




February 26, 2020

MEMORANDUM FOR: All NOAA Employees

FROM: Christopher Cartwright 
Acting Director, Finance Office/Comptroller

SUBJECT: Travel Advisory 20-5
Updates for your Citibank Travel Card

The purpose of this advisory is to alert travel cardholders of some recent changes in the Citibank travel card program that may impact a cardholder's ability to log into their Citibank travel card account.

Multi-Factor Authentication (MFA)/One Time Passcode (OTP)

Effective March 1, 2020, Citibank will require cardholders and non-cardholders (travel card monitors) to use a Multi-Factor Authentication (MFA)/One Time Passcode (OTP) to log into their Citibank travel card account. The following are some key points to understand about this new login process:

- An OTP will be sent to cardholders attempting to log into their Citibank travel card account. **OTPs expire within two minutes of being generated.** Once that OTP is used, a new OTP will be sent for all subsequent log in attempts.
- OTPs can only be delivered to either a **government** e-mail or a **government** phone (landline or cell phone) and will be delivered based on the information in the cardholder's Citibank profile. Since OTPs will not be delivered to personal e-mail accounts, profiles that contained personal e-mail addresses were updated to reflect the cardholder's NOAA e-mail address.
- Upon logging into the Citibank travel card account, cardholders will receive a message from Citibank asking how they want their OTP delivered. Cardholders may have the OTP sent to either their NOAA e-mail address, their government cell phone or their government landline. As a reminder, the OTP will expire within two minutes of being generated.

- Cardholders are encouraged to log into their Citibank accounts now and verify that their NOAA e-mail address is correct and ensure that they have their government landline phone number listed, and if they have a government cell phone, ensure that that number is listed as well. Updating this information is critical to successfully logging into Citibank once MFA/OTP is implemented. If the information in a cardholder's profile already reflects government e-mail addresses and phone numbers, no further action is required.
- Once MFA/OTP has been turned on and a cardholder has not updated their Citibank profile to reflect government e-mails/government phone numbers, they will be required to call Citibank at the number on the back of their card and request that their contact information be updated in order to be able to log into their Citibank travel card account.

Paperless Citibank Travel Card Statements

Effective October 2019, Citibank elected to go paperless. This means that since all cardholders were granted access to their travel card account on-line when we transitioned to Citibank, all cardholders were automatically switched over from paper statements to electronic statements. However, cardholders who wish to receive paper statements can log into their Citibank travel card account and switch their preference so that they receive paper statements in the future. Cardholders who need assistance switching from electronic to paper statements will need to contact Citibank at the number on the back of their Citibank travel card.

Cardholder's Responsibilities

Cardholders are reminded to prepare their vouchers within five (5) working days of completing their trip (See Federal Travel Regulation, Chapter 301-52.7). Approving officials are required to promptly review/approve these travel vouchers and forward a signed copy to the appropriate finance office for payment. Prompt preparation, approval, and submission of travel vouchers is key to ensuring that reimbursement will be made in time to allow travelers to pay their Citibank travel card account so it does not become delinquent. Payment, **in full**, is due and payable to Citibank regardless if you have not yet been reimbursed. Payment is due upon receipt of the Citibank statement, and must be received by Citibank no later than 25 calendar days from the statement date. Employees can pay their travel card account on-line via Citi-manager <https://home.cards.citidirect.com/CommercialCard/ux/index.html#/> or by phone (1-800-790-7206). Both services are free of charge. Paying by check is also an acceptable payment method.

Delinquencies/Cancelations

- **Delinquencies.** Since all cardholders have the ability to retrieve their travel card statement and pay their bill electronically, **the inability to receive a travel card statement is not a valid reason for delinquency.** When a cardholder's travel card account becomes 61 days or more delinquent, Citibank notifies the cardholder that their card is suspended and will remain suspended until payment is received.

Per Office of Management and Budget (OMB) A123, NOAA is also required to notify cardholders when they are delinquent and request that the cardholder take immediate action to resolve their delinquency right away. The cardholders' supervisor, servicing travel card monitor and their Chief Financial Officer are cc'd on these delinquency notices. The NOAA e-mail notification cites Department Administrative Order 202-751 which lists corrective measures a supervisor can take for "failure to pay a just financial obligation in a proper and timely manner." The following is a list of disciplinary measures for misuse of the travel card and/or failure to pay an outstanding Citi balance:

- Failure/refusal to use card while traveling:
 - First – Reprimand to 10 day suspension
 - Second – 5 day suspension to removal
 - Third – 30 day suspension to removal
- Delinquency in paying outstanding balances (60 days or more):
 - First – Reprimand to removal
 - Second – 5 day suspension to removal
 - Third – 30 day suspension to removal
- Misuse
 - First - 5 day suspension to removal
 - Second – 30 day suspension to removal
 - Third - Removal

See the NOAA Travel Office web page at <https://www.corporateservices.noaa.gov/~finance/documents/CITI.DelinquencyTimeline000.doc> for a complete time line of Citibank notifications.

- **Cancellations.** Travel card accounts will be canceled when:
 - The account is 131 days delinquent;
 - The account has two or more non-sufficient/bad checks within a 12 month period;
or
 - The account has two or more suspensions within a 12 month period.

Once an account is canceled, employees are expected to use personal funds for all future official travel.

If you have any questions regarding this advisory, please call Chasity Grimm in the NOAA Travel Office on (301) 444-2129, or by email at chasity.n.grimm@noaa.gov.