



# Government Purchase Card Guide

For Agency/Organization Program Coordinators

Transaction Services



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## General Overview

This manual provides general guidelines and policies for the administration of the Citibank® Government Purchase Card program. This document is organized into several sections to facilitate use by the Agency/Organization Program Coordinator (A/OPC). The “General Overview” section provides a comprehensive review of the entire Citibank® Government Purchase Card program.

The other sections of this guide include program information organized for each key participant. The contents are organized in a systematic, chronological order, designed to assist the A/OPC and other Agency/Organization program participants through the implementation and follow-on operations of this program.

A/OPCs may wish to tailor these guidelines to suit their specific needs and their unique organizational structures. The manual is intended to be a general guide that highlights basic policies and procedures for your program. Therefore, it has not taken into account your Agency/Organization’s specific requirements.

The Citibank Government Purchase Card program is designed to meet the following objectives:

- Simplify the purchasing process
- Reduce paperwork and administrative costs associated with official Government purchases
- Streamline payment procedures and improve cash management practices
- Improve management controls, reporting and decision-making activities

Information provided in this manual will assist A/OPCs in successfully managing their programs and meeting these program objectives.

### How to use this manual

The manual is a reference guide for processes and procedures used in the Citibank Government Purchase Card program for Agencies/Organizations. The manual is divided into sections and includes appendices with ready references containing important phone numbers, e-mail addresses and specific procedures for electronic interface with Citibank. Listed below are the various sections of this manual and their intended use:

Section	Use
General Overview	Executive Summary
Responsibilities of Program Participants	Desk Reference
Account Setup Procedures	Desk Reference
Authorized Card Use	Desk Reference
Transaction Activity	Desk Reference
Statements of Account and Invoices	Desk Reference
Reconciliation Procedures	Desk Reference
Disputes	Desk Reference
Payment Process	Desk Reference
Account Suspension, Cancellation and Reinstatement	Desk Reference
Essential, Standard and Ad Hoc Reports	Reporting Capabilities
Training	Training Planning
Appendices	Reference Data

## Product offerings

The GSA Master Contract consists of core products and services, as well as value-added and customized products. As the world's largest issuer of MasterCard® and Visa®, Citibank plays a pivotal role in advancing new payment products and technologies which will also benefit its Government customers and their Cardholders.

## Core products and services

The core products and services include the Purchase Card, convenience checks, A/OPC and Cardholder Assistance, Reporting and Electronic Access Systems.

## Government Purchase Card program

The Purchase Card has three versions of authorized cards, along with a "cardless" account, specifically designed for the Government. These are Centrally Billed Accounts and may include Agency/Organization accounts.

### Standard cards

Citibank will use the GSA-specified standard (Government artwork) card with embossing of the account number, expiration date and a 20-character alphanumeric field for Agency/Organization use. We will imprint the customer service toll-free and/or collect number on the back side of all cards.

### Quasi-generic cards

Quasi-generic cards are issued from non-Government Citibank credit card stock utilizing the account numbering structure for the Government program. The card will look like a regular corporate or consumer Citibank card; however, Cardholders are entitled to all features and benefits included in the GSA Master Contract.

### Generic cards

Generic cards are used by Agencies/Organizations for security reasons (e.g., traveling or purchasing abroad, undercover operations, etc.) Generic cards will be issued from non-Government credit card stock with a standard Citibank account numbering structure. These cards will be exempted from the statement insert, statement messaging and tax-exempt features of the Government's program.

### Cardless accounts

In certain situations a cardless account may be set up. Cardless accounts are account numbers assigned to Agency/Organization entities or individual Cardholders. Purchases are generally made electronically (e.g., by telephone, fax, e-mail, Internet, etc.) or through mail order. Cardless accounts can be controlled and limited to certain Merchant Category Codes (MCC).

## Transition, implementation and training support

The Citibank® Client Development Manager dedicated to your Agency/Organization is available for implementation, training and management assistance.

## Operational, billing and transaction dispute support

The Citibank Customer Service Center may be contacted 24 hours a day, seven days a week, every day of the year by calling 1-800-790-7206 (in the U.S.) and 904-954-7850 (if overseas, call collect) to assist Cardholders, A/OPCs, Designated Billing Office (DBO) and Transaction Dispute Office (TDO) officials with day-to-day questions and issues. A Client Account Manager (CAM), dedicated to your Agency/Organization, is also available to provide assistance.

### **Convenience checks**

Guaranteed against theft or loss, these preprinted, prenumbered, two-ply copy checks are issued to designated users. They have no preset amount; however, on request, a "not to exceed" amount may be printed on the check face. Convenience checks are designed for use at merchants worldwide that may not accept the Citibank Government Purchase Card. Cleared checks are posted to a Cardholder Purchase Card account and appear on the Cardholder's Statement of Account as a separate line item, identifying the check number, date processed and name of payee.

### **Reporting**

Citibank provides all reports specified in the GSA Master Contract and your Agency/Organization's Task Order, in a format designed to enhance management information analysis and report utilization. This information can be provided in electronic media to maximize timeliness for reporting and updating databases.

### **Electronic access systems**

Citibank provides controlled electronic access to account statements, account maintenance, reports and disputes through the CitiDirect® Card Management System.

### **Value-added and customized products and services**

The Business Development Manager for your Agency/Organization is available to discuss any customized products and services the Agency/Organization may require. Value-added and customized products and services are listed in the GSA Master Contract.

## Responsibilities of Program Participants

This section provides information on the duties and responsibilities of the individuals and Agency/Organization entities involved in managing, directing and controlling the Government Purchase Card program at Citibank.

The Government Purchase Card program at Citibank has many participants, each with unique responsibilities. Therefore, the collective actions will determine the effectiveness and efficiency of the Government Purchase Card program. The Master Contract and Agency/Organization Task Order define the responsibilities of the parties involved in this unique partnership. This manual addresses the responsibilities of the following parties:

- Agency/Organization Program Coordinator (A/OPC)
- Approving Official (AO) (optional)
- Cardholder
- Designated Billing Office (DBO)
- Transaction Dispute Office (TDO)
- Agency/Organization Contracting Office (A/OCO)
- Citibank

### The Agency/Organization Program Coordinator (A/OPC)

The A/OPC generally serves as the focal point for answering questions, completing contract administration activities, coordinating applications, issuing and destroying cards, establishing and reviewing reports, managing administrative training and serving as the overall point of contact between Cardholders, the Agency/Organization, Citibank and GSA.

For some Agencies/Organizations, the A/OPC may be the ordering Contracting Officer. For those Agencies/Organizations where the A/OPC is not the ordering Contracting Officer, the Agency/Organization's ordering Contracting Officer shall also be treated as the A/OPC and exercise the same rights set forth herein. Only the A/OPC or the GSA Contracting Officer is authorized to request Citibank to establish new accounts. This individual also serves as the liaison between the Agency/Organization, Citibank and the GSA Contracting Officer. The A/OPC oversees the card program(s) for his/her Agency/Organization and establishes guidelines. Changes to required authorization controls must be submitted to Citibank by the A/OPC.

A/OPC responsibilities typically include administration of the Agency/Organization's Task Order as follows:

- Maintaining an up-to-date list of account names, account numbers, addresses, e-mail addresses, telephone numbers, etc., of all current Cardholders and accounts
- Maintaining an up-to-date list of Agency/Organization points of contact for DBOs, TDOs and Electronic Commerce/Electronic Data Interchange (EC/EDI) Offices (EO) and as applicable, a point of contact for each site with its telephone number
- Providing to Citibank all changes in his/her Agency/Organization's organizational structure that affect invoice and/or report distribution
- As requested by the GSA Contracting Office, and on a quarterly basis, reviewing and evaluating the technical and administrative task order performance and compliance of Citibank, including conformance with price and schedule provisions of the work effort, and accepting deliverables. The A/OPC will ensure that DBO, TDO and EO Offices provide feedback to the A/OPC. The A/OPC will consolidate feedback on the task order evaluation forms
- Resolving technical and operational problems between Citibank and the user as required
- As applicable, assisting the GSA Contracting Officer in authorizing unique contract support changes

- Taking appropriate action regarding delinquent accounts or noncompliance with task order performance, notifying Citibank and the GSA Contracting Officer as appropriate, and reporting to the GSA Contracting Officer any observed violations of applicable executive orders, laws or regulations
- Conducting site visits of Citibank facilities as necessary
- Ensuring that task orders and change orders to the task orders are within the maximum dollar volume limit, and include:
  - Clearly defined requirements, acceptance plan and criteria and an appropriate management and technical approach
  - Defined milestones and deliverable products, schedules and prices
- Developing an independent Government estimate for each task order and/or change orders to the task order, for use in negotiating price
- Participating in annual training conferences and disseminating to the Agency/Organization basic information learned during conference proceedings
- Ensuring Cardholders use the card program correctly
- Monitoring account activity and managing delinquencies
- Ensuring that appropriate steps are taken to mitigate suspension or cancellation actions
- Specifying any preset authorization limits for Purchase Cards, as well as other parameters, e.g., MCC restrictions
- Activating core products and services

The A/OPC will not provide supervisory or instructional assistance to Citibank personnel. The A/OPC is not authorized to change any of the terms and conditions of the Master Contract. Only the GSA Contracting Officer can authorize changes to the Master Contract. Agencies/Organizations should consider assignment of subsidiary A/OPCs at each major level within the organization.

### The Approving Official (A/O) (optional)

The Approving Official (AO), if used by an Agency/Organization, is normally the supervisor to whom a Cardholder reports for authorization to purchase required supplies and services. AOs assist in the reconciliation of Cardholder accounts, ensuring proper procedures are followed when purchasing supplies or services. AOs are the conduit between the A/OPC and the Cardholder, ensuring proper dissemination of information regarding program changes and Cardholders' ability to utilize their cards. Although not contemplated by the Master Contract, Citibank understands that some Agencies/Organizations wish to employ this management tool for the Purchase Card Task Order. Citibank will work with each Agency/Organization that requests such support.

### The Cardholder

The Cardholder is the individual or Agency/Organization entity designated by the Agency/Organization who is issued a Purchase Card and is responsible for the purchase of goods and services with that card in accordance with applicable regulations and Agency/Organization policies and procedures. It is the Cardholder's responsibility to understand and comply with his/her Agency/Organization's policies and procedures regarding authorized purchases, record keeping, reconciliation and payment of the Statement of Account. In addition, the Cardholder is responsible for informing the merchant of the tax-exempt nature of any purchase being made with the Purchase Card.

## The Designated Billing Office (DBO)

The DBO is responsible for processing and ensuring payment of the Centrally Billed Purchase Account invoices. For further detailed responsibilities, please refer to the *Government Card Designated Billing Office (DBO) at Citibank Guide*.

## The Transaction Dispute Office (TDO)

The TDO may be established to assist the Agency/Organization and Citibank in tracking and resolving disputed purchases. For further detailed responsibilities, please refer to the *Citibank® Government Card Transaction Dispute Office (TDO) at Citibank Guide*.

The Agency/Organization Contracting Office (A/OCO) has the responsibility for issuing the task order against the contract with Citibank for Purchase Card services. Administration of the Agency/Organization Task Order is typically the responsibility of the A/OCO. All A/OPC questions regarding the terms and conditions of this task order should be directed to the A/OCO in accordance with the Agency/Organization's policies and procedures.

## Citibank

Citibank will provide timely delivery of all products and services specified in the Agency/Organization Task Order, within the parameters established under the GSA Master Contract.

- The Business Development Manager assigned to your Agency/Organization provides developmental services for the life of the contract. He/she serves in the role of Task Order Manager in accordance with Section C.26 of the Master Contract
- Your dedicated Client Development Manager will utilize the entire spectrum of resources within Citibank to make your Agency/Organization's Purchase Card program a success from implementation to program rollout. Your Client Development Manager provides ongoing program management
- Your dedicated Client Account Manager will take over day-to-day transactional support activities

Citibank will provide the Agency/Organization and its employees with dedicated and responsive customer service representatives 24 hours a day, seven days a week, every day of the year through the Citibank Customer Service Center. This service will enable all program participants to obtain information and resolve problems associated with their Government Purchase Card program.

Citibank will also provide electronic access and reporting through the CitiDirect® Card Management System as required by the GSA Master Contract and the Agency/Organization Task Order. Electronic communication not only reduces turnaround time, it also helps to improve the timeliness and accuracy of system updates.

Citibank will use the CitiDirect® Card Management System to provide each A/OPC office with an electronic method to obtain and submit program forms. These forms will be provided upon request, in the format specified in the Agency/Organization's respective Task Order. For security reasons, these software packages will be password protected, and access will be limited to individuals authorized in writing by the A/OPC.

Citibank personnel will assist the Agency/Organization with account setup, account maintenance, reporting and establishing billing, reconciliation and dispute processes that properly support the use of the Purchase Card program.



Citibank meets all security requirements as specified in the Master Contract and Agency/Organization Task Orders. Internal security procedures will also be utilized for this contract, including those to properly protect databases and information processing system access. We will only release information concerning account numbers or names of Cardholders in accordance with the terms and conditions of the Master Contract.

Creditworthiness checks will not be used as part of the issuance procedures for Purchase Card accounts.

Citibank will also provide each Cardholder with an information mailing which contains the following items:

- Purchase Card
- Cardholder Guide including Sample Statement of Account

## Account Setup Procedures

Initial Agency/Organization account setup is accomplished as a result of the issuance of an Agency/Organization Task Order against the GSA Master Contract. This task order delineates the requirements set forth by the Agency/Organization, including any value-added requirements. A task order can be tailored to specific Agency/Organization needs, provided that the requirements fall within the scope of the GSA Master Contract award.

Citibank will provide detailed and comprehensive assistance to the Agency/Organization to simplify account setup upon award of a task order.

### Hierarchy structure setup

Upon receipt of a task order from the Agency/Organization, Citibank will coordinate with A/OPCs and other designated Agency/Organization personnel to initiate the process of account hierarchy setup and information reporting requirements. Processing the necessary information to set up the Agency/Organization master file and account structure must be completed prior to initiating Agency/Organization accounts.

The Agency/Organization internal structure, geographic location and size determine the Purchase Card hierarchy structure. The Agency/Organization hierarchy can contain up to nine levels, offering greater control for Agencies/Organizations with multiple geographic locations and large numbers of personnel. Typically, however, the basic hierarchy contains only five levels as defined below:

- Level I: Agency/Organization
- Level II: Agency/Organization Program Coordinator (A/OPC)
- Level III: Division/Branch (Sub-Unit)
- Level IV: Approving Official (AO) (optional)
- Level V: Cardholder (Individual)

The following example depicts a five-level hierarchy reporting setup process:

Hierarchy Level	Example	
I	Agency/Organization	1111
II	Program Coordinator	23456
III	Division/Branch	12345
IV	Approving Official (optional)	98765
V	Cardholder	77777

Each hierarchical level is unique, and all levels of the Agency/Organization's hierarchy are required for each Cardholder.

### Fourth line embossing

During the setup process, the Agency/Organization has the ability to designate the fourth line of embossing on issued cards. This line normally contains the Agency/Organization name and may be used for the Agency/Organization's tax-exempt number. This field uses a maximum of 24 characters.

### Printing

The Agency/Organization name, the phrase "U.S. Government Tax Exempt" and a minimum 15-digit alphanumeric discretionary field may be printed on the card.

## Division/branch management control setup

As part of the initial hierarchy setup, the A/OPC shall submit all Cardholder and management control account setup information to Citibank. Management control is the responsibility of the A/OPC's designated representative within the division/branch management structure. Larger organizations with a large number of accounts may choose to use Approving Officials in this capacity. If used, each Approving Official will occupy a place in the Agency/Organization hierarchy. If an AO approach is used, all Cardholders shall be assigned to an AO for control, billing and reporting. Approving Officials should be personnel in supervisory management positions to ensure appropriate authority and control. In smaller organizations with fewer accounts, the A/OPC may serve in this capacity.

The following minimum information should be forwarded to Citibank at the time of account setup:

- Hierarchy listing of A/OPCs, Division/Branch designated representatives or Approving Officials and Cardholders (not required for start-up transition)
- Designated Billing Offices and Transaction Dispute Offices
- Cardholder Account Setup Form (not required for start-up transition) (see Appendix B)

## Cardholder setup and activation

After completion of the Division/Branch management control account setup procedures, setup forms are sent to the A/OPC for transmission to Citibank. Forms may be submitted via the CitiDirect® Card Management System. Citibank will issue cards within three days of receipt of the completed forms. Cards are sent directly to the individuals designated as the Cardholder, unless the A/OPC indicates otherwise. Prior to submission of the setup forms for Cardholder privileges to Citibank, the A/OPC should conduct the following checks to verify information and ensure expeditious issue of the card to the Cardholder:

- Validate information provided
- Complete the hierarchy (see hierarchy structure above)
- Assign the appropriate credit and cash limits (if applicable) (see Section C.30 of the Master Contract)
- Indicate if a cash limit includes ATM cash access (if applicable)
- Include Merchant Category Code (MCC) exclusions/inclusions (see Appendix E)
- Set billing cycle office limits

All cards issued by Citibank to individual Cardholders are inactive in order to reduce the potential for fraud. Cardholders who receive Government Purchase Cards from Citibank will be required to activate their cards through the Citibank Customer Service Center. During activation, Cardholders will be asked to provide a unique identifier which was established during account setup.

Activation can be completed through our automated system or with one of our customer service representatives, 24 hours a day, seven days a week. The telephone number for the Cardholder to use is on the activation notice affixed to his/her individual Purchase Card. Cards will not work until the activation process has been completed.

Upon receipt of the card, the following steps should be performed by the Cardholder:

Step 1	The new Cardholder opens the card issuance mailer to verify receipt of the card and Cardholder Guide.  <b>NOTE:</b> Your Agency/Organization may elect for all cards to be issued through the A/OPC and Approving Official. You will have to follow internal procedures to issue the cards to the Cardholders. In addition, some Agencies/Organizations require Cardholders to notify the A/OPC of card receipt.
Step 2	The Cardholder checks the spelling of his/her name and signs the signature strip on the back of the card.
Step 3	The Cardholder then calls the toll-free number on the activation notice and enters the information requested by the prompt to verify receipt. The card is now activated and ready for use.

### New organizations

The account setup process described above is also used for adding new organizational entities to your hierarchy. The A/OPC will need to coordinate the effort of making changes to the hierarchy with the Citibank® Client Development Manager.

### Information updates

The A/OPC must ensure that the master file information is kept up-to-date to ensure the smooth functioning of the program. The A/OPC must maintain individual Cardholder information, the hierarchy and DBO and TDO points of contact. The A/OPC must also regularly update A/OPC and EO information. Information updates are accomplished using the Citibank® Account Maintenance Form in Appendix B or via the CitiDirect Card Management System, by sending a fax to 1-605-335-1417 in the U.S., or by mailing to:

Citibank Customer Service Center  
P.O. Box 6125  
Sioux Falls, SD 57117-6125

Citibank provides for information updates via the CitiDirect Card Management System, which the authorized A/OPC may access by visiting Citibank's website at [www.citimanager.com](http://www.citimanager.com) and then linking to it from the Government Services section. For those Agencies/Organizations that currently are not able to utilize electronic media, Citibank will accept faxes and/or hard copy of completed forms. These forms are included in Appendix B.

### Authorization control changes

On occasion the A/OPC may find it necessary to change the Agency/Organization's cycle limit or the Cardholder's single purchase or cycle limit. The A/OPC is the only individual authorized to make changes to these limits.

### Account renewal

All Government Purchase Cards at Citibank are issued with an expiration date, usually two to three years after issue. Prior to the expiration of the card, Cardholder requirements should be re-evaluated within the Agency/Organization. Individual accounts that show no activity over a six- to 12-month period should be reviewed for possible cancellation due to minimal usage, thereby saving card administration costs.

To expedite account renewal and preclude a break in the availability of services to the Cardholder, the following actions should be taken:

- Ninety days prior to expiration of each account or card, Citibank will provide a report to the A/OPC listing each expiring account or card
- Notify Citibank within 45 days of the expiration date of all accounts that are not to be reissued
- Account renewal information is supplied to the A/OPC by the Renewal Report
- Renewed cards will be sent no earlier than 40 calendar days before the expiration date of the existing card and no later than 20 calendar days before the expiration date

### Emergency card issuance

If new cards are needed as the result of an emergency or mobilization, Citibank will accept verbal instructions from the A/OPC or the GSA Contracting Officer for emergency account setup. Client Account Managers are available 24 hours a day, seven days a week, every day of the year to handle such requests. Delivery will be completed within 24 hours of initial notice both in the U.S. and overseas. The A/OPC must provide written validation of all verbal instructions for emergency cards to the Citibank Customer Service group within three business days of the verbal instructions. To avoid duplication, these written instructions must be clearly marked as "Confirmation of Verbal Instructions."

### A/OPC termination of accounts and cancellation of cards

Using the Account Maintenance Form, the A/OPC should notify Citibank immediately when a Cardholder leaves an Agency/Organization, is terminated from employment or no longer requires a Government Purchase Card at Citibank. This may be submitted via the CitiDirect Card Management System. When the cancellation request is received, the employee's card will be canceled immediately. The A/OPC or his/her designated representative should thereafter retrieve and destroy the Citibank Government Purchase Card. If an employee attempts to use the card before it is retrieved and destroyed, the merchant requesting the authorization against the canceled account will be instructed to confiscate the card. The A/OPC should ensure destruction of the card and termination of accounts of individual Cardholders.

When a Cardholder leaves the Agency/Organization, his/her Agency/Organization employee clearance procedures should be followed.

### Lost or stolen accounts/cards

A/OPCs and Cardholders must promptly report lost or stolen account numbers and cards to Citibank. The Customer Service Center is staffed 24 hours a day, seven days a week, every day of the year to accept calls from A/OPCs and/or Cardholders reporting lost or stolen cards. Subsequently, a replacement card with a new account number will be sent to the Cardholder. Cards reported lost or stolen are immediately blocked from accepting additional charges. If unauthorized charges have occurred, they should be disputed.

### Government-wide shutdown

In the event of a Government-wide shutdown, many Agencies/Organizations, Accountholders and Cardholders may be unable to make payments. Citibank will ensure that during such periods accounts will not age delinquent or be suspended or canceled. During this time finance charges will not be assessed; however, Statements of Account will continue to be generated.

## Authorized Card Use

Use of the Government Purchase Card at Citibank should be consistent with established guidelines for required sources of supply and applicable acquisition procedures, such as those applicable to micro purchases or to acquisitions below the simplified acquisition threshold. Procurements paid for with the card are subject to the acquisition rules established in the Federal Acquisition Regulations (FAR) and Agency/Organization policies and procedures.

The Federal Acquisition Streamlining Act did not abolish the priorities for use of Government supply sources as stated in Part 8 of the Federal Acquisition Regulations. **Micro purchases are not exempt from this requirement.** The following information is provided to assist you in locating sources that can supply required products and services:

- Committee for Purchase from People Who Are Blind or Severely Disabled,\* visit their website at [www.jwod.gov](http://www.jwod.gov) or call 1-703-603-7740
- National Industries for the Blind\*, visit their Web site at [www.nib.org](http://www.nib.org) or call 1-800-433-2304
- NISH,\* visit their website at [www.nish.org](http://www.nish.org) or call 1-703-560-6800
- GSA Stock Program, visit GSA Advantage at [www.fss.gsa.gov](http://www.fss.gsa.gov) or call 1-800-525-8027 or fax your order to 1-800-856-7057
- GSA Federal Supply Schedules, visit their website at <http://pub.fss.gsa.gov/Sched/index.html> or call 1-800-FSS-0070
- Federal Prison Industries, Inc., visit their website at [www.unicor.gov](http://www.unicor.gov) or call 1-800-827-3168
- For excess supplies from other agencies, visit GSA's website at <http://pub.fss.gsa.gov/propbtm.html> (formerly located at [www.fss.gsa.gov/property.html](http://www.fss.gsa.gov/property.html)) or call 1-703-305-7240

With a connection to the World Wide Web, you can quickly browse through the GSA online shopping mall for thousands of commercial products and services including JWOD/NIB/NISH and UNICOR products. GSA Advantage was designed to link GSA schedule products, stock items, catalog descriptions, current pricing and delivery information in a single location to make ordering easier for you. To place an order, you can use your Government Purchase Card at Citibank. The address for GSA Advantage is [www.fss.gsa.gov](http://www.fss.gsa.gov).

For any questions regarding GSA's Products and Services, call the National Customer Service Center (NCSC) at 1-800-488-3111 or DSN 465-1416.

\*Under the Javits-Wagner-O'Day (JWOD) Program, each purchase of a SKILCRAFT or other JWOD/NIB/NISH product or service helps to generate employment and training opportunities for individuals who are blind or have other severe disabilities.

## Transaction Activity

### Making a transaction

The purchase of supplies and services with the Government Purchase Card can be made either face-to-face, or by telephone, Internet or fax. When ordering using the card, an audit trail must be maintained that will support all purchases in accordance with Agency/Organization policies and procedures.

The Cardholder must inform the merchant that a tax-exempt Government Purchase Card is being used. If the Agency/Organization Task Order requires it, a tax-exempt number will appear on each card (except generic cards) to facilitate this process. If state or local taxes are charged, the Cardholder shall attempt to receive an exemption.

### Transaction authorization

Citibank provides domestic and international transaction authorization support 24 hours a day, seven days a week, every day of the year. Standard commercial authorization controls, selected by the A/OPC at account setup, will be applied to each transaction. Transaction authorization requests which do not meet the specific criteria established by the A/OPC will be denied.

### Transaction overrides

Citibank, at the direction of the A/OPC, has the ability to authorize transactions that may be blocked as a result of risk mitigation or other Agency/Organization-elected controls. Our Customer Service Center will handle these requests for A/OPCs and other authorized personnel designated by the A/OPC. The functionality will allow any restricted requests (MCC, dollar limit, etc.) to be approved by the Citibank authorization system. In unusual circumstances, certain MCC blocking patterns may preclude authorization of acceptable purchases. The Customer Service Center can also handle these requests and, where appropriate, authorize these transactions.

### Shipping instructions

If shipping is included in a transaction, the Cardholder is required to provide the merchant with a complete shipping address for delivery of goods or services ordered. This information is reflected in the transaction data reported to the A/OPC. If the shipping destination is different from the location of the Cardholder, the destination office should confirm receipt of the goods or services to the Cardholder.

### Deliveries

The A/OPC and Cardholder should ensure that delayed deliveries, split deliveries or back orders from merchants are not billed until such items have been shipped. If purchases appear on the Cardholder's Statement of Account but have not yet been received, the Cardholder should contact the supplier for problem resolution. If the supplier does not resolve the problem, the dispute process should be initiated in order to avoid premature payments.

### Receipt retention

Each time a purchase is made, a merchant receipt should be obtained and retained as proof of purchase in accordance with Agency/Organization policies and procedures. The Cardholder should identify the specifics of the purchase on the merchant receipt. These documents should be retained in accordance with Agency/Organization policy and may be used to verify purchases shown on the Cardholder Statement of Account.

## Posting transactions

Citibank posts all settled transactions received from MasterCard and Visa within two business days. Transactions received before the established cutoff time of 1:00 p.m. EST are posted to the accounts the day of receipt. Transactions received after this time are posted the following business day. Tracking controls will be utilized for manually processed transactions. Credit transactions will use the same reference number assigned to the original transaction to facilitate matching the credit to the original charge.



## Statements of Account and Invoices

The Statement of Account is sent to the Cardholder detailing all posted activity for the designated billing period. Citibank will send an itemized Statement of Account to each Cardholder within five business days of the end of each billing cycle. This statement will include all transaction data elements required in C.34.6.1 of the Master Contract and:

- Statement date
- Cardholder address
- Designated Billing Office identifier
- Foreign conversion rate (if applicable)
- Statement total in dollars
- Master File accounting code
- Itemized charge transactions
- Amount carried over from previous invoice (if applicable)
- Instructions for handling transaction disputes
- Toll-free telephone number to make statement inquiries
- Cardholder's billing cycle and single purchase limit
- 64-digit master accounting code
- 15-digit alphanumeric code
- 20-digit alphanumeric Agency/Organization tax-exempt number field

If appropriate, an Approving Official Summary Statement will be sent to the AO within five business days of the end of each billing cycle, detailing all transactions during the designated billing period for all Cardholders under his/her review.

Citibank provides the invoice to the DBO, with a roll-up listing of transactions and total dollar amounts for each Cardholder account and a final amount to be paid. This final total is a roll-up of total dollar amounts for each Cardholder.

Charges made in foreign currencies will be converted into U.S. dollars using a favorable conversion rate established by an interbank rate or, where required by law, the official rate. The conversion rate used shall be the one in existence at the time the transaction is processed, and will be identified on the Statement of Account, the invoice and all related reports. Citibank will not charge a conversion fee.

Samples of a Statement of Account and Invoice are contained in Appendix D.

## Reconciliation Procedures

The Cardholder should review and verify that all transactions on the Statement of Account are appropriate. This review should be accomplished in a timely manner in accordance with Agency/Organization policies to avoid incurring Prompt Payment Act interest charges. The Cardholder should have supporting documentation for each transaction. If an item has been returned and a credit voucher was received, the Cardholder should verify that the credit is reflected on the statement. If credits do not appear in a timely fashion (usually within 45 days), or if there are any other inconsistencies within the Statement of Account, the Cardholder should follow the dispute process as appropriate. It is the Agency/Organization's responsibility to ensure that the resolution of all disputes is properly tracked and reflected on the Statement of Account.

If the Cardholder does not have supporting documentation for a transaction, he/she should make an appropriate notation in his/her account records or file. If the Cardholder is not available to review the Statement of Account, the Approving Official, where applicable, is responsible for ensuring that an appropriate review is accomplished.

Subsequent to the Cardholder review, the Statement of Account should be reviewed by the Approving Official, where applicable, to ensure the appropriateness of all goods and services procured and discern whether all disputes have been resolved and properly reflected on the Statement of Account. The Approving Official also has available from Citibank a consolidated report reflecting the activity of all Cardholders/Users for whom he/she is responsible.

The DBO and/or the A/OPC reserve the right to audit/review all Statements of Account and supporting documentation. In the event of an unauthorized or inappropriate purchase, the A/OPC or the GSA Contracting Officer have the right to cancel a card.

Upon request, Citibank will provide reconciliation assistance in accordance with Section C.35.9 of the Master Contract.

## Disputes

In all cases, the first course of action is for the Cardholder to contact the supplier and attempt to resolve the dispute directly.

All disputes unresolved at the supplier-Cardholder level must be submitted to Citibank within 60 days of receipt of the invoice on which the charge(s) first appeared. After 60 days, the right to dispute a charge may be relinquished.

## Payment Process

### The billing cycle

Citibank will provide Agencies/Organizations with a variety of billing cycles for Purchase Card accounts. Agency/Organization-level reporting is impacted by the selection of billing cycle dates. The A/OPC and the DBO should jointly select a billing cycle suited to Agency/Organization operations, structuring the appropriate organizational hierarchy and selecting the same billing cycle for major subordinate elements for the overall processing of invoices. This approach provides full data capture for roll-up which enhances program management and decision making. If the A/OPC does not select a specific billing cycle at the time of account setup, Citibank will provide a monthly billing cycle.

Purchase Card accounts will operate on a daily, weekly, semimonthly or monthly billing cycle. Statements of Account will be provided electronically via the CitiDirect® Card Management System or mailed directly to the address of record within five business days after cycle cutoff.

### Invoices

Citibank will invoice the Designated Billing Office (DBO) for Purchase Card accounts on a billing cycle designated by the Agency/Organization.

Invoices incorporate all required data fields as defined in the Master Contract and task order requirements. Required changes in data fields and ad hoc reporting requests can be accomplished through the reporting systems offered by Citibank.

Citibank will provide invoicing in either electronic or paper formats, depending upon Agency/Organization requirements. Sample invoices and Statements of Account are provided in Appendix D.

Citibank will accept payments from multiple sources, and will post payments within two business days from date of receipt. Citibank's payment processing centers are open 24 hours a day, seven days a week to accept payments. When required data elements are missing from the payment, which preclude accurate posting, this time frame may be adjusted.

The Prompt Payment Act requires that payments be applied to the principal first and then to the Prompt Payment Act interest. Citibank will apply payments accordingly. The Agency/Organization will be notified in the event of any payment discrepancy.

All payments received on accounts, excluding generic accounts only, will be credited against the overall balance due on that account. Payments cannot be posted for credit against a specific time period, but will be applied to the overall balance due and are reflected in the account aging reports accordingly. Citibank will promptly notify the DBO of any payment discrepancies.

There are four methods of payment that can be utilized by Agencies/Organizations to pay their accounts:

- **Check Payments.** The disbursing office sends the payment through regular mail using a Government voucher identifying the account numbers for payment posting
- **Wire Payments.** The disbursing office can initiate a wire payment by sending a cash letter to Citibank. Payments made by 1:00 p.m. EST will post the same business day. If made after 1:00 p.m. EST, the payment will be posted the following day
- **Automated Clearing House (ACH) Electronic Payments.** A Disbursing Officer can initiate ACH electronic payments by having his/her Agency's Demand Deposit Account (DDA) debited to make the payment
- **Electronic Data Interchange (EDI).** Process mapping and file format exchange is necessary to initiate an EDI payment process. Contact your Citibank Client Development Manager to establish EDI as a form of payment

# Account Suspension, Cancellation and Reinstatement

## Suspension

Citibank will provide Pre-Suspension/Pre-Cancellation Reports to the A/OPC to identify undisputed amounts that are past due on all Agency/Organization accounts. Accounts will be considered past due (defined as 45 days past the billing date for CBAs) if payment has not been received by the due date on the Statement of Account in which the charge appeared.

Citibank shall follow the prescribed suspension procedures for all accounts:

- Citibank will notify the A/OPC and Cardholder of suspension if payment for the principal amount is not received by close of business on the fifth (5th) calendar day after notification
- Citibank will document all suspension actions and, if requested, such documentation will be provided to the GSA Contracting Officer
- If payment for the undisputed principal amount is not received within 55 calendar days from the billing date for CBAs, Citibank will notify the A/OPC and DBO (electronically or in writing) that the account remains past due
- Citibank will identify to the A/OPC and the DBO, the Citibank-designated collection specialist assigned to the Agency/Organization for assistance in resolving past due accounts
- If payment for the undisputed principal amount has not been received within five (5) calendar days after suspension notification (at least 61 days after billing date), Citibank may suspend the account
- Items which are in dispute will not be considered past due. The amount of the dispute is subtracted from the payment due on the Statement of Account. Therefore, items in dispute will not result in suspension of charge privileges
- Citibank-initiated suspensions will be issued within 180 calendar days of the billing cycle date in which the unpaid charges appeared. If Citibank does not initiate suspension within 180 calendar days of the billing cycle date, it waives its right to suspend the account for the particular charge
- Reinstatement of suspended accounts will be accomplished automatically upon payment of the undisputed principal amount and the Prompt Payment Act interest
- In accordance with the requirements of this contract, the A/OPC and the GSA Contracting Officer will have the authority to suspend accounts under their purview. Documentation of the reason for suspension is required

## Cancellation

While payment performance is important, Citibank's first priority to the Agency/Organization is to ensure access to charging ability. To protect this ability, Citibank will begin the cancellation process when the account is past due for the undisputed amounts, and the requirements for cancellation have been met:

- The account has been suspended two times during a 12-month period for undisputed amounts and is past due again. Citibank will give consideration to the amount of elapsed time between the second suspension and the third occurrence for late payment. Citibank may initiate cancellation procedures when payment of the undisputed principal amount on an account has not been received 120 calendar days from the billing date
- The account is 120 days past due for the undisputed amounts, and the procedures for suspension of the account have been met

If payment is not received on the fifth day after notification, Citibank may cancel the account.

Citibank will notify the Cardholder, the A/OPC and the DBO of past due accounts per documented suspension procedures. Statement messages will be printed on subsequent billing statements if there is an amount past due from the previous billing period. The Citibank internal collection department will make contact in accordance with the Master Contract and the Agency/Organization Task Order. Cancellation may be made any time after A/OPC approval has been received.

To ensure notification, Citibank utilizes written communications in conjunction with telephone calls. Prior to cancellation, a reasonable number of attempts will be made to arrange for payment with the point of contact and/or the A/OPC. In addition, Citibank will provide the A/OPC with notice prior to cancellation. Documentation is maintained throughout the cancellation process and will be provided to the A/OPC upon request.

The A/OPC and the GSA Contracting Officer will have the authority to suspend or cancel CBAs under their purview. Documentation of the reason for cancellation or suspension is required. Additionally, the A/OPC and the GSA Contracting Officer will have the authority to void account numbers.

### Reinstatement

Citibank, in coordination with the Agency/Organization, may reinstate suspended and/or canceled accounts upon receipt of payment of the undisputed principal amount and Prompt Payment Act interest.

Citibank will maintain a Suspension/Cancellation Reinstatement File on all accounts to include:

- Agency/Organization office name
- Agency/Organization identifying number
- Account number
- A/OPC and DBO names and telephone numbers
- Invoice number
- Principal and estimated interest penalty for each invoice
- Number of days past due for each invoice
- Amount of each invoice
- Date of suspension
- Date of reinstatement from suspension
- Date of cancellation
- Date of reinstatement from cancellation

If requested, this file will be made available to the A/OPC, the DBO and the GSA Contracting Officer.

## Essential, Standard and Ad Hoc Reports

There are 11 essential (required) reports and 11 other reports identified in the GSA Master Contract for the Purchase Card program. Citibank provides ten additional reports to meet the Government's reporting requirements for the Government Purchase Card at Citibank. All reports are dated, titled, numbered and paginated. Citibank reports are linked to invoice and transaction data where appropriate. Most reports are available in different levels of detail. With the exception of the Cardholder, each report is available at each level of hierarchy for each listed report recipient. Each "unit" or "box" on the hierarchy has no limit to the number of report recipients. However, only one report recipient will be designated as the main report recipient for each "unit" or "box." All other report recipients will be designated as subreport recipients. Sub-report recipients may receive any or all reports that the main report recipient has selected, but only at the same level of detail. If a subreport recipient requests a report that the main report recipient is not receiving, the subreport recipient will not have access to that report until the main report recipient adds that report to his/her manifest. A report manifest is generated for every main report recipient which lists all reports included in his/her reporting package. Additional reports are available upon request.

Reports are generated at a specific point in time on a regular basis (recurring reports), or when a user specifically asks for a report (user-requested reports). Recurring reports present data for calendar periods. For example, a monthly report presents data available from the first day of the month through and including the last day of the month. User-requested reports present data as of the date the report is requested. All report information coincides with invoice and transaction data.

At account setup, with the assistance of the Agency/Organization's Client Development Manager, the A/OPC will make a selection from a list of standard paper reports that will be sent at the frequency denoted for each report selected. For Agencies/Organizations utilizing electronic access, reports will be available at any time for download. The A/OPC may change the selection or frequency of hard copy reports by calling his/her Client Account Manager at the Citibank Customer Service Center.

### Government Purchase Card at Citibank essential reports

#### **Account activity report for the Purchase Card program**

This monthly report shows all transaction activity for the Purchase Card program. This will include activity for both active and inactive accounts.

#### **Account renewal report**

This user-requested report lists detailed information for accounts that are at least 90 calendar days prior to the expiration of each card or account.

#### **Delinquency report**

This report lists all delinquent account balances. The report summarizes delinquency level (30, 60, 90, 120 days+) and allows the user to access detail-level data. This report is generally available to the Designated Billing Officer and the Chief Financial Officer to identify and manage delinquencies.

#### **Detailed Electronic Transaction File (DEF File)**

This electronic file lists each Cardholder's detailed transactions for the reporting period and contains all transaction data. This file is generally used by the Agency/ Organization for processing transactions through its financial systems and for producing reports.

## Invoice

Citibank provides invoices on a daily, weekly, semimonthly or monthly basis, in both electronic and hard copy formats. The Agency/Organization can modify the frequency interval on request.

### Invoice status report

This user-requested report identifies all outstanding invoices (CBAs) and includes all transaction data. It is supplied electronically, normally to the DBO, and can be modified to assist in tracking and allocating refunds as applicable.

### Presuspension/precancellation report

This report lists accounts eligible for suspension or cancellation and identifies account name, account number, status, balance past due and number of days past due. This report is generally used by the A/OPC to flag Cardholders and accounts for A/OPC action and delinquency control.

### Statistical summary report for the Purchase Card program

This monthly report provides a statistical summary of Purchase Card program activity, including dollar volume, convenience check volume, number of transactions, active Cardholders, total number of accounts, new accounts, miscellaneous fees and identification of fees (e.g., customized services, convenience checks, value-added products and services, etc.) on a current and fiscal-year basis.

### Summary quarterly purchase report

This report provides a summary of purchases over and under the micropurchase level as described in the FAR. It includes the number of transactions, the dollar volume and comparative percentages for the current reporting period and fiscal-year activity.

### Suspension/cancellation report

This report lists, on a daily basis, accounts that are suspended or canceled. The report is summarized hierarchically, and the user has the capability to access detail-level data.

### Transaction dispute report

This report lists all outstanding and resolved transaction disputes. The report is summarized by dispute status. The user has the capability to access detail-level data, and thereby identify, track, balance and obtain status on the dispute from the original charge through resolution. The report is generated on any cycle basis and may be delivered via the CitiDirect® Card Management System or in hard copy. This report is generally used by the TDO.

## Additional Government Purchase Card at Citibank reports

### 1057 report

This quarterly report lists merchant demographic information (minority- or female-owned businesses) and provides summary purchase data only. The report will include quarterly purchase amounts as well as year-to-date purchase totals.

### 1099 report

This quarterly report lists summary payments made to merchants on a quarterly and cumulative calendar-year basis. The report lists summary information by total merchant payments only. This report includes the merchant tax identification number (TIN) and legal merchant name.



**Account change report**

This report lists any changes made to the master file information and identifies which element(s) changed on what date. This report is generally used by the A/OPC to manage programmatic data as well as to flag and verify changes.

**Account listing**

This user-requested report provides detailed account-level information for all accounts. The report will capture all open accounts, regardless of status.

**Agency payment performance and refund report**

This report lists the payment performance (average payment time) and any refunds paid to the Agency/Organization for each program. It is available quarterly and includes the net charge volume, payment performance, refund amount and type of refund. This report is generally used by the Agency/Organization to analyze payment performance and refunds. It also supports audit functions.

**Current accounts report**

This report provides listings of all current accounts.

**Daily chargeback report**

This report lists all transactions that result in a chargeback against the Agency/Organization account. The report provides no summary information. Available upon request to the Agency/Organization Transaction Dispute Office.

**Daily/monthly transaction activity fee report**

This report provides detailed total transaction fee information at the Agency/Organization account level by product.

**Exception report**

This report identifies lost, stolen, invalid or canceled cards, declined transactions and unusual spending activity, and details such transaction activity. It includes current and past due balances. This report is generally used by the A/OPC and the DBO to monitor Cardholder activity, track misuse and identify training needs.

**Lost/stolen card report**

This report identifies cards/accounts that are reported as lost or stolen. An account will only appear on this report for 30 days after the lost/stolen status block date (date requested).

**Maintenance requests report**

This report lists information concerning maintenance performed on accounts. The information remains on the report for a 30-day period following the maintenance date.

**Master file report**

This report is offered on a monthly, quarterly and annual basis and reflects new accounts. Electronic and print media deliveries are available.

**MCC exception report**

This report lists Cardholders/Accountholders who made or attempted to make purchases at unauthorized merchants. The report provides detailed transaction information at the individual or Agency/Organization account level by Merchant Category Code.

**Monthly Agency report**

This monthly report provides summarized information regarding Agency/Organization activity by Merchant ID for the previous month.

**New accounts report**

This report provides detailed information regarding new accounts.

**Summary quarterly merchant report**

This report lists, by fiscal-year quarter, summary spending information by MCC and includes MCC description, number of transactions per MCC, total dollar amount per MCC and average dollar amount per MCC. This report is generally used to summarize supplier categories for trend analyses.

**Summary quarterly vendor analysis report**

This report lists, by fiscal year, a detailed merchant/vendor, city, state and service type in total dollars and total number of transactions. This report is generally used to negotiate better discounts with merchants.

**Summary quarterly vendor ranking report**

This report lists, by fiscal year, a quarterly and comparative summary by name and type of vendor, ranking the major vendors and their dollar charges, along with a percentage breakdown of totals and changes from the previous quarter and the same quarter a year ago, if applicable. This report is generally used for market and trend analyses.

**Transaction activity report**

This detailed electronic transaction file provides transaction detail at the individual account level.

**Transaction statistical summary report**

This report provides statistical information useful for management-level analysis and decision-making at the Agency/Organization level. Available monthly, quarterly and annually.

**Write-off report**

This report lists the date and any balances that have been written off as uncollectable. The report is summarized by Agency/Organization and then by program. The user will have the capability to access detail-level data. Available upon request at the Agency/Organization level. This report can be used to analyze the data and cross-reference delinquency data to assist Government managers in programmatic delinquency control.

## Training

In accordance with the GSA Master Contract, Citibank will assist in training the Agency/Organization on all aspects of the Government Purchase Card program at Citibank. A complete Agency/Organization training strategy will be established in conjunction with your Client Development Manager at Citibank during implementation and on an ongoing basis. All Agency/Organization program officials (A/OCO, A/OPC, and billing and dispute officials) will be invited to participate in an initial orientation, which will address program conversion issues (Citibank differences in reporting, processing, etc.). This orientation will also provide an overview of the electronic capabilities of the CitiDirect Card Management System, and will present a Train-the-Trainer approach for initial Cardholder training and backup key personnel training. It is strongly suggested that a full complement of Agency/Organization personnel participate in the orientation to present internal policies and procedures and to explain Agency/Organization program interfaces.

Training of Purchase Card Cardholders is a vital part of the Government Purchase Card program at Citibank. Through comprehensive training, Cardholders become fully knowledgeable about the appropriate uses of the Agency/Organization's Purchase Cards. This minimizes mistakes and streamlines procurement processes. Purchase Card Users will be trained on the processes for using the Purchase Card and the Agency/Organization's requirements for maintaining the supporting purchase documentation.

Comprehensive training for Cardholders, A/OPCs, DBOs and TDOs is available directly from Citibank in the following media:

- Paper and electronic program documentation
- Paper and electronic self-paced training texts
- Electronic interactive formats
- Electronic media includes:
  - Diskette
  - CD-ROM
- Internet (the CitiDirect® Card Management System and the Citibank document delivery website)
- Intranet access

A/OPC training materials focus on A/OPC responsibilities, program requirements and processes and the electronic capabilities of the CitiDirect Card Management System. Materials also cover manual processes needed to function in a non-CitiDirect system environment.

A/OPCs are responsible for ensuring that Cardholders are trained properly on the Government Purchase Card program at Citibank. To assist in this effort, Citibank will provide a suggested training outline and copies of the *Government Purchase Card Cardholder Guide*.

Citibank can also provide on-site training events. Agency/Organization utilization of available training media will be determined during implementation.

Although the Citibank Customer Service Center is not intended to replace appropriate Government Purchase Card program training at Citibank, customer service representatives are always available to answer questions and resolve issues. For assistance, call 1-800-790-7206 and fax 1-605-335-1417 in the U.S. and call collect, 904-954-7850, if overseas. The web address for Government Services at Citibank is: [www.citimanager.com](http://www.citimanager.com); at this site, select "Government Services" on the left navigation bar.

