

Program Audit Tool (PAT)

A Brief Introduction



This is a brief overview into the Program Audit Tool for PAT.

What is the Program Audit Tool (PAT)?

- ✓ Part of Citi's online reporting solution – Citibank Custom Reporting System (CCRS)
- ✓ It will assist with audit review and reporting
- ✓ Parameter driven rules to flag transactions which meet the specified criterion.
- ✓ Provides role and entitlement based secure access
- ✓ Transaction- and Account- based Audits



1. PAT provides online access to consolidate cardholder data to simplify monthly audit processes.
2. Allows users to generate reports cyclically
3. Automatically flags account/transaction violations by uncovering possible exceptions quickly and easily, ensuring that cardholders are adhering to organizational guidelines and policies
4. Based on transaction activity criteria defined by your program administrator and audit specialists, the Program Audit Tool profiles card transactions and automatically flags exceptions
5. Used to satisfy the monthly audit process by providing a synopsis of the card program transaction activity and flags any exceptions to the criteria put in place by program administrators
6. Provides a complete snapshot of transaction activity across your card program

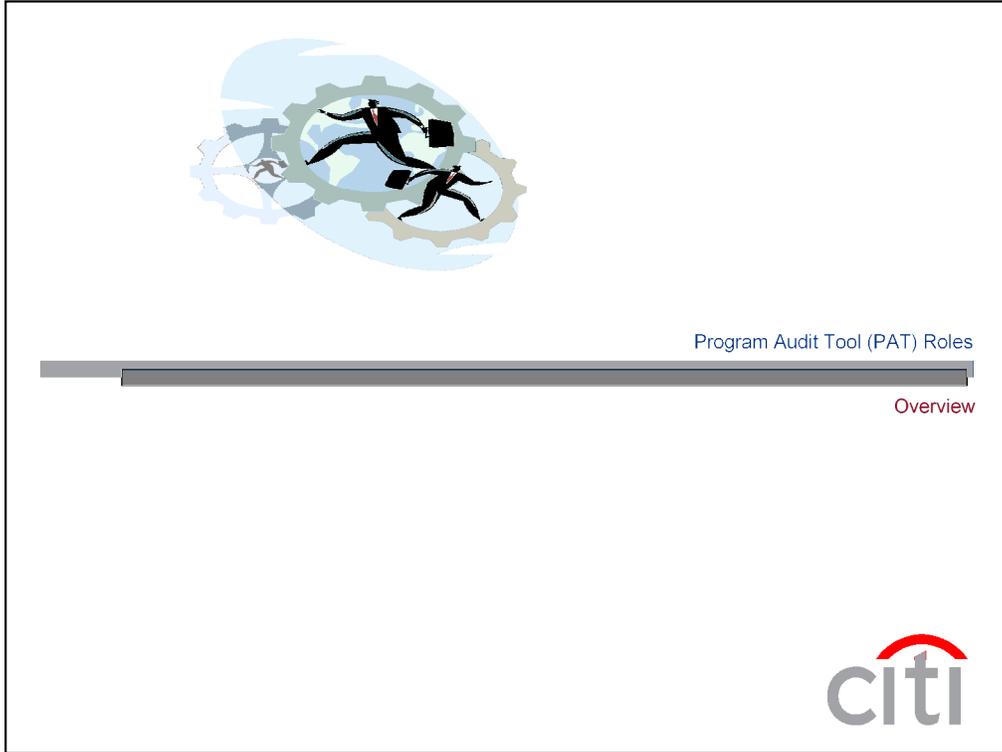
What are the Benefits of Program Audit Tool (PAT)?

- ✓ Provides automated and manual auditing capabilities of accounts and transactions
- ✓ Simplified “Dashboard” tools for quick viewing of audit status and action items
- ✓ Leverages the extensive capabilities of the CCRS application
- ✓ Systematic, documented process for monthly card usage
- ✓ Web-based, Role-based Application
- ✓ Automated Email notifications
- ✓ 24/7 online access to comprehensive tools



The Citibank Program Audit Tool gives program administrators the ability to review their entire portfolio of accounts, as well as delve deeper into each and every transaction as needed. Specific features include:

- ✓ Systematic report generation and distribution based on pre-defined parameters
- ✓ Access to audited data 48 hours after each statement cycle
- ✓ Ability to define data mining criteria at the hierarchy level
- ✓ A one-screen “dashboard” view of audit status and action items
- ✓ Automated E-mail notifications to appropriate staff and management
- ✓ Complete exception modeling capabilities



This is a brief overview into the Program Audit Tool for PAT.

What are the Roles of PAT?

✓ PAT Report Viewer

- ❑ Runs and Views PAT Reports
- ❑ Can subscribe to reports using client-specific Start/End dates to mirror cycle

✓ PAT Administrator

- ❑ Controls access to PAT tool
- ❑ Manages Rules Sets
- ❑ Assigns Hierarchies for Auditing
- ❑ Targets transactions for Review (Manual Add)
- ❑ Reporting capabilities



✓ PAT Reviewer

- ❑ Reviews flagged transactions and accounts
- ❑ Takes appropriate action on violations (with comments)
- ❑ Has exception handling capabilities
- ❑ Reporting capabilities

✓ PAT Final Reviewer

- ❑ Has Reviewer capabilities
- ❑ Provides Final Review of audited transactions
- ❑ Can Reject or Approve transactions
- ❑ Reporting capabilities



✓ User functionalities are based on role assignments within an organization

✓ Roles divide the tracking and review process into distinct steps; this separation allows for increased security and objectivity

What are the Rules of PAT?

Account Rules

Account Rules: A set of 13 pre-defined account management rules used as filters to screen all card accounts and identify those that meet the criteria imbedded in the rule set.

- Account credit limit in excess of <X>
- Single transaction limit in excess of <X>
- Account Cash limits over <X>
- Account Cash limits over <X>% of total Account Credit Limit
- New account not activated within 30 days of open date
- New account not used within <X> months of account open date (no posted transactions)
- No. of cardholder accounts per hierarchy unit <X>
- No. of cardholder accounts per billing account <X>
- No. of inactive accounts; inactive = no activity for <X> days
- Total current balance on billing account is <X>% of total corporate credit limit
- NSF payment
- NSF payment with history of other NSF
- Posted payment amount that is <X>% of cardholder credit limit (111% recommendation)



What are the Rules of PAT?

Transaction Rules

Transaction Rules: A set of 13 pre-defined transaction rules used as filters to screen all transactions and identify those that meet the criteria imbedded in the rule set.

- Posted Transaction (s) causing over cardholder credit limit status
- Posted Transactions with MCC of <X>
- Suspect Merchant Names
- Merchant city = cardholder account city
- If MCC is <x> and Merchant city = cardholder account city
- <X>% of transaction dollars with same merchant and No. of trans over <Y> days
- Merchant name = last name of cardholder
- Transaction amount in excess of account Single Credit Limit
- Single transaction amount within <X>% of credit limit
- Transaction amount over \$<X>
- Posted transaction on closed account
- Split Ticket—multiple trans from same merchant, same transaction date
 - Split Ticket—AND total greater than single transaction limit



What are the Tools of PAT?

- ✓ **Activity Report Card**
 - ❑ Displays total pending reviews
 - ❑ Displays accounts exceeding standards based on filters

- ✓ **Transactions Summary Report Card**
 - ❑ Displays Transaction Violations at the Hierarchy Level
 - ❑ Cardholder/Transaction Detail
 - ❑ Transaction Detail

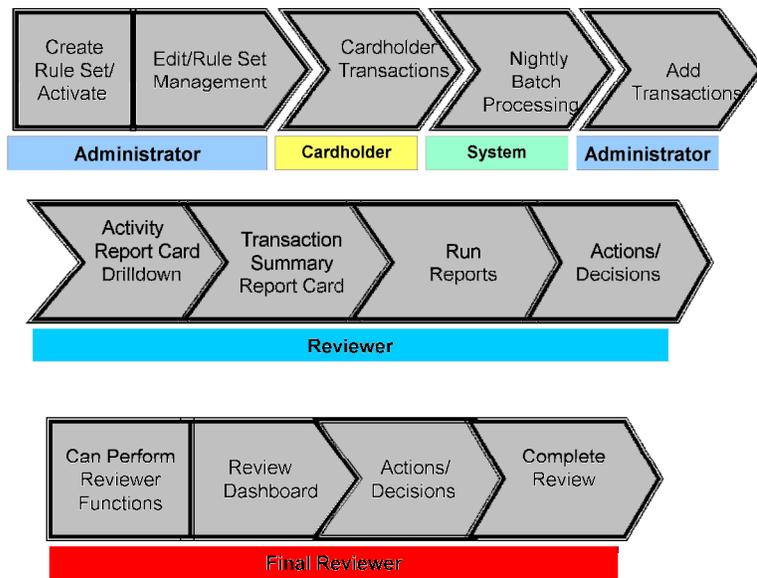
- ✓ **Transaction Review Questionnaire**
 - ❑ Protocol/guidelines which can be used in transaction dispositions
 - ❑ Can vary by hierarchy

- ✓ **Add Transaction**
 - ❑ Manually add transactions to be reviewed

- ✓ **Final Reviewer Dashboard**
 - ❑ Displays audit summary statistics by Hierarchy



Program Audit Tool Sample Workflow



What Reports are available?

- ✓ Cycle Audit Filters
- ✓ Filter Summary
- ✓ Filtered Transactions Report
- ✓ Card Management Report
- ✓ Planned Actions Report
- ✓ Post Review Transaction Listing Report
- ✓ Report Card Violations Report
- ✓ Summary Report – New Enhancement



1. Cycle Audit Filters – displays active filters for a given date range
2. Filter Summary – displays the quantity and dollar amount of flagged transactions for each rule
3. Filtered Transactions Report – detailed version of Filtered Summary
4. Card Management Report – key card management/usage metrics
5. Planned Actions Report – details of flagged transactions, including Planned Action
6. Post Review Transaction Listing Report – details of flagged transactions, including Current Status
7. Report Card Violations Report – violation and corrective action for flagged transactions

Report Definitions

Report Title	Report Definition
Card Management Report	<ul style="list-style-type: none"> A prompted report displaying Account Review metrics and the number of accounts in violation of each metric
Filter Summary	<ul style="list-style-type: none"> A prompted report displaying the quantity and dollar amount of flagged transactions for each rule.
Planned Actions Report	<ul style="list-style-type: none"> A prompted report displaying a detailed breakdown by hierarchy of the flagged transactions, and the corresponding transaction date, cardholder name, planned action, account number, AO name, merchant name and transaction amount
Report Card Violations	<ul style="list-style-type: none"> A prompted report displaying a detailed breakdown by hierarchy of the flagged transactions, and the corresponding corrective action and account name
Cycle Audit	<ul style="list-style-type: none"> A prompted report displaying active filters for a given date range.
Filtered Transactions Report	<ul style="list-style-type: none"> A prompted report displaying each flagged transaction individually, its account number, cardholder name, reference number, transaction date, flagged rule, merchant name, transaction amount, and current review status
Post Review Transaction Listing	<ul style="list-style-type: none"> A prompted report displaying a breakdown by hierarchy of all the flagged transactions by review status (not reviewed, reviewed, rejected). The specific violation rule is assigned to the individual record listing the relevant transaction amount



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