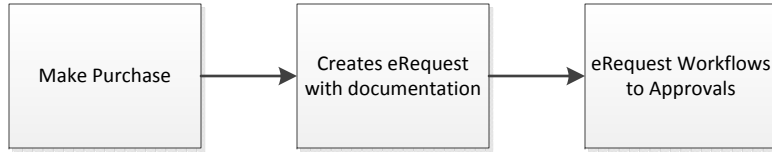


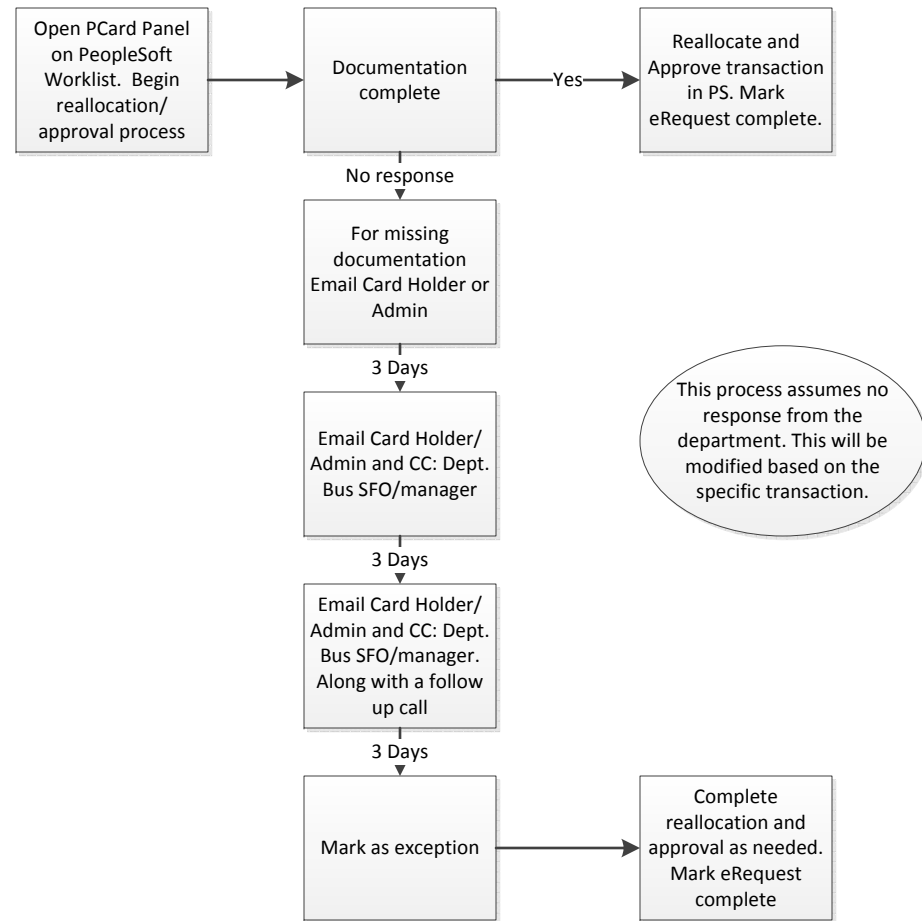
Individual Card (Non Travel) Future State

Phase

Department



Service Center



If transaction is denied, the departmental business unit will work with the individual to obtain reimbursement.