

## **NYS Policy on Cardholder Inactivity**

New York State's Purchasing and Travel Card programs through Citibank provide a valuable payment system that enables agencies to efficiently pay vendors and manage employee travel expense. Although most cardholders use their cards regularly or occasionally, some cards are issued but remain unused over long periods. In order to minimize inactive card use and limit the State's liability, the following policy governs all cards issued under the State Purchasing and Travel Card programs.

Responsibility for implementing and administering this policy resides at the agency level. Specifically, the Card Program Administrator (PA) for the agency, facility, or other agency subdivision has primary responsibility in this area. He or she is in the best position to implement credit limits and card cancellations as well as to communicate to cardholders any changes that affect them as a result.

1. Each January and July PAs will run a list of all cardholders in their program. A template report for doing this is available in CCRS on the Citidirect site. Any cardholder on that list who no longer works for the agency is to have the card canceled immediately.
2. At those same times, PAs will run a report of card usage by cardholder. This report will show cards that have had no activity for 18 months or more. A template report for doing this is available in CCRS on the Citidirect site. Active employees on this list will have the credit limit on their card reduced by the PA to \$1.00, which limits liability but avoids card cancellation.
3. The PA must notify any such employee immediately of this credit limit reduction. If there is a need subsequently to use the card, the employee must contact the PA to coordinate an increase. Should this not occur and the employee uses the card and is declined due to credit limit, the Citi Client Account Services (CAS) Manager can do a one-time credit line increase. The CAS Manager will notify the PA, who will then determine if a permanent credit limit increase should be made.
4. Any cards issued to current employees that have been inactive for 24 months or more are to be cancelled and the cardholder notified immediately.
5. Contact your CAS Manager at Citibank if you have any questions or need assistance.

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