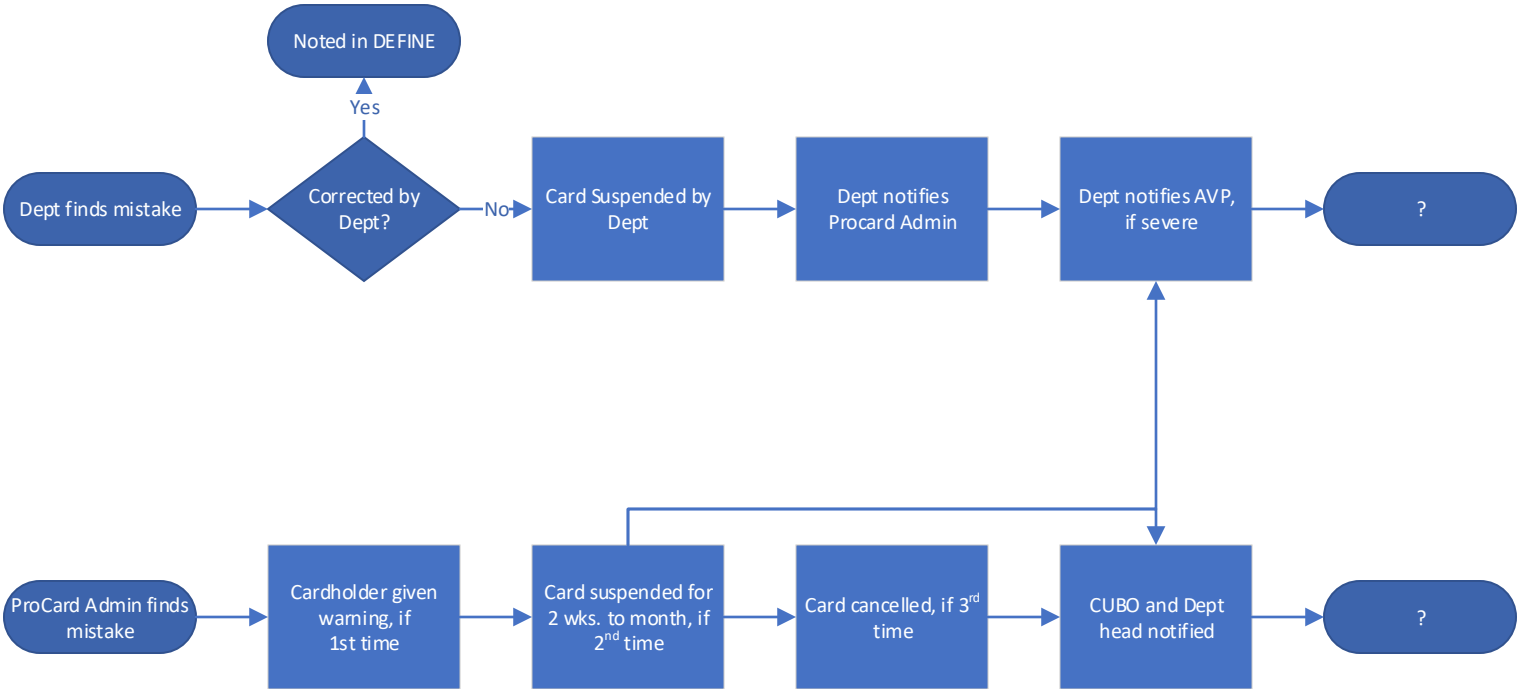


ProCard Process
 Current State Process
 Cardholder Consequences
 2.19.19 v2



Notes:

Citibank closes card account after 18months for non-use

Types of Consequences:

Late VP7 approval, No receipts, Unauthorized purchases, Splitting purchases, Item shipped to residential address, Unauthorized vendor, Personal purchases, Fraud, Card loss, Sales tax errors