Online application and activation for Citibank PayTM® and access at 600,000 ATMs worldwide

PayTM® from Citibank, the industry leader in debit card payment solutions, answers a variety of payment needs. PayTM provides agencies and cardholders with a feature-rich product that changes how funds are disbursed.

PayTM is an online debit card with MasterCard® capability that satisfies a variety of payment needs through the convenience of electronic deposit of funds. With PayTM Card Program from Citibank, cardholders can get cash 24 hours a day, 7 days a week by using over 600,000 Automated Teller Machines and make purchases at over 21 million MasterCard® retail locations worldwide.

Citibank PayTM Card Program offers a pre-designed debit card with the MasterCard brand. Additionally, PayTM also provides a standard non-MasterCard branded program. Card customization is available and includes adding an agency name or logo to the front of either card option.

PayTM Card Program is ideal for a wide variety of payment and disbursement needs including Travel Reimbursement, Petty Cash, Foreign Nationals, Contract Payments, Incentives and Grant Disbursements. Although we have listed our most popular program uses, we understand that each agency may have its own special payment needs. That is why the PayTM Debit Card Program is flexible and can be structured to accommodate your specific payment requirements.

There are many benefits associated with the PayTM Debit MasterCard. Agencies enjoy reduced costs over traditional payment methods (i.e., checks), gain processing efficiencies with online enrollment, reduce the volume of paperwork currently required for issuing payments, gain quick deposit capability, and eliminate credit card misuse. There are many benefits for cardholders too. Cardholders have immediate access to their funds at over 600,000 ATMs and 21 million retail MasterCard locations worldwide, the ability to withdraw cash only as needed, increased security over carrying large sums of cash or checks, and cards are protected by a Personal Identification Number (PIN).

With online processing, accounts can be established immediately and cards mailed same day. An agency (continued on last page)
Citibank and the Office of the Comptroller of Currency put

Core Reallocation in the hands of the cardholder

A Citibank customer since 1998, the Office of the Comptroller of Currency (OCC), a bureau of the U.S. Department of the Treasury, is the first civilian government agency to implement Citibank’s Core Reallocation application with its purchasing card program.

Core Reallocation, originally developed for the Navy, is an application that allows individual cardholders to reallocate charges to various cost centers by assigning appropriate accounting strings online using the Citidirect® Card Management System.

In the case of OCC, an electronic statement is submitted to an approving official at the end of every billing cycle. Additionally, throughout the billing cycle, Citibank provides daily electronic files to OCC for uploading into their financial management system, PeopleSoft. This enables reallocated expenses to hit budgets immediately, giving cardholders and managers much more control over spending and budget management.

Willie Evans, Agency Program Coordinator for Purchasing Card Programs for OCC, has been instrumental in championing the Core Reallocation application, and implementing it within OCC. “In our previous process, we created an Access database from the monthly standard billing file (SBF) we received from Citibank and then created separate spreadsheets for each cardholder. Although this was far better than the original paper-based system - it was still very time intensive for everyone involved,” explains Mr. Evans. “Cardholders had no choice but to wait until they received the spreadsheet from the finance office at the end of the billing cycle to view and reallocate charges.”

With the CitiDirect® Card Management System and specifically Core Reallocation, users can log on at any time during the billing cycle, and even several times throughout the month to view and enter accounting strings. As a result, Mr. Evans encourages OCC cardholders to access their statements via CitiDirect® Card Management System within a few days of using their purchasing cards. This helps them keep their reallocation and reconciliation, after the billing cycle has closed, from becoming an overwhelming task, and helps OCC manage budgets on a daily basis.

To ensure OCC’s success in rolling out the Core Reallocation application, Mr. Evans has been involved with Citibank’s Technical Advisory Group (TAG) since its inception in 1999. These bi-monthly sessions bring technical Citibank staff together with various government agencies to discuss issues and get feedback about the CitiDirect® Card Management System and other Citibank technologies. According to Mr. Evans, “Citibank has been very responsive to the needs of this group, and this forum has given me the opportunity to share OCC’s experiences with other agencies - which I think has been helpful.”

Beyond the direct assistance OCC and others gain from the TAG meetings, the CitiDirect Help Desk is also available to assist customers throughout their implementation of the CitiDirect® Card Management System and Core Reallocation. This includes customer support for cardholders as they learn how to access and use the system. “Through my involvement in the TAG meetings and networking relationships with my counterparts from many different agencies,” says Mr. Evans, “it is clear to me that Citibank listens to its government customers in order to develop a user-friendly functionality that provides the capability to access purchase card, travel and fleet data electronically.”
Visa® helps government agencies build greater success

For the fourth consecutive year, Visa® will host the annual Visa Government Forum at the International Trade Center in Washington, D.C.

For the past three years government officials, Visa® representatives and bank partners of Visa have gathered for a daylong interactive dialogue on the best practices for government procurement.

Throughout the day, government officials will have several opportunities to interact with representatives from Citibank.

The day begins with “Breakfast with Your Bank” where participants can speak with associates from the bank, ask questions, and discuss future opportunities.

“Traditionally the Visa Government Forum has been a great experience. We all have a great deal of knowledge about the ways our own departments are managing the card programs, but sharing our strengths with each other allows us to identify even greater opportunities for success,” said Bruce Sullivan, Program Executive for the Department of Defense purchase card program.

This year’s forum focuses on the theme Building Greater Success as Visa believes attendees will leave with greater knowledge from an established list of speakers and session leaders already on the agenda.

Visa is committed to bringing the highest quality representatives to the Forum every year so that it can continue to provide the best learning and sharing environment possible for all attendees.

The agenda will include a keynote address by Angela Styles, Administrator, Office of Federal Procurement Policy, OMB. As the top administration official regarding procurement, Styles has been a diligent supporter of the ongoing procurement policy reforms. Other government and industry speakers will round out the daylong event, which will include smaller breakout sessions for fully interactive and detailed discussions on the key issues of strategic and efficient procurement practices.

Mark your calendar today; the 4th annual Visa Government Forum: Building Greater Success takes place on Tuesday, May 7, 2002.

For more information about the Visa Government Forum, please contact Chantal Dozois, Senior Sales Director, Sales and Integrated Solutions, at 212-521-3913, or email her at cdozois@visa.com.

Citibank quarterly customer group meetings for 2002

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
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<tbody>
<tr>
<td>June 26, 2002</td>
<td>8:30 a.m. – 12:00 p.m.</td>
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<tr>
<td>September 18, 2002</td>
<td>8:30 a.m. – 12:00 p.m.</td>
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<tr>
<td>December 18, 2002</td>
<td>8:30 a.m. – 12:00 p.m.</td>
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All of the meetings will be held at the following location:

Department of Veterans Affairs
810 Vermont Avenue,
NW Room 230
Washington, D.C. 20420

TechieTip

When a transaction is flagged for dispute in the CitiDirect® Card Management System, it will not appear as In Process in Pending Disputes until it has been processed by Citibank (approximately 48 hours). Please remember to follow the instructions on the dispute form when submitting the required documentation for the dispute.
Citibank PayTM®
(continued from first page)
simply enters a secured Web site by using its log in name and password, then selects “enrollment” from the main menu and enters the required data. That’s it! An account confirmation notice is returned immediately with direct deposit routing information needed for payment processing.

The Instant Card application is another key feature of the PayTM Card Program and may be used by agencies to satisfy a variety of specialty payment needs. With the PayTM Instant Card Program, your agency has a fast, simple way to issue funds immediately. Agencies activate cards and issue funds instantly by using the secured Citibank Agent Based Enrollment System. Once activated, cardholders have immediate access to their funds. Instant Cards are designed to accommodate a single, one-time payment.

Online reporting is also available. Agencies have the option to choose from several different reporting menus. Customizable reporting is also available if a specific need is not met under the current reporting options.

Several exciting enhancements are scheduled for implementation in 2002 and include the following:

- Bill Payment Via WEB or Customer Service
- C2C Account Transfer & Linking
- Enhanced Online Services
  - Customer Service
  - Account Addition
  - Direct Consumer Enrollment
  - Card Activation
  - Initial PIN Selection, PIN Change
- Expanded Customer Service IVR System

The Citibank PayTM Debit Card Program is a value-added product and was available beginning February 1, 2002. Please call your Citibank Business Development Manager for additional information.

Speedpay® by check, by phone, can eliminate late fees

In December 2001 Citibank announced a new service to government cardholders called Speedpay®.

Speedpay® is an electronic check service that allows Citibank to accept check payments from cardholders over the phone. There are several benefits to cardholders utilizing the Speedpay system. Speedpay® cuts down on the amount of time for a payment to reach Citibank through the mail. This allows cardholders to avoid late fees and will provide delinquent cardholders with a convenient payment option to avoid suspensions and continue business as usual. Cardholders can access this service by calling Citibank’s regular Customer Service telephone number, 800-790-7206 between 7:00 a.m. and 11:00 p.m. EST, Monday through Friday.

Citibank began offering this value-added service to our Government clients at the end of December 2001 free of charge as a way to assist government cardholders who were struggling with issues associated with the closing of several agency mail centers. Beginning in March, a fee of $5.00 per SpeedPay payment took effect and is collected at the time the payment is made. Each cardholder is solely responsible for the payment of this fee.

The Citibank Government Services group is constantly striving to achieve our goals to meet and exceed the needs of our government clients, while increasing the convenience of our products overall. We look forward to continuing to realize these goals during 2002 and beyond.