# Appendix A

# ACRONYMS
# &
# GLOSSARY of TERMS

| ACRONYMS | |
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| **CAS** | **C**lient **A**ccount **S**ervices |
| **CBT** | **C**omputer **B**ased **T**raining through CitiManager |
| **CCRS** | **C**itibank® **C**ustom **R**eporting **S**ystem |
| **CERS** | **C**itibank® **E**lectronic **R**eporting **S**ystem |
| **CORA** | **C**olorado **O**pen **R**ecords **A**ct, CRS §24-72-101 [Master Contract Section 10.] |
| **CSU** | Citibank's **C**ustomer **S**ervice **U**nit 24/7 resource for Cardholders. |
| **CTA** | **C**entral **T**ravel **A**ccount-Ghost account assigned to awarded vendor to purchase airfare on behalf of a Participating Entity. |
| **EDI** | **E**lectronic **D**ata **I**nterface to feed data into the Participating Entity accounting system. |
| **GDR** | **G**lobal **D**ata **R**epository provided to consolidate data for reporting and file delivery from many countries. |
| **MFA** | **M**ulti**f**actor **A**uthentication requires online users to enter a unique user ID and password along with establishing an authentication question. Passwords are required to be changed periodically. |
| **PAT** | **P**rogram **A**udit **T**ool feature offered in CitiManager that evaluates transactions against a series of predefined business rules identifying possible exceptions and violations. |
| **PCI** | **P**ayment **C**ard **I**ndustry standards provide expectations on securing credit card data and personal information. |
| **PII** | **P**ersonal **I**dentifiable **I**nformation data refers to information such as name, address, employee ID/SSN fields. |
| **POS** | **P**oint **O**f **S**ale physical credit card |
| **STMP** | **S**tate **T**ravel **M**anagement **P**rogram [www.colorado.gov/travel] |
| **TBR** | **T**otal **B**usiness **R**eports provided by Citibank in hard copy or electronic format |
| **TCD** | **T**ravel **C**ompliance **D**esignee |
| **TSYS** | **T**otal **Sy**stem **S**ervices, Inc., card processor for Citibank Commercial Cards issued in North America |
| **VIM** | **V**ISA **I**nformation **M**anagement system provides merchant-specific information, such as business legal name, incorporation status and Tax Identification Number [TIN]. |
| **VRU** | **V**oice **R**ecognition **U**nit- Citi's automated system cardholders use to activate an account. |

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| **1099 Reporting** | A U.S. federal tax law that obligates organizations (i.e., payors) to report certain payments. It is a means for the Internal Revenue Service (IRS) to ensure applicable suppliers are reporting income. A 1099 could be viewed as the equivalent to a supplier's W-2. In addition to federal requirements, states may impose 1099 reporting requirements as well. |
| **Accountability** | The understanding and acceptance that one is answerable and responsible for one's actions and activities. |
| **Acquisition** | A purchase (of goods and/or services). |

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| **Administrator (Program)** | The agency employee who is responsible for overall administration of the program including program policies, procedures, card issuance/cancellation, monitoring Approving Officials/Liaisons, reporting, training, setting up on-line Cardholder access for CitiManager and development of the program. The primary interface with the State Purchasing Office, State Travel Management Program and Citibank. The Travel Compliance Designee (TCD) may also be responsible for the Program Administrator (PA) duties. However, TCD's may delegate the PA duties to administer the Travel Payment Program for their agency [previously referred to as a TCD Delegate]. |
| **Agency Participation Addendum** | **Exhibit C** of the Master Contract between the State of Colorado and Citibank, N.A. addendum to be used by State Agencies and Institutions of Higher Education [that have not elected to be excluded from the meaning of "Governmental Body"]. |
| **Affiliate Participation Addendum** | **Exhibit D** of the Master Contract between the State of Colorado and Citibank, N.A. addendum to be used by Political subdivisions and Institutions of Higher Education [that have elected to be excluded from the meaning of "Governmental Body"]. |
| **Allocator** | Person who prepares the journal voucher, maintains all original documentation, and allocates expenditures in the accounting system. **See**: "Reallocation". |
| **Approving Official** | A department employee responsible for reviewing and approving purchases of designated Cardholders. This included verifying that purchases are reasonable, in compliance with guidelines, etc. and within budget spending authority. Cardholders may not be their own approving authority. |
| **Authorized Purchases** | Purchases made in compliance with applicable law and rule, program parameters, purchasing policies and procedures and within approved budget spending authority. |
| **Billing Cycle End Date** | Means the monthly billing cycle ending on the same calendar day each month, or, if that day is a Saturday, Sunday or federal holiday, typically the prior Business Day. |
| **Business Line** | Means a group of charge card activities with common functional characteristics (i.e., Purchasing Cards, Travel & Event Cards, or Integrated Cards). |
| **Buyer Initiated Purchasing Card** | Means Citi's Buyer Initiated Purchasing Card Solution that is an innovative, electronic buyer-initiated approach to purchasing, enabling participating entities to replace time consuming, and paper-based processes with a straight through automated process. The client has complete control over vendor payments, deciding who to pay and when to pay. Pricing and qualification for participation in this solution is subject to individual Entity negotiations. |

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| **Card Custodian** | Means an individual assigned to administer and control the use of Departmental Cards by authorized Designees within Card Custodian's workgroup. |
| **Cardholder** | Mean each eligible employee, partner, officer or contractor of the State Parties, or the respective agents and sub-contractors of any of them expressly designated by the Program Administrator to receive an Account or a Card. |
| **Cardholder Statement** | The statement listing all credit card transactions for the Cardholder within the billing cycle. |
| **Card Verification Value 2 [CVV2]** | Is a three-digit number imprinted on the signature panel of VISA cards to help card-not-present merchants verify that the customer has a legitimate card in hand at the time of the order. The merchant asks the customer for the CVV2 code and then sends it to the card Issuer as part of the authorization request. The card Issuer checks the CVV2 code to determine its validity, and then sends a CVV2 result back to the merchant along with the authorization. CVV2 is required on all VISA cards. |
| **Central Billed Accounts** | Are not actual card accounts, and cannot have transactions post directly against them. The Central Billed Account is used to roll up all Cardholder spend to provide the Participating Entity with a corporate bill at the end of each Billing Cycle. Card account charges are billed to a central account and "memo" posted to card account statements. Activity statements are sent to cardholders or the Program Administrator for advisement and expense reconciliation purposes. Your central account will receive an invoice of aggregate transaction volume from which to pay Citibank. |
| **Central Travel Account [CTA]** | Means an Account with Corporate Liability that can be used for the payment of booked air or transportation travel expenses incurred by individuals permitted by the Participating Entity to use such Account. The Ghost Accounts established are vendor specific to an awarded travel agency for use and accountability to Program participants. |
| **Citibank** | The bank issuing the Visa™ Commercial Cards for the State of Colorado. |
| **Client Account Service Manager [CAS]** | The dedicated CAS Manager, will serve as the primary contact for the State or Participating Entities on an ongoing basis. This contact is responsible for responding to any questions that arise, including in such areas as: billing inquiries, special report requests, Account setup/closure, and Cardholder profile changes. |
| **Collision Damage Waiver [CDW]** | Visa Auto Rental Collision Damage Waiver Program provides—at no additional charge—coverage on a 24-hour basis for damage due to collision or theft up to the actual cash value of most rental vehicles when certain terms and conditions are met. [**See:** Appendix C – Visa Benefits Brochure for more details] |

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| **Commercial Card Program** | Means the management of Procurement, Travel or One card use by employees within a participating entity. Most card types carry entity liability and are for the purpose of making payments for various goods, services and business expenses. The individually-billed/individual liability travel card [available to *Affiliates* only] are not the liability of the Affiliate however, may negatively impact potential rebate earnings dependent on account management. The individually-billed/joint & several liability requires entities be invoiced for outstanding balances at 91 days. |
| **Convenience Checks** | A payment method for which the draft is against the available credit of a Commercial Card account or program. Can be used in the event a payee does not accept card payments [e.g. SAM's Club] |
| **Corporate Card** | A card used by organizations and their employees for travel and entertainment (T&E) expenses. Also referred to as a Travel Card. |
| **Corporate Liability** | An *obligation* of the Participating Entity issuing commercial card(s) for business use. Include: One, Procurement, Travel/Event cards. |
| **Credit** | A transaction reversing previous charges resulting from the return of goods or resolution of a dispute. |
| **Cycle Date** | The cycle date is Citibank's cutoff date for all monthly transactions (**25th** of every month). If the billing cycle date is a Saturday, Sunday, or a bank holiday the payment is due the **prior** business day. |
| **Cycle Spending Limit** | The maximum dollar-spending limit a Cardholder may charge during a monthly billing cycle. |
| **Declining Balance Card** | A Card [PCard, ONE card, Travel card] that has a pre-established credit limit, which limit is reduced by the amount of every purchase until the Card's purchase value is exhausted or supplemented. |
| **Default Account Code** | The account selected by the department for a Cardholder to whom all purchases are charged. The default account code is included in the Cardholder's setup information. **See**: Allocator, Reallocation |
| **Departmental Card** | Mean a Procurement, Central Travel or One Card, which may or may not be in the name of an individual, intended to be used by a department or division within the State and/or Participating Entity(ies) for such department's or division's expenses incurred in the ordinary course of business. |

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| **Emergency Card** | Means the Emergency Cards that Citi has the ability to issue directly to the Cardholder within 24 hours of official notification. These designated groups of Cards will have single authorizations and be set up in a separate hierarchy to prevent any impact on the standard, ongoing commercial cards program. The Card has a preset limit, can be loaded with preset controls as determined by the Entity, and is delivered in an inactive state. Emergency Cards may also be issued in advance to Cardholders. |
| **Dispute** | Any transaction appearing on the monthly transaction statement that a Cardholder believes is invalid. |
| **File Turn** | Speed of payment by an end-user organization to the card issuer; also considered the average collection period. Sometimes referred to as days receivables outstanding or client-held days |
| **Fraud** | Means any act of corruption or attempt to cheat or corrupt the governmental entity, including but not limited to, the use of government charge Cards to transact business that is not sanctioned, not authorized, not in one's official government capacity, not for the purpose for which the Card was issued, or not as part of official government business. |
| **Ghost Card** | A type of card account whereby an account number is issued or provided to a specific supplier or supplier type for the payment of purchases made by an organization's employees. Also referred to as Ghost Account. A "white-card" will be issued to the Entity. |
| **Governmental Body** | Means a department, commission, council, board, bureau, committee, institution of higher education, agency, government corporation, or other establishment or official, other than an elected official, of the executive branch of state government in the State of Colorado as defined in CRS §24-101-301 (10). |
| **Hierarchy** | Means the organizational structure of the charge Card program within the Participating Entity which may be composed of multiple levels from the Cardholder to the top level of the Participating Entity. |
| **Individually Assigned Card** | A card that is assigned to an individual – the individual to whom the card is assigned is the only person who may use the card. |
| **Integrated Card** | Means a single "One" Card with two or more Business Lines whose processes are combined on the front end (e.g., account maintenance and customer service), or the back end (e.g., reconciliation, reporting, and invoicing), or both; may be a single Card or multiple Cards. Cardholders may be authorized for only one Business Line (i.e. Purchasing Cards or Travel & Event Cards) or multiple Business Lines. |

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| **Inter-Agency / Inter-Governmental Agreements** | An Inter-Governmental Agreement [IGA] or Inter-Agency Agreement [IGA] shall be established between the STMP and any Political Subdivision or Institution of Higher Education [that have "opted-out" of Procurement and Fiscal Rules] interested in using the State Price Agreements for Travel. This agreement is to ensure the expectations and needs of both parties are met. |
| **Internal Controls** | The systems that management uses to regulate and guide operations, ensure accountability, and achieve program objectives. |
| **Joint/Several Travel Card** | This card type is individually-billed, individual liability in which the Cardholder is responsible for payment. Business expenses are submitted for reimbursement as governed by Fiscal Rule 5-1. Participating Entity liable for accounts that are closed or are 91 days past due. |
| **Liaison** | A person needed in large or decentralized organizations to be the primary local contact and the interface with the Program Administrator. For example, a Liaison may be at the division level or at an off-site location. |
| **Mapper** | The electronic file of transaction data originating from the issuer and interfaced with an organization's financial management system. Also referred to as the statement billing file (SBF) or interface file. |
| **Merchant Category Code (MCC)** | A system of four-digit codes used to identify a merchant's principal trade, profession or line of business; an MCC is assigned to a merchant by the merchant or merchant acquirer [Also referred to as a supplier's bank]. Certain MCCs may be prohibited and will be declined. **See:** MCC Inclusions in Appendix C |
| **MCC Group** | Means a designated group or template of Merchant Category Codes (MCC) as established by the Contractor, State or Participating Entity and used to enforce policies governing the allowable use of Cards. |
| **Memo Statement** | Card account activity statement when program is centrally billed. Includes posted transactions during each billing cycle and a zero balance in the payment due section of the statement. Used by the cardholder or Program Administrator to reconcile and match purchase receipts |
| **Meeting Card** | Means the Citi Meeting Card solution that will assist in managing an Entity's meeting expenses which may be separated from other travel and procurement expenses. With the Meeting Card, all meeting related expenses can be directly billed to a separate Card, with one consolidated monthly statement. |

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| **One Card** | Means the Citi One Card, which is established with Corporate Liability that provides the functionality of two or more commercial card offerings (the functionality of both a Procurement Card and, Central Travel Card) in a single Card with one Account number, and allows Participating Entities to enhance efficiency, manage costs and eliminate the need to carry two separate cards. |
| **Participating Entity** | Means any governmental entity participating in this Master Contract as an Agency or Affiliate. |
| **Political Subdivision** | Means counties, local district school boards and districts, municipalities, or other public agencies or authorities. |
| **Procurement Card** | Means a Card intended to be used for purchasing goods and services in the ordinary course of business. [aka PCard or Purchasing Card] |
| **Prohibited Purchase** | Purchases that are not made in compliance with applicable law, program parameters, purchasing policies and procedures and within approved budgetary authority. |
| **Reallocation** | Process used to change the default account code string.<br>**See**: Allocator and Default Account Code. |
| **Single Purchase Limit** | The maximum spending (dollar) limit a Cardholder is authorized to charge in a single transaction. |
| **Special Use Account** | Means a MasterCard Account assigned to a supplier or suppliers under the Buyer Initiated Purchasing Card program. |
| **State Travel Payment Program** | Refers to one or more of the following three forms of payment with the Travel Payment Program Provider [Citibank]:<br>• **"CTA"** refers to the centrally billed airfare accounts;<br>• **"Central Travel Card"** refers to the centrally billed corporate liability cards; and<br>• **"Individual Card"** refers to the individual joint/several liability cards in which the traveler bears the responsibility for payment within 90 days or the balance becomes the liability of the participating entity. |
| **Travel Accident Insurance** | As a Citi Travel Cardholder* or Authorized Traveler* on a Citi Central Travel Account (CTA) ghost account, you, your accompanying spouse and your accompanying dependent children and any Authorized Users of the account ("Insured Person(s)"), will be automatically insured traveling worldwide while on the business of your employer (designated organization), against an accident or injury that is the sole cause of loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any Common Carrier, if you charge the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers or coupons, to your Citi commercial account or a Citi CTA ghost account. [**See:** Appendix C – Commercial Card Travel Accident Insurance Brochure] |

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| **Travel Payment Program Provider** | Means the commercial travel vendor [Citi] that furnishes the travel payment program to the State. |
| **Split Transaction** | Means when a Cardholder deliberately separates (splits) a single transaction into more than one authorized transaction in order to circumvent individual transaction limits, single transaction limits or requirements set by the Participating Entity. It is a statutory violation to split a single purchase to circumvent limits and such action is subject to the provisions of the State Controller's policy entitled "Statutory Violations". |
| **State Price Agreements [SPA]** | The State of Colorado procures many services and commodities under State Commodity & Service Agreements. These contracts generally do not have a set amount; however, as State Agencies need something, they contact the vendor with the agreement. Agreements generally run for a year, with the possibility of renewal for a set period after the year is over. |
| **Systematic Controls** | An automated means for controlling the purchases made with a card (e.g., spend and velocity limits, MCC restrictions, etc.). Also referred to as card controls. |
| **Technical Help Desk** | Is in place to support and assist with any online access issues. This Help Desk is operational 6:30 a.m. to 11:00 p.m. (ET) with escalation and after-hours emergency contacts. The internet-based reporting account management and information reporting tools are available 24 hours a day, seven days a week, except for off-hours scheduled maintenance. |
| **Transaction (Statement)** | This is the monthly (cycle date) statement of summarizing transactions attributable to a credit card. |
| **Transaction Authorization** | The authorization that the vendor received from Visa™ to accept or decline a purchase. |
| **Transaction Number Limits** | The number of individual purchases authorized per day for each Cardholder. |
| **Travel Compliance Designee (TCD)** | The employee designated by the executive director in each department or the chief executive officer of each institution of higher education to implement and enforce the rules established by the [travel] Program. |

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| **Travel & Event (T&E)** | Means the Citi Travel Corporate Card that provides Participating Entities with access to the most comprehensive and flexible information available, including consolidated global data that allows an Entity to look beyond the details. It streamlines transaction and accounting processes and reduces the paperwork and costs related to processing travel expenses. It can be established with Corporate Liability, Individual Liability, or Joint and Several Liability and it may be a Centrally Billed Account or Individually Billed Account and billing options may vary by each Participating Entity. |
| **Velocity** | A limit to the dollar value or number of authorized transactions a cardholder can complete in one day, week, month or cycle. |
| **VISA®** | Visa provides financial institutions with Visa-branded payment system products that are used to offer credit, debit, prepaid and cash-access programs to their customers. Visa does not issue cards, extend credit or set rates and fees which is handled by the issuing bank [Citi]. [**See:** Appendix C - Visa Benefits Brochure] |
| **White Card** | The white plastic card is issued without a magnetic stripe and cannot be used for point of sale purchases; however, the card does include a verification code [CVV2] on the back which allows for Internet purchases. The account is established for use by a specific merchant and held internally by each entity. |