

**Citibank Program Card  
Acceptance of Risk**

The Citibank credit card program will include, in limited cases, a program card in an agency's name - not an individual's name. A card not assigned to an individual carries higher risks because it is more difficult to establish accountability for transactions incurred. Agency management needs to implement appropriate detection controls to mitigate the higher risks associated with a program card.

To the State Comptroller's Office:

I \_\_\_\_\_, \_\_\_\_\_  
Name Title/Agency

understand there are greater risks associated with program cards than with cards assigned to an individual. When cards are in an individual's name, it is easier to establish accountability for transactions incurred.

My agency needs a program card for the following reason: \_\_\_\_\_

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I have implemented the following controls that will be used to detect fraudulent and improper purchases made using the program card (use additional paper if necessary): \_\_\_\_\_

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\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date