCA for Travel solution can be set with granular transaction-level controls that limit the use of that VCN to a pre-specified amount and / or specific validity period. These controls provide Citi clients with even greater assurances that supplier card payments are processed appropriately and in compliance with corporate policy. Suppliers can receive the virtual card number and associated remittance data for payment processing via a secure TLS-encrypted email.

Citi Optimized Pay

Citi Optimized Pay is a solution currently in development that will allow clients to use the working capital available through their Commercial Card program to pay any supplier, with Citi sending the funds directly to the supplier's bank account.

Any extension of credit associated with this solution will be reviewed separately with the Citi Banking team and is subject to an independent assessment by Citi Credit Risk.

How it Works



4.2.2. Mandatory Requirements

The following mandatory requirements must be met by the Vendor as a part of the submitted proposal. Failure on the part of the Vendor to meet any of the mandatory specifications shall result in the disqualification of the proposal. The terms "must", "will", "shall", "minimum", "maximum", or "is/are required" identify a mandatory item or factor. Decisions regarding compliance with any mandatory requirements shall be at the sole discretion of the Purchasing Division.

4.2.2.1 Mandatory Requirement 1 Card Issuance

Card Issuance requires the approval of the State Auditor's Office. The successful vendor will incur all costs associated with card issuance.

Citi acknowledges this requirement.

4.2.2.2 Mandatory Requirement 2 Card Format/Design

It is mandatory that the vendor provide customized card designs created specifically and exclusively for the State of West Virginia Purchasing Card Program. Examples include, but are not limited to:

a) The name of the 'STATE OF WEST VIRGINIA', the State's official seal, or any other distinct feature approved by the State Auditor's Office

b) The phrase 'FOR OFFICIAL USE ONLY'

c) The phrase 'TAX EXEMPT' and each agency's unique tax exempt number embossed or otherwise placed the card

d) The successful vendor's toll-free telephone number for customer service

e) Custom background

Citi acknowledges this requirement

Card Design Overview

Our card designs are flexible and include standard and custom options. A standard design enables State of WV to co-brand your cards with the State of WV name and logo.

Standard Card Design

Citi's standard card design enables State of WV to co-brand your cards with the State of WV name, logo, and Tax-Exempt information. As part of our standard offering, clients can request a hot stamped logo on our cards, free of charge. Hot stamps provide clients the option to 'brand' a base plastic by placing their logo in the top left hand corner and are available in a variety of monochromatic colors. For standard logo cards, the Citi logo is located in the upper right-hand corner of each card above the Visa or Mastercard 'bug' and hologram.

Standard logo cards, without hot stamps, are available two weeks after receiving the cardholder information (as early as a month after implementation begins). For clients who choose to include hot stamps, and additional six to eight weeks is required from the time client artwork is submitted to complete a graphic plastic request.

The standard design and layout for Citi's commercial cards is as follows:

Front of Card	Citi logo, product identifier (Purchasing, Corporate), card association logo, 4-digit BIN, 'Valid from' and 'Expiration date', and State of WV's logo, if applicable.
Embossing	Account number, valid dates, cardholder name, and the fourth line embossing. 25 alpha-numeric characters can be included in the fourth line embossing. This client- defined field is available for university, department, or accounting information.
Back of Card	Customer Service address, customer service toll free and collect numbers, 'Authorized signature' and 'Not valid unless signed' by the signature panel, plastic manufacturer's identification codes, ATM logo and number*, if applicable, the Citi logo and branding statement. *Citi can also remove reference to ATM/cash.

State of WV Logo Placement

Client logo area

Front

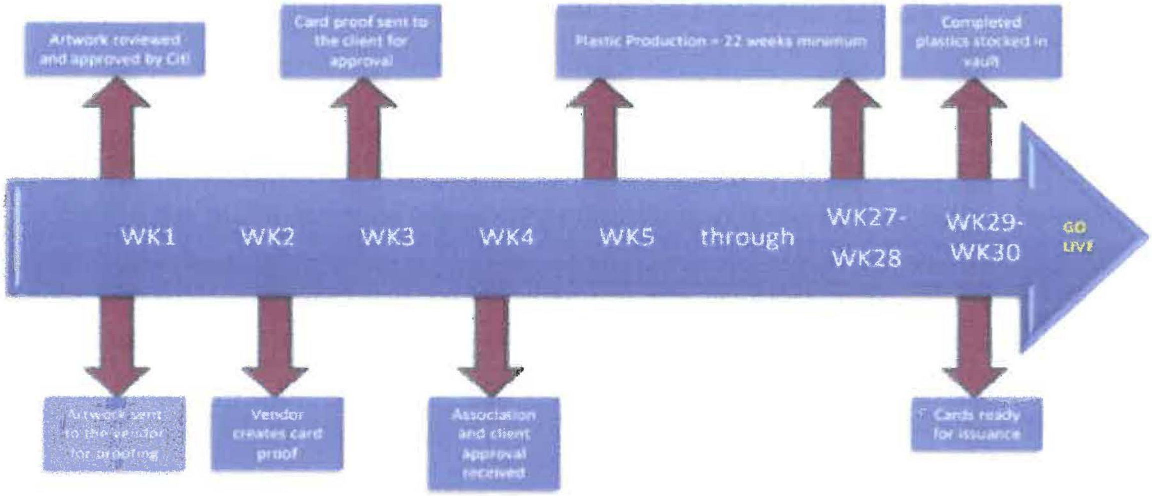
Back

Custom Card Design

If a custom option is desired, Citi's Global Marketing team will work with your Onboarding Manager, to provide a complete customized solution — including four-color artwork for card design graphics. Our designs will help State of WV's cardholders to identify with the company as well as extend your brand. Your Onboarding Manager can provide custom card design options and pricing, which is provided at cost. The cost of custom cards is dependent upon the complexity of the design and the number of colors.

Customized cards are available 22–28 weeks from approved proof. The graphic below illustrates the process and timeline for custom cards:

Custom Cards Timeline



Citi requires a minimum order of 1,000 cards in order to implement a custom card design.

Custom Card Name and Logo

In most markets, Citi can brand the corporate card with State of WV's name or logo as part of our custom program. We are happy to provide recommendations and guidance, based on our experience with existing clients, to ensure State of WV has the most globally consistent branding for your card program.

In North America, the process would involve State of WV submitting the artwork you would like to have on the cards as part of our custom plastic program.

The artwork specifications include:

- Preferred File Formats
  - EPS, TIFF, PSD, Hi Resolution PDF (300 DPI or above)
  - For best results, supply vectored art for sharp printing objects such as text and logos. Raster versions of these items do not produce well
- Scanned Art Format
  - Provide as TIFF, EPS, or DCS file at 100% size and 300 DPI or higher
  - If sending a black and white logo, lettering slicks or key line art, it should be clean, crisp and at least 1,200 DPI
- Acceptable Color Modes
  - CMYK/Pantone
  - Gray scale
  - Spot colors — Best used in vector-based software such as Illustrator or Freehand. Spot colors in Photoshop are best used as monotone, duotone, and tritone
  - RGB art should be converted to CMYK before submitting

Additionally, if any gradient or color bleed details are required when designing the card, State of WV must provide this information with the initial art specs or include it in the art files. In addition, Citi's Commercial Card includes standard verbiage on the front of the card (Corporate, Purchasing, Travel, or Commercial) placed across the front of the plastic, above the embossed account number. Additional verbiage requested by State of WV can be placed under the existing verbiage. Client design, artwork, and verbiage are subject to approval by Citi and the appropriate card association. Please note the cost of custom cards will be deducted from rebate.

4.2.2.3 Mandatory Requirement 3 Fraud Detection

A robust and effective fraud detection system is mandatory for the purchasing card program. The State desires to have a vendor with a system that will alert the State of any possible fraudulent transactions and desires a process to alert agency level card management personnel and to investigate suspect transactions for fraud and misuse. Vendor shall provide a description of how their proposed fraud system operates.

Fraud Overview

Citi is the industry leader in predicting and identifying fraud; with overall fraud losses significantly better than industry averages. Through our innovative fraud prevention technology and close association partnerships, we dedicate ourselves to identifying and preventing fraudulent activity.

Citi works closely with Mastercard, Visa, and other banks in the market and industry partners, to protect against fraud. We share with one another what types of fraud are emerging and what strategies we are using to prevent it. We believe a consolidated industry approach is beneficial to everyone.

Our existing Fraud Early Warning System (FEWS), along with 100% Chip and PIN, implementation of 3D Secure, and Strong Customer Authentication (SCA) criteria are clear demonstrations of all the measures that Citi is taking to further address and protect against the unauthorized use of cardholder accounts.

While we already employ sophisticated tools and technologies to identify potential fraud, your partnership is also important to us and we recommend that, in addition to the security measures you may already have in place, you and your cardholders undertake certain activities to help protect your organization and your cardholders.

Citi has introduced a new era in card technology by issuing cards with the latest Chip and PIN technology. Data security is critically important to both State of WV and Citi and using cards that have the Chip and PIN technology provides an added layer of security and convenience. Chip and PIN cards contain an encrypted microprocessor that is embedded in the card. If the card is lost or stolen, the embedded microchip makes the card extremely difficult to counterfeit. No personal information about the cardholder account (outside of the account number, expiration date, PIN and Security Code) or cardholder is stored on the microchip.

Fraud Early Warning System (FEWS)

Our proprietary Fraud Early Warning System (FEWS) continuously screens credit card activity. This system contains various sophisticated fraud profiles and algorithms and queues all transaction activity for measurement against those profiles. We score transactions based on these algorithms to determine the likelihood that a suspect transaction is fraudulent. Our goal is to provide uninterrupted service to our clients, while identifying and preventing fraudulent activity.

If a transaction fitting current fraud trends occurs on an account, the account is queued and potentially blocked. Citi's Fraud Early Warning system triggers a real-time 2-way fraud alert to the cardholder requesting them to confirm the authenticity of the transaction. If the cardholder confirms the transaction as genuine our fraud system unblocks the card in real-time allowing the cardholder to continue their transaction journey. In events where the cardholder confirms the transaction as not-genuine, the block remains on the Card and the cardholder should contact Citi Customer Service when convenient Citi Commercial Cards will attempt to reach cardholders through phone, text, mobile app and email. By using these contact methods, we can notify cardholders anytime, anywhere, which allows us to manage card activity and fraud faster and more efficiently.

In the case of fraudulent activity, the account number is shut down and Citi's Fraud team begins to investigate the issue upon receipt of an affidavit from the client. These are standard services offered by us to all of our clients and there are no associated fees.

3D Secure: Pre-Transaction, Authorization Process

Citi has introduced 3D Secure (also known as Mastercard Identity Check or Visa Secure) to reduce fraudulent ecommerce transactions. 3D Secure is a pre-transaction, authorization process to authenticate cardholders using their credit card at a participating eCommerce merchant. 3D Secure works at the point of sale, where the cardholder's credit card number is verified against a set of business rules (set by the issuer) and:

- If the authentication is positive, then the transaction is sent to the card issuer for authorization
- If the authentication is negative, the cardholder is asked to authenticate the transaction via Strong Customer Authentication (SCA) which is a notification sent to CitiManager Mobile App to authenticate the transaction via Biometrics or One-Time Password (OTP), delivered to the cardholder via SMS. If the cardholder completes the authentication correctly when prompted, the cardholder will be positively authenticated, and the transaction would be sent for normal authorization.
- If the cardholder does not authenticate the transaction via Biometrics or OTP, then a message is displayed stating the transaction cannot be processed and the cardholder is advised to call Citi's Customer Service.

Client Fraud Reporting Tools

In addition to internal fraud processes performed by Citi, we have a number of tools available to State of WV to identify irregularities and misuse, and to assist it with internal audit. Controls include transaction blocking based upon MCC code and dollar amount, dollar limits for specific MCC groups, and temporal controls utilizing a number of transactions and aggregate dollar amounts. These controls are the single most effective way to enforce State of WV's spending policies.

The CitiManager Online Library provides several types of reports State of WV can use to detect suspicious or fraudulent transactions and provide insight into potential misuse of the program, including, account statement exceptions, account spending exceptions, SIC exceptions, declined authorizations, and account dispute reports.

Citi Fraud Team in Action: Fraud Prevention, Detection, and Recovery

Citi's Commercial Card Fraud Management team knows how commercial card programs work, which limits "false positive" situations that can interrupt cardholders' legitimate purchases. Our Fraud Management Team is part of the Commercial Cards business and fraud analysts are co-located with your designated Client Service Team.

By partnering with Citi, State of WV will benefit in the following fraud prevention, detection, and recovery services:

Fraud Analytics: Prevention & Detection	Analytics	• Continually identify unusual spending patterns • Determine common points of compromise with Citi partners and external working groups
	Strategy Development	• Review fraud dollar losses by fraud type • Establish fraud risk and thresholds by type
Fraud Early Warning: Detection	Transaction Verification	• Determine validity of transaction in question via experienced fraud rep account review
	Notification	• Verify cardholder activity using best practices • Monitor High Risk accounts after fraud attempt
Security Operations: Recovery & Deterrence	Recovery	• Investigate fraud disputes • Execute chargeback/recovery process

Fraudulent Activity Notification Procedure

In the case of suspected fraudulent activity, a block is typically placed on the account and our Fraud Early Warning Department contacts the cardholder to verify account activity, that the card is in the cardholder's possession and is not compromised. Contact to the cardholder is usually done via 2-way SMS, App notifications and/or email messaging. State of WV's Program Administrator will also be contacted in regard to fraudulent activity in the event that their contact info is listed on the individual account. Upon the cardholder initiating the fraud claim, the Fraud Early Warning Department will begin to investigate the issue. We offer these as standard services to all clients, and there are no associated fees.

Fraud Management Process

When Citi detects potential fraud, the card may be blocked immediately, and the cardholder receives notification via a real-time alert – typically by SMS or email or a notification in the CitiManager Mobile App. If the cardholder does not respond, the transaction may not be approved, and any block applied stays in place. If the cardholder responds to the alert (by return text or clicking the appropriate response in the email or the App) and verifies the validity of the transaction, the card block is removed immediately.

Process Flow

The graphic below shows the fraud management process flow, from the identification of an incident or potential incident of fraud.

1. Potential fraud can be identified in the following ways:
   - Citi identifies potential fraud as part of Citi's fraud detection process
   - Cardholder identifies potential fraudulent transactions while doing expenses
2. When potential fraud is identified, Citi places a temporary block on the cardholder's account and continues to monitor it.
3. Citi contacts the cardholder to verify potential fraud, via SMS, email, App notification or phone.
4. If fraud is confirmed, Citi cancels the cards, transfers charges to new account, and issues a new card. For exceptional circumstances, such as a cardholder travelling, Citi may leave the account open and may place a temporary block. Citi will continue to monitor the account.
5. Citi ships new card to the cardholder via regular shipping. Citi also asks the cardholder to raise a dispute for any unrecognized charges. The best way to do this is online via CitiManager.
6. Fraudulent charges are removed from the account within 48 hours of Citi's receiving the dispute from CitiManager.

4.2.2.4 Mandatory Requirement 4 Cardholder Information

The successful vendor shall not sell or distribute a list of participating agencies/institutions addresses, cardholder names and addresses, or any other information to any person, firm, or other entity for any purpose. Additionally, the vendor shall not contact individual cardholders for any purpose not directly related to the use of the state purchasing card. Please confirm compliance.

Citi acknowledges this stipulation.

Please also refer to the attached Appendix 5 – Confidentiality and Data Security Attestation.

4.2.2.5 Mandatory Requirement 5 Contact Information

The successful vendor must provide customer support to the State Auditor's Office, P-Card Division and agency Purchasing Card Coordinators as designated by the State Auditor's Office. Please address personnel assignments, hours of availability, methods of access to personnel and account information and response times.

a) 24/7/365 Customer service call center and technical support available to program coordinators/administrators and cardholders

Customer Service Unit Overview

The Customer Service Unit assists cardholders, Program Administrators, Merchants, and third parties 24/7, with a variety of inquiries including, but not limited to:

- Balance and payment inquiries
- Credit availability
- Decline reasons
- Security closures
- Account closures
- Billing disputes
- Reporting lost or stolen cards
- Help Desk support for our online systems
- Help Desk support for file delivery issues
- Interface with Mastercard and Visa and third-party vendors.

Citi U.S. and Canada Cardholder Servicing teams are based in Jacksonville, Florida, Norfolk, Virginia, Sioux Falls, South Dakota, and Toronto, Canada. Citi works with third-party vendors located both in the U.S. and in the Philippines for U.S. Cardholder Servicing.

All groups work together to ensure that our phones are answered in a timely manner. Cross-training is used to enable our service center to handle peaks in call volumes.

b) Dedicated account representative(s) for the State's normal business hours

Brian Smith, Vice President, Account Manager

With a career spanning more than 25 years at Citi, Brian Smith has established himself as a leader in client relationship management, customer satisfaction, and strategic business growth. In his current role as Vice President and Account Manager, Brian has spent the last 10 years as the executive account manager for the State of Texas, one of our prior significant partnerships.

Brian excels at growing programs, building robust sales pipelines, and presenting sophisticated, multi-product solutions to new and existing clients. He has a proven track record of successfully managing complex RFP requirements, processes, and working closely with the State of Texas Contracting Division to negotiate contracts and pricing that deliver mutual value. His ability to coordinate internal resources across Capabilities, Operations, and Product Management ensures that we consistently meet client expectations & satisfaction requirements.

Throughout his tenure at Citi, Brian has held several key positions that have given him a deep understanding of our clients' needs. As a Helpdesk Section Manager, he led teams to provide world-class customer experiences and managed escalated client issues with precision. His earlier roles as a Level 2 Helpdesk Specialist and Implementation Manager further honed his technical expertise and project management skills, particularly with the Global CitiDirect Card Management System.

Brian holds a Bachelor of Science in Business Administration from Jones College and resides in Houston, TX. His extensive knowledge of ERP systems and automation, combined with his strong analytical and communication skills, allows him to serve as a trusted advisor and a powerful advocate for our clients' success.

c) **Emergency contacts**

In the U.S., customer service handles all complex issues and emergencies and is reached toll-free at 1(855) 241-0728 or via collect call to (904) 954-7850 if the Cardholder is out of the country.

U.S. (Government Clients)

The collect number for government clients is (904) 954-7314.

In addition, Client Executive **Jeffrey Scott George** is available for escalations of your program.

4.2.2.6 Mandatory Requirement 6 Lost/Stolen Cards and Account Closures

The State of West Virginia is not liable for unauthorized or fraudulent transactions posting to an account by a 3rd party.

Citi acknowledges this stipulation.

Unauthorized Charges

Citi is dedicated to safeguarding your card program, often detecting and alerting cardholders to potential fraud via text, email, or phone before they realize their card is compromised. This Fraud Early Warning service, part of the Citi Alerts Program, relies on cardholders registering their preferred contact information through CitiManager for prompt notification. Importantly, Citi will never request confidential information, such as passwords, through these notifications. Fraud Early Warning emails are easily recognizable, originating from Commercialcards.FraudEarlyWarning@Info3.Citibank.com.

Upon discovering a lost or stolen card, or suspecting unauthorized charges, cardholders or Program Administrators must immediately notify Citi to prevent further fraudulent activity. Cardholders must complete required claim documentation and cooperate with any investigation. Following notification, Citi can typically provide a new account number and expiration date for immediate use.

State of WV is generally not liable for unauthorized (fraudulent) charges reported after notifying Citi of card loss, theft, or suspected fraudulent use. However, delayed reporting may result in full liability for these unauthorized transactions.

Once reported, potential fraudulent charges enter a dispute process, during which they are not payable to Citi. Upon conclusion of the dispute, if Citi deems the transaction unauthorized, State of WV or its cardholder will not be liable, and the fraudulent charges will be removed from the account.

4.2.2.7 Mandatory Requirement 7 Data Transmission and Connectivity

a) **The successful vendor must provide a secure data transmission of its account and transaction activity at least once per bank processing day, to multiple points as designated by the State Auditor's Office.**

Citi acknowledges and can meet this requirement. As part of CitiManager's reporting capabilities, Program Administrators may configure custom reports at a frequency of your choosing to be generated and sent to specifically entitled contacts.

b) **The State must receive all data fields available in the transaction output from the card processor.**

Citi acknowledges and can meet this requirement.

c) **The successful vendor must be able to re-transmit the data transmission file(s).**

Citi acknowledges and can meet this requirement.

d) **The State requires vendor to provide all data associated to account transactions including but not limited to travel folio data.**

Citi acknowledges and can meet this requirement.

4.2.2.8 Mandatory Requirement 8 Rebate Documentation

The State Auditor's Office requires the vendor to provide the backup documentation for the rebate earned per applicable spend category at a minimum of the billing account level. The vendor shall show any rebate withheld for not meeting payment due date requirements or applicable fees at the same level as well as any additional rebate for speed of pay incentives.

The State assumes any applicable cash advance or foreign transaction fees will be charged and billed to the associated card account. The vendor must be able to provide quarterly reports at the transaction level pertaining to the rebate tier/spend category of how the transaction was processed for each quarterly rebate earned by the State.

Citi acknowledges this request and will comply.

A full Rebate report, with details by billing period and payment timeliness by billing account for Corporate Bill accounts and an average turn day across all Individual Bill accounts, will be available to the State of WV quarterly. The rebate report will also detail a summary of all transaction types and respective rebate.

Details on the financial offer can be found within the attached **Attachment B - Financial Proposal**

Section 4.3 Qualifications and Experience

Vendors will provide in Attachment A: Vendor Response Sheet information regarding their firm, such as staff qualifications and experience in completing similar projects; references; copies of any staff certifications or degrees applicable to this project; proposed staffing plan; descriptions of past projects completed entailing the location of the project, project manager name and contact information, type of project, and what the project goals and objectives were and how they were met.

Organizational Experience, Size and Qualifications

The State desires a vendor with the organizational experience, size and qualifications to ensure successful administration of the purchasing card program as well as financial stability to administer the purchasing card program throughout the contract duration.

a) Organizational Experience, Size and Qualifications

Please provide a description of the organization, personnel and experience that would substantiate qualifications and ability to perform the required services.

Citi is a preeminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in more than 180 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

Additional information may be found at www.citigroup.com | X: @Citi | LinkedIn: www.linkedin.com/company/citi | YouTube: www.youtube.com/citi | Facebook: www.facebook.com/citi

The businesses that make up Citi include:

- Services
  - Liquidity Management
  - Payments
  - Trade & Working Capital Solutions
  - Platforms & Data Services
  - Investor Services
  - Issuer Services
- Markets
  - Commodities
  - Equities
  - Foreign Exchange
  - Rates
  - Spread Products
  - Market Quantitative Analysis
- Banking & International
  - Investment Banking
  - Corporate Banking
  - Commercial Banking

- Wealth
  - Citi Private Bank
  - U.S. Retail Banking & Citigold®
  - Wealth at Work
- U.S. Consumer Cards
  - Cards

b) **Eligibility of Vendor**

Provide a summary detailing the vendor's business and ability to provide the services described in the RFP including:

1) **The history of its purchasing card services**

The Commercial Card business operates within the Services) business unit at Citi. As a standalone organization, this business is large enough to rank among the Fortune 500. With more than 51 years of experience delivering commercial card services to clients like State of WV, Citi manages 18,000+ card programs with more than 7+MM card accounts across the public and private sectors. Our clients represent many industries, including automobiles, aviation, defense, U.S. government agencies, financial services, global consumer, industrial equipment, insurance, not-for-profit, petrol-chemicals, telecommunications, technology, and utilities.

Citi Commercial Cards was formed in 1975 and initially issued a Corporate (T&E) Card for business use. We expanded our products with the introduction of the Citi Purchasing Card in 1993, the One Card in 1994, and the Fleet Card in 1997.

In keeping with the changing nature of this industry, Citi has continued to introduce market leading products to provide clients with innovative solutions.

Our commercial cards product suite includes:

Core Commercial Card Solutions	Specialty Commercial Card Solutions
• Travel Cards	• Meetings & Events Cards
• Purchasing Cards	• Declining Balance Cards
• One Cards	• Integrated Payables Solutions
• Fleet Cards	• Virtual Card Accounts
• Central Travel Accounts/Ghost/Lodge Cards	• Virtual Card Accounts for Payment Intermediaries
• Travel Agency Card	• International Payment Cards
• Citi Optimized Pay	

Citi is well positioned to accommodate the requirements of State of WV's commercial card program now and in the future.

With Citi's global network of 100+ countries, we are uniquely qualified to service clients with local and cross-border interests. No other commercial card issuer comes close to our global reach in terms of proprietary issuance, program management, service, and acceptance via the Visa or Mastercard network.

2) **A contact list of three (3) customers, including the contact person, phone number and e-mail address. Preferably to include one state government and one higher education customer.**

Texas A&M

Kyle Metcalf | Director
Financial Management Operations | Texas A&M University
ph: 979.845.8772 | kmetcalf@tamu.edu

University of Southern California

Mary Wilson | Business Operations Manager, CCS & SDMS
USC Financial and Business Services
ph: 213.740.9793 | mewilson@usc.edu

General Motors

Christine E. Nellenbach | Global Manager, GBS Travel & Expense and Corporate Events
ph: 313-378-9374 | christine.nellenbach@gm.com

Jason (Jay) Wilson (He/Him/His) | Global Corporate Card Lead, Global Travel & Expense, Global Business Solutions (GBS)
ph: 586-696-8443 | jason.1.wilson@gm.com

3) **For each contact listed, the number of cards issued, average daily transaction dollar volume and number of daily transactions**

Citi considers this level of detail confidential and ss a matter of policy and out of respect for our clients, Citi does not disclose.

c) **Organizational Size/Structure in Relation to the Scope of Work**

Please provide the following information:

1) **Any information about the vendor's current dollar and transaction volume capacity to provide the services described in this document**

Citi is pleased to provide the following vendor metrics regarding its Card program capabilities:

- 18 million commercial card programs with 8 million cardholders worldwide
- 70 billion in annual charge volume
- 350 million card transactions processed annually

2) **Information supporting the adequacy of personnel resources available to implement and support the State of West Virginia's Purchasing Card Program including**

a) **the number of employees currently assigned to government credit card and corporate credit card accounts, respectively;**

Citi has a vast network of employees globally that support our Card programs in various department including sales, service, product, implementation, and customer support. Our Cards department currently employs over a thousand resources across government and corporate clients.

b) the number of positions that would be assigned to the State's purchasing card account and the number of hours each position will spend on implementation and on-going operations for the duration of the contract; and

Behind every Citi Commercial Card program is our Implementation team, building out our clients' programs leveraging best-in-class solutions and project management discipline.

Citi will designate an Implementation team to work with State of WV on your program implementation. Your Onboarding Manager will lead the project and is your main point of contact throughout the project. We will consult with State of WV's project team to ensure that all parts of your chosen program will meet your overall strategic objectives. We take pride in having some of the most experienced Onboarding Managers and staff in the Commercial Cards industry.

To address the requirements of State of WV, your Onboarding Manager and Implementation team will conduct weekly project meetings, as well as ad hoc/specialty meetings, to ensure that your project stays on track for your program's critical deliverables. Citi utilizes a foundation of best practices and methodology supported by a formal project management framework. Our governance model ensures centralized control, consistent communication, issue management and escalation, risk identification and mitigation, scope management discipline.

Cit Onboarding Team	
Onboarding Manager	• Schedule weekly conference calls • Manage project documentation including overall project governance • Maintain a quality control process
Project Manager	• Documentation of project • Management of project plan, issues log, and meeting coordination for the collective project team
Technical Onboarding Manager	• Technical expertise • Integration, data and file delivery specialists positioned to partner with your technical resources
Trainer	• Educate and Train • Coordination, development and delivery approach to provide optimal transition experience

Client Resources and Estimated Staff Time Required

For the implementation, we recommend that State of WV designate a Program Administrator for your commercial card program as well as assign a cross-functional project team, including representatives from your accounts payable, human resources, marketing, and technology units. These individuals will work together with Citi personnel to ensure a smooth implementation and optimal program performance.

Working Together to Ensure a Successful Project

Cit Onboarding Team		Recommended Client Team	
Onboarding Manager	• Schedule weekly conference calls • Manage project documentation including overall project governance • Maintain a quality control process	Project Leader	• Attend weekly conference calls • Review weekly documentation and ensure timely response of approvals • Coordinate internal resource
Project Manager	• Documentation of project • Management of project plan, issues log, and meeting coordination for the collective project team	Program Manager	• Ensure compliance with Senior client strategy • Advise hierarchy and security groups for card management setup • Work with Citi to create scheduled reports for ease of reconciliation
Technical Onboarding Manager	• Technical expertise • Integration, data and file delivery specialists positioned to partner with your technical resources	IT/Integration Leader	• Ensure seamless integration • Manage file delivery testing
Trainer	• Educate and Train • Coordination, development and delivery approach to provide optimal transition experience	Treasury/Accounts Payable Team	• Ensure streamlined payment to bank for cardholder purchases

The following table presents the number of client staff hours typically required for a standard, 120-day implementation and integration process.

Phase	Estimated Staff Hours*
Kick-Off and Scope Definition	4 to 8
Requirements / Documentation	20 to 24
Account Opening	40
Solution Design and Build Phase	12
Production Validation Testing (PVT)	40
Training	8 to 10
Production (Go Live)	40
Additional support: Weekly status and working meetings (4 months) 2 hrs / wk	32

*Total estimated hours may vary depending on requirements, associated complexity and other criteria.

c) the physical location of employees to be assigned to the account.

The State of WV's Implementation, Onboarding, and Training Team will be domiciled within your time zone to support your needs as necessary. Your Cient Executive will be based out of a CST time zone. Additionally Customer Support centers will primarily located in Jacksonville, FL with rollover support in Norfolk, VA.

d) **Financial Information**

The State desires to review the vendor's financial information that confirms the financial stability of the company. The vendor should provide an electronic copy or web address for its most recent audited financial report and describe any outstanding or potential liabilities which may impact the vendor's ability to provide requested services.

Please visit our Investor Relations site (https://www.citigroup.com/global/investors) for Citi's latest annual report and 2026 Proxy Statement (https://www.citigroup.com/global/investors/annual-reports-and-proxy-statements)

Addendum Acknowledgements

Citi knowledges the following addendums provided from the State of WV:

- Addendum No. 1: Q&A responses
- Addendum No. 2: To publish a 2025 spend by location datasheet and to correct an error on Addendum No. 1

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFP AUD26*004

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:
(Check the box next to each addendum received)

X	Addendum No. 1	[ ]	Addendum No. 6
X	Addendum No. 2	[ ]	Addendum No. 7
[ ]	Addendum No. 3	[ ]	Addendum No. 8
[ ]	Addendum No. 4	[ ]	Addendum No. 9
[ ]	Addendum No. 5	[ ]	Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

Citibank NA

Company

D Stang

Authorized Signature

4/29/2026

Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.
Revised 6/8/2012

Exceptions and Clarifications

The following provisions are those Citi would like to discuss further and negotiate should Citi selected as your Commercial Card provider.

- Section Three:
  - 10. Venue and 21. Applicable Law
  - 16. Taxes and 17. Additional Fees
  - 19. Cancellation
  - 23. Arbitration
  - 26. Subsequent Forms
  - 30. Privacy, Security, and Confidentially
  - 36. Indemnification

Please also refer to the attached Appendix items regarding Citi's standard contracts:

- **Appendix 5 – Citi Commercial Cards Global Schedule A**
- **Appendix 6 - Citi Global Schedule B**

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This commercial offer sets forth pricing for discussion purposes and shall expire {60} days from the delivery of this document. Nothing in this offer may be construed as a binding offer or an agreement of Citi to prepare, negotiate, execute or deliver such a commitment. Any such obligation will exist only if and when the parties enter into a definitive Commercial Cards Agreement.

The terms and conditions of this offer, including, without limitation, the pricing terms, the program summary and assumptions, rebate table(s), signing incentive and fees, may be revised, modified or supplemented by Citi in its sole discretion at any time and from time to time (whether during the course of its due diligence and credit approval process, as a result of changing market conditions or otherwise) until and unless the parties execute a definitive Commercial Cards Agreement.

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