

Citi® 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

Transaction Services

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



Regarding your dispute

Account Ending In: 555555

Why We're Writing to You

Some Important Information

How to Contact Us

Dear Card Holder Name,

Thank you for contacting us regarding your Citi Commercial Card account. This letter is in response to your inquiry regarding a transaction made with account ending in 555555.

Per our telephone conversation, you will need the password we provided to you to open and view the attached document. Once you open the document, please do the following:

- Validate existing information
- Edit information as needed
- Digitally sign document by pressing the sign button
- Press the submit button to send to Citi

Here's what you should know about your account:

- Upon receipt of this document, Citi can proceed with processing your billing dispute
- Adobe Reader version 8.0 or higher is needed to view and submit the document attached to this email. If you need to download a new free version, please go to [Acrobat Reader](#)

Please do not reply to this email. To contact Citi for dispute related questions, withdraw your claim, need technical support or have forgotten your password, please call the number on the back of your card. If we don't receive your response, we will assume the charge is valid.


We appreciate your business and look forward to serving you.

Citi Commercial Card Services

Calls are randomly monitored and recorded to ensure quality service.

Global Transaction Services
www.transactionservices.citi.com
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Sample confirmation e-mail for your records, once a claim has been initiated



EMAIL SECURITY ZONE

Cardmember: Card Holder Name
Account Ending In: 555555
Member Since: 2005

Add affidavit@delivery.citi.com to your address book to ensure delivery.

Your Account: Important Information

We have an account message for you.

Dear Card Holder Name,

We are writing to confirm that we received your Billing Dispute form.

We are committed to resolving this dispute for you as quickly as possible.

If our investigation requires your assistance we will contact you; however, at this time, no further action is required.

We appreciate your business and look forward to serving you.

Sincerely

Citi Commercial Card Services

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