

April 11, 2017

The State of West Virginia

Response to Purchasing Card Request for Proposal
CRFP 1200 AUD1700000001

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Disclaimer

Citi is not acting in any advisory role in relation to legal, tax or accounting issues relating to this proposal or otherwise. You should obtain your own legal, tax or accounting advice in relation to your evaluation of this proposal.

Citi – For the purposes of this proposal "Citi" means Citigroup Inc. and its immediate and subsequent subsidiaries and affiliates.

Executive Summary

Citi is proud to have provided the State of West Virginia with a Commercial Cards Program for 12 years and we appreciate the opportunity to extend our partnership with the State. As a market leader in commercial cards, we are confident in our ability to continue to deliver an exceptional, award-winning, and dynamic product maintaining West Virginia's reputation as the elite Public Sector program in this market.

Our greatest advantage in demonstrating the value of Citi's solution is our knowledge of the State's business, your goals, and our deep commitment to enhancing your efficiency and program growth. Initiatives jointly identified and implemented have seen the State decrease over 6.4 million costly check payments while increasing card spend by 300 million dollars.

In the current economic climate, where government budgets are being squeezed, with transparency providing greater internal and public scrutiny, it is vital to have at your disposal state of the art reporting capabilities and cost reduction plans to maintain agility in managing your program to contribute to your State's overall fiscal goals.

The opportunity before the State of West Virginia is a significant one. Citi looks forward to working with you to continue the momentum, without interruption, in capturing greater payment volume through your card program with Citi's value-added solution to address your evolving payment needs.

Citi Understands State of West Virginia's Objectives

Based on the information described in your Request for Proposal (RFP) and our continuing experience with the State, we believe that Citi is uniquely positioned to help the State of West Virginia achieve its objectives. We understand these objectives include:

State of West Virginia's Objective	Citi's Ongoing Solution
<ul style="list-style-type: none"> Simplification of the purchasing process 	<ul style="list-style-type: none"> Deeper penetration of payments with e-payables products, Virtual card Electronic data exchange to automate reconciliation
<ul style="list-style-type: none"> Continued reduction of administrative expenses associated with making State purchases 	<ul style="list-style-type: none"> State's simplified ordering process combined with transaction reconciliation shortens payment cycle lowers expenses and improves rebate Expansion of card not present security and electronic processing improves data availability and speeds reconciliation
<ul style="list-style-type: none"> Provide data and information (reporting, analytical & projection) management reports 	<ul style="list-style-type: none"> Citi reporting tool provides standard and ad-hoc features for immediate monitoring, trending and auditing support Dashboard option facilitates simplified overview and strategic sourcing data
<ul style="list-style-type: none"> Provide training when and where needed on multiple levels 	<ul style="list-style-type: none"> Citi has provided onsite, webinar training for all level of program administrators Additional training at annual training meetings, annual Auditor's conference, Purchasing Card Advisory Committee meetings
<ul style="list-style-type: none"> Customer support service 	<ul style="list-style-type: none"> Citi has assigned our best, most experienced Client Account Specialists to the West Virginia

program

- Continued promotion and expansion of the Purchasing Card Program, including but not limited to a virtual card concept
- Provide seamless integration with our current ERP platform (CGI Advantage) and continued integration as the platform evolves
- Have provided four Accounts Payable analysis driving and supporting growth projects
- Two virtual card programs in implementation at this time
- New products and services have been introduced throughout the partnership
- Citi supplies daily Data Exchange File (DEF) for data integration, reconciliation and financial system updating
- Enhanced data files also provided to support program management

Reasons for Citi's Success in the Public Sector

Citi's innovative solutions are unrivaled in the industry. We listen to what our clients need and want to improve in their programs and develop relevant services, products, and systems to support their success. Our proprietary Program Audit Tool (PAT) is a first to market reporting system designed to identify potential misuse transactions and a workflow to document action taken by management. PAT is included in our Single Sign On environment along with our training, reallocation, data exchange, and maintenance modules. As the Commercial Cards market continues to evolve, requirements have become more and more complex and demand more flexibility and customization in order to increase program efficiencies. Citi has made significant investments to upgrade our processing platform from the legacy hardcoded TSYS1 to an option based and more customizable TSYS2. TSYS2 will offer West Virginia more standardized files that can be delivered and integrated into financial systems like CGI Advantage and Oracle, which will make data management more efficient and streamlined. The upgrade to TSYS2 demonstrates Citi's dedication to growth and innovation in the payments market and our desire to be a long-term partner for West Virginia for years to come.

Success in a stringent budgetary climate is driven by strategy and partnership. Organizations continue to seek new ways to optimize their operations and we remain committed to developing solutions that help achieve their expense management goals. Throughout the years, we have had the opportunity to partner with our Public Sector clients to implement programs that allow them to operate more efficiently and transparently — to effectively navigate today's budgetary conditions and lay the foundation for long-term success.

Now more than ever, organizations need the best tools and partners to manage resources judiciously and operate efficiently. That is why the world's leading organizations choose Citi. With over 100 years of experience serving federal, state, and local governments throughout the United States, Citi is uniquely qualified to bring best practices to public sector organizations across North America.

Meeting Your Needs

In today's competitive environment, we understand that public sector organizations, such as the State of West Virginia, are positioning themselves for success in the new economy by targeting internal opportunities to capitalize on immediate cost savings. In continuing to partner with Citi, the State of West Virginia benefits from several advantages afforded by the scope and strength of the most comprehensive commercial card solution in the market. Citi partners with several public sector clients from the Federal government, to supra-national organizations, and States to help them address challenges, capitalize on opportunities, and achieve sustained efficiency.

State Governments, like West Virginia, are looking for their Commercial Card program to:

- Facilitate all purchases and expedite payment to vendors

- Improve internal administrative cost control
- Achieve administrative savings by implementing electronic billing/payment
- Consolidate and enhance data collection and reporting
- Realize revenue share from significant spending amounts
- Provide a contract at no cost
- Offer a web-based program to allow for electronic viewing, editing, and approval of purchasing card transactions
- Interface to the current financial system

Industry Leading Fraud Prevention

Citi is the Industry Leader in fraud prevention and management. We:

- Help to improve audit process and assist with Fraud Early Warning
- Provide chip & pin technology to reduce third party fraud – Citi is the only US provider of chip & pin cards (vs. chip & sign)
- Offer 100% protection for third party fraud
- Offer 3D Secure for card-not-present transactions
 - 3D Secure is a pre-transaction authorization process used to authenticate cardholders when using their Citi Commercial Card at an eCommerce (purchasing via the internet) merchant that is 3D Secure-enabled. 3D Secure is technology that is based on business rules that aides in determining, at the point of purchase, if that purchase at an eCommerce merchant is being made by an individual other than the cardholder, which could indicate potential fraud.

Industry-Leading Technology

Citi Commercial Cards commits more than 10% of its revenue to developing new technology to ensure our clients continue to benefit from the scope and strength of the most comprehensive commercial cards services in the market.

Delivering best-in-class products, quality service and execution, and the tools and resources to drive bottom-line performance is cornerstone to our strategy. Because Citi's commercial card services play an integral role in driving cost-savings for thousands of businesses around the world, now more than ever, we are investing in our capabilities to deliver the industry's most advanced payment tools and platforms.

Conversion Expertise

For over 25 years, Citi has served the needs of the world's leading corporations and public sector organizations with its advanced commercial card programs. From this experience, we have developed a best practice approach to implementation that enables Citi to convert programs with a level of expertise and efficiency that our competitors cannot match.

West Virginia is poised to move to the next level of program growth and performance. With Citi, the current initiatives will not be interrupted and the State can benefit from implementations underway and approaching rollout. A change of issuers at this juncture will result in a reset of all projects and drain staff bandwidth to concentrate on a conversion preventing growth for several months to a year.

Expertise in Program Support

Our extensive base of commercial card clients reflects not just the quality of our services and the scope of our capabilities, but also our commitment to serving these organizations.

Citi's consultative approach and partnership in program execution and account management are the reasons why our clients are successful and why they continue to choose Citi —as is reflected in our consistent 98% client retention rate.

Citi understands that partnership in program management is critical to the success of your program, and you have our commitment that we will continue to work with you to continue to identify and act on new opportunities for the State.

Experienced Account Management

As a current client of Citi's Commercial Cards Program, you are supported by Rob Robbins. Rob first implemented the State's card program in 2005 and has been the Account Manager since. Rob is an experienced Account Manager who will continue to play the leading role in program management to ensure your organization achieves its strategic objectives. In general, Rob is the primary resource for your program to:

- Act as a subject matter expert and relationship manager for Citi's commercial card and payment services — including Citi's suite of web-based technology solutions
- Drive the strategic development of your program, and actively pursue opportunities to improve your program through expansion, product development, technology enhancements, and operational improvements
- Design periodic reviews with actionable metrics to improve your program
- Optimize your program with spend analytics
- Coordinate ongoing training and education for Program Administrators

Dedicated Program Servicing

The Client Account Specialist (CAS), Jenny Calderon is the primary contact for the Program Administrator(s) on an ongoing basis. Jenny is responsible for responding to any operational activities or questions that arise. This support includes such areas as billing inquiries, hierarchy management, MCC limits, account setup and closure, and cardholder profile and limit changes.

Strategic Solutions

Citi meets the complex needs of our clients around the world with a breadth of products, services, and resources that is unmatched in the industry.

Because our commercial card solutions are fully integrated into Citi's suite of market-leading treasury and trade solutions, the scope of services available to our clients extends far beyond those offered by our competitor's commercial card programs.

When organizations choose Citi, they benefit from a vast portfolio of innovative commercial card products and strategic payment solutions to effectively manage working capital, streamline and automate processes, and generate bottom-line results. Our customized modular solutions provide your organization with the tools to address critical business needs and the flexibility to expand your programs with complementary solutions.

Industry Recognition

At Citi, we strive to be a trusted partner to all of our clients worldwide, helping them to achieve their goals and make their businesses more efficient. Citi Commercial Cards continues to distinguish itself in the marketplace with leadership positions awarded by the industry's leading financial publications and a top-rated ranking voted by our clients and partners worldwide. Below you will find a sampling of awards we have won in the recent past.



- #1 US Corporate Bank Card Issuer – 5th Consecutive Year (2014)



- Best Overall Commercial Card Issuer – Citi® Commercial Cards (2013)
- Most Influential Commercial Cards and Payments Executive – Manish Kohli, Global Head of Commercial Cards
- Best New Commercial Card Program – Citi® Commercial Cards offering in China



- 2013 Largest Purchasing Card Issuer Hong Kong (2nd Consecutive Year)



- Winner of Treasury Funding: Kuehne + Nagel (2013)
- Citi Virtual Corporate Card Solution (2013)



- Best Card Solution: The Procter & Gamble Company – Winner
- Best Card Solution: Home Development Mutual Fund – Highly Commended



- Winner of Highest Growth Rate in Commercial Cardholder Spending

Conclusion

Citi looks forward to continuing our strong relationship with the State of West Virginia as your strategic partner for the Commercial Card Program.

At Citi, we realize the State has to find ways to manage its budget, control costs, increase automation, and find innovative ways to do more with less. We understand your Commercial Card requirements because we have delivered custom card solutions for some of the largest public sector clients in the country. By leveraging our public sector experience, you will continue to gain the benefit of a consultative approach to establish a solution that fully meets your requirements. Citi is confident in our ability to not only execute on the specific requirements requested, but also to deliver an optimal, industry-leading solution as your Commercial Card needs evolve over time. We look forward to sharing our capabilities, knowledge, and insights as we continue this journey for an additional seven years.

On behalf of Citi, we sincerely thank you for the opportunity to respond to this request for proposal, and look forward to working with you as you evaluate these opportunities and continue to build a best-in-class platform.

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, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments, and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.



Additional information may be found at www.citigroup.com | Twitter: [@Citi](https://twitter.com/Citi) | YouTube: www.youtube.com/citi | Blog: <http://blog.citigroup.com> | Facebook: www.facebook.com/citi | LinkedIn: www.linkedin.com/company/citi

Citi Structure

Citi currently operates via two primary business segments: Citicorp, representing Citi's core growth franchises, and Citi Holdings, which contains businesses and assets that are not core to Citi's future. Citicorp includes the Global Consumer Banking Business and the Institutional Clients Group and is focused on providing best-in-class products and services to customers and leveraging Citi's unparalleled global network, including many of the world's emerging economies.

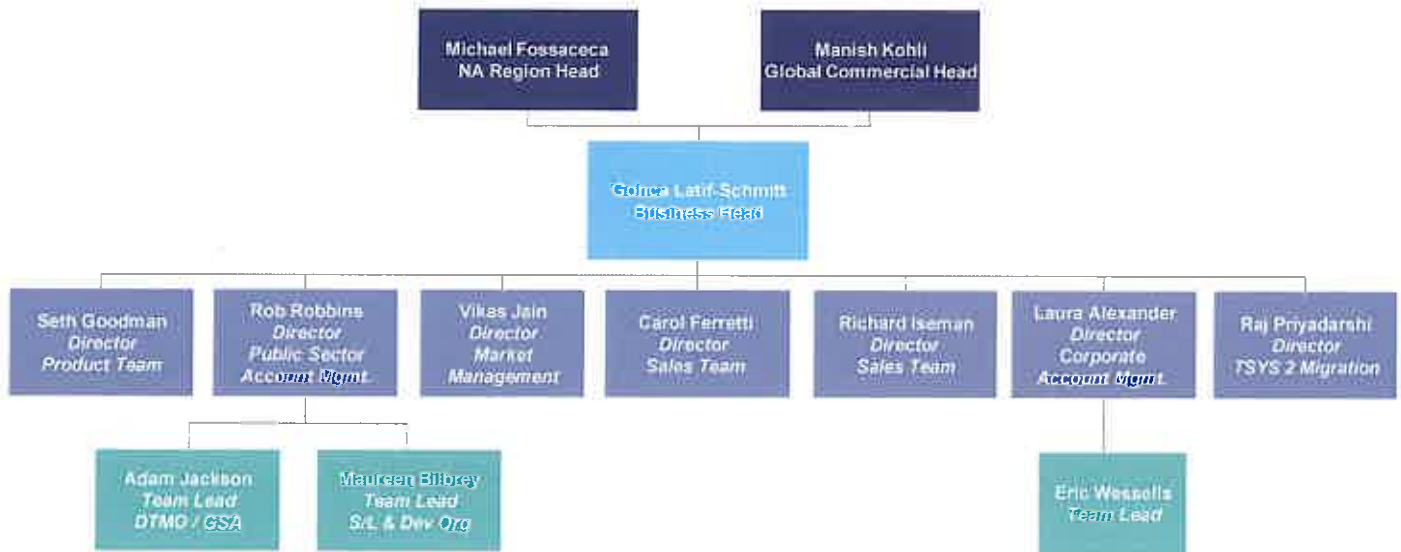
Citicorp

The businesses that make up Citicorp include:

- Global Consumer Banking
 - Global Cards
 - Global Commercial Banking
 - Retail Banking and Mortgage
- Institutional Clients Group
 - Capital Markets Origination
 - Corporate and Investment Banking
 - Markets and Securities Services
 - Private Bank
 - Treasury and Trade Solutions
- Corporate/Other
 - Treasury
 - Operations and Technology
 - Global Staff Functions and Other Corporate Expenses
 - Discontinued Operations

Citi's structure is depicted below:

NA Commercial Card Organization



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 Treasury and Trade Solutions (TTS) business unit at Citi. As a standalone organization, this business is large enough to rank among the *Fortune* 500. With more than 42 years of experience delivering commercial card services to clients like the State, Citi manages more than 12,000 card programs with more than 5.6 million 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. Citi Commercial Cards now issues commercial cards throughout North America, Europe, Asia Pacific, and Latin America.

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	Meeting Planning Cards
Purchasing Cards	Declining Balance Cards
One Cards	Integrated Payables Solutions

Core Commercial Card Solutions	Specialty Commercial Card Solutions
Fleet Cards	Virtual Card Accounts
Ghost/Lodged Cards	
Central Travel Accounts	

Citi is well positioned to accommodate the requirements of the State's commercial card program now and in the future.

Citi manages more than 360 public sector card programs of various sizes. Last year, our public sector charge volume in the United States alone totaled \$10 billion.

2) A contact list of three (3) customers, including the contact person, phone number and e-mail address, one of which should be a public sector customer

Client Name: State of New York
 Contact Name: Kim Gurga
 Phone Number: 518-408-7243
 Email Address: Kimberly.Gurqa@oqs.ny.gov
 # of Cards: 74,398
 Average daily transaction dollar volume: \$1,516,633
 Number of daily transactions: 4,740

Client Name: State of Colorado
 Contact Name: Brooke Dunn
 Phone Number: 303-866-6147
 Email Address: brooke.dunn@state.co.us
 # of Cards: 19,083
 Average daily transaction dollar volume: \$605,588
 Number of daily transactions: 2,379

Client Name: Monsanto
 Contact Name: Eric LaFleur – Global Credit Card PA
 Email Address: Eric.lafleur@monsanto.com
 Phone Number: 314-694-3222
 # of Cards: 8,284
 Average daily transaction dollar volume: \$532,000
 Number of daily transactions: 1,700

3) For each contact listed, the number of cards issued, average daily transaction dollar volume and number of daily transactions

Please refer to the answer to question 2, above.

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 has been successfully supporting the program volume for the State for the past 12 years, and we do not foresee any obstacles that would prevent us from successfully facilitating the State's commercial card program in the future. Citi's systems have the capacity to accommodate significant program growth.

Citi supports some of the industry's largest commercial cards programs. With a presence in more than 100 countries, our scope and scale of operations are unmatched. Our clients include some of the largest corporate and public sector entities in the world. We manage these programs through specialized teams of implementation and account managers. As the largest supplier of card programs to the U.S. Government, including the Department of Defense, our government programs provide significant scale and infrastructure that we can leverage for all our clients.

Please see the attached case studies, [Appendices - Orora - B2B Payments Solution Case Study and Govt Agency Payment Cards Case Study](#), for examples of our ability to accommodate our clients' program requirements.

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

In 2016, Citi employed approximately 219,000 employees company-wide. Approximately 1,500 Citi employees and trained experts are directly dedicated to Commercial Card Business Development, Commercial Card Operations, Commercial Card Product Development, and Customer Service across the globe. Of the 1,500 card experts, 1,000 are dedicated to corporate clients, while 500 are dedicated to public sector clients.

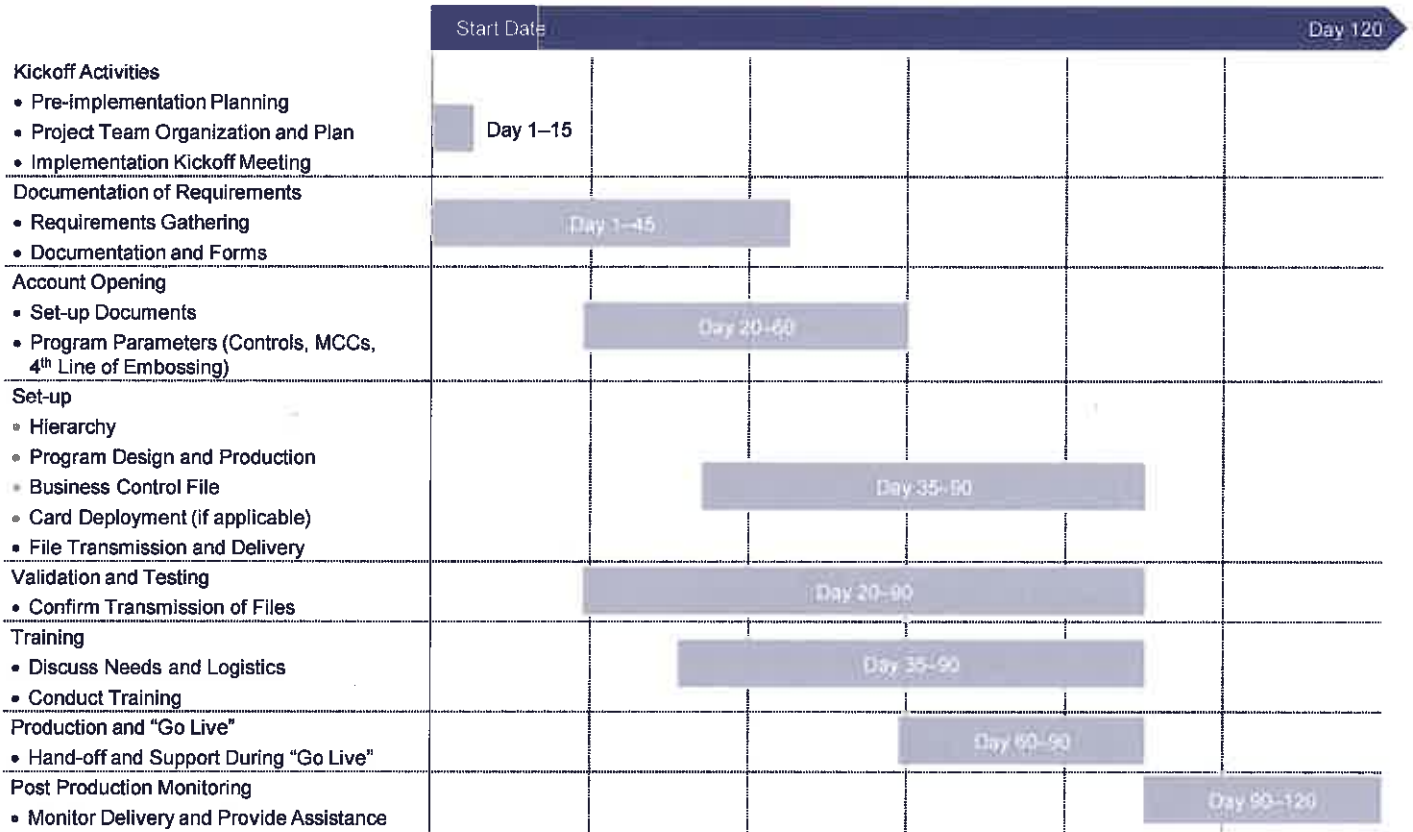
b) The number of positions that would be assigned to the State's purchasing card account and the number of hours each position will spend on implementation and on-going operations for the duration of the contract

The State's program will be supported by an Account Manager and three designated Client Account Service Managers.

Five Citi employees would support an implementation for a new State program. The following sample plan details each implementation task and the estimated timeframe for a successful implementation.

120 Day Timeline

Transition Timeline



Since the State is currently a valued Citi client, we anticipate that the standard implementation schedule would be accelerated.

c) The physical location of employees to be assigned to the account.

Citi employees supporting the State's commercial card program are located in New Castle, Delaware, New York City, Jacksonville, Florida, and Sioux Falls, SD.

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 its most recent audited financial report and describe any outstanding or potential liabilities which may impact the vendor's ability to provide requested services.

The following table summarizes Citi's key financial measures.

Citi Financial Data					
	2012	2013	2014	2015	2016
Total Net Revenues (billions)	\$69.5	\$76.7	\$77.2	\$76.4	\$69.9



Citi Financial Data					
	2012	2013	2014	2015	2016
Operating Expenses (billions)	\$50.0	\$48.4	\$55.1	\$43.6	\$41.4
Income from Continuing Operations (billions)	\$7.8	\$13.6	\$7.5	\$17.4	\$15.0
Net Income (billions)	\$7.5	\$13.7	\$7.3	\$17.2	\$14.9
Diluted Earnings Per Share	\$2.42	\$4.34	\$2.20	\$5.40	\$4.72
Total Assets (billions)	\$1,864	\$1,880	\$1,842	\$1,731	\$1,792
Total Liabilities (billions)	\$1,674	\$1,674	\$1,630	\$1,508	\$1,566
Total Stockholders' Equity (billions)	\$189.0	\$204.3	\$210.2	\$221.9	\$225.1
Tier 1 Common Ratio	8.72%	10.57%	10.57%	12.07%	12.5%
Tier 1 Capital Ratio	9.03%	11.23%	11.45%	13.49%	14.2%
Total Capital Ratio	10.81%	12.64%	12.80%	15.30%	16.2%
Supplementary Leverage Ratio	N/A	5.42%	5.94%	7.08%	7.2%
Return on Average Common Stockholders' Equity	4.1%	7.0%	3.4%	8.1%	6.2%
Book Value Per Share	\$61.46	\$65.12	\$66.05	\$69.46	\$74.26
Market Capitalization (billions)	\$120	\$158	\$164	\$153	\$165

Note: Citigroup's risk-based capital ratios, which reflect full implementation of the U.S. Basel III rules, are non-GAAP financial measures. These ratios are calculated under the Basel III Advanced Approaches framework. Citigroup's Supplementary Leverage Ratio (SLR), which reflects full implementation of the U.S. Basel III rules, is a non-GAAP financial measure.



For Citi financial information, including annual reports, quarterly earnings, regulatory and SEC filings, and credit ratings, please visit our Investor Relations website at <http://www.citigroup.com/citi/investor/overview.html>.

Attachment A: Vendor Response Sheet

4.1 Goal/Objective 1 Transaction Volumes

The vendor should describe available options for handling large volumes of transactions for entities throughout the entire state.

Vendor Response:

Citi has been successfully supporting the program volume for the State for the past 12 years. The gross transaction volume for Citi's commercial card programs globally is over \$38.2 billion from approximately 195 million individual card transactions¹. We do not foresee any capacity issues with increased volume, whether gradually over time or in the form of an unanticipated spike.

Given our scalable system architecture, we anticipate that there would be no issues experienced by Citi's systems should we encounter significant increases in client volumes either through growth of our existing business or a result of onboarding a large new client. Citi platforms are written in N-Tier architecture with a built-in ability to scale to the necessary support requirements. The number of simultaneous users and transaction levels supported vary per application. Scalability is achieved by applying additional hardware to the appropriate tier, as required, so that each application's performance is not degraded.

Capacity Planning

Capacity planning is facilitated in two ways:

- By carefully reviewing the resource requirements of each new client prior to implementation
- By conducting ongoing reviews to monitor volume spikes or business changes from existing clients

System utilization data is collected and reviewed on a periodic basis to provide the foundation for capacity planning activities. This data is summarized at the appropriate level of detail to provide the ability to understand current and historical usage patterns.

Citi evaluates all client implementations within the context of impact to our systems' capacity. This is a formal process completed as part of our deal review and continues on an ongoing basis as regularly scheduled review sessions between designated Citi and the State operations and technology groups to maintain client satisfaction. These meetings also serve as advance notice to plan for capacity and technology enhancements.

¹ Latin America is not counted in this statistic.

4.2 Goal/Objective 2 Worldwide Transactions

The vendor should describe available options to accommodate the use of the card worldwide.

Vendor Response:

Citi US Dollar cards issued in the United States have the acceptance of Visa and MasterCard worldwide. Transactions made around the world with these cards will process in the local currency and display on statements in US Dollars. Foreign exchange fees may apply and will be included on statements.

Should the State find the need for local currency cards, Citi is the largest issuer of credit card products in the world and Citi Commercial Cards has the single largest global proprietary issuing footprint covering more than 100 countries and over 60 local currency countries, in over 40 currencies and 29 local languages. Citi's business model is based on proprietary local issuance. Citi owns, operates, and manages most of the markets in which we offer programs as a single issuer. Our global presence offers a unified proprietary solution with program consistency, ease of use, and speed to implement.

Since Citi is a dual issuer of MasterCard and Visa, Cardholders benefit from the widest acceptance of card payments in the United States and around the world.

The high acceptance rates for Citi's branded commercial card solutions ensure that the vast majority of your expense data feeds into our reporting tools. This will enable the State to analyze spending and negotiate with vendors from a position of strength, allowing you to reduce your costs globally.

Visa and MasterCard Acceptance

Visa Worldwide Acceptance				
Region / Country	Merchant Locations	Member Offices	Number of ATMs	Total Acceptance Locations
United States	8,840,985	79,951	564,589	9,485,525
Canada	946,878	6,791	51,570	1,005,239
EMEA	14,974,527	314,618	730,692	16,018,837
Asia	9,311,046	126,749	837,677	10,275,472
LatAm	7,973,694	70,946	349,861	8,394,501
Worldwide	42,047,130	599,055	2,534,389	45,179,574

Visa data is as of March 31, 2016

*Note: Acceptance locations are defined as member offices, merchant outlets, and ATMs where Visa Cards are accepted. The calculation of acceptance figures is based on number of unique merchant ID's (MID) within the associations (each MID identifies individual merchants with card accepting capabilities).

MasterCard Worldwide Acceptance				
Region	Merchant Locations	Manual Cash Disbursement Location	MC/Cirrus ATMs	Total Acceptance Locations
United States	9,435,970	78,579	418,250	9,932,799
Canada	928,406	3,859	59,437	991,702
EMEA	12,802,068	271,604	788,194	13,861,866

MasterCard Worldwide Acceptance				
Asia	9,840,426	189,640	938,749	10,968,815
LatAm	5,740,479	68,415	270,984	6,079,878
Worldwide	38,747,349	612,097	2,475,614	41,835,060

MasterCard data is as of September 2016

The calculation of acceptance figures is based on number of unique merchant ID's (MID) within the associations (each MID identifies individual merchants with card accepting capabilities).

4.3 Goal/Objective 3 Billing Accounts

The State needs to provide 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**
- b) **Mobile processing capabilities**
- c) **Secure file upload capabilities**
- d) **Workflow approval and number of levels**
- e) **Credit usage alerts**
- f) **Assign software roles/permissions to program administrators/coordinators at various hierarchy levels**
- g) **Audit trail capabilities**

Vendor Response:

Citi can accommodate as many billing accounts as needed for the State if multiple billing accounts are required for each agency. There is no limit to the number of accounts that can roll up to a billing account.

The State can receive a bill electronically through two ways:

- o Online access via CitiManager – Our single sign on client portal enables Program Administrators (PA) to view their statements for reconciliation of Corporate Billing accounts for submission to Accounts Payable for payment. Statements can be downloaded and printed.
- o Electronic data files – Citi exchanges files through Secure File Transfer Protocol (SFTP). An additional option is to exchange data with Citi via the CitiManager Library. This is a secure two-way data exchange option through the single sign on in CitiManager.

Workflow Approval

New Billing Accounts can be requested using a paper form or in bulk via our Billing Account spreadsheet. There are parameters in setting up billing accounts that require a quality check and credit review by Citi to ensure the program credit limits are appropriately assigned. The spreadsheet can be sent via encrypted email or uploaded to Library, our secure data exchange repository in CitiManager.

File Transmission Security

Citi Secure File Transfer (CitiSFT) 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 CitiSFT. To create a well-functioning CitiSFT file transmission channels between Citi and the State, both the State and Citi users must use CitiSFT functional IDs which support password based authentication by default. File transmission routes will be set between the accounts depending on the direction of transfer requested. The route can be from Citi to the State or from the State to Citi. Multiple routing setups, including one route from Citi to the State and one from the State to Citi to allow bi-directional file transfer are commonly used.

Approval Levels

The ability to setup billing accounts is determined by roles and entitlements established by the State. The individual requesting a new billing account must be established at Citi as having that authority. Part of our quality check is to verify the request is appropriately authorized by the State.

Billing account maintenance can be performed online in CitiManager, via the billing account spreadsheet or by paper.

Credit Usage Alerts

The following Citi email and SMS text alerts are now available in real time for cardholders:

- *Available Credit Remaining alert* — Real-time notification to subscribed cardholder each time a transaction is made and available credit remaining percentage is less than or equal to the percentage threshold set by the cardholder.
- *High Value Transaction alert* — Real-time notification to subscribed cardholder each time a transaction is made that is higher than the amount previously specified by the cardholder. For example, cardholders can use this alert to be proactive in monitoring an account for fraudulent activity.
- *Declined Transaction alert* — Real-time notification to the subscribed cardholder in the event of a declined transaction.
- *Each Transaction alert* — Real-time notification to subscribed cardholder for each authorized transaction.

Your CAS manager reviews daily reports to determine if billing accounts are nearing their limits and contacts the State to consult on action steps to ensure accounts do not reach their established limit.

Audit trail capabilities

CitiManager provides a maintenance log of all activities processed online for maintenance of accounts and user entitlements.

When any maintenance is performed using the CitiManager Card Management module, the system captures the name of the Program Administrator entering the request, as well as the date, time, and action taken. In addition, the maintenance-log feature in the module can be extracted for audit retention purposes.

The maintenance log in CitiManager also tracks all online changes made by cardholders.

4.4 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**
- b) **Mobile processing capabilities**
- c) **Secure file upload capabilities**
- d) **Workflow approval and number of levels**
- e) **Card demographic modifications**
- f) **Real time capabilities**
- g) **Assign software roles/permissions to perform maintenance by program administrators/coordinators at various hierarchy levels**
- h) **Audit trail capabilities**

Vendor Response:

An authorized State Program Administrator can change cardholder profiles via CitiManager, including account demographic and card spend controls. All profile changes are effective in real time. Program Administrator capabilities within the online system are role and entitlement driven starting at the top of the hierarchy right through to hierarchy level 7. The lead PA can add system users with their same entitlements or with a variation of limited functionality. CitiManager is highly flexible in creating the roles with entitlements that are desired and required by the State.

This can also be done via phone or email to your designated Client Account Service (CAS) Manager.

Daily Cardholder Information Feed

The State can send us a daily file of cardholder profile information to ensure profiles are continuously updated with the latest information, including all account maintenance and cancellations. The State can also send us a daily feed of available general-ledger codes associated with accounts to ensure invalid ledger codes are deleted and timely updates provided. West Virginia can also manage these updates using a two-way file for data exchange. Citi can receive these files in SFTP, NDM, and HTTPS formats or through CitiManager Library.

Citi can accept Excel-based data feeds for file maintenance from the State via upload to the CitiManager Library. The State's data feeds can include spending limit templates as well as updates to the following cardholder attributes:

- Address

- General ledger accounting code
- Cycle limit
- Cash percentage
- Account closure
- Hierarchy change.

We have developed the capability to allow a direct "HR Import," where we receive a daily file from the clients' ERP system and convert it to the standard file format required by our system. This functionality has been extremely useful for clients in conducting account maintenance, including account shut downs.

Online Maintenance via CitiManager

The State's Program Administrator(s) can use CitiManager for a variety of account management maintenance functions.

- Change and increase transaction limits and monthly limits in real time
- Review and update the number of transactions per day and per month in real time
- Update name and address changes
- View / modify account information, as well as hierarchy and master account information
- Close accounts in real time
- Check declined authorizations against the card in real time
- View profile information and status of the card.
- Inquire about accounts and current balances
- Report lost or stolen cards
- Execute and manage disputes online
- Review maintenance log of routine maintenance activity.

The State will have access to the following real time capabilities using CitiManager:

Real Time Account Management in CitiManager	
Card Issuance / Re-issuance	√
Card Deactivation / Suspension	√
Credit Limit Adjustments	√
Merchant Category Code Group Limits	√
Cardholder Information	√
Assign cardholders default accounting codes	√
Declined Authorizations	√
System User Additions & Deletions	√

CitiManager provides the ability for cardholders to review statements, reconcile, allocate General Ledger codes to transactions, and submit for approval. The workflow allows for two additional levels of approval. The first approver has the ability to approve the statement, reject back to the cardholder with comments or make the necessary corrections to the reconciliation and then submit to the final approver. The maintenance log in CitiManager also tracks all online changes made by program administrators and supports audit requirements.

Mobile Technology

Program administrator sites are accessible from mobile browsers though they are optimized for desktop viewing.

4.5 Goal/Objective 5 Account Statement Delivery

The vendor should describe available options for statement delivery to include but not limited to:

- a) **Online**
- b) **Email**
- c) **Secure file delivery**
- d) **Mobile**
- e) **Paper**
- f) **Ability to have multiple delivery methods**

Vendor Response:

Citi is moving to paper-free statements in June 2017, and since the State is nearly paper-free now, this should not impact your program. The State and its cardholders will be able to securely access account information 24x7 via CitiManager, which retains up to 36 months of monthly statements. CitiManager can be accessed from a computer, laptop, or via our mobile website.

For centrally-billed accounts, the State can either access the monthly statement via CitiManager or through an electronic data file.

- Electronic data files
- Paper statements mailed three business days after cycle date -- exception-basis only

Citi does not email statements for security purposes.

Statement Alerts

Citi Commercial Cardholders can now receive SMS (mobile) and/or email alerts for convenient access to information about their accounts. One of the many alerts Cardholders can receive is the **New Statement Available** alert, which allows the cardholder to receive notification when your statement is available to be viewed on CitiManager

4.6 Goal/Objective 6 Agency Billings/Payment Cycles

The vendor should describe their billing and payment cycle options to include but not limited to:

- a) **Monthly**
- b) **Bi-Monthly**
- c) **Weekly**
- d) **Daily**

Vendor Response:

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

Citi offers cycle options of monthly, weekly, and daily. The most commonly used cycle is the 30 day/monthly, but we do have customers that use the weekly or daily cycle.

4.7 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 scenario (Attachment C).

Vendor Response:

Citi will continue to comply with quarterly rebates paid to the State. Our rebate calculation methodology as well as details supporting your requirements are contained in the sealed Financial/Revenue Proposal (Attachment C).

4.8 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**
- b) **New vendor recruitment**
- c) **State vendor card acceptance analysis**
- d) **Expansion of payment capabilities through additional card platform tools**
- e) **Benchmarking and performance goals**
- f) **Preloaded cards or similar capability**
- g) **Fleet programs including all tracking capabilities**

Vendor Response:

Citi Working Capital Analytics Overview

Citi's innovative Working Capital Analytics tool provides in-depth analysis across all spend categories to help the State find and implement cost savings, revenue opportunities, and greater efficiency in Accounts Payables processes.

Citi Working Capital Analytics is an innovative consultative service available only to Citi clients. Working with your Citi Account Manager and a team of Citi specialists we will validate, update, and enrich your spend data, then analyze it using a proprietary set of tools and algorithms. The result is a set of recommendations and ROI calculations customized to meet the State's goals and practices that will pinpoint potential improvements to your working capital management and supply chain strategies.

The proprietary analytics uses payment-data flows and supplier profiles to identify improvement opportunities in working capital management and payment automation, to enrich supplier information, and to optimize existing payment programs through cutting edge payable strategies. Citi Working Capital Analytics provides a comprehensive suite of spend analytics tools for:

- Optimizing purchasing card programs (identifying additional Card spend)
- Targeting spend suitable for settlement cards
- Finding supplier finance and discount management opportunities
- Matching supplier network participants
- Identifying process efficiency opportunities – including electronic spend suitable for invoicing and automated payments
- Providing supplier enablement metrics
- Segmenting aggregate spend by supplier, by vertical, and other categories.

With Citi, you gain a payments partner that understands your business and can provide the tools and insights the State needs to achieve its financial objectives.

Citi Virtual Card Account (VCA) 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. Globally, Citi leads the competition in the virtual card space, with a solution in up to 43 markets and 31 local currencies.

Citi's VCA solution can complement and help maximize growth of an existing Purchasing Card program, or it can be used as a standalone solution to streamline purchasing. VCA's secure capabilities make it an ideal alternative 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 for one-time use, which safeguards against misuse. Each VCA is issued with the State-specific authorization controls based on the State'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, the State can opt to leverage the platform's workflow capabilities to route select transactions for additional pre-approvals before virtual cards are created.

Instructions for accessing the VCA number and related remittance advice are sent automatically and securely via email to suppliers, helping to streamline vendor management. Additionally, the platform also supports Straight-Through Processing (STP) card based payments that securely and automatically deposit the funds directly into your supplier merchant account.

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 VCA card created can be enriched with client specified data elements, such as Purchase Order Number, or Supplier ID. The State 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.

Merchant Enrollment Process for Citi VCA Programs

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 solutions such as reduced merchant fees for select suppliers, improved payment terms, and vendor consolidation 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 Citi Working Capital Analytics, Citi develops a tailored outreach strategy designed to maximize supplier adoption of the State'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, and 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.

State Vendor Card Acceptance

Since Citi is a dual issuer of MasterCard and Visa, Cardholders benefit from the widest acceptance of card payments in the United States and around the world.

The high acceptance rates for Citi's branded commercial card solutions ensure that the vast majority of your expense data feeds into our reporting tools. This will enable the State to analyze spending and negotiate with vendors from a position of strength, allowing you to reduce your costs globally. Citi will work with you using information from the vendor analysis that is part of the Citi Working Capital Analytics process to identify and target vendors for acceptance using our Supplier Enablement team. Citi has performed three vendor analyses with the State over the past 10 years and has extensive insight to the State's card use versus other payment mechanisms and is qualified to assist with driving greater acceptance.

Expansion of Payment Capabilities

Citi Payment Exchange: Holistic Payment Digitization

Citi's Payment Exchange end-to-end capabilities help clients effectively convert cumbersome paper checks into electronic payments to drive operational efficiencies, commercial card rebates, and other benefits.

Citi Payment Exchange centralizes your suppliers' payment profiles and banking information in a secure dedicated portal, helping to reduce check fraud and increase data security.

Launched in 2012, Citi Payment Exchange provides organizations with an integrated solution that combines pre- and post-payment processing capabilities along with core payment execution to enable an efficient, adaptable, and seamless payment processing experience.

Citi Payment Exchange was developed to enhance our client's payment value chains by offering an integrated payment processing solution and other value-adding data management and self-service components. With Payment Exchange, you gain access to a powerful and robust tool that addresses long-standing challenges that arise from all steps within the payment process.

At the very core of Payment Exchange is an accessible, extensible, and secure database for maintaining detailed supplier information. This includes contact details, W8 equivalent information, preferred payment method, and payment and remittance details. Payment Exchange integrates seamlessly with your ERP systems and provides you access to Citi's existing industry-leading disbursement capabilities to create one platform that can be leveraged to pay your supplier in the most efficient manner across multiple payment channels.

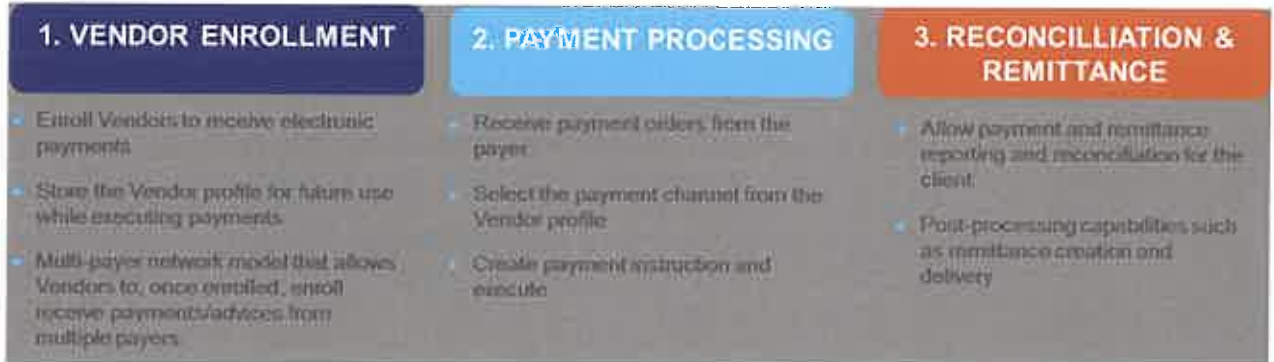


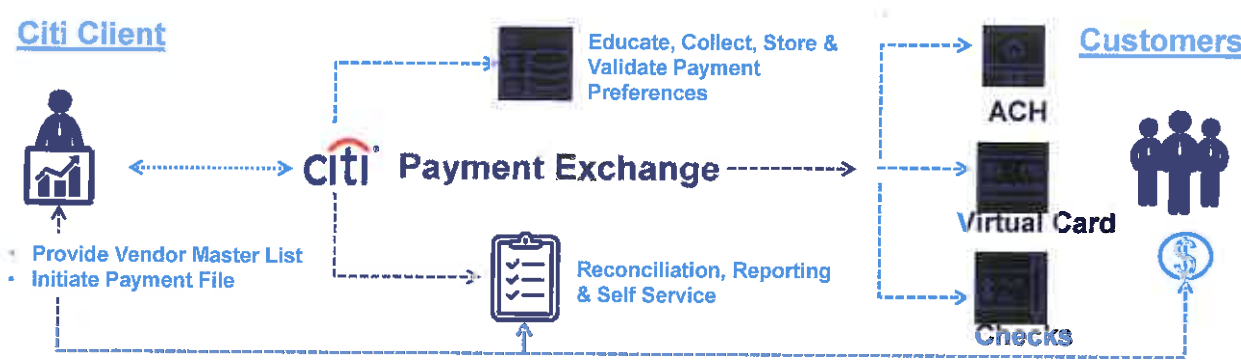
Payment Exchange Benefits at a Glance

- **Increase electrification:** Replace paper process, increase efficiency and transparency
- **Reduce payment costs:** Eliminate expensive postage and check print overheads
- **Simplify administration, increase payee confidence:** Streamline enrollment, reduce customer service inquiries
- **Lower fraud risk:** Reduce check fraud, increase data security
- **Improve vendor relationships:** Help vendors increase efficiency, transparency and control by centralizing their reporting and reconciliations
- **Maximize straight through processing:** Utilize fully integrated connectivity solutions to improve payment efficiency
- **Shrink your carbon footprint:** Cut paper processing, reduce carbon footprint

Capabilities

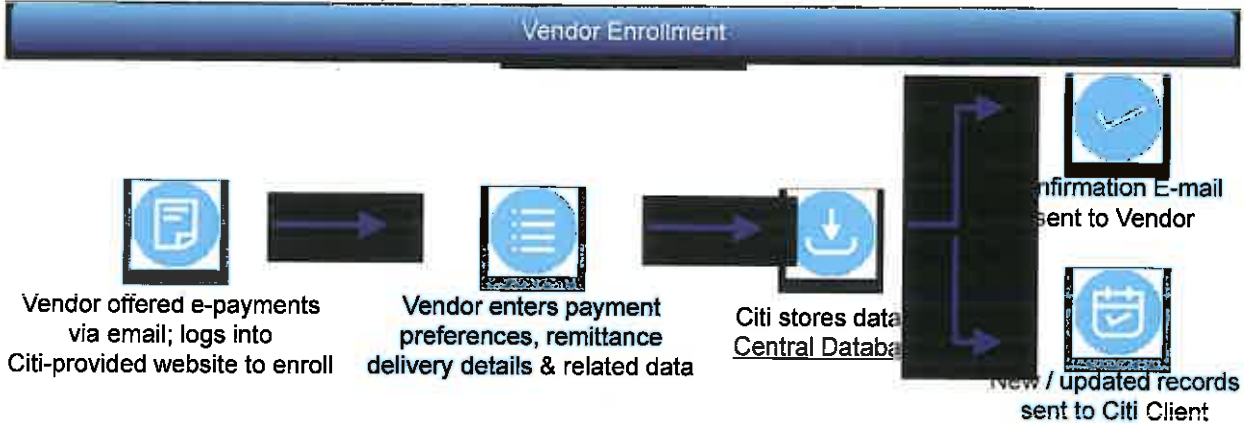
The capabilities of the Payment Exchange platform that deliver these benefits to your organization can be summarized as falling into one of three key categories: Supplier Enrollment, Payment Processing, and Supplier Self-Service.





Enrollment

As part of every Payment Exchange implementation, Citi coordinates with the Auditor’s office to prepare and execute a unified enrollment campaign to encourage your suppliers to enroll in the online portal. This campaign can be tailored to your needs in almost every regard, and all materials will be branded with your company’s logo and other collateral. The enrollment process is primarily composed of reaching out to those suppliers whose information you provide in order to advise them of the change as well as direct them towards completion of the actual enrollment process. The end result of this targeted and adaptable campaign is the sourcing and storage of the payment information associated with these entities within the Payment Exchange Platform so that it can be leveraged by your organization when remitting payments.

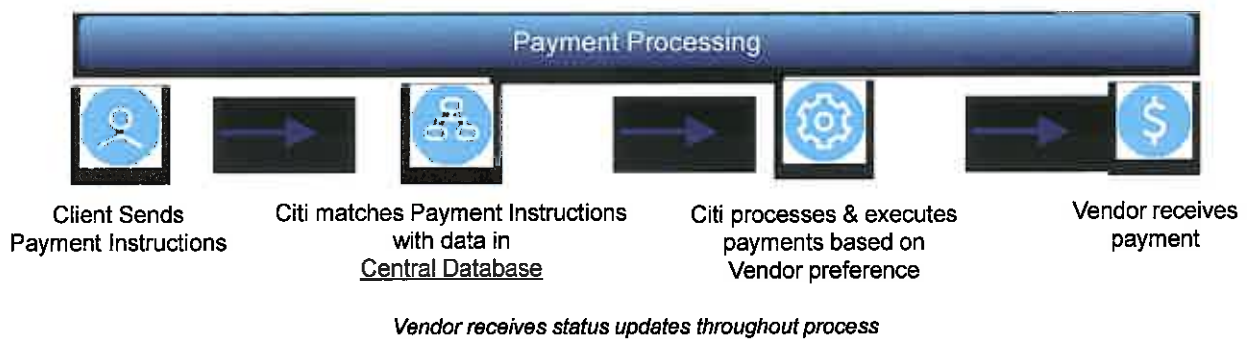


Payment Processing

Citi Payment Exchange incorporates and leverages the underlying best-in-class payment solutions that Citi is known for. Numerous payment options are available, including ACH, VCA, and check. When executing these payments, you can decide whether to specify the type of payment that will be remitted, or choose to become channel agnostic by allowing the beneficiaries payment preferences maintained within the Payment Exchange database to dictate the manner in which the payment will be remitted. If you choose the latter, the vendor data maintained within the database will be leveraged when executing the requested payments, and will allow you to send minimum amount of information in the payment instruction file.

Irrespective of how many payment types you choose to offer to your vendor, you can now send one consolidated payment instruction file to Citi Payment Exchange to execute all your vendor payments.





Validation, Database Maintenance, and Self-Service

Data that can be leveraged for any business critical purpose only delivers value if it is accurate enough to be relied upon. One of the most notable features of Citi Payment Exchange is the totality of the process flows, validation steps, utilities that ensure your supplier's data is accurate from the time of enrollment and beyond. Whenever a supplier's information is provided, Payment Exchange uses its proprietary implementation of various validation algorithms to ensure that all data elements which can be confirmed publically are valid. For example confirming a TIN against a public listing or an account number format against the known format for the institution it is held with. Following these initial schema checks, the provided information is further validated by the use of pre-notes or other means where they are available.

Once the starting data set is confirmed, there is of course the concern that some of the data will change or that a new supplier must be added. In order to simplify this typically manual process, Citi will create an online portal through which your suppliers can update their profile on an ongoing basis. The same portal also provides a method for new suppliers to enroll and have their information incorporated into the platform, thereby ensuring that Citi Payment Exchange will seamlessly adapt to changes in your payee base, with minimal resource requirement from within your organization.

In addition to these core value-driving capabilities, each client of Payment Exchange receives a dedicated phone / email / live-chat service to support answering supplier questions related to the use of the aforementioned self-service portal, remittance issues, and navigation questions. This valuable resource is available to all of your suppliers whether they are enrolled in the Payment Exchange service, or just looking to obtain some additional information or assistance regarding the completion of the enrollment process.

Depending on the remittance requirements, setup, and payment type, the platform is capable of sending a payment to one of your suppliers provided only the required value date, amount, and identifier of the suppliers to be paid. Payment Exchange would then leverage the identifying information, channel preference, and account details maintained within the database in order to execute the requested payments without further action by you, all while providing the same response files and other data that would be sent if the payment was initiated via other means.

Peer Group Comparison Reporting

Citi provides peer group comparison reporting. We focus on large markets and public sector clients; therefore, we are confident we can provide the State with the appropriate information for analysis. Citi routinely participates and shares information gathered through the RPMG Research Corporation that focuses solely on the commercial card payments market. Their annual surveys and findings are derived from both corporate and public sector customers and issuers for comprehensive peer comparison review. West Virginia was recently included as a participant in the Purchase card survey offered by RPMG. Citi also initiated a survey of our corporate clients to create a benchmarking review that has been recently shared with our clients, including West Virginia. Best Practice highlights include: 1) Be selective to align your issuer with your culture, policies, goals, and capabilities; 2) mandate use of card for all travel expenses; 3) broad distribution of cards supported by card use training; 4) move check and ACH payments to card—

virtual cards gaining prominence in payments mix; 5) clear policies with communication for both PA and cardholders; 6) eliminate paper and increase online self-service; 7) minimize misuse with reporting, monitoring, and enforcement. Clearly, West Virginia is already engaged with most of the items identified in our survey.

CitiManager Custom Reporting Module – Internal Benchmarking

CitiManager provides benchmarking capabilities within the State's own program via the Custom Reporting module. Clients can view summary benchmarking reports on purchase such as air, hotel, and automobile expenses across the portfolio.

Also available within our reporting module is our Program Dashboard application. This functionality provides clients a flexible view into program metrics and exception monitoring. With Program Dashboard, the State can view and export a high-level graphic summary of your program on multiple dimensions (transactions, disputes, MCC codes, delinquency detail, and much more) as well as assess this data further for additional granularity.

Declining Balance Cards

The Citi Declining Balance Card enables the State to limit the expenditures of designated cardholders. By notifying Citi of the desired available balance, expiration date, and Merchant Category Code (MCC) inclusions, the State provides the cardholder with the approved amount to spend over the pre-determined life of the card for approved transaction types. Once established, the balance is depleted as transactions post to the account, ensuring the State will be billed only for the predetermined account limit. Unlike traditional card products, payments to the account do not refresh the credit limit and any charges made after the defined expiration date will be declined.

Citi's clients frequently use Declining Balance Cards:

- As meeting or project cards to adhere to specific budgets
- To pay employees or clients for relocation expenses, education reimbursement, mid-to-large dollar claims, or other insurance benefits

Declining Balance Card transactions can be reconciled in the same system as your Travel & Entertainment or Purchasing Card program and can be uploaded to your ERP system(s) as part of your standard process for any card expense.

Citi Declining Balance Card for Meetings

Citi can provide the State Meeting Cards that use the declining balance feature, where the credit limit does not automatically refresh at the end of the month. By using this feature, each card functions as a budget line item.

The State will gain flexibility in setting customized spending limits on the Meeting Card. Credit lines can be changed by the State's Program Administrator(s) at any time. Your Client Account Service Manager will work with you to set spending limits per meeting, based upon your needs.

The State will benefit from:

- Improved spend management through the separation of event expenses from other agency expenses
- Improved control and accountability via consolidation of event invoicing
- Improved decision making through analysis of spending patterns
- Improved ability to negotiate with vendors through consolidated data reporting
- Enhanced cash flow by receiving a single monthly statement and making a single payment
- Travel accident insurance coverage
- Increased productivity through streamlined processes

- MCC blocking and restrictions
- Individual cards for designated meeting planners
- Cards designated for specific events

Fleet Product

Citi is dedicated to providing solutions that maximize efficiency and help clients meet their fleet program objectives. Citi Fleet Card is established with central billing, pay, and liability with additional upfront authorization controls that helps fleet managers to consolidate, monitor, and manage their organization's fleet expenses. In addition, the State's cardholders benefit from the convenience of a single credit card for fuel, maintenance, and repair purchases.

Offered as part of our One Card program, the Citi Fleet product is a simplified expenditure tool that enables the State to use the most widely accepted fleet payment system available today.

Typically, 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

Normally with a One Card program, driver cards would be employed, but depending on how the State expects to include the fleet program, it is possible to have cards issued that are strictly for fleet purposes to be placed in the vehicle.

Acceptance

Citi Fleet product provides the State an extensive nationwide network of 176,000 fueling and 398,000 maintenance locations. As an added feature, Fleet cardholders can access our online fuel/fleet merchant directory, which provides details on the nearest accepting locations and fuel types.

In addition to fuel procurement, the broad acceptance of the Citi Fleet Card enables the State to pay immediately for repairs and maintenance; eliminating the paper-based processes usually associated with tire distributors and auto mechanics. This fleet application eliminates the need for time-consuming service agreements, monthly bills from multiple service businesses, and the document matching process.

Reporting

Through a single sign-on, CitiManager provides Program Administrators and Fleet Managers with an automated, online helping hand 24 hours a day, seven days a week to make expense management for your Fleet Program more efficient.

CitiManager is equipped to meet all day-to-day needs, including:

- **Efficient Program Management** – the State can easily manage, view, and download consolidated fleet program information. Citi One 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. Through CitiManager, the State can create reports that flag unauthorized purchasing, and monitor after hours purchases, daily transactions and daily dollars amounts.
- **Robust Reporting and Data Delivery** – Through CitiManager's secure online environment, the State can generate customized fleet reports with vital program information for reconciliation, cost allocation, data analysis, and expense management.

- Enhanced Data Capture and Reporting Analysis** – Program Administrators and Fleet Managers can access granular information that helps monitor misuse and negotiate volume discounts with preferred vendors. The additional data and reporting provided by the Citi One Card gives fleet managers valuable information to help them better manage the State's fleet. For example, many point-of-sale devices prompt for the vehicle identification number (VIN), odometer reading, or driver identification number. Consolidated spending information enables fleet managers to negotiate volume discounts with preferred vendors.

Merchant Name	Merchant Zip	Driver Nbr	Vehicle Nbr	Purchase Time	Tx Tax Amount (USD)	Fuel Sale Amount	Odometer	Svc Type	Fuel Unit Price	Fuel Quantity	Fuel Unit Measure	Oil Company	Ext. Item Amount	Item Description	Rate	Station
BRYANT S IRV	4282	100050 (blank)		1458	\$ 99.0	\$ 99.0	93,458	1	3.539	28.0	1	101	\$ 99.0	NOLEAD REGULAR	\$	-
CRACKER BARR	70785	206887 (blank)		1453	\$ 47.7	\$ 47.7	37,256	1	3.399	14.0	1	9999	\$ 47.7	NOLEAD REGULAR	\$	-
				1710	\$ 48.3	\$ 48.3	36,678	1	3.299	14.6	1	9999	\$ 48.3	NOLEAD REGULAR	\$	-
				521	\$ 48.4	\$ 48.4	38,015	1	3.379	14.3	1	9999	\$ 48.4	NOLEAD REGULAR	\$	-
				1674	\$ 52.5	\$ 52.5	37,646	1	3.399	15.4	1	9999	\$ 52.5	NOLEAD REGULAR	\$	-
EZ SHOP 27	29448	151040 (blank)		1010	\$ 29.5	\$ 29.5	69,398	1	3.299	9.0	1	9999	\$ 29.5	NOLEAD REGULAR	\$	-
				18822	\$ 42.9	\$ 42.9	17,467	1	3.239	12.6	1	9999	\$ 42.9	NOLEAD REGULAR	\$	-
HAMPTON AMST	53217	4612 (blank)		2204	\$ 45.5	\$ 45.5	40,933	1	3.659	12.4	1	9999	\$ 45.5	NOLEAD REGULAR	\$	-
KING HILL MA	64504	296385 (blank)		953	\$ 33.2	\$ 33.2	15,156	1	3.299	10.1	1	9999	\$ 33.2	NOLEAD REGULAR	\$	-
MILFORD IRV	3056	150904 (blank)		1045	\$ 24.8	\$ 24.8	85,296	1	3.619	6.8	1	101	\$ 24.8	NOLEAD REGULAR	\$	-
MOUNTAINEER	24925	209610 (blank)		455	\$ 45.8	\$ 45.8	45,838	1	3.399	13.5	1	9999	\$ 45.8	NOLEAD REGULAR	\$	-
				737	\$ 56.5	\$ 56.5	51,399	1	3.599	15.7	1	9999	\$ 56.5	NOLEAD REGULAR	\$	-
PILOT	00001833	37523-000	210384 (blank)	1038	\$ 52.5	\$ 49.5	14,975	1	3.259	15.2	1	71	\$ 3.0	CAR WASH	\$	3.0
QT 356	03003653	67215-000	213790 (blank)	1018	\$ 3.2	\$ -	73,090	3	0	-	0	32	\$ 3.2	MERCH	\$	3.2
QT 378	03003787	67216-000	213250 (blank)	1450	\$ 3.2	\$ -	39,995	3	0	-	0	32	\$ 3.2	MERCH	\$	3.2

Sample Fleet Report Extract

Purchasing Controls

Citi One Card will help the State manage your 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 One Card, clients can track vehicle expenses and driver behavior through comprehensive detailed reporting showing purchases by driver or vehicle, miles per gallon, and nationwide fuel and maintenance locations.

Fleet cards have superior 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 minimize fraud. Additionally, Citi can provide a control option to the State for your Fleet Card program requiring 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 by limiting cards to "fuel purchases only". The State can set purchase controls such as fuel grade, transactions per day and gallons per transaction, and can prevent non-fuel purchases and take control of your expenses.
- Set Purchasing Limits.** the State can customize each fleet card's limits to determine when, where, what and how much can be purchased, as well as set spending and usage limits for each card by day, week or cycle.
- Block Merchant Category Codes** to provide the flexibility to prohibit drivers from purchasing from certain merchant locations which may be prone to fraud.
- Track and Monitor** fleet fuel expenses by vehicle and driver through our CitiManager reporting tool.



4.9 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
- b) Mobile processing capabilities
- c) Secure file upload capabilities
- d) Workflow approval and number of levels
- e) Real time capabilities
- f) Assign software roles/permissions to perform card issuance by program administrators/coordinators at various hierarchy levels.
- g) Audit trail capabilities

Vendor Response:

Cardholder Application Required Information

Standard data requested during the application process will include email address, mobile phone number, hierarchy (determines the businesses unit), cardholder first and last name, address, home telephone number, employee ID and any default accounting string codes that the State may require to be transmitted with each transaction made by the cardholder.

The following cardholder information is required during the application process.

Central Liability

- Name
- Business
- Phone number Mailing address
- Verification question (employee number, partial Social Security Number (US), or date of birth or hire)
- General ledger code (maximum of 24 characters)

Application Process

Our card application process is designed to accept applications electronically in real-time. Using the CitiManager Card Management module, the State's Program Administrator(s) may create centrally billed card accounts.

Although the State uses the Bulk Online Application (Auto Enroll), card applications can also be processed via the Internet using CitiManager, as summarized in the following table:

Methods of New Card Issuance

Our online module has the ability to process card applications via the Internet in one of two possible ways:

Small volume requests:

- Program Administrators can enter all information about the prospective cardholder directly into the module.

Larger volume requests:

Internet

- Citi sends an invite to the State cardholders to apply for a card. Our email to cardholders includes information on the hierarchy they will be under and individual application codes.
- Using the application module within our online system, the cardholder enters the application code, enters his or her demographic data, and indicates acceptance of the terms and conditions via a checkmark (this serves as an electronic signature).
- The State Program Administrator receives an email notice of a pending application and uses the online system to review and approve the application.
- CitiManager has an additional level of approval that is configurable for this process
- Citi's operations facility receives the application and processes

File transmission

Citi offers and recommends the Bulk Online Application (BOLA) option through file transmission. BOLA can be used when ten or more new cardholders need to be enrolled.

Your Program Administrator verifies the cardholder application—approving application or rejecting applications if there are missing requirements. Upon submission, the card request immediately enters processing review for completeness and subsequent account setup and card creation. As with all features within CitiManager, roles and entitlements are established determining who within the State organization is authorized to execute card account setup and delivery. There is an audit log contained in CitiManager that provides activities related to the card application, identifies user ID, and includes date and time stamp.

Citi's online application and cardholder maintenance functions can include up to three levels of approval. The file upload process can be delivered directly through an SFTP protocol or uploaded into CitiManager Library.

Currently, card applications cannot be initiated or processed with a smartphone. Program administrator sites are accessible from mobile browsers though they are optimized for desktop viewing.

Delivery Schedule / Timeline

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

Identify and Cancel Cards Not Received

If the card is not received in the timeframe communicated, we recommend the cardholder or Program Administrator call Customer Service. A card may be cancelled and reissued on request at any time. Citi also provides reporting which details cards that have been issued but not activated. These reports will help to track possible non-receipts.

4.10 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**
- b) Reissue lost or stolen cards**
- c) Reissue damaged cards**
- d) Reissue due to fraudulent activity or compromised accounts**

Vendor Response:

Standard Lead-Time

Once the Program Administrator uploads the cardholder information to the CitiManager Library, cards typically ship the next day. Cards will be delivered to cardholders or the State's Program Administrator via USPS mail within five to seven business days of receiving a complete cardholder application.

Lost/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 immediately provide a Cardholder a new account number and expiration date, as well as specific merchants designated by the cardholder to permit transactions to be processed.

Reporting a damaged card requiring replacement, customer service will have the replacement delivered via USPS mail. Should there be urgency for the replacement, the cardholder or PA should follow the steps described below for Emergency Replacement.

Similar to Lost/Stolen card situations, if it has been determined that third party fraud has occurred with a card account, Citi will execute a close and transfer. The card account will be closed and transactions will transfer to a newly created account that mirrors the original account. A new card will be issued the following day if processed before 3 PM.

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 Account Services (CAS) Manager prior to submitting the application. The CAS Manager will facilitate the process of creating the replacement card and requesting delivery to the location or address as specified by the State. This is available at no cost to the State.

Rush Application

We can accept rush applications via fax. Upon approval, we can request overnight delivery of the card.

We will not charge the State for rush applications, issuance, or delivery.

Emergency Replacement

The State's cardholders and Program Administrator(s) can contact Customer Service 24/7 and from any location in the world to request a replacement card. Emergency card replacement in the U.S. 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.

Citi does not charge overnight delivery fees for emergency card replacement; however, should the State experience a higher than normal volume than our portfolio, Citi will retain the right to charge for this service.

4.11 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**
- b) **Ability to provide multiple designs based on card type, i.e. One Card, Travel, Emergency, Fleet, etc.**
- c) **Ability to provide multiple designs based on billing account**

Vendor Response:

The State currently has customized card designs for their card programs. Should you decide that a new set of designs are to be used, Citi's Marketing team will work with you to provide a complete customized solution – including four-color artwork for card design graphics. Our designs will help the State's employees identify the State card type as well as extend your brand. Your program has specific custom designs for the One Card and the Emergency program.

Citi can brand the corporate card with the State'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 the State has the most globally consistent branding for your card program.

The design process would involve the State 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, the State must provide this information with the initial art specs or include it in the art files. 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 the State can be placed under the existing verbiage. Client design, artwork, and verbiage are subject to approval by Citi and the appropriate card association.

Multiple designs can be provided based on card type or billing account. Although the custom designs created as a standard for the current card types (i.e. One Card, Travel, Fleet, Emergency) are at no cost, Citi will negotiate additional customization related to the possibility of 200 plus billing account designs.

4.12 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**
- b) **The ability to modify card controls and restrictions at the billing account level**
- c) **The ability to modify card controls and restrictions at the individual card account level**
- d) **Other controls and restrictions available that are not included in Mandatory Requirement 5.3**

Vendor Response:

Modifying Program Controls

The State's Program Administrator(s) can use CitiManager to modify controls and perform routine maintenance, including:

- Change and increase transaction limits, daily limits, and monthly cycle limits in real time
- Change single purchase limits in real time
- Review / update the number of transactions per day and per month in real time
- Update name and address changes
- View / modify account information, as well as hierarchy and business unit information
- Close accounts in real time
- Check declined authorizations against card accounts in real-time
- View Authorizations
- View profile information and status of the card
- Inquire about accounts and current balances

- Review log of routine maintenance activity
- Update account coding based on financial hierarchy linked to each cards.

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 making any control changes in the online system.

Program-wide Changes

The State can submit a simple file maintenance request to effect card control and restriction changes. This request can be used for changes to the entire program, at the billing account level or at the individual cardholder level. These requests are managed through Customer Service for input.

Temporary Controls

CitiManager will allow your 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 service team.

Card Program Controls Overview

Citi's flexible cards solutions give the State'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 the State.

Commercial Card Program Controls

Billing Level Restrictions	The State can assign a dollar limit and certain Merchant Category Code (MCC) restrictions at the Billing level. Cash advances can be controlled at the Billing level, as well.
Cardholder Level Restrictions	The State can assign various restrictions and credit limits on an individual account basis.
Department Level Restrictions	The State has the ability to group employees and assign them similar card controls.
MCC / SIC Restrictions	Using CitiManager's Card Management module, Program Administrators can add and delete groups of MCC or SIC codes. The State can include or exclude MCC limits in the individual cardholder profile. In addition, the State can assign dollar limits by MCC or SIC categories. Citi can provide the State with recommendations and a list of codes that are frequently used for One Card, travel, and fleet programs.
Cash Advance Restrictions	The State can restrict cash advance capabilities at the billing, department, or cardholder level. Typically this entire function is either a "yes" or "no" for the entire program; however, Citi can, upon instruction from the State, set up cash advance restrictions by single transaction, daily, weekly, and/or monthly limits. The State 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	The State can establish monthly spending limits, dollar / currency transaction limits, and account spending limits on an individual account basis. The State's Program Administrators can increase or decrease credit limits for individual cardholders. Credit limits are an invaluable tool in protecting the State from misuse of employee cards. The State will determine the appropriate credit limits for your program. You can adjust credit limits for cardholders as needed. Citi will work with the State to maximize program spending while maintaining reasonable controls.
Transaction Volume Limits	The State 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).

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

Declining Balance Card Controls

As mentioned, with the declining balance feature, payments do not refresh the credit limit. However, merchant credits to the account will increase the amount available. Additional key features include:

- Pre-set spending limit which declines as the cardholder makes purchases or cash withdrawals
- Optional pre-set start date and end date to account for project time-frame

Additionally, all other standard card controls such — as ability to set dollar and transaction limits per day, month, quarter, year or billing cycle and ability to set Merchant Category Code (MCC) restrictions and MCC dollar limits — still apply with the Declining Balance feature.

4.13 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:

- a) Lost or stolen cards
- b) Unauthorized transactions
- c) Fraudulent transactions
- d) Employee fraud
- e) Charges that may occur after an account is closed
- f) Automated account closure process

Vendor Response:

Protection against Fraud and Misuse

Citi offers liability programs specifically for protection against misuse (employee fraud) of the card, via MasterCard or Visa, and provides additional protections and limitation of potential company liability.

Liability Waiver Programs

MasterCard Waiver of Liability Program

The MasterCard Waiver of Liability program is provided regardless of liability type; however, there are conditions and criteria based on liability type. The waiver provides protection to the State against employee misuse or abuse.

For programs with five or more cards, the maximum liability waiver coverage is \$100,000 in the United States and Canada.

To collect on the insurance coverage for the unauthorized charges, the employee must be terminated and the State must provide a cardholder account cancellation request within two days of notifying Citi of the cardholder termination. Eligible charges are those incurred by the cardholder 75 days prior to termination and up to 14 days after termination.

Visa Liability Waiver Program

The Visa Liability Waiver Program is available to the State for charges incurred by a terminated State cardholder that do not benefit the State directly or indirectly. The cardholder's employment must be terminated. The maximum coverage is \$100,000 per cardholder account for programs with five or more cards. Eligible charges are those incurred by the cardholder 75 days prior to termination and up to 14 days after termination. The State must notify us immediately upon a cardholder's termination. Enrollment is automatic and there is no deductible.

Both the Visa and MasterCard Liability Waiver programs are offered at no fee to the State. Claims processing has specific timeframes for the filing for coverage, which is 75 days from the date of transaction.

Unauthorized Charges Incurred Before Notification

The State is not liable for any unauthorized charge occurring after the bank is notified of the loss, theft, or possible fraudulent use of the card. Clients failing to report promptly purchases made with lost or stolen purchasing cards may be liable for the transaction, with no maximum dollar amount cutoff. The State has 60 days from the date on the latest account statement to notify Citi, in writing, of any charges on the statement that occurred as a result of the card's loss, theft, fraud or unauthorized use by a third party.

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, such as 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 the State 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.

Automated Account Closures

Accounts can be closed individually or in bulk via CitiManager. There are three reasons that can be assigned to an account closure online: deceased, left employment, and request by the State. Cards can also be closed instantly on a 24/7 basis through a call to Customer Service. We highly recommend that a phone call occur for lost or stolen cards and employee termination situations.

Cardholders should notify us immediately in the case of lost, stolen, or compromised cards, in order to remove the potential for fraudulent charges. Once a card is listed as lost or stolen, we may elect to "hot list" the card, placing the card on a bulletin that provides a reward to the merchant for picking up the card if it is presented at the point of sale.

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

4.14 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**
- b) **Mobile processing capabilities**
- c) **Secure file upload capabilities**
- d) **Workflow approval and number of levels**
- e) **Real time capabilities**
- f) **Assign software roles/permissions for program administrators/coordinators at various hierarchy levels.**
- g) **Audit trail capabilities for tracking new additions and maintenance**
- h) **Other capabilities not listed above**

Vendor Response:

Online Administration Function

The State 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. The roles and responsibilities are controlled by the State and conform to your policies, procedures, and required training. Once an individual is assigned the lead Program Administrator role, they have the ability to assign, remove, and maintain user roles and entitlements. These assignments can vary by hierarchy as designed by the State.

CitiManager Real-Time Capabilities

Within North America, Program Administrators have the following capabilities through our Web tools via CitiManager:

- Create new accounts, specify account controls, and have cards generated
- Remove invalid cards
- Update cardholder profiles
- Perform account and transaction inquiries
- Manage passwords and customizable access controls
- View and / or modify account, hierarchy, and business unit information
- Integrate transaction files with the State's financial systems
- Receive and manage files and reports online via the Library
- Access and create reports via the CitiManager Custom Reporting module

- Modify account demographics and account controls, including cardholder position in the program hierarchy
- Access individual transactions by cardholder, account number, transaction amount, date, merchant, and customer code
- All of the cardholder and approver functions.

User Entitlements and Access

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.

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

The State 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.

The CitiManager Card Management module provides a full set of entitlement options, which determine the tasks your end users can perform within the system.

Citi can configure module access at the cardholder level for the State's program, including blocking cardholder access entirely. We can also enable or block reallocation at the client level.

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

The following table presents examples of the user entitlements our system provides.

User Entitlements	
Cardholder	Cardholders can submit, review and reconcile statements, inquire on past statements or transactions, and view account information.
Finance Manager	Finance Managers have limited card management access to permit the creation and assignment of default Accounting String Codes (ASCs) and templates. All other access to card management functions and hierarchy is "read only" Finance Managers have single sign-on access via CitiManager to Citi's Custom Reporting module for standard and ad hoc reports
Finance Official	Finance Officials have update access to ASC sub-field definition and maintenance and ASC / template maintenance, as well as single sign-on access to the CitiManager Custom Reporting module for standard reports. Finance Officials also have read-only access to hierarchy.

User Entitlements	
Finance Official (Restricted)	Finance Officials with restrictions have limited read-only access to card management and hierarchy. These users will not see restricted data, such as account number, SSN, and verification information.
Program Administrator	Program Administrators have update access to card management functions, update hierarchy, and ASC / template maintenance, request / view reports, and view access in inquiry mode. Program Administrators also have statement approval rights.
Program Administrator (Read Only)	Program Administrators with read only access lack update capability, but have view capability in card management or hierarchy. No statement approval rights.
Program Administrator (Ad Hoc)	Ad Hoc Program Administrators have access to Citi's Custom Reporting module via CitiManager.
Program Administrator (Ad Hoc Read Only)	Ad Hoc Read only Program Administrators only have access to Citi's Custom Reporting module via CitiManager. No statement approval rights.
Statement Approver	Statement Approvers perform the first level of statement approval when multiple approvals are sought. Users have access to past statements and transactions for cardholders they manage, but no access to card management functions, reports, or hierarchy.
Statement Final Approver	Final Statement Approvers make the final approval of statements, and have access to past statements and transactions for cardholders they manage, but no access to card management functions, reports, or hierarchy.

Citi Custom Reporting System

The Citi Custom Reporting System provides a full set of entitlement options, which determine the tasks your end users can perform within the system. Citi can configure module access at the cardholder level for client's program, including manage reporting access at the field level by disallowing such fields as Full Account Number or other personal identifiable information.

User Entitlements	
Program Administrator (Read Only)*	Program Administrators with read only access lack update capability, but have view capability to Citi's Custom Reporting module via CitiManager.
Program Administrator (Ad Hoc)	Ad Hoc Program Administrators have access to Citi's Custom Reporting module via CitiManager including saving their custom reports.
Program Audit Tool (Reviewer)	In addition to the Program Administrators access, the user can have Program Audit Tool feature to review flagged records based on client's rules.
Program Audit Tool (Administrator)	In addition to the Program Administrators access, the user can have Program Audit Tool feature to create the necessary rules to monitor their program.
Program Audit Tool (Final Reviewer)	In addition to the Program Administrators access, the user can have Program Audit Tool feature to review flagged records based on client's rules as well as Program Audit Tool statistics.

*All external users have read only access at various hierarchy levels.

Activities such as role, entitlement, and maintenance reside in the maintenance log for review and audit purposes. Program administrator sites are accessible from mobile browsers though they are optimized for desktop viewing.

4.15 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**
- b) Procedure for crediting an agency's account, pending resolution of the questioned/disputed item**
- c) Process for credit of items resolved in the agency's favor**
- d) Description of any timeframes or requirements involved with this process**
- e) Process for returning credit balances on master billing accounts**

Vendor Response:

Most disputes can quickly be initiated via 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) will collect required information on the call. The Customer Service Representative will ask the cardholder questions about the transaction and collect 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 dealing with 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

The State has 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 re-presentments, pre-compliance, and arbitration. Designated representatives handle all commercial card disputes.

If additional documentation or validation is required, the CSR will walk 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. Citi deems the statement credit as confirmation of dispute initiation. We can send a confirmation email if required.

Initiating dispute and declaration of fraud claims over the phone is faster and less complex for cardholders than paper/fax dispute processes. Telephone initiation also helps clients and Citi foster a "greener environment" by eliminating paper processes.

Timing for dispute resolution and supplier response is governed by credit card regulations. According to these regulations, Citi has 10 days to answer the cardholder once a dispute is lodged; average resolution time is 30 days. A charge can be disputed after it has been paid as long as it is done within 60 days of the transaction date.

As an alternative to calling the Customer Service Center to file a claim, the cardholder may complete and fax the Dispute and/or Declaration of Fraud forms found at <https://home.cards.citidirect.com>.

Notice of Dispute Resolution

Citi provides an indicator on the cardholder's statement if a transaction is under dispute and removes the amount of this transaction from the amount due. Citi provides standard dispute reports via the CitiManager Custom Reporting module. On the cardholder statement, transactions will be highlighted if they are under dispute.

Once the transaction is resolved, the resolution is noted by the removal of the dispute indicator on the statement and via CitiManager. Additionally, cardholders can also subscribe to receive an email and/or SMS alert notifying them that their dispute has been resolved.

Removal from Balance Due

Disputed charges are placed in a suspended account and subtracted from the payment due, assuming the bill has yet to be paid, or, if the bill has already been paid, the charge is credited back to the billing account pending resolution. Disputed charges are 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, which includes 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 for the purpose of calculating available money and authorizations. Billing statements are sent after each billing cycle which provides notifications of merchant credits and/or dispute credits. As described, resolution in favor of the cardholder results in the transaction amount being permanently removed from the account.

eDelivery

Citi's new secure email system allows Citi Customer Service to send cardholders with special dispute cases the necessary form to obtain their electronic signature in a safe and efficient manner.

The benefits to cardholders include:

- White-glove service to assist with the claims process and completion of dispute forms over the phone
- Automation for all documents requiring signature, eliminating multiple and complex steps
- Verifiable audit trail
- Email receipts and reminders

Online Dispute

The State's Program Administrator(s) and cardholders can use the CitiManager Card Management module to execute and manage disputes online. The online dispute log will help the State's Program Administrator(s) determine the status or resolution of any queried dispute by performing a search based on cardholder last name, status, post date, dispute date, or selected date range. A screenshot from this tool is provided below:

Inquiry - Dispute Log - Internet Explorer 6

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Disk Discuss Research Messenger

Address https://www.cards.citigroup.com/disputepend.asp?_T5_=30042 Go Links Customize Links Free HTML Windows

citi CitiGroup.com

CitiDirect Card Management System What's New Help Home Logout

Inbox Card Management ASC Management Hierarchy Reporting Inquiry Assistance

Inquiry - Dispute Log - Look up Dispute Log

* An asterisk indicates a required field.

Account Number: Status: All

Last Name: First Name:

post date dispute date

*(MM/DD/YYYY) From Date: 02/01/2007 *(MM/DD/YYYY) To Date: 06/01/2007

Hierarchy Unit: 00001 level 0 - unit 1

RESULTS

<u>post date</u> <u>trans date</u>	<u>cardholder name</u> <u>merchant name</u>	<u>reference number</u> <u>amount</u>	<u>dispute date</u> <u>dispute status</u>	<u>dispute reason</u> <u>date resolved</u>
07/06/2007	Perry Bradley	24446746169482273242321	09/11/2007	Not/UsDate
07/07/2007	OFFICE DEPOT	\$ 479.05	Submitted	
07/09/2007	Ale: Dooley	74600466169210088034457	10/13/2007	UnauthTran
07/08/2007	UPC 4TH CONFERENCE RADAR	\$ 607.13	Submitted	
07/08/2007	Hideo Barber	24498040158194133494631	06/02/2008	UnauthTran
07/06/2007	VERIZON WRLS	\$ 280.00	Submitted	
07/06/2007	Jerome Hayward	24121038169900011201711	06/10/2008	Unknown
07/06/2007	BUDGET CAR&TRUCK RNT	\$ 13.01	Pending	
07/07/2007	Peggy Abrigo	24233376167004096141243	11/20/2008	UnauthTran
07/03/2007	ERDX CAC	\$ 59.00	Submitted	
07/07/2007	Lan Arshay	24717068168421690084857	05/29/2008	UnauthTran
07/09/2007	GEM LASER EXPRESS	\$ 125.00	Submitted	

Internet ms.ms.



4.16 Goal/Objective 16 Secure Data Transmission

The State desires secure data transmission. The vendor should describe the methods of securely transmitting the data file to the State, 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.**
- 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. We are currently at release 2016.2. The vendor should describe its approach to handle data transmissions in relation to total data exchange file Level 8 or equal.**
- 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.**
- d) **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.**
- e) **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.**
- f) **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.**
- g) **The State desires to receive a payment reconciliation file, which reflects payments applied to the master account(s) for a billing cycle.**
- h) **Vendor should describe mobile technology capabilities including integration into the State's ERP**

Vendor Response:

Data Limitations

Citi passes all data that is received from merchants at the point of sale. Level II and III transaction data is available when that level of detail is passed by the merchant. Citi will continue to deliver the Data Exchange File (DEF) developed for the State for your One Card program. As enhancements occur with this file, we update the State in advance and test the changes with you before placing the file into production. Should the State's file needs change we will work with you to ensure the data elements you require will be added to the file you receive. The DEF provides the greatest amount of detail available and has flexibility for adding data elements.

Data Transmissions TSYS Level 8

Citi will continue to provide the State with card data supplied from our processor TSYS via DEF V2016.2 or higher. We will continue to provide the most updated files as they become available. Citi tests any changes proposed by TSYS for the DEF with West Virginia prior to TSYS completing their semi-annual releases.

Data Transmission Formats

CitiManager automatically maps accounts payable information into the State's general ledger system using a file of valid general ledger codes from your general ledger system. Citi is able to deliver data in the key industry standard card files including Citibank Commercial Format (CCF) 2.0 (our own proprietary format), Visa Commercial Format (VCF) 4.0, MasterCard Common Data Format (CDF) 3.0, SAP 4.7, and SAP 5.0.

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 the State'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.

The common file types supported are:

File Format	Data Structure	General Data Provided
Citibank Commercial Format (CCF) 2.0	Fixed Length Text File	Financial and Enhanced Data
Visa Commercial Format (VCF) 4.0	Variable Length, Tab Delimited	Financial and Enhanced Data
MasterCard Common Data Format (CDF) 3.0	XML	Financial and Enhanced Data
SAP 4.7	Fixed Length Text File	Financial Data
SAP 5.0	Fixed Length Text File	Financial and Enhanced Data

Citi is prepared to provide full file layouts and formats upon request.

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

Technical Support

The technical support for file delivery and the online system comes through our Help Desk. Should you have any questions or issues with Citi technology, the Help Desk should be your first call. Level 1 Help Desk staff will be your first contact to identify the issue and log it into our tracking system. Depending on the complexity and severity of the issue, either Level 1 will resolve the issue or escalate it to Level 2 Help Desk. Level 2 will exhaust their expertise to resolve the issue before escalating to our Technology group. Very few issues require escalation to the Technology group.

Should you feel the need to include additional Citi resources, you should escalate your concerns either to your CAS, Jenny Calderon, or Account Manager, Rob Robbins. They will engage Help Desk management to assess the situation and engage additional resources to resolve the problem. The State's designated Technical Implementation Specialist provides technical support for all application interfaces. Our Technical Help Desk is available from 6:30 a.m. until 11:00 p.m. (ET) to provide technical support. For password resets, the Customer Service Unit can assist 24/7 via a toll free phone number. The Help Desk number is 1-888-836-5011, option 1 and the e-mail address is cardscitidirect@citi.com.

The Technical Help Desk supports:

- File delivery issues
- Web-based systems

Technical Help Desk teams are specially trained to provide ongoing technical support for these processes and systems, as well as to answer any operational questions the State may have.

Merchant Payee Data Integration

Our wholly owned and internally managed Global Data Repository (GDR) consolidates data for reporting and file delivery from many countries in which we issue cards. The GDR incorporates enhanced, line item detail, as well as data from sources such as account administration and travel agencies, to provide the State with robust reporting and analytics to support program management and control.

Consolidated data from the GDR is provided to the State via file delivery, and can be integrated into a wide variety of financial systems

Citi also provides additional data not captured by the card associations through our proprietary links with certain merchants and properties.

This data offers the State a variety of benefits, including:

- Evaluation of purchasing and corporate travel spend patterns
- Ability to negotiate deals with vendors from an informed, knowledgeable position
- Enforcement of the State's expense policies

Additionally, the GDR consolidates data from our client portfolio for benchmarking and analysis. This allows Citi to track and compare the State's average transaction size, top suppliers, and spending patterns with those of peer organizations that make up our client base.

Citi's GDR is a fully-automated, auditable system with data integrity checks through each stage of consolidation and report generation. Also, to help ensure the integrity of data transmitted to our clients, we adhere to the data standards of the card associations. Each data file received is checked to ensure it is not corrupted, that it is complete, and that it is not a duplicate transmission. The data is then incorporated into the database and, in some cases, cleansed for accuracy.

Update Frequency

We consolidate data on a daily basis to Citi's proprietary GDR. Financial records data is sent from Citi with enhanced data acquired from merchants. This enables the U.S. to process and deliver the most important information to the State.

Electronic Billing Statements

Citi provides multiple abilities to present invoices / statements electronically for our clients. We offer Statement Billing File and EDI 810 / 811 invoice files that can be issued weekly or monthly after cycle. Among other ERP standard files that some of our clients choose to utilize for payment purposes are Citi Common Format, Data Exchange File, and SAP formats.

Currently, the State receives a daily DEF that provides the necessary cycle information for billing purposes. Citi will work with the State to create the necessary additional billing files required at cycle.

Citi provides multiple capabilities to interface with the State, including SFTP, NDM, and HTTPS. Each of these capabilities may utilize push or pull methods of sending or retrieving files. We also offer, free of charge, a DES 3 enabled encryption software package from TD Access, as well as the ability to utilize "PG encryption." For clients who may need an alternative method of delivery, the CitiManager Online Library enables clients to pull and post files utilizing HTTPS and SSL encryption and security protocols.

Payment Reconciliation File

A master invoice can be provided to the State to be used for reconciliation via a statement billing file. All posted payments will be included in the invoice file. Citi accepts ACH payment as either CDD or CTX NACHA formats. For centrally billed accounts, we also offer direct debit; however, this is not a requirement.

Mobile Technology

Program administrator sites are accessible from mobile browsers though they are optimized for desktop viewing.

4.17 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**

b) **Transaction reconciliation**

- 1) **Workflow approval and number of levels**
- 2) **Default funding allocation capabilities**
- 3) **Field lengths**
- 4) **Integration with ERP**
- 5) **Ability to attach documentation**
- 6) **Ability to lock down interfaced or mapped transactions**
- 7) **Ability to upload chart of accounts**
- 8) **Process for modifying chart of accounts**
- 9) **Ability to validate funding allocation**

c) **Reporting**

- 1) **Standard reports**
- 2) **Ad hoc or customized reports**
- 3) **Report scheduling**
- 4) **Delivery options, i.e. online, email, mobile**
- 5) **Exporting options and formats**
- 6) **Dashboards**
- 7) **Number of data fields available**
- 8) **System data retainage**

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

d) Single sign-on to available software solutions

e) Program audit tool

1) Card account information

2) Transaction information

Vendor Response:

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 27 languages, 24/7
- Single, secure 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 with more than 800 data elements
- Central repository for message boards and company links, as well as a library of user guides, tool demonstrations, and online learning webinars

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. The State has access to a user-friendly application for generating both standard and customized reports built from more than 800 data elements. CitiManager can be tailored specifically to the State, allowing you to access, navigate, and explore your program data in real-time and enhancing your ability to make essential business decisions.

Hardware and Software Requirements

Clients do not require special software or hardware to support the core commercial card products. The required hardware and software configurations for Citi's online reporting and program management tools are:

CitiManager Online Tool Hardware and Software Requirements	
Hardware Requirements	
•	IBM compatible computer OR Macintosh computer (iMac or above) with connectivity to web browser/ internet



CitiManager Online Tool Hardware and Software Requirements

Software Requirements

- Windows 7+
- Acrobat Reader version 10+
- Adobe Flash Player version 10+

Web Browsers Requirements

- Internet Explorer 11+
- Firefox 38+
- Google Chrome 38+
- Safari 5+*

Preferred / Optimal Hardware and Browser Environment

- 500 MHz or higher processor
- 512 MB RAM or higher
- 2GB hard disk free space (for report downloads)
- High speed Internet connection (for report downloading and cost reallocation)
- Preferred browsers include Internet Explorer 10+ / Firefox 34+ / Google Chrome 39+

*Note: Not supported by Global Card Management Module (GCMS)

Transaction Reconciliation and Review Process

CitiManager supports electronic workflow approval and reallocation capabilities, enabling the State to seamlessly integrate transactions into your financial systems.

Cardholders can log into the CitiManager at any time to review and allocate their transactions. Within the tool, the State's cardholders can view standard transaction data such as, transaction date, posting date, merchant name, and transaction amount. Cardholder transactions can also be assigned to accounting schemes created and maintained by the State.

CitiManager enables cardholders to flag transactions as having been reviewed and reconciled, and cardholders and approvers can add notations to individual transactions. Reviewed and reconciled statements can be automatically routed to the State managers for approval.

To assist the State with your reconciliation, CitiManager users can allocate individual transactions to different expense categories based on the State GL accounting structure. This serves to validate the allocation of funds used by loading into your ERP populating designated categories of spend.

Citi can post data to multiple GL account codes for a single cardholder's transactions manually or by default with codes in field length up to 150 characters.

- Accounting codes can be entered manually by a cardholder or manager on the financial screens.
- Default account codes may also be used to automatically apply codes when transactions are loaded into the application.

During cost allocation processing, the following process determines which default values are used for an account.

- If default values are assigned to the account, those values are used
- If default values are not assigned to the account, the default values taken from the next-higher organizational point are used
- If neither the account nor any higher organizational point has assigned default values, the default values taken from the company level are used

- If no default values have been assigned at the company level, no default values are used
- The State can provide upload of a file of valid accounting codes through CitiManager. Multiple codes can be assigned to designated individuals, enabling users to allocate transactions against accounting codes. Files can be passed to your financial systems
- Maintenance of the chart of accounts can be managed through bulk upload or on an individual accounting code basis.
- The cardholder can direct the entry of the proper GL code, project number, or other information relevant to the State
- the State's designated Technical Implementation Specialist will assist should you need to change your input to build GL mapping rules

Validation

We have Accounting String Code (ASC) maintenance values which can be managed by the State's Program Administrator(s). This includes the ability to cross-validate between sub-field values of an ASC.

Accounting segments may be validated and dependent in a chain, where one segment depends on another, with up to nine consecutive dependencies. Accounting values may be validated based on more than one criterion, where that criterion is linked to the Default Accounting Code or the transaction Merchant Category Code. Accounting segments may not be dependent on multiple segments.

Transaction Review & Approval Audit

Dual Control Approvals

Using the CitiManager Card Management module, the State establishes transaction review procedures, including the number and level of reviews required, as well as a protocol for reviewing and approving transactions. During implementation, Citi will work with you to establish reports listing transactions missing the designated review indicators or flags, as established by the State.

Approval Levels

Citi's online application and cardholder maintenance functions can include up to three levels of approval.

Approval Process

The CitiManager Card Management Module enables the State to assign supervisors to cardholder accounts on an ad hoc basis, or by hierarchy level. If the State requires an online manager approval process, assigned supervisors are responsible for reviewing and confirming cardholder reallocations, and can approve or reject each transaction within cardholder expense reports.

Email Notifications & Reports

CitiManager provides email notifications to approvers and Program Administrators when a cardholder has reallocated transactions or submitted a statement for approval. CitiManager also offers Program Administrators the capability to view a report detailing the overall program approval status.

Once the State's cardholder reviews and locks transactions, CitiManager allows the cardholder to send an email notification to the approving manager for transaction approval. The cardholder is required to enter the manager's email address and a message. Managers can also access the system at any time to approve transactions without waiting for an email notification.

Manager Approvals

The State's managers can approve transactions by selecting a billing cycle or transaction date range through the Account Approval Summary page of CitiManager. The manager may also select the Review Status to display all transactions, or transactions in various states of the review process. The Account Approval Summary page displays a manager summary section showing:

- The number of assigned cardholders
- Total transactions and adjustments
- Total transactions reviewed / not reviewed by cardholders
- Total transactions reviewed / not reviewed by the manager.

A cardholder listing is displayed under the summary section, listing each cardholder, the transaction review status for both cardholder and manager, and the total amount of transactions. If desired, the State's Program Administer(s) can activate the mass approval feature, enabling managers to perform mass approvals for selected cardholders and eliminating the need to navigate to each cardholder's transaction set. Even if mass approvals are activated, managers can also individually approve cardholder transactions.

Once the supervisor approves a reallocated transaction, the cardholder is locked out of making any alterations to the approved allocations or expense descriptions. Managers must mark each transaction in the expense report approved to qualify the entire report as approved.

ERP System Interface

We have extensive experience interfacing with ERP systems, including such systems as SAP, PeopleSoft, and IBM as well as any number of proprietary systems. Level II and III transaction data is available when that level of detail is passed by the merchant.

We can send the State electronic data files that provide an electronic statement of charges made by your cardholders. This data can be delivered to the State in the key industry-standard card files, including MasterCard CDF format, Visa VCF format, and our own proprietary CCF format. We work with the card associations and software providers to ensure these file formats provide the greatest consistency, stability, and ease of integration for our clients.

General Ledger Interface

CitiManager can deliver accounts payable information into the State's general ledger (GL) system using automatic mapping and a file of valid GL codes. These GL codes can be joined by hierarchy, merchant, or Merchant Category Code. We can also map the data received from the point-of-sale to a particular GL code on a daily basis.

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

CitiManager Online Reporting

CitiManager offers the following online reporting tools:

CitiManager Library

The CitiManager Library enables the State to retrieve and download standard reports, 24/7. The State will experience faster and more efficient delivery of reports and be able to eliminate manual data entry into enterprise and financial applications.

Key features of the online library include:

- A client-driven, continually updated selection of reports
- Email notification of new report availability

- Online report retention for simplified record keeping
- Ability to download and print from an intuitive menu

CitiManager Custom Reporting Module

CitiManager Custom Reporting Module is our comprehensive standard and custom reporting online tool that captures and manages information related to your card transactions, from line-item details to consolidated transaction data and everything in between.

Using CitiManager Custom Reporting Module, you have access to robust custom reporting capabilities, as well as a variety of standard reports. The users can create and save customized reports tailored to their needs as frequently as required. Reports can be pre-scheduled to run automatically, daily, weekly, monthly, or produced on an ad hoc basis. Users can also export data into common data processing formats such as comma-delimited, excel, PDF, or text.

“Our CitiManager implementation team worked with us to select preloaded monitoring and auditing reports. The quality of the reports and amount of data available through CitiManager far surpasses what I can pull from our own expense processing application.”

Senior Business Analyst
Large International Industrial Company
March 2015

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. CitiManager Custom Reporting Module enables Clients’ Program Administrators to access, navigate, and explore relational data to make key business decisions in real time.

Key features of the CitiManager Custom Reporting Module include:

- Over 800 data elements, including Level III and enhanced folio data, are available to create and customize reports
- Download capability supports spreadsheets, PDF and word processing formats
- Ability to save queries in private or public folder to facilitate repetitive report generation
- Reports can be pre-scheduled or run on an ad hoc basis
- Advanced features include filtering, column calculation using an expression editor, creation of custom prompts, and on-the-fly charting capabilities
- Data is entitlement driven and segmented by hierarchy

Using the module, the State 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-totalling columns, creating custom prompts, and on-the-fly charting capabilities. CitiManager Custom Reporting Module contains three years of data and provides you with the details you need to negotiate with vendors, better understand employee spending habits, and ensure compliance with organizational policies.

Citi Program Dashboard

Citi's Program Dashboard tool, integrated within our CitiManager Custom Reporting System, 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, the State will gain a dynamically integrated view of:

- All transaction data by hierarchy as it relates to agency, division, cardholder, and vendor
- Metrics and diagnostics to identify spending patterns, trends, anomalies, and root causes
- Business performance versus strategic objectives
- Optimization opportunities to increase efficiency

"I continue to explore in CitiManager to see what other "good stuff" is available in the custom reporting module. We shared some of the available CitiManager reports with our CFO and, needless to say, he loves the level of data we now have access to!"

Senior Business Analyst
Large International Industrial Company
March 2015

Custom Reporting Categories

Within the CitiManager Custom Reporting module, the State can create custom reports using the following categories from data retained for the current rolling 36 months:

- 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

Standard Reports

Using the CitiManager Custom Reporting module, the State will have access to a variety of standard reports. The following tables give the details for the standard reports available through the module:

Report	Description
Account Activity Report	Account level detail and unit summaries for all transaction activity
Account Renewal Report	A point-in-time report that selects accounts approaching expiration based on their renewal status as of a specified report end date
Airline Credit Report	A list of credits posted from airline merchants along with possible original transactions that can be matched for offset
Card Delinquency Report	Account status and past due amount information to monitor payment timeliness
Declined Authorization Report	Information on attempted transactions that have been declined to monitor inappropriate usage attempts or need for user training
Invoice Status Report	A summary by unit of all invoices and their payment status
Invoice	A detailed account invoice for central billed accounts with cycle information for the billing account and all individual accounts
Pre-Suspension/Pre-Cancellation Reports	Account status and past due amount information to monitor payment timeliness on accounts in a pre-suspension or pre-cancellation status
Quarterly Vendor Report	Total of merchant activity by quantity and amount for each fiscal quarter on a 5-quarter basis
Statement of Account	A detailed account statement with cycle information for individually billed accounts
Statement of Account Memo	A detailed account statement with cycle information for central billed individual accounts
Statistical Summary Report	Summary unit totals by transaction category for a unit and its sub-units without extended transaction detail
Summary Quarterly Merchant Report	Totals of merchant activity and average merchant transaction for each fiscal quarter on 5-quarter basis
Summary Quarterly Vendor Analysis Report	Summary totals activity for the top 100 merchants for fiscal quarter and fiscal year-to-date
Summary Quarterly Vendor Ranking Report	Summary totals of merchant activity by fiscal year for the top 100 merchants utilized with statistical comparison to prior quarter activity
Suspension/Cancellation Report	Account status and past due amount information to monitor payment timeliness on accounts in a suspension or cancellation status
Transaction Dispute Report	A detailed listing of all disputes in the unit resolved or unresolved
Write-off Report	A date range report that shows occurrences of account collection write-offs

Standard Text File Reports

The CitiManager Custom Reporting module enables the State to view a variety of standard reports in text file format. The following table gives the details of the standard reports available through the module as text files:

Report	Description
Account Activity Text File	Account level detail and unit summaries for all transaction activity
Airline Credit Text File	A point-in-time report that selects accounts approaching expiration based on their renewal status as of a specified report end date
Card Delinquency Text File	A list of credits posted from airline merchants along with possible original transactions that can be matched for offset
Current Account Text File	Account status and past due amount information to monitor payment timeliness
Declined Authorizations Text File	Information on attempted transactions that have been declined to monitor inappropriate usage attempts or need for user training
Master Text File	A summary by unit of all invoices and their payment status
Quarterly Vendor Text File	A detailed account invoice for central billed accounts with cycle information for the billing account and all individual accounts
Statistical Summary Text File	Account status and past due amount information to monitor payment timeliness on accounts in a pre-suspension or pre-cancellation status
Summary Quarterly Merchant Text File	Total of merchant activity by quantity and amount for each fiscal quarter on a 5-quarter basis
Transaction Dispute Text File	A detailed account statement with cycle information for individually billed accounts

Account Management Reports

The CitiManager Custom Reporting module offers a variety of account management reports for the State's use:

Report	Description
Account Listing with Hierarchy	Account level detail with hierarchy names
Account Profile (with card limit selection)	Account level detail with card limit prompt
Active Account Listing with Hierarchy	Account level detail for all active accounts
Card Summary	Account level count of transactions with date range prompt
Cardholders by Division	Account name with hierarchy and master accounting code information
Count of Cards by Hierarchy	Number of cards by hierarchy
Credit Limit Review Report	Cardholders and transactions to date with credit limit; can be used to determine who is approaching the account credit limit
CRV Activation	Shows accounts with CRV activation
Current Balance by Hierarchy	Summary of card accounts with current balance

Report	Description
Detail Account Listing	Account level detail for hierarchies 1-6
Direct Debit Flag	Account level detail with direct debit flag
Hierarchy Levels 1-6 and Names	Lists available hierarchy levels 1-6 and names for which user has access
Hierarchy Structure Report	Lists organization structure available to users, including hierarchy numbers and names
Hierarchy Summary	Count of cards for hierarchy Level 1

Travel Reports

Report	Description
Air Travel Transactions	Air travel transaction detail with date range prompt
O&D Segment Air Spend by Carrier	Provides time period comparison of O&D air spend and segments volume grouped by carrier and city pair (bi-directional)
O&D Segment Air Spend by Carrier and City Pair	Provides time period comparison of O&D air spend and segments volume grouped by carrier and city pair (bi-directional)
O&D Segment Air Spend by City Pair	Provides time period comparison of O&D air spend and segments volume grouped by city pair
O&D Segment Air Spend by City Pair Paged by Carrier	Provides real time period comparison of O&D air spend and segments volume grouped by city pair (bi-directional) and paged by carrier
O&D Segment Air Spend by City Pair and Carrier	Provides time period comparison of O&D air spend and segments volume grouped by city pair (bi-directional) and carrier
Summary by Hierarchy	Provides time period comparison of total spend and transaction volume grouped by hierarchy
Summary by Hierarchy and Major Industry	Provides real time comparison of total spend and transaction volume grouped by hierarchy and major industry
Summary by Industry Detail	Provides time comparison of total spend and transaction volume grouped by industry detail
Top Airline Report	Transaction amount by airline
Top Car Rental Report	Transaction amount by car rental agency
Top Hotel Report	Transaction amount by hotel
Top Hotel Report by Property Location	Transaction amount by hotel location
Total Air Spend by Hierarchy	Provides time period comparison of total air spend and transaction volume grouped by hierarchy
Total Air Spend by Validating Carrier	Provides time period comparison of total air spend and transaction volume by validating carrier
Total Car Spend by Chain	Provides time period comparison of total car spend and transaction volume grouped by car rental chains
Total Hotel Spend by Chain	Provides time period comparison of total hotel spend and transaction volume grouped by hotel chains

Report	Description
Total Hotel Spend Property	Provides time period comparison of total hotel spend and transaction volume grouped by hotel property

Transaction Reports

Report	Description
Account Transaction Summary	Total transaction amount with account number
All Transaction Report	Transaction level detail by hierarchy with date range prompt
Amount by Transaction Code	Transaction amount by transaction code with date range prompt
Convenience Check Report	Prompted report by transaction post date for convenience checks
Finance Charge Activity- North America	Lists late charge activity for U.S. and Canada cards by currency code
Spend by Division	Level 3 sort with total spend and number of transactions, with date prompt
Summary Cost Center Report	Transaction amount by cost center
Transaction Search- Total Transaction Level	Total merchant transaction information with transaction postdate range prompt
Transaction Search- Unit Transaction Level	Citi Commercial Cards reporting system ad hoc view
Transaction Summary	Total transaction information by transaction date
Transaction Summary View	Account level transaction totals by hierarchy

CitiManager Custom Reporting Module Program Audit Tool

CitiManager Custom Reporting Module's Global Program Audit Tool (PAT) is a powerful online application accessed through Citi's single sign on system, CitiManager, which allows clients to monitor and manage their Citi Commercial Card programs. PAT delivers robust card monitoring capabilities via a web-based application to help ensure appropriate cardholder behavior and enforce internal policies. PAT flags cardholder accounts and transactions that are identified as non-compliant based on pre-determined rules by hierarchy established specifically for your Commercial Card program.

The State has access to PAT to drive compliance by identifying what commercial card transactions are outside their internal policy. PAT provides automated as well as manual auditing capabilities of accounts and transactions that can fit any program need at any hierarchy level. There is flexibility for the review to be customized to over 35 rules to drive compliance with the State's policies and procedures.



Benefits At A Glance

- Single sign-on portal to all Commercial Card online applications – accessible 24/7 through CitiManager
- Automated and manual auditing of accounts and transactions – capabilities can fit any program need
- Customizable parameters to more than 35 rules drive compliance with internal policy
- 13 standard audit reports can be exported in PDF and MS Excel
- Systematic, documented processes for monthly card usage drive program oversight
- Identification of fraudulent or suspicious transactions reduces or eliminates costs related to card misuse
- Automated email notifications ensure compliance processes are followed

In today's business environment, organizations are constantly looking for ways to ensure regulatory and internal compliance. Citi continues to drive the market in the development of new tools to protect the integrity of your card transactions and provide strict adherence to defined program parameters. CitiManager's Program Audit Tool (PAT) is a powerful web-based reporting and data-mining solution that consolidates cardholder data across all of your program accounts. PAT provides enhanced visibility into the State's spending activity by identifying transactions and "accounts of interest" against our standard rule set tailored with your program-specific parameters. An additional level of card-monitoring capabilities ensures the accuracy of valid transactions and protects against out-of-program card usage. Questionable transactions are easily identified — making it easy to recognize cardholder errors and misuse. PAT strengthens program and vendor management and empowers Program Administrators and auditors to maximize their decision-making by utilizing some of the most advanced security tools available in the market.

PAT helps detect card misuse and mitigates card program risk by allowing you to:

- Define acceptable transaction parameters according to program policy
- Ensure compliance with program policy and accountability through *role-based workflows*
- Generate e-mails to non-compliant cardholders
- Increase data availability with 13 standard audit reports

Administration Process

Through PAT, *Administrators* have the ability to control policy parameters, assign specific hierarchies (by billing currency, MCC exceptions, dollar thresholds, and other key indicators), track program violations, and target transactions for review.

PAT's dashboards allow for easy interpretation of data and trend analysis, provide drill down capability for explanations, and enable notes to be added to transactions. *Administrators* can easily adjust the filtering criteria at any time by refining existing rules or creating new parameters by billing currency.

Based on the defined existing policy requirements, transaction "exceptions" are flagged, explanations are added and then presented for review. While Program Administrators control the rule sets and can browse suspect transactions, Program Administrators have no interaction in the review process.

Review Process

Superior drilldown capabilities enables *Reviewer(s)* to see the “Transaction Summary Dashboard” to review violations, make comments and accept, edit or reject the transaction. A tiered review process may be implemented by incorporating a *Final Reviewer* to provide another level of integrity to the audit process. The end result is that you are able to uncover possible exceptions quickly and easily, minimizing misuse by ensuring that cardholders are adhering to your organizational guidelines and policies.

Role Based Audit Workflow Overview



Administrator

- Creates, edits, manages, activates and deactivates program rule set
- Assigns hierarchies for auditing by billing currency
- Targets transactions to be reviewed
- Has no interaction with the review process

Reviewer

- Inspects flagged transactions and accounts
- Runs reports
- Approves exceptions or actions on violations
- Rejects completed reviews
- Initiates email notification to noncompliant cardholders, supervisors, HR and anyone else involved in audit process

Final Reviewer

- Provides another level of integrity to the audit process
- Can perform all functions of the reviewer – view, accept, reject and action on violations
- Reviews “Monthly Level Dashboards” which provide hierarchy-based overview of audit statistics

By deploying a *role-based workflow*, PAT serves to control a user’s access to the various stages in the audit process based on defined roles. In limiting access by roles, the workflow ensures accountability, integrity and efficiency. Single users can, however, hold any combination of roles.

Audit Reporting

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:

Program Audit Tool (PAT) Reports (13)		
Account Based Planned Action	Filter Summary	Post Review Transaction Listing Report
Account Violation Summary	Filtered Transactions	Resolution of Account Violations
Billing Currencies by Hierarchy	Highest Transaction Amount	Card Violations
Card Management	Highest Transaction Count	Transaction Based - Planned Actions
Cycle Audit Filters		

Additional controls ensure that the reports are systematically generated and distributed to only the Program Audit Tool's enabled roles for the hierarchies they oversee. All PAT-enabled users have access to reports for hierarchies that they oversee and can schedule automated weekly or monthly notification e-mails for key audit statistics and specified reporting periods. The Final Reviewer has the capability to generate e-mails to the non-compliant cardholder and the supervisor from the Tool.

Sample Reports

Statistics Dashboard

Citibank Custom Reporting System Citigroup.com

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HOME | SHARED REPORTS | MY REPORTS | CREATE REPORT | MY SUBSCRIPTIONS | HISTORY LIST | PREFERENCES | PROGRAM AUDIT TOOL (PAT) | USER ENTITLEMENTS

Citibank Commercial Card Reporting System > Shared Reports > Program Audit Tool (PAT) > Final Reviewer > Statistics Dashboard

File | View | Data | Last Update: 4/7/14 12:28:42

Statistics Dashboard

Start Date: 2/1/2014
End Date: 4/7/2014

Hierarchy	Total Accounts	Unique Accounts in Violation	% of Unique Accounts in Violation	Accounts in Violation - Pending Audit	% of Accounts in Violation - Audited	Total Transactions	Transactions in Violation	% of Transactions in Violation	Transactions in Violation - Pending Audit	% of Transactions in Violation - Audited
Level 1 - 000	937,706	0	0%	0	N/A	3,692,929	0	0%	0	N/A
Level 1 - 000	12,178	0	0%	0	N/A	47,960	0	0%	0	N/A
Level 1 - 000	24,356	0	0%	0	N/A	93,920	0	0%	0	N/A
Level 1 - 000	24,356	0	0%	0	N/A	93,920	0	0%	0	N/A
Level 1 - 000	109,602	0	0%	0	N/A	431,640	0	0%	0	N/A
Level 1 - 000	24,356	0	0%	0	N/A	93,920	0	0%	0	N/A
Level 1 - 700	48,712	0	0%	0	N/A	191,840	0	0%	0	N/A
Level 1 - 700	48,712	0	0%	0	N/A	191,840	0	0%	0	N/A
Level 1 - 700	48,712	0	0%	0	N/A	191,840	0	0%	0	N/A
Level 1 - 700	48,712	0	0%	0	N/A	191,840	0	0%	0	N/A
Level 1 - 700	48,712	0	0%	0	N/A	191,840	0	0%	0	N/A
Level 1 - 700	48,712	0	0%	0	N/A	191,840	0	0%	0	N/A
Total	1,376,134	0	0%	0	N/A	5,419,480	0	0%	0	0%

Transaction Summary

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Citibank Commercial Card Reporting System > Shared Reports > Program Audit Tool (PAT) > Final Reviewer > Monthly Level Dashboard > Monthly Level Dashboard B.01 > Transaction Summary H.02

File | View | Data | Last Update: 2/16/14 9:42

GROUP: 90 | Billing Currency: GBP

Select the hierarchy number to review transactions

Hierarchy Level 3	Hierarchy Level 3 Name	Transactions To Be Reviewed
11148573814	HERARCHY 33357	153
11148573814	HERARCHY 248865	120
11148573814	HERARCHY 404691	112
11148573814	HERARCHY 324318	98
11148573814	HERARCHY 134852	63

Top 5 Rules Violated per Tan Count

Top 5 MCCs per Tan Count

Top 5 Cities per Tan Count

Select the Transaction Amount for the transaction details. Click on REVIEW to review the transaction.

Transaction Post Date	Merchant Name	MCC	MCC Description	Merchant City	Merchant Country	Amount	Action
7/12/2010	BRITISH AIRWAYS 2537 97001560	3005	British Airways	HOUNSLOW	GBR	2,824.80	Review
7/12/2010	BRITISH AIRWAYS 67001560	3005	British Airways	HOUNSLOW	GBR	2,824.80	Review
7/12/2010	MEDIA ROTANA HOTEL	7011	Lodging - Hotels, Motels, Resorts - Not Elsewhere Classified	DUBAI	ARE	2,394.12	Review
7/19/2010	AMERICAN EXPRESS TVL 204	4722	Travel Agencies and Tour Operators	NEWCASTLE	GBR	2114.20	Review
7/19/2010	AMERICAN EXPRESS TVL 204	4722	Travel Agencies and Tour Operators	NEWCASTLE	GBR	2142.50	Review
7/22/2010	BILLIE TREE OWNERS MACAE	7011	Lodging - Hotels, Motels, Resorts - Not Elsewhere Classified	MACAE	GBR	1,988.38	Review
7/16/2010	PARKROYAL ON KITCHENER RD	7011	Lodging - Hotels, Motels, Resorts - Not Elsewhere Classified	SINGAPORE	SGP	1,682.68	Review

Card Holder Details

Acct Number	330610
First Name	✓
Last Name	✓
Card Limit	10,000.00
Single Transaction Limit	0.00

PAT Violations Captured for Selected Transaction: _____
Manually added transaction: _____



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Citibank Commercial Cards Reporting System > Shared Reports > PAT Reports > Activity Report Card

File | View | Data

Hierarchy: 8243017000001700019

Status of Review

Violations	To Be Reviewed	
Number of Accounts credit limit in excess of standard	454	■
Number of Accounts with Single Transaction limit in excess of standard	221	■
Number of Accounts with Account Cash limits over standard	0	■
Number of Accounts with Cash limits over standard of total Account Credit limit	0	■
Number of New accounts not activated within 30 days of open date	0	■
Number of New accounts not used	0	■
Number of cardholder accounts when exceeding standard per hierarchy unit	0	■
Number of cardholder accounts when exceeding standard per billing account	0	■
Number of inactive accounts when exceeding standard per billing account	0	■

[View Rule Set](#)

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Citibank Commercial Cards Reporting System > Shared Reports > PAT Reports > View Rule Set

File | View | Data | Format

Row Axis | Values | Font | Size | B | I | U | \$ | %

PAGE-BY: none

Rule Type	Rule Definition	Parameter X	Parameter Y
Account	Account credit limit in excess of <X>	100	100
	Single transaction limit in excess of <X>	50000	1500
Transaction	Posted Transactions(s) causing over cardholder credit limit status	1000	3000

Citi will also work with the State to consider making use of the Data Mining tools offered by the Association. The Association tools are external to Citi systems but can serve as a source for identifying potential misuse, abuse, and fraud. In the past, the State has made independent reviews directly with each Association to determine their preference. The data mining support should be a part of that evaluation.



4.18 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 purchasing card program
- b) The tasks to be performed and responsible parties
- c) All customer support that will be provided during implementation such as onsite support, technical assistance, user manuals, web-based training, etc.
- d) The process for adding new cardholders, billing accounts and coordinators during transition/implementation if different than the applicable sections above
- e) Names of the proposed on-site implementation team members
- f) Resumes and experience of the proposed team members
- g) The man-hours required to complete the transition within identified timelines
- h) Any other information necessary to understand the implementation of the proposed system
- i) Expansion of payment capabilities through additional card platform tools
- j) A plan to expand the program

Vendor Response:

Since Citi is your current card provider, a costly implementation will not be necessary. Should the State decide to change from Visa to MasterCard, an implementation would be required and we have included all the required information in this section. Since Citi already knows the structure of the West Virginia program, a switch in association would be simplified with the bulk of the work supported by Citi. However, changing providers and the cost for doing so is a major consideration. We have identified hard and soft dollar costs associated with such a migration below.

Based on industry trends, it would cost the State approximately \$25-30 per card when switching to a new card provider (a total of \$150,000). Additional financial considerations, as outlined below, could increase the cost to more than \$200,000:

- **IT resource requirements:** Re-creating connectivity channels, file transmissions and file layouts/specifications with cards issuer requires technology review, build, test, pilot and launch
- **Training and change to processes:** Modifications of current processes, learning unfamiliar systems

- **Time for conversion:** A new program could take up to a year to begin running smoothly and then ramping up to achieve current rebate levels.
- **Renegotiating terms:** New pricing/terms negotiation with a new provider that may not provide the economic incentives Citi currently provides to the State

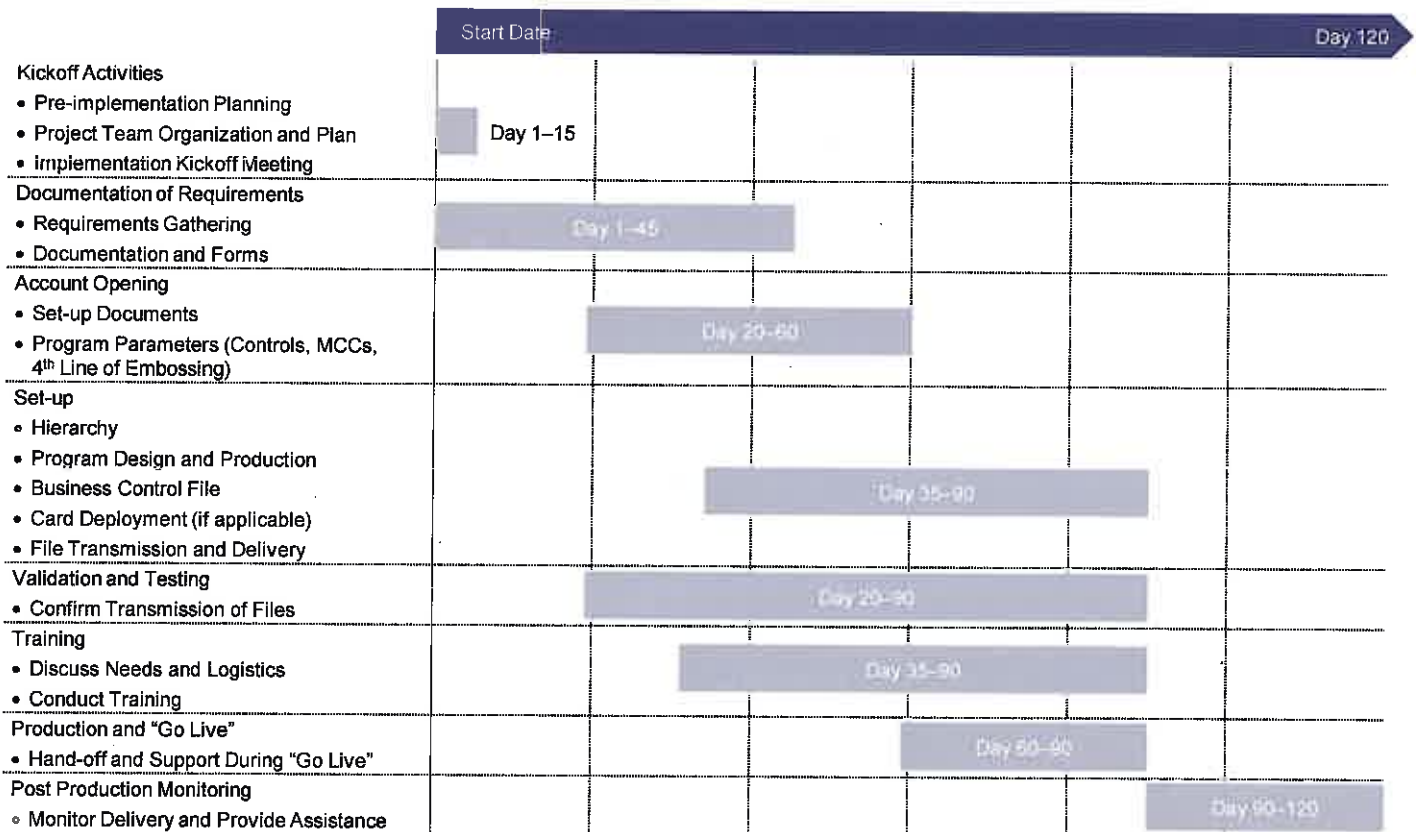
Implementation Plan & Timeline

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

Upon award of business and association decision, Citi will work with the State to establish the contracts, share marketing plans, and finalize conversion planning. Citi will also assign an Implementation Manager supported by a designated implementation team. At no cost, your implementation team will customize a transition plan according to the State'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.

Transition Timeline



Implementation timelines may vary depending on custom requirements and client resources.

The above timeline applies to all regions. Global implementations can be customized to the client's requirements in either a phased or stacked approach.

Implementation Plan & Key Responsibilities	
Phase 1: Kickoff Activities	
Pre-Implementation Planning	Citi / The State



Implementation Plan & Key Responsibilities	
Project Team Organization and Plan	Citi / The State
Implementation Kickoff Meeting	Citi / The State
Phase 2: Documentation of Requirements	
Requirements Gathering	Citi / The State
Documentation and Forms	Citi / The State
Phase 3: Account Opening	
Set-up Documents	Citi / The State
Program Parameters (Controls, MCCs, 4th Line of Embossing)	Citi / The State
Phase 4: Set-up	
Hierarchy	Citi
Program Design and Production	Citi
Business Control File	Citi
Card Deployment (if applicable)	Citi
File Transmission and Delivery	Citi
Phase 5: Validation and Testing	
Confirm Transmission of Files	The State
Phase 6: Training	
Discuss Needs and Logistics	Citi / The State
Conduct Training	Citi
Phase 7: Production and "Go Live"	
Hand-off and Support During "Go Live"	Citi
Phase 8: Post Production Monitoring	
Monitor Delivery and Provide Assistance	Citi

Critical activities in the implementation process are detailed below:

Kick Off Activities

Brief series of meetings to evaluate the State'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 the State
- Support a prioritization schedule for implementing the State program reporting requirements, hierarchy, and data files

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

Documentation of Requirements

Your Citi Implementation Manager will coordinate and assist the State with all required documentation.

- Evaluate the State'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

Account Opening and Setup

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

Validation and Testing

Scheduled prior to going into a production environment, all activities will be directed by your implementation manager and project manager. Citi will validate the transmission of files and confirm the status of data populating on Citi's web based program management tools. By means of a detailed testing schedule, your Technical implementation manager will evaluate the status incrementally through each phase, limiting the timeframe necessary for final approvals.

Training

This phase finalizes planning for logistics and training.

Citi applies best practices developed during the past two decades to provide highly effective training for the State. Underpinning the training strategy is the 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 the State with a deep understanding of all aspects of your card program.

Citi will take a proactive approach with the State 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 the State 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, cardholders, and other program participants. In planning a training program for employees, your Implementation Manager will share ideas, sample presentations, and a training template with the State's Program Administrators.

An overview of our training approach is illustrated below:

Training Overview

- Program oversight and best practices
- Customer service overview
- Billing process
- Disputes process
- Fraud prevention and detection
- Round table

Citi's Online Systems

- CitiManager
- CitiManager's Card Management module
- CitiManager's Custom Reporting module

Additional Topics

- Presentation from card associations regarding best practices & technology
- Discussion of key initiatives for program improvement

Production and "Go Live"

Providing key information and a guide to resources is the initial step to migrating from an implementation status to production status. Your designated implementation manager will guide the State through this key transition phase.

Post-production Monitoring

In addition to providing support during "Go Live," your implementation manager will continue to monitor your program and provide valuable assistance as an additional resource for your overall program.

Client Resources and Estimated Staff Time Required

For the implementation, we recommend that the State 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.



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 (3 months) 2 hrs / wk	24

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

“Given the tremendous amount of collaboration required by this project, we were 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

Implementation Team Overview

Behind every Citi Commercial Card solution is our implementation team, strategically building a top-tier program leveraging the leading payment platforms and tools you rely on to better manage your program.

Citi’s approach to implementation is conducted through your Implementation Manager who is your consultative point of contact ensuring all parts of your chosen program will meet your overall financial and strategic objectives. To support a seamless implementation and program transition, Citi will also dedicate an experienced implementation team to the State for your conversion. We take pride in having some of the most experienced implementation management and staff in the commercial cards industry. All of our key personnel are full-time employees of Citi and not consultants or sub-contractors.

To address the requirements of the State, your Implementation Manager and implementation team will conduct weekly or twice-weekly meetings to ensure the day-to-day execution of your project plan and critical program deliverables. The teams takes an advisory approach to managing your relationship while at the same time they follow well-documented project management plans, implementation, escalation, and contingency procedures to ensure all aspects of the relationship are effectively managed. Each team member will play an active role in your program long after your first cards are issued. This will help ensure that your needs are addressed, and The State has the resources and program support to execute and manage the most effective card program possible.

To support you at the onset of your relationship with Citi, your Client Account Service Manager will work in concert with your implementation team to ensure a successful commercial cards implementation. The State will also have access to your Citi Banking Team. Your Relationship Manager is your advocate within Citi, accountable for the servicing and satisfaction of your organization, as well as responsible for managing all aspects of the relationship and is your single point of contact for escalation.

Implementation Team: Roles & Responsibilities

Citi is dedicated to providing a variety of resources to The State's program. We understand that your commercial card program will achieve its objectives only through the hard work and dedication of these individuals.

While the implementation resources may vary by program, the designated team to support the State's program will include:

Members	Roles & Responsibilities
Relationship Manager	Your Relationship Manager has overall responsibility for maintaining our relationship and can leverage the resources of the broader organization to ensure quick resolution of any issue.
Commercial Cards Account Manager	Your Account Manager directs the strategic management of your program and assists your company with program growth and maturation for commercial cards products. This contact will typically conduct regular business reviews (typically on a quarterly or annual basis), support your expansion initiatives, assist with program metric reporting needs, serve as your resource for policy documentation and enrollment initiatives, and introduce product innovations. Your Account Manager works in conjunction with other team members to coordinate resources for the life of your program.
Client Account Service (CAS) Manager	Your Client Account Service (CAS) Manager works with The State and your Program Administrators to ensure your objectives are being met throughout the life of the program, from a service perspective. The CAS Manager will provide you with all necessary program support, and complete such tasks as required set-up documentation, hierarchy builds, account establishment, and card delivery coordination. Your CAS Manager is assigned to ensure your program is properly managed, and is an ongoing resource to The State for the life of your program.
Designated Implementation Manager	The State's Implementation Manager is your single point of contact during the implementation process and leads the implementation of your overall solution. Your Implementation Manager assembles and coordinates resources from customer service, operations, technology, marketing, and file delivery to complete the implementation and ensure client satisfaction. The Implementation Manager will educate The State on the features of your solution, provide communication and training strategies within your organization, and consult with you on the best practices and use of your solution.
Technical Implementation Manager	A Technical Implementation Manager will serve as the product application expert who will design and deliver technology solutions to meet your needs and program objectives. Your Technical Implementation Manager handles scope documentation for the technical solution, consult with The State on best practices for reporting tools, file feeds, and integration into ERPs, as well as submitting, tracking, and following up on

work orders.

<p>Project Manager</p>	<p>A Project Manager will own the project plan for The State's implementation and drive the joint project team to deliver on objectives. Your Project Manager will also own the agenda, meeting notes, and action log for implementation team meetings, will own the issues and risks log, will complete documentation for your implementation, and, finally, will provide documentation of The State's completed implementation.</p>
<p>Technical Help Desk</p>	<p>The Technical Help Desk available from 6:30 a.m. until 11:00 p.m. (ET) to provide technical support for file delivery issues, as well as our Internet systems, including the CitiManager Card Management module, Card Statements and Payments, and the CitiManager Custom Reporting module. This unit is specially trained to provide ongoing technical support for all these products, and can answer any operational questions.</p>
<p>Customer Service Unit</p>	<p>The Customer Service Unit is dedicated to providing superior service to our commercial cards clients, 24/7 Customer Service handles inquiries from merchants, cardholders, program managers, and third parties, and can handle all emergency situations. The Customer Service Unit may be reached by toll-free phone number or by calling collect if the cardholder is out of the country. Additionally, a designated fax and email will be provided for use of The State's cardholders.</p>

With 42 years of experience in designing learning courses, Citi understands the critical role of effective and customized training. Our training specialists have extensive experience in curriculum development and training delivery with clients similar to the State and are experts in demonstrating best practices to manage and optimize commercial card programs. The State will benefit from a designated trainer from Citi's Commercial Card Training Team. Your trainer will prepare and deliver ongoing training opportunities designed specifically to meet your evolving objectives and requirements.

Our commitment to train the State's program participants is continuous. Citi has a dedicated team to support the State's ongoing training needs during implementation and throughout the life of the program.

We will work closely with the State to develop a training program to address your specific requirements, as determined during the implementation process. Training focuses on new users, as well as the introduction of new tools or enhancements to existing tools or business processes. In addition, we provide training on best practices and policy enhancement, monitoring, and enforcement, as well as ongoing refresher training for current the State Program Administrators.

Topics for ongoing training include:

<p>Ongoing Training Topics for Program Participants</p>	
<p>For Program Administrators</p>	
<p><i>Use Of CitiManager's Program Management and Reporting Modules</i></p>	
<ul style="list-style-type: none"> • Logging In Via Single Sign-On 	<ul style="list-style-type: none"> • How To Modify / Customize A Report
<ul style="list-style-type: none"> • How To Manage Your Profile 	<ul style="list-style-type: none"> • How To Run And View Reports
<ul style="list-style-type: none"> • How To Manage Your Card Accounts 	<ul style="list-style-type: none"> • How To Manage User Access
<ul style="list-style-type: none"> • How To Manage Your Hierarchies 	<ul style="list-style-type: none"> • Online Tool and Process Enhancements
<p><i>Industry Best Practices</i></p>	
<ul style="list-style-type: none"> • How To Manage Your Card Program 	<ul style="list-style-type: none"> • Delinquency Management



Ongoing Training Topics for Program Participants

- Program Policy Enhancements
- Program Policy Monitoring and Enforcement

Introduction of New Commercial Card Tools

- Additional Resources Available
- Training Materials Access

- Additional Training Registration

For Cardholders*

Introduction of CitiManager for Cardholders

- How To Make Payments
- How To Manage Your Profile
- How To Manage Your Card Account
- Additional Resource Available
- How To Access Your Statement

*Cardholder training is available online and via Citi's train-the-trainer program.

"The CitiManager training was straightforward and focused on the areas of specific concern to us. We covered topics such as delinquency, declined authorizations, CTA, and Level III data reporting, as well as a variety of other reports for ad-hoc audits and ongoing program monitoring."

Senior Business Analyst
Large International Industrial Company
March 2015

Your transition team would include the following team Citi experts:

Kristen Knish

Implementation Manager, VP

Background

Kristen Knish has worked with commercial cards for over 19 years, starting as a Buyer with The Walt Disney Company. As corporate purchasing and T&E programs emerged as a standard corporate offering, she worked for a software expense management company implementing commercial card solutions for banking partners and their clients. For the past 10 years Kristen has worked for both regional and global banks implementing Purchasing Card, Virtual Card and T&E programs. Her experience as an Implementation Manager allows her to provide global clients with commercial card best practices, technical solutions and managed end-to-end project planning.

Experience Summary

3 years Corporate Purchasing Buyer, 6 years Commercial Card Expense Management Implementations, 10+ years Global Commercial Card Implementations

Education / Training

University of Colorado, BA Economics

Michele L. Hohn

Global Technical Implementation Manager, Assistant VP

Background

Michele Hohn began her career at Citi in January of 2008 as an Implementation Manager supporting the Department of Defense transition. After the Department of Defense transition, Michele served as an Implementation Manager where she implemented, advised, and consulted customers regarding various card programs and as a Project Manager where she developed and managed all the Implementation project documentation and performed multi-team coordination for several of Citi's top 100 Global Corporate Sector Commercial Card implementations. Outside the Implementation and Project Manager roles, Michele used her credit card industry knowledge to assist Clients with tracking and optimizing card portfolio performance. Michele currently serves as the key technical Client contact on all Citi Card Web-based programs and provides support for reconciliation, payment, connectivity, file interfaces, and customizations for multiple Public and Private Sector Commercial Card implementation projects.

Prior to coming to Citi, Michele served as a Service Delivery/Senior Project Manager working at and partnering with top financial institutions on their retail credit card portfolios. Michele was a critical team member responsible for converting a 45MM account \$75B credit card portfolio from TSYS2 to an in-house processor. While a Senior Project Manager, Michele managed conversion related projects totaling \$1.3B in card receivables. The projects covered all phases of a project life cycle from the creation of business requirements to data analysis and mapping through user acceptance testing and post install validation. Michele has worked with a diverse group of people in various geographical locations to develop and implement highly technical revenue generating and regulatory projects on various credit card platforms.

Michele earned her PMP certification in 2013.

Experience Summary

20+ Years Retail Credit Card/Financial Services experience, 6 Years Commercial Cards experience, 8+ Years Portfolio Conversion experience, 7+Years First Data Resources (FDR) subsystems experience, 25+ years in Project and Implementation Management roles.

Program Administrator Commercial Cards 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. Our goal is to accommodate different training needs and learning styles and our training staff works hard to ensure the transfer of learning every time.

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

Program Administrator Commercial Cards Training Options

Onsite Training

Initial on-site training is available for you once your card program is in place. The State can request on-site training from your Citi Implementation Manager or Account Manager. Training can be conducted at your site or one of the five (5) Citi training sites in either Washington, DC, Norfolk, VA, Jacksonville, FL, Wilmington, DE, or O'Fallon, MO.

These sessions typically include lectures, hands-on classes, and one-on-one computer labs for personalized attention to the State's user questions. Topics highlighted during onsite training typically include industry best practices, system enhancements, program management, navigation of Citi's tools, account maintenance, online statements, and reporting. We can design sessions tailored to the State's specific issues and objectives, geared toward the knowledge level of the participants.



Program Administrator Commercial Cards Training Options

Online Webinar Sessions

The State can register for future scheduled webinar trainings by topic. Webinars are instructor-led and delivered using WebEx. Webinar sessions facilitate dispersed staff training, enabling users to see and hear about the program systems in real time through the web. We offer ongoing interactive and / or pre-recorded webinar training on a variety of topics. Interactive webinar training allows users to view the system, communicate with our trainers in real time via the web, and keep current on the latest enhancements to Citi's online tools.

Citi Commercial Cards Online Academy offers pre-recorded webinar training 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 Online Academy program 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. Citi Commercial Cards Online Academy sessions are led by Citi experts and guest speakers from across the travel and payments industries. Our content is produced with treasury professionals, travel managers, procurement staff, and card program administrators in mind. In order to help you get the most out of your Citi Commercial Cards program, we will keep you up to date on a range of topics including:

- Industry trends
- New technology developments
- Impact of regulations around the world in order to help you get the most out of your Citi Commercial Cards program

'Citi Training Series' Webinar Quarterly Learning Series

The Citi Training Series is designed to keep the State 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.

In this series, Citi subject matter experts present on such topics as delinquency management, the use of Virtual Cards, and understanding tax reporting, fraud and risk management. Each presentation is followed by an open forum Q&A, enabling clients to ask the moderator questions via toll-free conference line or email. We welcome the State's participation, as the program offers an important opportunity to learn about Citi's offerings and how to best manage your card program.

To view the upcoming schedule, course descriptions and instructions for how to register and access these sessions in CitiManager, navigate to https://www.citibank.com/tts/sa/commercial_cards/training/index.html.

User Guides

The State can access end-to-end user guides and quick start guides in CLASS for all of the 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 wide variety of printable training materials available to the State includes:

- Program Administrator Desk Guide outlining recommended day-to-day program specific functions and reporting to assist in streamlining duties associated with management of the

Program Administrator Commercial Cards Training Options

program

- Central Billing Reconciliation Guide providing a step-by-step explanation of the reconciliation process and listing common reconciliation challenges
- Resource material the State's Program Administrators can use to advise program participants of available training resources
- Training Request Form to schedule special training sessions for groups of 20 or more Program Administrators at agency meetings or conferences
- Implementation Guide
- Cardholder Guides
- Standard Card Management and Reporting Module User Guides
- PowerPoint presentations
- Online Repository of Training Information

Industry Forums

Citi actively participates in the following industry forums focused towards our Public Sector clients.

These include:

- Treasury Institute Conference (University)
- California Society of Municipal Fund Officers (State)
- Cards on Campus
- World Congress
- National Association of Purchasing Card Professionals
- Society of Collegiate Travel and Expense Managers

Citi Commercial Card Learning and System Support (CLASS) Registration Screenshot

Home > Activity Details

Wednesday, January 19, 2011 2:55:47 PM EST
Beth A. Noveck

Congratulations! You have completed the registration process. Please look at the details below for more information about your registration status and activity progress.

Activity Details

Card Statements and Payments for Cardholders - PowerPoint

Cancel All

Name	Status	Date and Time	More Information	Required by Parent	Actions
Document: Card Statements and Payments for Cardholders - PowerPoint	Registered		Summary Attempt History		Start Cancel

Citi Commercial Card Learning and System Support (CLASS) provides the State's Program Administrators access to training resources through CitiManager, 24/7. As illustrated above, users can review the training offerings in the catalog and register for webinars, on-demand training, or reference documents.

Cardholder Commercial Cards Training

Citi provides online interactive training enabling cardholders to view the system and keep current on the latest enhancements to Citi's online tools. Online tutorials provide an introduction of CitiManager to cardholders, covering topics that include: making payments, managing profiles, accessing statements, and managing card accounts.

Citi also offers a 'Train the Trainer' program. As part of this offering, our Training Department conducts one-day, two-day, and three-day in-house workshops that focus on training the State's designated trainers on topics customized for your business. We believe in a practical, hands-on approach for specialized programs that focuses specifically on the training needed and offer this service at no cost to you.

Program Expansion

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

Purchasing Program Expansion	
Strategic Alliances	As the premier provider of reconciliation, 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 the State.
Payment Optimization Program	<p>Citi will continue to offer a Payment Optimization Program to assist clients like the State in identifying non-Purchasing Card opportunities using a diagnostic tool and client Accounts Payable files</p> <p>Our Payment Optimization program uses the following three-phase approach:</p> <p>Phase 1</p> <ul style="list-style-type: none"> • Diagnostic conducted on Accounts Payable volume not currently paid by Card • Data is viewed through a diagnostic tool that shows which commodities and suppliers could be converted to a Commercial Card <p>Phase 2</p> <ul style="list-style-type: none"> • Development plan to generate a business case showing your senior management the value of shifting spend to card spend <p>Phase 3</p> <ul style="list-style-type: none"> • Implementation and action plan to train employees, convert suppliers, and achieve system integration through our Citi Supplier Enablement Services • This offer will help the State reach your goals of greater process efficiency, enhanced program control, and increased employee satisfaction

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 percent 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 optimize the payment channel selections for all of accounts payable.



As the State's partner in growing spend, we are committed to continuously improving the performance of your program. One approach we have taken multiple times together is to participate in our optimization program, which has helped the State realize incremental rebate, transaction cost savings, and enhanced supplier pricing.

Citi's optimization program can focus on as many or as few of the State'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 the State to mirror your strategic sourcing goals, Citi's accounts payable analysis provides a multi-dimensional view of your complete accounts payable spend, enabling the State to view your spend by commodity, general ledger classification, organizational hierarchy, business location and more.

Citi provides:

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

The following illustration depicts our approach to payment optimization.



West Virginia and Citi are in the midst of rolling out a Virtual Card program with West Virginia University that has just gone live. The State has engaged in a similar implementation and this is the kind of program growth that the State should expect to continue with Citi. Our AP analysis identifies multiple opportunities and it is only a matter of matching a product to the identified opportunity. The partnership between the State and Citi over the past 12 years is indicative of the ongoing growth the State will continue to experience.

4.19 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) Updates on technology changes**
- b) Updates on purchasing card rules and regulations affecting the State of West Virginia**
- c) Updates on changes within the financial institution that affect the State of West Virginia**
- d) 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.**
- e) 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.**

Vendor Response:

System Development Process

Citi follows a standardized product development schedule and process, introducing planned product features and enhancements in periodic releases. We conduct several product releases per year and regularly add new functionality according to client feedback.

Release notes and descriptions are distributed with each release, you will recognize entitled as *What's New*.

Communicating System Update

Prior to release, your Account Manager provides regular updates on changes in functionality, service enhancements, systems enhancements, upgrades to critical platforms and new service offerings. Enhancements are also communicated online on the "What's New?" section of the CitiManager Homepage.

Citi provides associated documentation, and help screens to assist with system use. Updates to user guides and training materials are completed at the time of release of the upgrade, and all user documents and tutorials are made available online. In addition, Citi's training unit conducts regular WebEx sessions for clients on all applications.

Communicating Card Association Changes

Your Account Manager will work with Citi operations and the Association tracking any changes in commercial card rules and regulations that may impact the State's program. These changes will be communicated by the Account Manager to the State's management team.

Communicating Changes within Citi

Rob Robbins will work with internal departments at Citi when issues occur that may impact the State's relationship and administration of their program. It is the responsibility of the Account Manager to continue to ensure West Virginia management is updated on any information that need be communicated. New product development, system enhancements and best practices are all aspects of managing a card program that are essential for increased efficiency and payment simplification.

Citi Training via Auditor's Office

Citi has many years of experience in designing learning courses for commercial card users. Citi provides each user type - from the cardholder to the power user - the appropriate learning experience. We can create unique State specific training courses for end users, including self-directed training modules to ensure the appropriate number of training hours are provided in various delivery methods.

Citi will provide the following training and support materials to the State:

- Onsite training – Citi is pleased to offer the State onsite training as needed. We will provide Program Administrator training designed to show you how to effectively manage your card program using Citi's online tools. This includes program management, navigation of Citi's tools, account maintenance, online statements, and reporting. This session will help you reduce paper and become more self-sufficient in managing your cardholder accounts. Your Program Administrators can log into Citi's card management tools and access their data, making the training more meaningful and effective.
- Online Training - We can provide ongoing interactive and/or pre-recorded Webinar training on a variety of topics. Ongoing interactive Webinar training enables users to view the system, communicate with our trainers while connected in real time through the Internet, and keep current on the latest enhancements to the Citi online tools. The pre-recorded Webinar training can be hosted on your intranet for refresher training or training of new Program Administrators.
- Video Teleconferencing (VTC) – Citi has a State of the Art Video Conferencing classroom with the interactive capabilities to transmit live classroom commercial card training to end users. The State will benefit from using VTC through our toll-free line for video transmissions, by saving time and expenses.
- Training Materials – The wide variety of printable training materials available to the State, include User Guides for Program Administrators and cardholders on Program Management, Implementation, and our Reporting module. The State will also have access to our complete online repository of training information.
- Online access to a marketing toolkit containing customizable templates for your program. Citi is proud to offer our state of the art training service to the State. Designed specifically for your Program Administrators, the Citi Commercial Card Learning and System Support (CLASS) provides access to training resources through a single sign-on hosted by CitiManager. The Commercial Card Program Training Team provides a wide variety of training materials including Power Point presentations, computer based training, and the ability to register for Webinars. In addition to providing access to training 24/7, CLASS provides training transcripts and Certificates of Completion to recognize training that Program Administrators have completed. CLASS provides a one stop shop to register for classes and access training materials.

4.20 Goal/Objective 20 Emergency Purchasing Cards

The State of West Virginia currently has an Emergency Purchasing Card Program for federal or state declared emergencies. Please describe the process for the performance of this type of activity on a 24 hour/7 day per week basis.

Vendor Response:

Citi will continue to provide emergency cards for any number of cardholders on short notice for your card program. Emergency cards enable the State to quickly activate a commercial card within minutes for crisis and emergency purchasing needs. The cards have single authorizations and a hierarchy that is separate from the State's standard, ongoing program.

Emergency cards can have a preset limit, can be loaded with preset controls as determined by the State, and are delivered in a deactivated state. The cards can be activated as needed by placing a call to the Interactive Voice Response or Customer Service. Limits can be changed at the time the card is needed through a call to Customer Service. Citi customer service is available 24/7 to assist with deployment of emergency personnel, equipping them with a card that will provide purchasing power to provide support throughout the emergency.

4.21 Goal/Objective 21 Disaster Recovery Plan

Vendor should describe their disaster recovery plan in detail 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.

Vendor Response:

Overview of Business Continuity

- ✓ Fully redundant data center locations for primary and failover sites
- ✓ Disk mirroring between primary and failover sites
- ✓ Robust remote computing available for all Citi staff
- ✓ Mandatory, annual COB test of all applications
- ✓ Dedicated COB teams work with application and business owners to provide proper failover environments, procedures, test plans, and adherence to Citi COB policies
- ✓ Robust program addressing single building outage to widespread events impacting cities or regions
- ✓ All Citi branches and subsidiaries conform to regulatory standards and internal guidelines and policies, regardless of location

Institutional Clients Group

Citi's Institutional Clients Group operates a mature business continuity program that follows industry regulation and best practice. The Institutional Clients Group continues the innovation of new techniques for business continuity administration and the optimization of strategies for recovery.

With protection of human life as our greatest concern, we also shape our recovery capabilities around these core business processes in order to assure our financial security and that of our clients:

- Clear and settle transactions — Verify information between two broker-dealers to clear transactions and deliver securities in exchange for payment
- Fund the firm — Provide reserves so Citi can meet financial obligations to the markets, clients, and creditors
- Manage risk — Manage financial, regulatory, and reputation risk for Citi, with business sectors to minimize financial exposure to inventory volatility, market conditions, and unsecured loans
- Provide client liquidity and access to assets — Commit capital to facilitate client transactions and provide access to funds
- Communicate with all constituents including clients/employees/regulators/dependencies — Notify, instruct, and provide ongoing status regarding business interruptions
- Books and records — Reconcile executed transactions and information necessary to balance Citi's accounts

Citi is committed to providing the highest level of uninterrupted service to our clients. However, we understand that uncontrollable events could cause varying degrees of disruption to our normal business processes.

To that end, Citi maintains a business continuity program that protects Citi, its staff, its assets, and the interests of our clients. The program is robust enough to cover a wide range of business disruptions that may range from the inability to operate from a single building to more widespread events that impact a city or region.

Citi's primary focus in contingency planning is to provide continuous operation in any circumstance and to minimize client impact, so that, in the event of a disaster, processing can resume as quickly as possible without disruption to our clients' businesses. Each business unit has to comply with stringent requirements in documenting and testing a comprehensive disaster recovery/business continuity plan. The building blocks for developing a robust continuity program comprise the following program components:

Program Components		
Mandated by Banking Regulations and Citi's Business Continuity Policy		Citi Compliance
Governance	<ul style="list-style-type: none"> Executive oversight Formal roles and responsibilities defined in the policy Full participation required of each business group 	✓
	<ul style="list-style-type: none"> Site-specific threat and vulnerability analysis Soundness of risk mitigations Proximity of recovery locations to primary locations 	✓
	<ul style="list-style-type: none"> Identification of each business process Identification of financial and non-financial impacts Worst-case planning assumptions Defined recovery time and data loss objectives 	✓
Recovery Plans	<ul style="list-style-type: none"> Standard template and common repository Annual maintenance, at a minimum Single source of all recovery actions and resources 	✓
	<ul style="list-style-type: none"> All recovery resources tested annually, at a minimum Testing gaps tracked and closed Participation in industry-wide test exercises 	✓
	<ul style="list-style-type: none"> All businesses monitored for compliance Specific milestones and deliverables defined Gaps identified, reported, and resolved 	✓
Crisis Management	<ul style="list-style-type: none"> Formal structure with defined roles and responsibilities Teams at corporate, sector, region and division levels Public sector interface 	✓

As part of our effort to protect Citi and our clients, our business continuity 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 provide you with confidence in our commitment and ability to provide ongoing services in the event of a business disruption.

Under audit and regulatory scrutiny, our business continuity plans are constantly reviewed and tested to monitor appropriate enhancements as technology advances, business plans evolve, and regulatory requirements change.

We look forward to meeting your financial and business needs, secure in the knowledge that we are prepared to respond efficiently to various contingencies.

4.22 Goal/Objective 22 Liability

The State shall 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.

Vendor Response:

Citi understands and complies with this stipulation.

Citi offers liability programs specifically for protection against misuse of the card, via MasterCard or Visa, and provides additional protections and limitation of potential State liability.

The State is not liable for any unauthorized charge occurring after the bank is notified of the loss, theft, or possible fraudulent use of the card. Clients failing to report promptly purchases made with lost or stolen purchasing cards may be liable for the transaction, with no maximum dollar amount cutoff.

Liability Waiver Programs

MasterCard Waiver of Liability Program

The MasterCard Waiver of Liability program is provided regardless of liability type; however, there are conditions and criteria based on liability type. The waiver provides protection to the State against employee misuse or abuse.

For programs with five or more cards, the maximum liability waiver coverage is \$100,000 in the United States and Canada and \$25,000 in all markets across EMEA and APAC. LATAM markets have a cap of \$15,000 per cardholder account.

To collect on the insurance coverage for the unauthorized charges, the employee must be terminated and the State must provide a cardholder account cancellation request within two days of notifying Citi of the cardholder termination. Eligible charges are those incurred by the cardholder 75 days prior to termination and up to 14 days after termination.

Visa Liability Waiver Program

The Visa Liability Waiver Program is available to the State for charges incurred by a terminated cardholder that do not benefit the State directly or indirectly. The cardholder's employment must be terminated. The maximum coverage is \$100,000 per cardholder account for programs with five or more cards. The maximum coverage in EMEA and APAC is \$25,000 per cardholder, and the maximum coverage in LATAM is \$15,000 per cardholder. Eligible charges are those incurred by the cardholder 75 days prior to termination and up to 14 days after termination. The State must notify us immediately. Enrollment is automatic and there is no deductible.

Both the Visa and MasterCard Liability Waiver programs are offered at no fee to the State. Claims processing has specific timeframes for the filing for coverage, which is 75 days from the date of transaction.

Fraud Overview

Citi is the industry leader in predicting and identifying fraud; with overall fraud losses significantly lower than industry averages. Through our state-of-the-art fraud prevention technology and 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 in North America, implementation of 3D Secure, and Multi-Factor Authentication 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 migrating cards to latest Chip and PIN technology. Data security is critically important to both the State and Citi and using cards that have the Chip and PIN technology provides an added layer of security and convenience in particular if you are travelling abroad. 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. All Citi Chip and PIN cards will continue to have a magnetic strip, enabling cardholders to use their Citi Chip and PIN cards at merchants who have not adopted Chip and PIN card and technology. 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 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 team reviews the flagged transaction and verifies whether or not it appears to be fraudulent. If fraud is suspected, a specialist will reach out to the cardholder. Citi Commercial Cards will attempt to reach cardholders through phone, letter, text 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 our Security Services Department 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, corporate and consumer, and there are no associated fees.

3D Secure: Pre-Transaction, Authorization Process

Citi North America has introduced 3D Secure (also known as MasterCard Secure Code or Verified by Visa) to reduce third party fraud. 3D Secure is a pre-transaction, authorization process to authenticate cardholders using their credit card at a participating e-commerce merchant. Online third party fraud detection is becoming more prevalent due to increased Chip and PIN adoption and this is expected to grow in the U.S. as Chip and PIN becomes more common.

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 for a One-Time Password (OTP), delivered by the issuer to the cardholder on file via SMS (or Email, in some cases). If the cardholder then enters the password correctly when prompted, the cardholder will be positively authenticated, and the transaction would be sent to the card issuer for further authorization.

- If the cardholder does not enter the correct OTP, then he will receive a message stating the transaction cannot be processed and will be 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 the State 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 the State's spending policies.

Through CitiManager, the State can leverage the following features for spend level monitoring:

- Transaction flagging for special action review
- Routing of approved statements to a manager for a second level review
- The ability to email review output to Compliance / Audit within the State
- Direct view capability for Audit, Compliance, financial officers, and Program Administrators.

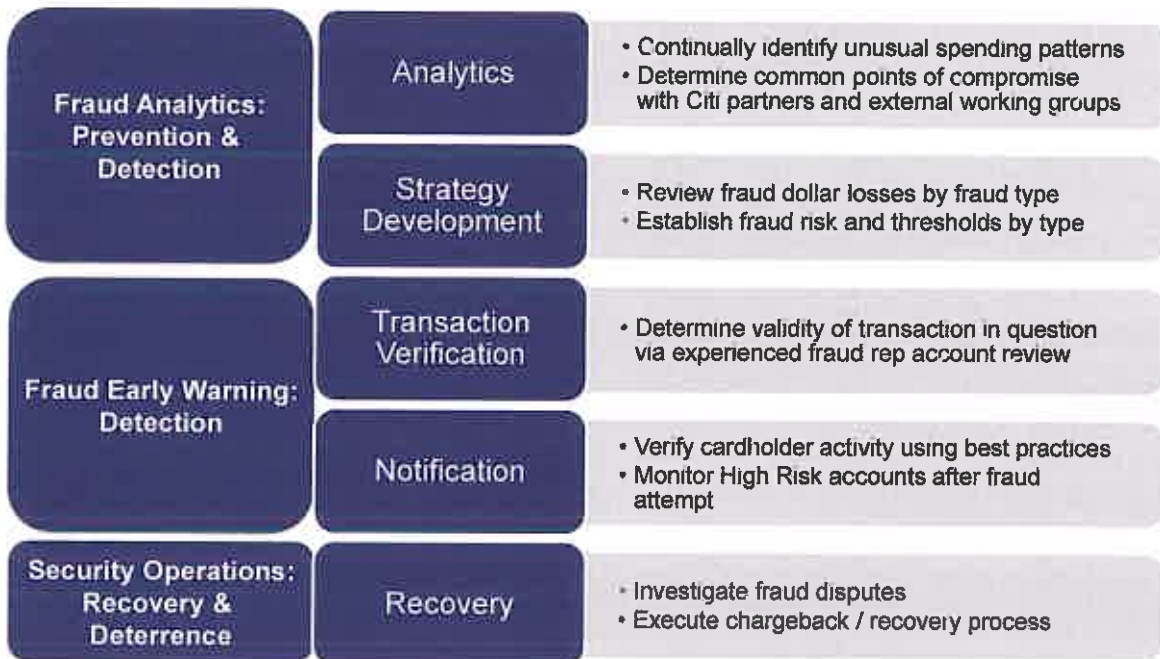
In addition, CitiManager has a front page seen immediately after log in, which enables us to publish important information to our clients. Using this same functionality, your Program Administrator(s) can post messages to the cardholders to communicate critical updates.

The CitiManager Online Library provides several types of reports the State 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 Cards 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, the State will benefit in the following fraud prevention, detection, and recovery services:



Fraud Notification

Citi Commercial Card Client Delivery contacts cardholders where fraud is suspected on the cardholder's account using advanced technology to create a single source solution to contact cardholders via email in Canada, text message and email in the U.S., and voice globally.

Immediate communication with the cardholder will limit losses related to fraud and minimize cardholder impact.

Notice of Fraud Resolution

Citi uses extensive fraud monitoring and resolution techniques. Once fraud is reported or identified, the State can use Citi's reporting module to view the status of accounts. If fraud is suspected, cardholders will be notified directly to confirm whether their card has been lost or stolen. Each charge noted and confirmed as fraud will be credited back on the cardholder statement.

4.23 Goal/Objective 23 Card Brand

The State strongly desires to select the card brand once the award has been made to the financial institution; however, if the card brand would change the vendor's proposal, the vendor must submit a separate proposal for each card brand.

Vendor Response:

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.

If the State prefers to switch card networks, Citi will work with you to assess options and select the best card program and card association brand to meet your needs.

4.24 Goal/Objective 24 Additional Items

The vendor should describe available options or methods for the following areas of interest to the State:

- a) **Services available to aid participating agencies with conversion from their current operation to the vendor's proposed system**
- b) **Electronic notifications, i.e. mobile, email, online**
- c) **International card usage**
- d) **Ongoing support**

Vendor Response:

Since Citi is your current provider, an implementation is not necessary. However, if this were a new program, Citi would assemble a team of professionals, including your Relationship Manager, Account Manager, a designated Implementation Manager, and individuals from Citi Commercial Cards, Merchant Services, Client Service, and other areas, as well as equivalent personnel from our Implementation specialists, to ensure a smooth migration of your account.

Citi has extensive experience in client conversions. For example, the U.S. General Services Administration (GSA), selected Citi as one of the banks to be awarded a ten-year contract through 2018 to offer commercial cards and other payments products under their SmartPay 2 program. Among many accomplishments, this is Citi Commercial Card's most successful project to date. GSA SmartPay 2 provides cutting-edge charge card services for purchasing, travel, fleet and one-card programs at best value for the federal government. This renewal not only demonstrates our commitment, but also substantiates the level of satisfaction provided to the federal government for the previous ten years.

For the SmartPay 2 contract period, Citi was awarded the U.S. Department of Defense (DoD) Travel Card Program. The DoD is the largest agency within the U.S. government and has more than 1.4 million cardholders, managed by 26,000 Program Coordinators. It is the largest commercial card program in the world. From the time of contract award, Citi had a time frame of 180 days to complete the transition requirements and issue cards. Due to the nature of this organization's objectives, it was critical that the individual missions of the DoD agencies were not interrupted or compromised during transition to the new card program.

During the initial phase of the project, our team would provide the State and your program participants with the necessary information for a successful conversion including guidance, deliverables, and file format layouts.

Electronic Notifications

Citi Commercial Cards offers nearly 44 alerts, available in 25 languages, and accessible to anyone issued a Citi Card via one of our more than 100 proprietary markets. 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 zone, hours during the day, and days of the week).

The State can choose to receive both SMS and email alerts for:

- Convenient access to information about account updates
- Immediate communication to the State when fraud is suspected on the cardholder's account

Informational Alerts

In order to keep the State informed about account updates and details for better account management, Citi offers optional enrollment to a variety of informational alerts.

Informational alerts are split into two types – subscription and on-demand. Subscription alerts provide the State notices when a pre-defined situation occurs (1-way messaging from Citi to user). For instance, the State will be notified when their statement is ready once their statement has been generated. On-demand alerts (2-way messaging initiated by user) enable the State 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.

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

Fraud Early Warning (FEW) Alerts

As part of our standard offering in North America, Citi's Fraud Early Warning Alerts informs cardholders and program administrators of suspected fraud through email and SMS messages, in addition to a phone call.

This additional communication channel enables the State to be notified more quickly of suspicious activity for immediate action. Cardholders are able to verify charges by replying to Citi's text message. By enabling SMS capabilities, cardholders will be able to receive and send alerts to Citi early fraud department regarding potentially fraudulent activity on their account(s). If the suspect charge is recognized: the cardholder is to reply back as directed, no further action is required. If the charge is not familiar: the cardholder is to reply back as directed and Citi will send a follow-up text with a toll-free number to call for further resolution. Using Email Notice, Cardholders will receive email notifications to verify card activity, instructing them to call the toll-free number included in the email message.

Real Time Alerts (NA)

The following Citi email and SMS text alerts are now available in real time:

- *Available Credit Remaining alert* — Real-time notification to subscribed cardholder each time a transaction is made and available credit remaining percentage is less than or equal to the percentage threshold set by the cardholder.
- *High Value Transaction alert* — Real-time notification to subscribed cardholder each time a transaction is made that is higher than the amount previously specified by the cardholder. For example, cardholders can use this alert to be proactive in monitoring an account for fraudulent activity.
- *Declined Transaction alert* — Real-time notification to the subscribed cardholder in the event of a declined transaction.
- *Each Transaction alert* — Real-time notification to subscribed cardholder for each authorized transaction.

International Card Usage

Since Citi is a dual issuer of MasterCard and Visa, Cardholders benefit from the widest acceptance of card payments in the United States and around the world.

The high acceptance rates for Citi's branded commercial card solutions ensure that the vast majority of your expense data feeds into our reporting tools. This will enable the State to analyze spending and negotiate with vendors from a position of strength, allowing you to reduce your costs globally.

Visa and MasterCard Acceptance

Visa Worldwide Acceptance				
Region / Country	Merchant Locations	Member Offices	Number of ATMs	Total Acceptance Locations
United States	8,840,985	79,951	564,589	9,485,525
Canada	946,878	6,791	51,570	1,005,239
EMEA	14,974,527	314,618	730,692	16,018,837
Asia	9,311,046	126,749	837,677	10,275,472
LatAm	7,973,694	70,946	349,861	8,394,501
Worldwide	42,047,130	599,055	2,534,389	45,179,574

Visa data is as of March 31, 2016

*Note: Acceptance locations are defined as member offices, merchant outlets, and ATMs where Visa Cards are accepted. The calculation of acceptance figures is based on number of unique merchant ID's (MID) within the associations (each MID identifies individual merchants with card accepting capabilities).

MasterCard Worldwide Acceptance				
Region	Merchant Locations	Manual Cash Disbursement Location	MC/Cirrus ATMs	Total Acceptance Locations
United States	9,435,970	78,579	418,250	9,932,799
Canada	928,406	3,859	59,437	991,702
EMEA	12,802,068	271,604	788,194	13,861,866
Asia	9,840,426	189,640	938,749	10,968,815
LatAm	5,740,479	68,415	270,984	6,079,878
Worldwide	38,747,349	612,097	2,475,614	41,835,060

MasterCard data is as of September 2016

The calculation of acceptance figures is based on number of unique merchant ID's (MID) within the associations (each MID identifies individual merchants with card accepting capabilities).

Foreign Currency Billing 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 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 of 1.5 percent.

Ongoing Support

Citi uses a multifaceted consultative approach in working with the State to fully support the management and ongoing expansion of your program after the initial implementation period. In addition to the support of your designated Account Manager and Client Account Service Manager, you also benefit from the experience of our Product Development Team and the Technical Help Desk. Your Account Manager is your primary point of contact and works as a liaison to all areas of Citi support. This includes the client delivery operations group, training, market management, marketing and implementations.

Attachment B: Mandatory Specification Checklist

5.1 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.

Vendor Response:

Citi understands and complies.

5.2 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' on the face of the card, the State's official seal, or any other distinct feature approved by the Auditor's Office**
- b) **The phrase 'FOR OFFICIAL USE ONLY' on the face**
- c) **The phrase 'TAX EXEMPT' and each agency's unique tax exempt number embossed or otherwise placed on the face of the card**
- d) **The successful vendor's toll-free telephone number for reporting a card lost or stolen printed on the back of the card**
- e) **Custom background on the face of the card**

Vendor Response:

Citi understands and complies.

5.3 Mandatory Requirement 3 Card Controls and Restrictions

It is mandatory that the Auditor's Office and other participating agencies have the ability to place account controls and restrictions on any card under the purchasing card program at various hierarchy levels. The vendor is to describe the controls and restrictions they have available. Such controls and restrictions shall include the following:

- a) The ability to use or restrict card access for cash or cash-like products**
- b) MCC group templates**
- c) Vendor blocking**
- d) Single per transaction dollar limits**
- e) Number of purchasing card authorizations per day**
- f) Number of purchasing card authorizations per billing cycle/month**
- g) Temporary card maintenance based on date parameters**
- h) Dollar limits per day**
- i) Dollar limits per billing cycle/month**
- j) Dollar limits per cardholder**

Vendor Response:

Citi understands and complies.

5.4 Mandatory Requirement 4 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 should provide a description of how their proposed fraud system operates.

Vendor Response:

Citi understands and complies.

5.5 Mandatory Requirement 5 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.

Vendor Response:

Citi understands and complies.

5.6 Mandatory Requirement 6 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**
- b) **Dedicated account representative(s) for the State's normal business hours**
- c) **Emergency contacts**

Vendor Response:

Citi understands and complies.

5.7 Mandatory Requirement 7 Lost/Stolen Cards and Account Closures

The State of West Virginia is not liable for unauthorized or fraudulent transactions posting to an account.

Vendor Response:

Citi understands and complies.

5.8 Mandatory Requirement 8 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.**
- b) **The State must receive all data fields available in the transaction output from the card processor.**
- c) **The successful vendor must be able to re-transmit the data transmission file(s).**
- d) **The State requires vendor to provide all data associated to account transactions including but not limited to travel folio data.**

Vendor Response:

Citi understands and complies.

5.9 Mandatory Requirement 9 Rebate Documentation

The State Auditor's Office requires the vendor to provide the backup documentation for the rebate earned at a minimum of the master account level. The vendor shall show any rebate withheld for not meeting payment due date requirements or applicable fees at the same level. The State assumes any applicable cash advance or foreign transaction fees will be charged and billed to the associated card account.

Vendor Response:

Citi understands and complies.

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REQUEST FOR PROPOSAL

(West Virginia State Auditor's Office CRFP AUD1700000001

000062

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 vendor to execute this bid or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that, to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

Citibank, N.A.

(Company)

Gonca Latif-Schmitt, Managing Director

(Representative Name, Title)

(212) 816-6556

(Contact Phone/Fax Number)

March 20, 2017

(Date)



STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

MANDATE: Under W. Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. Code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:

Vendor's Name: Citibank, N.A.

Authorized Signature:  Date: 3/20/2017

State of New York

County of New York, to-wit:

Taken, subscribed, and sworn to before me this 20 day of March, 2017.

My Commission expires May 13, 2018.

AFFIX SEAL HERE

NOTARY PUBLIC 

Purchasing Affidavit (Revised 08/01/2015)

HOWARD MILLER
NOTARY PUBLIC - STATE OF NEW YORK
NO. 01M16074301
QUALIFIED IN NEW YORK COUNTY
MY COMMISSION EXPIRES MAY 13, 2018



Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

State of West Virginia
 Request for Proposal
 14 -- Financial

Proc Folder: 299821

Doc Description: Addendum No. 1 - PROVIDE PURCHASING CARD SERVICE

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2017-03-27	2017-04-11 13:30:00	CRFP 1200 AUD1700000001	2

BID RECEIVING LOCATION

BID CLERK
 DEPARTMENT OF ADMINISTRATION
 PURCHASING DIVISION
 2019 WASHINGTON ST E
 CHARLESTON WV 25305
 US

VENDOR

Vendor Name, Address and Telephone Number:

FOR INFORMATION CONTACT THE BUYER

Tara Lyle
 (304) 558-2544
 tara.l.yle@wv.gov

Signature X

FEIN # 135266470

DATE March 28, 2017

All offers subject to all terms and conditions contained in this solicitation

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFP AUD1700000001

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:

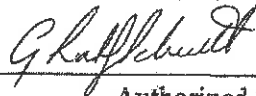
(Check the box next to each addendum received)

- | | |
|--|--|
| <input checked="" type="checkbox"/> Addendum No. 1 | <input type="checkbox"/> Addendum No. 6 |
| <input type="checkbox"/> Addendum No. 2 | <input type="checkbox"/> Addendum No. 7 |
| <input type="checkbox"/> Addendum No. 3 | <input type="checkbox"/> Addendum No. 8 |
| <input type="checkbox"/> Addendum No. 4 | <input type="checkbox"/> Addendum No. 9 |
| <input type="checkbox"/> Addendum No. 5 | <input type="checkbox"/> 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 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, N.A.

Company



Authorized Signature

3/27/2017

Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing



ORORA

Implementing a Successful Business-to-Business Payments Solution

With manufacturing plants and distribution sites across seven countries and approximately 6,200 team members, Orora supplies packaging products and services to the grocery, fast moving consumer goods and industrial markets. Products and services include: corrugated boxes, folding cartons, recycled paper linerboard, glass bottles and jars, multiwall paper sacks, closures, aluminium beverage cans, bulk bags, point of purchase material, packaging solutions and testing services and recycling services.



The Challenge

Similar to many organizations Orora has worked to extend supplier payment terms, and whilst they have made progress in achieving this, they have been somewhat constrained by their desire to find the right balance in ensuring benefits for both themselves and their suppliers to develop sustainable relationships.

As a business that prides itself on being an early adopter of technology and payment platforms,

Orora was very receptive when Citi introduced the concept of a new Business-to-Business (B2B) solution, and were excited about the opportunity to be a pioneer to adopt virtual cards in Australia and New Zealand. Additionally, as these solutions have been prevalent in the US for some time, Orora understood the potential benefits from its own experience in North America, and recognized the opportunity to utilize them in Australasia.

"We consider Citi to be at the forefront of working capital solutions and innovation amongst banks."

Orora's Key Objectives for Deploying Virtual Cards

Assist to
Standardize
Payment
Terms

Offer
Suppliers
Payment
Options

Complement
Their Supplier
Finance
Program

Increase
Days Payables
Outstanding

The Solution

Orora has a strong working relationship with Citi, and consider them to be at the forefront of working capital management and innovation. Therefore when the virtual card solution concept was introduced by Citi in 2014, Orora saw the potential value and therefore commenced a thorough sourcing process to identify anyone else who could provide these payment tools.

This process was run in partnership between the treasury and procurement teams, and included other key stakeholders (finance, IT, legal, communications etc.), and consisted of a request for proposal and supplier presentations.

These presentations included detailed workshops to ensure a granular understanding of the solution and how it could be effectively deployed by Orora with relevant suppliers. Following this process, Citi was identified as the clear provider

of choice, given their ability to deliver across geographies and a proven ability to integrate this solution within the Orora business.

Despite all the due diligence, Orora recognized they would be one of the first adopters of this solution in Australia. However, they felt comfortable making this decision, knowing Citi had the necessary resources and expertise to commit to the project and ensure its success.

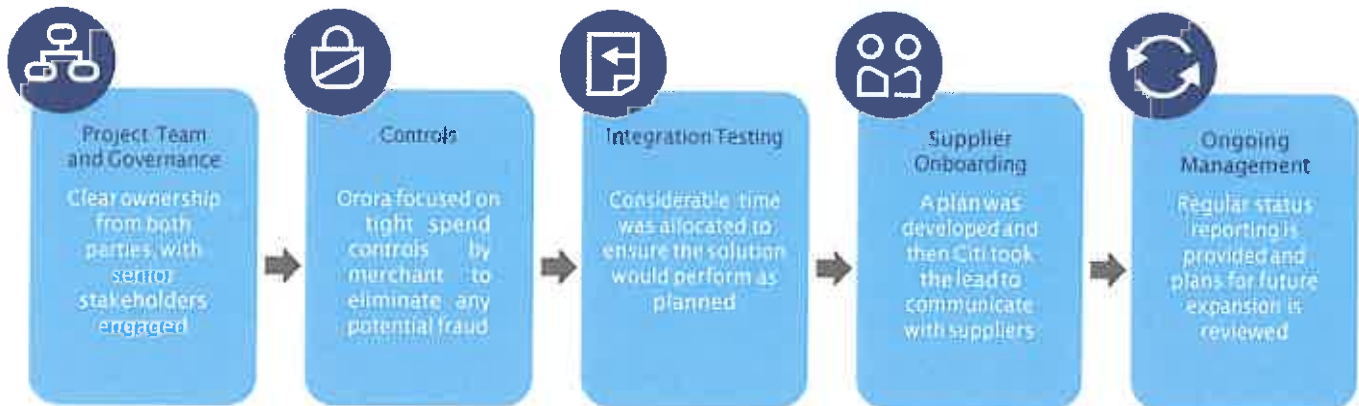
Key elements of the solution:

- **Broad level of acceptance** of cards amongst Orora suppliers
- **Robust spend controls** to reduce any potential risks
- **Specialist onboarding team** to support with supplier engagement and enablement
- **Ability to deliver seamlessly** across Australia and New Zealand

Citi's Virtual Card Solution

- Virtual cards are unique 16 digit account numbers
- Each account number is used once for a specific transaction
- Single use option enables enhanced spend controls
- Ability to provide enriched data to ease reconciliation

Key Elements to Implementation Success



“Citi have done everything they said they would do, and have delivered on all their promises.”

Implementation

Looking back there were some key elements to the success of the implementation (as pictured above), driven by efforts from both Citi and Orora. At the outset the foundation was laid by ensuring the right teams were in place who developed a robust plan, established the right governance structure, and tracked progress to ensure any potential challenges were addressed.

For Orora, the internal sponsorship and commitment was relatively straightforward, as all key teams had been engaged from the get-go, which meant all parties were working towards agreed objectives. Additionally, due to having a centralized procurement function all business units and divisions could be easily included.

An area of particular focus was the security of payments, as Orora wanted to ensure they could eliminate fraud. This was achieved by using the spend controls available, and the ability to limit spend to the particular supplier and merchant terminal used. Developing this was a learning journey for both parties, and took time, however the commitment from everyone meant the objectives were reached.

The supplier onboarding began early into the journey. As part of the sourcing process, analysis of the accounts payable data was undertaken.

This highlighted approximately 60% of suppliers in scope for the initial deployment (suppliers with less than AUD500,000 spend per annum) were already accepting card payments on the Mastercard network.

To utilize this data and identify priority suppliers, Citi and Orora took steps to qualify suitability based on existing payment terms as well as insights from the relevant category managers.

As part of the process to reach out to these suppliers Citi took the lead to develop communication toolkits and make direct contact with nominated suppliers to bring them onto the program. The success of the Citi on-boarding team exceeded expectations, and highlighted to Orora the opportunity to expand the program for suppliers where there were greater levels of spend (up to AUD5 million per annum).

Orora retained responsibility for the larger suppliers where there are key relationships, but outside of that the teams leveraged specialist resources from Citi and Mastercard, who provided points of contact to route suppliers to if there were any queries.

“We let Citi run with it. Their ability to turn introductions into a successful supplier sign-up exceeded our expectations.”

The Result

Expectations have evolved since the launch of the program. During the early stages, Orora were uncertain how broadly the B2B payment solution could be deployed, but the success has been clear for all those involved, and they have on average seen an extension of supplier terms of 30 days.

Orora has been pleased with the positive reaction from many suppliers, specifically those looking to get early access to their funds. The success has even resulted in some of Orora's suppliers working to deploy the virtual card solution for their own suppliers.

Citi remains a committed partner, providing on-going insights and reports to Orora to monitor performance. The hard work by both parties has demonstrated the benefit in Australia, and all stakeholders remain committed to maximizing the solution. This has seen the program being now rolled out in New Zealand.

Moreover, with the systems, processes and tools in place to support further growth, Orora is looking to expand the program to more strategic suppliers.

“We would like to keep this as a competitive advantage, but would absolutely recommend this as a great B2B payment tool.”

Key Outcomes for Orora

- Days Payable Outstanding (DPO) extension
- Controls implemented to eliminate fraud
- Improved supplier relationship - a win-win outcome

“Citi have provided expertise and unwavering support with supplier onboarding. We have proved this works in Australia.”

Case Study

Agency deploys "Payment Cards" using Ghost Cards to pay Targeted Suppliers

Innovation has been at the core of a Government Agency ("Agency") Purchase Card program since the inception of SmartPay1. The Program Manager is always looking for ways to increase efficiencies, improve processes, and earn additional rebates. She achieved all three of these objectives with the Citi® Payment Card. A Payment Card is similar to a ghost account and is restricted to a pre-defined set of merchant category codes and cannot be used for any other purpose.

The Challenge

The Agency's immediate goals were to reduce the large number of paper invoices being sent to its finance offices, shrink the number of payment delinquencies and streamline/standardize the payment process for recurring products and services. The Agency faced administrative payment challenges for recurring product and service requirements such as copier paper and maintenance, small package shipments, subscriptions, telecommunications payments and overseas utilities. These challenges often led to delayed vendor payments and a backlog of unpaid invoices. Delayed payments not only caused vendor frustration, but also increased the Agency's expenses due to interest and penalties charged by vendors, ultimately leading to missed rebate opportunity.

The Impact

Before the implementation of Payment Cards, Agency's cardholders did not have an efficient and effective tool to pay for recurring products and services above or below the micro-purchase threshold. Within three years of implementations, more than \$12.8 million dollars in transactions were paid using Payment Cards as opposed to submitting paper invoices to the Agency Finance offices.

The Solution

Since the early SmartPay1 pilot, with Citi's support, the Agency continued to expand the Payment Card program worldwide. With Citi's Payment Card product, the agency reaped the following benefits:

- Significant reduction in the number of paper invoices sent to Finance for payment
- Accelerated vendors payments to 48 hours or less from weeks, sometimes months
- Expedited reconciliation of transactions, minimizing workload and accelerating payment of the consolidated payment card invoice
- Increased vendor satisfaction
- Increased usage of vendor tracking tools to increase management and transparency of recurring products and services
 - These vendor systems significantly improved the ability for Agency's end-users to manage embassy properties, monitor trends, identify high-energy users and take remedial actions where necessary

The Result

The Agency use of the Payment Card enabled them to standardize payment processes with specific merchants, serving to improve efficiencies, enhance card usage, and increase program rebates.

Payment Cards:

- Are issued in the name of the cardholder and contain an account number and expiration date but have no mag-stripe or Chip as with traditional Purchase Cards;
- Are restricted by the specific Merchant Category Code(s) (MCCs) associated with the preapproved product or service need;
- Are maintained like Purchase Cards accounts, which allow clients to increase/decrease monthly cycle/ single purchase limits and add additional MCC templates, as needed.

11. EXCEPTIONS AND CLARIFICATIONS: The Solicitation contains the specifications that shall form the basis of a contractual agreement. Vendor shall clearly mark any exceptions, clarifications, or other proposed modifications in its bid. Exceptions to, clarifications of, or modifications of a requirement or term and condition of the Solicitation may result in bid disqualification.

Page 22, Section 37. Indemnification: The Vendor agrees to indemnify, defend, and hold harmless the State and the Agency, their officers, and employees (each, an "Indemnified Party") from and against any and all reasonable out-of-pocket expenses ("Losses") incurred by the Indemnified Party arising from, out of or based on: (1) Any claims or losses for services rendered improperly as a result of gross negligence or willful misconduct by any subcontractor, person, or firm performing or supplying services, materials, or supplies on behalf of Vendor in connection with the performance of Vendor's obligations under the Contract; (2) the Indemnifying Party's failure to maintain in confidence any personal data received by the Indemnifying Party in accordance with the requirements of this Contract (Deleted-Any claims or losses resulting to any person or entity injured or damaged by the Vendor, its officers; employees, or subcontractors by the publication, translation, reproduction, delivery, performance, use or disposition of any data used under the Contract in a manner not authorized by the Contract, or by Federal or State statutes or regulations) ; and (3) Any failure of the Vendor (including its officers, employees, or subcontractors) to observe State and Federal laws including, but not limited to, labor and wage and hour laws.

Notwithstanding anything to the contrary contained herein, Vendor's obligation to indemnify shall not apply in the event that a Loss is caused by the negligence or willful misconduct of the State or any Agency.

Notwithstanding anything herein to the contrary, an Indemnifying Party's aggregate liability with respect to any and all Losses pursuant to this Section 37 asserted at any time during the term of this Contract shall be limited to US\$500,000 in the aggregate, whether resulting from (i) a single event or multiple events and/or (ii) under any Program that such Indemnifying Party and/or its affiliates have with the Indemnified Party and/or the Indemnified Party's affiliates under this Contract or any other commercial cards agreement.

An Indemnified Party shall make commercially reasonable efforts to mitigate any and all Losses.

The provisions of Section 37 (Indemnification) shall survive the expiration or sooner termination of this Contract for one (1) year following the date of such expiration or termination of this Contract.

PROCEDURES OF INDEMNIFICATION

- (a) If an Indemnified Party seeks to be indemnified, defended or held harmless pursuant to this Contract, the Indemnified Party shall deliver notice to the Indemnifying Party promptly after the Indemnified Party has knowledge of any claim as to which indemnity may be sought hereunder, and the Indemnified Party shall permit the Indemnifying Party (at the expense of the Indemnifying Party) to assume the defense of any claim or litigation resulting therefrom; provided, that: (i) the Indemnified Party may participate in such defense, represented by counsel of the Indemnified Party's own choosing, but only at the Indemnified Party's own cost and expense; and (ii) the failure by the Indemnified Party to give notice as provided herein shall not relieve the Indemnifying Party of its indemnification obligations hereunder except to the extent the Indemnifying Party is prejudiced or damaged as a result of such failure to give notice. The Indemnifying Party's indemnification obligations hereunder are limited to the extent any liability or damage is due to the wrongful or negligent acts or omissions of the Indemnified Party. The Indemnified Party shall reasonably cooperate with the Indemnifying Party in connection with the Indemnifying Party's indemnification undertakings pursuant to this Section 37.
- (b) In the event that the Indemnifying Party does not agree to defend any matter as above provided within fifteen (15) days following the Indemnifying Party's receipt of written notice from the

Indemnified Party as provided in Section 37a above, the Indemnified Party, without waiving any rights under Section 37, shall have the full right to defend against any such claim or demand at the reasonable expense of the Indemnifying Party.



Purchasing Division
2019 Washington Street East
Post Office Box 59139
Charleston, WV 25305-0139

State of West Virginia
Request for Proposal
14 - Financial

Proc Folder: 299821

Doc Description: PROVIDE PURCHASING CARD SERVICE

Proc Type: Central Master Agreement

Date Issued	Solicitation Class	Solicitation No	Version
2017-03-10	2017-04-04 13:30:00	CRFP 1200 AUD1700000001	1

BID RECEIVING LOCATION

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON

WV

25305

US

VENDOR:

Vendor Name, Address and Telephone Number:

Citibank, N.A.
388 Greenwich Street
New York, NY 10013
(212) 816-6556

FOR INFORMATION CONTACT THE BUYER

Tara Lyle
(304) 558-2544
tara.l.yle@wv.gov

Signature X

FEN# 135266470

DATE March 20, 2017

All offers subject to all terms and conditions contained in this solicitation

DESIGNATED CONTACT: Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

Robert Robbins, Director

(Name, Title)

Robert Robbins, Director

(Printed Name and Title)

One Penns Way New Castle, DE 19720

(Address)

(302) 323-3894

(Phone Number) / (Fax Number)

robert.s1.robbins@citi.com

(email address)

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

Citibank, N.A.

(Company)

(Authorized Signature) (Representative Name, Title)

Gonca Latif-Schmitt, Managing Director

(Printed Name and Title of Authorized Representative)

March 20, 2017

(Date)

(212) 816-6556

(Phone Number) (Fax Number)