

# Citi<sup>®</sup> Commercial Cards U.S. and Canada Dispute Procedure

Save time and paper by initiating dispute and declaration of fraud claims over the phone

Citi is continually looking for ways to improve your experience by streamlining and replacing paper processes and creating a "green environment." We are currently implementing new technology to eliminate paper forms to make it easier for you to initiate a credit card dispute.

### What's Changed?

Now when you call Citibank Customer Service to initiate a transaction dispute, the Citi Customer Service Representative can handle a dispute or declaration of fraud claim over the phone, and follow up with you by e-mail, if required. You no longer need to complete a paper form and fax or mail it back to Citi for processing. Customer Service Representatives will ask you questions about your transaction and collect all necessary information required to process your claim with Visa or MasterCard.

If additional documentation or validation is required, Citi's Customer Service Representative will walk you through what is needed. In some cases you may need to provide validation of the claim via e-mail to help expedite the process while maintaining your information security. As an added benefit, once your dispute or fraud claim has been completely initiated you will receive a confirmation e-mail from Citi to keep for your records.

As a reminder, if you wish to dispute a transaction, you must initiate a dispute claim within 60 days from the date of your statement date.

### Benefits to You

- Timeliness By completing your claims over the phone, and providing information validation via secure e-mail, you're saving time – leading to quicker resolution!
- Verification Now you'll have a confirmation e-mail for your records confirming that Citi has received all your information in order to process your claim
- Paperless Using this new, automated process will positively impact the environment by cutting down the use of paper per claim
- The new interactive dispute forms are located at: www.citimanager.com

### What to Do

# Step 1

Simply call Citi's Customer Service

1.800.248.4553

The representative will collect required information in order to initiate your claim.

### Step 2

If no further action is required by you to process your claim, the Customer Service Representative will submit the request the day it is received.

(In some instances, you may need to provide electronic signature or further documentation; the representative will walk you through requirements as needed.)

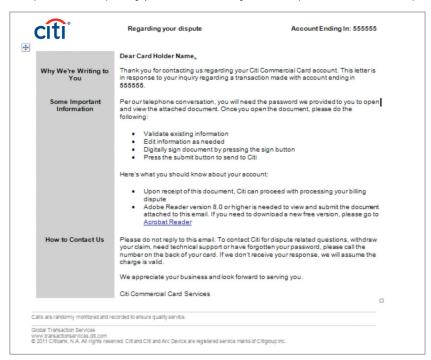
# Step 3

After your information is reviewed for completeness and accuracy, your claim is submitted to the Association within 9 - 10 calendar days.

Average estimated resolution time: 30 days



# Sample e-mail requiring your electronic signature to process the claim request



## Sample confirmation e-mail for your records, once a claim has been initiated



Citi Transaction Services