



# Finance Policies and Procedures

## Credit Card Administration



### About the Service Line

The Credit Card Team administers and oversees the procurement, travel and non-employee travel programs for customer agencies.

- Manage Citi program administrator rights through the Citi website.
- Provide customer service to BSC customer agencies on card related inquiries.
- Ensure cardholders, supervisors, approvers, and agencies are aware of unreconciled credit card charges by issuing monthly reminders (cardholder notices, aging reports).
- Maximize Citi rebate by working with accounts payable (AP) to ensure bills are paid timely.
- Host customer forums every other month to discuss broad topics that touch all agencies. You can find information on customer forums at: <https://bsc.ogs.ny.gov/content/finance-customer-forum>



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## Governing Policy

Procurement card and travel card administration is managed by the Business Services Center (BSC) in accordance with all rules and regulations applicable to Executive Department agencies including:

1. Division of Budget (DOB) Budget Bulletin B-1184 found at: <https://www.budget.ny.gov/guide/bprm/bulletins/b-1184.html>
2. Statewide Financial System (SFS) requirements at: <http://www.sfs.ny.gov/>

### Procurement Card

1. Office of the State Comptroller (OSC) purchasing rules and regulations, Chapter XI Procurement and Contract Management found at: <http://www.osc.state.ny.us/agencies/guide/MyWebHelp/>
2. NYS Finance Law, STF 163, Purchasing Services and Commodities at: <http://codes.findlaw.com/ny/state-finance-law/stf-sect-163.html>
3. New York Procurement Guidelines - State Procurement Council, May 2014 at: <https://www.ogs.ny.gov/BU/PC/Docs/Guidelines.pdf>
4. NYS Procurement Bulletin Preferred Source Guidelines, Updated 03-11-10 at: <https://www.ogs.ny.gov/procurecounc/pdfdoc/psguide.pdf>
5. Citi Procurement Card Guidelines at: [https://bsc.ogs.ny.gov/sites/default/files/BSC\\_Finance\\_Policies\\_Credit\\_Card\\_Admin.pdf](https://bsc.ogs.ny.gov/sites/default/files/BSC_Finance_Policies_Credit_Card_Admin.pdf)

### Travel Card


1. Office of the State Comptroller (OSC) travel reimbursement rules and regulations at: <http://osc.state.ny.us/agencies/travel/travel.htm>
2. Governor's Office on Employee Relations (GOER) travel guidelines at: [http://www.goer.ny.gov/Employee\\_Resources/index.cfm](http://www.goer.ny.gov/Employee_Resources/index.cfm)
3. Office of General Services (OGS) statewide travel contracts at: <http://ogs.ny.gov/BU/SS/Trav/default.asp>


### Non-Employee Travel (NET) Card

1. The state's non-employee travel (NET) card provides a tool for agencies to use to charge travel expenses for non-state employees that are traveling on official state business.
2. Agencies should only request a NET card if they pay for non-employee travel.
3. Each NET card issued must be assigned to an agency employee responsible to authorize charges against the card and to reconcile the card on a monthly basis.
4. NET cards are reconciled in SFS following the same process as for P-cards.

## Contact the Credit Card Team

 [bscfinance@ogs.ny.gov](mailto:bscfinance@ogs.ny.gov)

 (518) 457-4272

 (518) 485-7020

## Agency/BSC Responsibilities

Activity	Agency	BSC
Provide employees with authorization to have and use T-cards.		
Provide employees with authorization to have and use non-employee travel NET-cards.		
Provide employees with authorization to have and use P-cards.		
Validate, reconcile, and approve P-card purchases by employees through SFS reconciliation process.		
Issue and terminate P-cards, NET-cards, and T-cards, upon agency authorization.		
Role map agency employees with the appropriate roles in SFS.		
Role map agency credit card administrator in FileNet.		
Provide training on FileNet credit card workflow process.		
Retain Monthly Account Summary Transmittal (MAST) forms and all backup.		
Enter and maintain card parameters in SFS (i.e. default coding, proxies, and limits).		
Process all payments to Citi to maximize rebates.		
Provide training material for P-card and NET-card reconciliation process.		
Provide outreach to cardholders and liaisons on unreconciled P-card, T-card and NET-card transactions.		
Review aged, unreconciled charges and request suspension or termination of card privileges.		
Source and process reconciliation vouchers.		
Notify the BSC when an employee leaves the agency.		
Inform agencies of open cards for inactive employees.		
Provide training on P-card usage and purchasing rules and regulations.		
Ensure card holders attend BSC offered training.		

## Policies and Procedures: Credit Card

Agencies delegate authority to the BSC to administer their credit card accounts through both Citi and SFS.

- Procurement Card
- Travel Card
- Non-Employee Travel (NET) Card
- Credit Card Change Request
- Credit Card Termination
- Electronic Access and Reporting
- Billing and Payment
- Rebates
- Cardholder Inactivity

## Procurement Card

### A. Procurement Card Overview

1. The state's procurement card (P-card) program is a procurement and payment method designed to expedite purchases and payments. When properly used, the P-card is an efficient and cost-effective alternative to a variety of traditional labor-intensive procurement and payment methods. Some purchases and payments that can be made with a P-card include:
  - Commodities or services from preferred sources.
  - Commodities or services from an OGS centralized contract.
  - Open market purchases of commodities or services.
2. The maximum single transaction limit for a P-cardholder is set by OSC and cannot exceed the agency's discretionary spending limit. Agencies may set lower limits for specific employees and can impose additional limits on each card, including limiting the Merchant Category Codes available on the card, to control P-card activity.
3. Employees must be authorized by their agency to have a P-card.
4. Each card issued must be assigned to an agency employee who is responsible for authorizing charges against the card and reconciling the card each month.
5. Agencies continue to be responsible for forced authorizations, as applicable.
6. Agency employees will adhere to all applicable policies regarding use of all credit cards including OSC guidelines and agency-specific guidelines. The cardholder is responsible for the proper use and safekeeping of their credit card.
7. BSC processes payments to Citi.
8. Lost and/or stolen P-cards must be reported immediately by the cardholder to Citi at 1-800-790-7206.
9. Disputes should be resolved with the providing vendor. If a charge is unauthorized or unrecognized, the cardholder must try to resolve the dispute with the vendor. If unsuccessful, the cardholder may dispute the charge by contacting Citi directly at 1-800-248-4553. Disputed items must be submitted to Citi within 60 days from the transaction bill date.

## B. Request for a New Procurement Card

To submit a request for a procurement card (P-card), an agency-approved application is required. By signing the P-card application, the cardholder agrees to participate in the New York State Purchasing Card Program and assumes responsibility in accordance with program guidelines.

### 1. Responsibilities

#### **Cardholder Applicant**

- Completes employee information section of the P-card application which is available on the BSC website at: <https://bsc.ogs.ny.gov/sites/default/files/Procurement%20Card%20Application07202017c.pdf>. The work address section states where the card is to be mailed.
- Activates card with Citi upon receipt.

#### **Cardholder Applicant's Supervisor**

- Verifies need for P-card.
- Reviews and signs off on application approving issuance of the card.

#### **Agency**

- The employee's supervisor and designated agency credit card liaison must sign off approving the issuance of the card and the requested transaction and monthly limits. Agencies may require additional signatures on the application including the agency division director and deputy commissioner.
- Completes SFS default accounting distribution coding.
- Validates requested amounts for transaction and monthly limits. It is recommended that cardholders start with a per transaction limit of \$2,500 and a monthly limit of \$10,000.
- The designated agency credit card liaison sends the completed, approved application to the BSC via email to: [BSC.CC.Applications@ogs.ny.gov](mailto:BSC.CC.Applications@ogs.ny.gov)
- Agency Employee Data Administrator (EDA) role maps cardholder and proxies in SFS.

#### **BSC**

- Verifies that each application has a cardholder and/or proxy and approver listed.
- Verifies the application was signed by the designated agency credit card liaison before processing the application.
- Processes the P-card application.
- Requests and receives card from Citi.
- Enters card into SFS with appropriate default coding and proxies, if applicable.
- Issues P-card to the employee via mail.

## 2. Process

- a. Agency employee or supervisor identifies a need for a P-card.
- b. Agency cardholder applicant completes Procurement Card Application Section I: Employee Information.
- c. Agency cardholder applicant's supervisor completes Procurement Card Application Section II: Completed by Employee's Supervisor.
- d. Optimally, the Procurement Card Application is approved by employee's supervisor, division director, deputy commissioner, and designated agency credit card liaison. If an agency does not have these levels or their internal policy is different, the application must, at a minimum, be approved by the designated agency credit card liaison.
- e. Agency liaison sends completed application to the BSC via interagency mail or email at: [BSC.CC.applications@ogs.ny.gov](mailto:BSC.CC.applications@ogs.ny.gov)
- f. Application is loaded into FileNet.
- g. BSC enters information into Citi.
- h. BSC ensures agency has correctly assigned cardholder, reviewer and approvers roles in SFS.
- i. BSC receives P-card from Citi.
- j. BSC enters P-card information in SFS with appropriate proxies, limits, and default coding.
- k. BSC retains the application as part of the employee's file and mails the card to the applicant's work address on the application.
- l. Cardholder activates and registers P-card on Citi website.
- m. Cardholder views the Credit Card Administration Forms & Publications located at: <https://bsc.ogs.ny.gov/content/credit-card-administration>

## C. Procurement Card Usage

To submit a request for a procurement card (P-card), an agency-approved application is required. By signing the P-card application, the cardholder agrees to participate in the New York State Purchasing Card Program and assumes responsibility in accordance with program guidelines.

### 1. Responsibilities

#### **Agency**

- Cardholder maintains all purchasing documentation.
- Agency employee uses P-card with supervisor approval.
- Agency completes forced authorizations, as applicable.
- Lost and/or stolen P-cards must be reported immediately by the cardholder to Citi at 1-800-790-7206.

#### **BSC**

- BSC maintains limits and default distribution coding of P-cards and updates SFS when needed.

## 2. Process

- a. Agency cardholder requests supervisor approval to use the P-card. NYS purchasing rules and regulations must be followed.
- b. Supervisor approves purchase.
- c. Cardholder contacts BSC purchasing unit for any needed guidance on procurement process.
- d. Cardholder places order with vendor supplying the card number. Card number should not be shared with other agency employees. No one else should use the cardholder's card.
- e. Cardholder receives goods and services.
- f. All purchases made using the P-card should be supported by store receipts, Visa charge slips, shipping detail, etc. The documentation should be maintained for the reconciliation process, auditing, tax purposes, and may be used to resolve billing and shipping disputes.

## D. Procurement Card Reconciliation

### 1. Responsibilities

#### **Agency Cardholder**

- Verifies all charges in SFS. Ensure coding is accurate for each transaction and make any necessary corrections.

#### **Agency Supervisor/SFS Approver**

- Reviews and approves each transaction in SFS.

#### **BSC**

- Emails employees and supervisors on any outstanding charges that are 30 (or more) days old and have not been reconciled in SFS timely.
- Suspends delinquent accounts at the agency's request.

### 2. Process

- a. Credit Card transactions are automatically downloaded daily from Citi and uploaded into SFS. There may be a delay on charges appearing in SFS based on when the transactions post to Citi.
- b. Cardholder verifies the transactions and makes sure the coding is correct.
- c. Approver reviews and approves transactions in SFS.
- d. The credit card reconciler and credit card approver can make changes to the chartfield distributions in SFS, if necessary.
- e. The BSC will reach out to the cardholder, supervisor, and approvers if reconciliation is not completed within 30 days of the Citi statement date.



## Travel Card

### A. Travel Card Overview

1. The State's Travel Card (T-card) Program provides employees with a mechanism to pay for travel expenses. The card is available to all employees who travel, regardless of travel frequency. Advantages to using the travel card are:
  - Charges are billed directly to the state.
  - Travelers using the card will not need to carry large amounts of cash or use personal credit cards for business related expenses.
  - The program provides automatic business travel accident insurance when transportation is charged to the card.
2. The BSC recommends that travel cards have a monthly limit of \$7,500.
3. Employees must be authorized by their agency to have a T-card.
4. Each card issued must be assigned to an agency employee who is responsible for authorizing charges against the card and reconciling the charges within 10 days of the end of each trip.
5. Agencies continue to be responsible for forced authorizations, as applicable.
6. Agency employees will adhere to all applicable policies regarding use of all credit cards including OSC guidelines and agency-specific guidelines. The cardholder is responsible for the proper use and safekeeping of their credit card.
7. BSC processes payments to Citi.
8. Lost and/or stolen T-cards must be reported immediately by the cardholder to Citi at 1-800-790-7206.
9. Disputes should be resolved with the providing vendor. If a charge is unauthorized or unrecognized the cardholder must try to resolve the dispute with the vendor. If unsuccessful the cardholder may dispute the charge by contacting Citi directly at 1-800-248-4553. Disputed items must be submitted to Citi within 60 days from the transaction bill date.

### B. Request for a New Travel Card

To submit a request for a travel card (T-card), an agency-approved application is required. By signing the T-card application, the cardholder agrees to participate in the New York State Travel Card Program and assumes responsibility in accordance with program guidelines.

#### 1. Responsibilities

##### **Cardholder Applicant**

- Completes employee information section of the T-card application which is available on the BSC website at: <https://bsc.ogs.ny.gov/sites/default/files/NewTravelerTravelCardApplication07182017.pdf>. The work address section states where the card is to be mailed.
- Activates card with Citi upon receipt.

**Cardholder Applicant's Supervisor**

- Verifies need for T-card.
- Reviews and signs off on application approving issuance of the card.

**Agency**

- Applicant's supervisor and designated agency approver sign application.
- The designated agency credit card liaison to the BSC sends the completed, approved application to the BSC via email at [BSC.CC.applications@ogs.ny.gov](mailto:BSC.CC.applications@ogs.ny.gov).
- Agency Employee Data Administrator (EDA) ensures that employee's supervisor and travel coding is up to date on their employee profile in SFS.

**BSC**

- Verifies that the cardholder and/or proxy and supervisor have the correct roles in SFS.
- Verifies the application was signed off on by the designated agency credit card liaison before processing the application.
- Processes the T-card application.
- Requests and receives card from Citi.
- Loads card in employee data module in SFS.
- Issues T-card to the employee via mail.

**2. Process**

- a. Agency employee or supervisor identifies a need for a T-card.
- b. Agency cardholder applicant completes Travel Card Application Section I: Employee Information.
- c. Agency cardholder applicant's supervisor completes Travel Card Application Section III: Completed by Employee's Supervisor.
- d. The designated agency credit card liaison completes Travel Card Application Section IV: Completed by Agency Liaison to the BSC.
- e. Agency liaison sends completed application to the BSC via interagency mail or email at: [BSC.CC.applications@ogs.ny.gov](mailto:BSC.CC.applications@ogs.ny.gov)
- f. Application is loaded into FileNet.
- g. BSC enters information into Citi.
- h. BSC verifies that the cardholder and/or proxy and supervisor have the correct roles in SFS.
- i. BSC receives T-card from Citi.
- j. BSC loads card in SFS.
- k. BSC retains the application form as part of the employee's file and mails the card to applicant's work address stated on the application form.
- l. Cardholder activates and registers T-card on Citi website.
- m. Cardholder views the Credit Card Administration Forms & Publications located at: <https://bsc.ogs.ny.gov/content/credit-card-administration>

## C. Travel Card Usage/Reconciliation

### 1. Responsibilities

#### **Agency**

- Cardholder uses card for travel expenses while traveling on official state business.
- Cardholder accounts for charges timely by submitting an expense report in SFS within 10 days of the end of each trip.

#### **BSC**

- Audits and processes expense reports in SFS ensuring all charges are reconciled timely and accurately.
- Collects payments from employees for any inappropriate travel card charges.

### 2. Process

- a. Employee travels and uses card for travel expenses.
- b. Charges are downloaded daily from Citi and uploaded into the employee's SFS My Wallet.
- c. Employee submits an expense report bringing in charges from the employee's SFS My Wallet to account for the travel.
- d. Employee's supervisor reviews and approves expense report.
- e. BSC audits expense report and approves for payment.

## Non-Employee Travel (NET) Card

### A. NET Card Overview

1. The state's Non-Employee Travel (NET) Card Program provides a tool for agencies to use to charge travel expenses for non-state employees that are traveling on official state business.
2. Agencies should only request a NET card if they are responsible for paying non-employee travel expenses.
3. Agency must identify an employee as the authorized cardholder.
4. Cardholder is responsible for authorizing charges and reconciling the card monthly.
5. Agencies continue to be responsible for forced authorizations, as applicable.
6. Agency employees will adhere to all applicable policies regarding use of all credit cards including OSC guidelines and agency-specific guidelines. The cardholder is responsible for the proper use and safekeeping of their credit card.
7. BSC processes payments to Citi.
8. Lost and/or stolen NET cards must be reported immediately by the cardholder to Citi at 1-800-790-7206.
9. Disputes should be resolved with the providing vendor. If a charge is unauthorized or unrecognized the cardholder must try to resolve the dispute with the vendor. If unsuccessful the cardholder may dispute the charge by contacting Citi directly at 1-800-248-4553. Disputed items must be submitted to Citi within 60 days from the transaction bill date.

## B. Request for a New NET Card

To submit a request for a NET card, an agency-approved application is required. By signing the NET card application, the cardholder agrees to participate in the New York State Travel Card Program and assumes responsibility in accordance with program guidelines.

### 1. Responsibilities

#### **Cardholder Applicant**

- Completes employee information section of the NET card application which is available on the BSC website at: [https://bsc.ogs.ny.gov/sites/default/files/NET\\_NonEmployeeTravelCardApplication07202017c.pdf](https://bsc.ogs.ny.gov/sites/default/files/NET_NonEmployeeTravelCardApplication07202017c.pdf). The work address section states where the card is to be mailed.
- Activates card with Citi upon receipt.

#### **Cardholder Applicant's Supervisor**

- Verifies need for NET card.
- Reviews and signs off on application approving issuance of the card.

#### **Agency**

- Optimally, the NET card application is approved by cardholder's supervisor, division director, deputy commissioner, and designated agency credit card liaison. If an agency does not have these levels or their internal policy is different, the application must, at a minimum, be approved by the cardholder's supervisor and designated agency credit card liaison.
- Completes SFS default accounting distribution coding.
- Validates requested amount for monthly limits. It is recommended that cardholders start with monthly limit of \$7,500.
- The designated agency approver sends the completed, approved application to the BSC via email to: [BSC.CC.Applications@ogs.ny.gov](mailto:BSC.CC.Applications@ogs.ny.gov)
- Agency Employee Data Administrator (EDA) role maps cardholder and proxies in SFS.

#### **BSC**

- Verifies that each application has a reconciler and approver.
- Verifies the application was signed off on by the designated agency credit card liaison before processing the application.
- Processes the NET card application.
- Requests and receives card from Citi.
- Enters card into SFS with appropriate default coding and proxies.
- Issues NET card to the employee via mail.

## 2. Process

- a. Agency requests a NET card account by submitting a NET card application.
- b. Application identifies individual responsible to administer the account.
- c. Agency cardholder applicant completes NET Card Application Section I: Employee Information. Agency cardholder applicant's supervisor completes NET Card Application Section II: Completed by Employee's Supervisor.
- d. Optimally, the NET card application is approved by cardholder's supervisor, division director, deputy commissioner, and designated agency credit card liaison. If an agency does not have these levels or their internal policy is different, the application must, at a minimum, be approved by the cardholder's supervisor and designated agency credit card liaison.
- e. Agency liaison sends completed application to the BSC via interagency mail or email at: [BSC.CC.applications@ogs.ny.gov](mailto:BSC.CC.applications@ogs.ny.gov)
- f. Application is loaded into FileNet.
- g. BSC enters information into Citi.
- h. BSC ensures agency has provided correct SFS roles for cardholder, reviewer(s), and approver(s).
- i. BSC receives NET card from Citi.
- j. BSC enters NET card in SFS with appropriate proxies and default coding.
- k. BSC retains the application form as part of the employee's file and mails the card to applicant's work address stated on the application form.
- l. Cardholder activates and registers NET card on Citi website.
- m. Cardholder views the Credit Card Administration Forms & Publications located at: <https://bsc.ogs.ny.gov/content/credit-card-administration>

## C. NET Card Usage

### 1. Responsibilities

#### **Agency**

- With supervisor approval, the cardholder coordinates travel for non-employees and provides the card number to vendor.
- Cardholder maintains all documentation.
- Agency does forced authorizations, as applicable.

#### **BSC**

- BSC maintains default distribution coding of NET cards and updates to SFS.

### 2. Process

- a. Agency cardholder requests supervisor approval to use the NET card following OSC guidelines.
- b. Supervisor approves travel.

- c. Cardholder retains all supporting documentation for each charge. All travel booked using the NET card should be supported by receipts, e.g., lodging receipts, train tickets, etc. The documentation must be maintained for the reconciliation process, auditing, and tax purposes.
- d. Cardholder verifies with non-employees that they received the travel services.
- e. Charges are downloaded daily from Citi into SFS.
- f. Cardholder verifies all charges in SFS and updates coding as needed.
- g. Approvers review and approves transactions in SFS.
- h. Cardholder contacts BSC credit card unit for any needed guidance on process.

## D. NET Card Reconciliation

### 1. Responsibilities

#### **Agency Cardholder**

- Verifies all charges in SFS. Makes sure coding is correct for each transaction and correct as necessary.

#### **Agency Supervisor/SFS Approver**

- Reviews and approves each transaction in SFS.

#### **BSC**

- Emails employees and supervisors on any outstanding charges that have not been reconciled within 30 days of the Citi statement date.
- Suspends delinquent accounts, at the agency's request.

### 2. Process

- a. Charge transactions are automatically downloaded daily from Citi into SFS. There may be a delay on individual charges appearing in SFS based on when the individual transactions post to Citi.
- b. The credit card reconciler and credit card approver can make changes to the chartfield distributions in SFS, if necessary.
- c. Cardholder verifies the transactions and makes sure the coding is correct.
- d. Approver reviews and approves transactions in SFS.
- e. The BSC will reach out to the cardholder, supervisor, and approvers if reconciliation is not completed within 30 days of the Citi statement date.

## Credit Card Change Request

### 1. Responsibilities

#### Cardholder

- **P-card:** Completes the appropriate change request sections of the Procurement Card Change Request form. Changes include proxy reconciler, supervisor, approver, chartfield distribution, limit change, name change, etc. The Procurement Card Change Request form can be found on the BSC website at: <https://bsc.ogs.ny.gov/sites/default/files/PCardChangeRequest0615.pdf>
- **T-card:** Completes the appropriate change request sections of the of the Traveler Change Request form. Changes include proxy, limit change, name change, etc. The Traveler Change Request form can be found on the BSC website at: <https://bsc.ogs.ny.gov/sites/default/files/TravelerChangeRequest072017.pdf>
- **NET Card:** Completes the appropriate change request sections of the Non-Employee Travel (NET) Card Change Request form. Changes include proxy reconciler, supervisor, approver, chartfield distribution, limit change, name change, etc. The Non-Employee Travel (NET) Card Change Request form can be found on the BSC website at: <https://bsc.ogs.ny.gov/sites/default/files/NetCardChangeRequest0615.pdf>.

#### Cardholder Supervisor

- Review requested changes.
- Signs request.

#### Agency

- Designated agency credit card liaison signs request.
- The designated agency credit card liaison sends the completed, approved request form to the BSC.

#### BSC

- Processes the change request.
- Updates information with Citi.
- Updates SFS.
- Issues new card, if necessary, such as when there is a name change.
- Updates user in SFS.
- Notifies cardholder of completed change.

### 2. Process

- a. Cardholder and supervisor complete and sign the appropriate change request form. If applicable, the request form is also approved by the agency's division director and deputy commissioner.
- b. Designated agency credit card liaison signs the request form.
- c. Agency liaison sends completed form to the BSC via interagency mail or email at: [BSC.CC.applications@ogs.ny.gov](mailto:BSC.CC.applications@ogs.ny.gov)
- d. Change request is loaded into FileNet.
- e. BSC enters information into Citi.
- f. BSC updates SFS.
- g. If applicable, BSC receives card from Citi and mails to cardholder.
- h. BSC notifies cardholder that change has been completed.

## Credit Card Termination

A credit card may be terminated for several reasons, including the cardholder leaving their agency, changing duties within their agency, card abuse or misuse, unreconciled charges, etc.

### 1. Responsibilities

#### Agency

- Designated agency approver directs the BSC credit card unit to seek termination of credit card by sending an email with a completed change request form (available at: <https://bsc.ogs.ny.gov/sites/default/files/TravelerChangeRequest072017.pdf>) to: [bscfinance@ogs.ny.gov](mailto:bscfinance@ogs.ny.gov).
- Once notified of potential misuse of a card, agency investigates and approves termination of card or another course of action, such as additional training.
- Agency follows up with Labor Relations.
- Verifies all charges are reconciled in SFS.

#### BSC

- BSC cancels card with Citi per agency's request.
- If charges are not reconciled and the employee has already left the agency, the BSC works with the cardholder's supervisor or designated agency approver to identify a proxy to reconcile any outstanding transactions.
- Updates SFS.

### 2. Process

- a. When an employee resigns, or retires from their position with the agency, the agency directs the BSC to terminate credit card by sending an email with a completed change request form to: [bscfinance@ogs.ny.gov](mailto:bscfinance@ogs.ny.gov).
  - The BSC cancels card with Citi.
- b. If the BSC suspects a card is being misused, they notify the agency credit card liaison.
  - Agency investigates card use.
  - Agency determines if misuse was fraudulent or by error.
  - If an investigation reveals suspected fraud, the agency requests that the card be terminated and refers the matter to Labor Relations.
  - If cardholder used the card in error, the agency works with BSC on appropriate action including training and repayment of inappropriate charges.



## Electronic Access and Reporting

CitiDirect is a web-based program management application that gives cardholders access to a broad range of useful information. This comprehensive system has been developed by Citi to provide organizations with user-friendly tools that allow for faster, easier and more integrated access to Citi services. From data delivery to reporting and essential service functions, the CitiDirect Card Management System provides an integrated solution to requirements for electronic access and reporting.

### 1. Responsibilities

#### Agency

- Agency will retain permissions for Program Administrator inquires for online inquiry access and forced authorization approvals.

#### BSC

- The BSC will use CitiDirect to establish new accounts online as well as any necessary updates.

### 2. Process

- a. Agency's Program Administrator will utilize the CitiDirect website to login and make any necessary inquires at: <https://home.cards.citidirect.com/CommercialCard/Cards.html>

## Billing and Payment

After the end of each billing cycle, Citi will combine all vendor charges on individually issued credit cards and submit, electronically via Citi Direct, a single bill for each central billing account to the BSC for payment. BSC must ensure that the bill is paid within the time prescribed by the Prompt Payment portion of the State Finance Law. Every effort will be made to process bills as timely as possible to maximize the rebate to NYS.

### 1. Responsibilities

#### Agency

- Ensure funds are allocated for their agency's Citi bill.
- Respond to any budget check errors within 3 days.
- Advise the BSC on any updates to clearing account as soon as they are known.

#### BSC

- Download bill from Citi at the end of each billing cycle.
- Process payment in SFS.

### 2. Process

- a. BSC downloads Citi bill.
- b. BSC enters bill into SFS for payment.
- c. BSC refers any budget check errors to agency.
- d. Agency responds on budget check errors within 3 days.
- e. BSC approves payment in SFS.

## Rebates

The Citi contract provides for rebates to be paid on a quarterly basis, at a rate determined by the state's aggregated volume. The rebate payment amount is a percentage of the agency's volume, and is paid at a higher rate when the bill is paid earlier.

### 1. Responsibilities

#### Agency

- Receives information from OGS on the quarterly rebate and follows directions to return funds to agency.

#### BSC

- Verifies rebate information from Citi.
- Receives rebate deposit and transfers funds to general fund with agency's coding, if agency has provided coding. If agency has not provided coding, the agency will need to perform a General Ledger Journal Entry to claim the rebate.
- Updates rebate process with OSC.
- Posts rebate information on the OGS website.
- Sends rebate information to agencies.

### 2. Process

- a. BSC receives quarterly rebate information from Citi.
- b. BSC posts information on OGS website and sends all agencies directions on how to claim their rebate.
- c. Agency completes the process to obtain rebate funds.

## Cardholder Inactivity

### 1. Responsibilities

#### Agency

- Cardholder's supervisor or agency liaison is responsible for directing the BSC to reduce a card's limit or cancel a card.

#### BSC

- On a semi-annual basis, the BSC runs a no activity report on the Citi website which identifies cardholders with no activity for the previous 18 months.
- Sends the list of cardholders with no activity for the previous 18 months to the agency credit card liaison.
- At the request of agency credit card liaison, reduces limit to \$1 or cancels the card.

### 2. Process

- a. Each January and July, the BSC runs a Citi report which identifies credit cards with no activity for 18 months or more by cardholder.
- b. BSC contacts designated agency credit card liaison regarding any concerns about reducing card limits.
- c. The BSC reduces the credit limit to \$1.00 or cancels the card at the agency's request.
- d. If there is a need to use the card, the agency credit card liaison must notify the BSC via email at [bscfinance@ogs.ny.gov](mailto:bscfinance@ogs.ny.gov) to coordinate an increase in the credit limit.