What are the benefits to me, as the cardholder?

- **One touch:** Most disputes can now be initiated over the phone by speaking to Citi’s Customer Service Representative. You simply call the number on the back of your card and provide the representative with all necessary information for the claim to be processed. Should a signature be required, you will receive an e-mail shortly after the call, asking you to acknowledge that you have, in fact, initiated a claim.

- **Timeliness:** You can initiate (and in most cases) complete your claim over the phone. For additional information verification, you simply respond to the e-mail that is sent to you. This process replaces the need to complete a paper form and then fax or mail a form to us.

- **Verification:** Citi will send you a confirmation e-mail to let you know that your information was received.

- **Quicker resolution:** The new and streamlined process will lend itself to quicker resolution of each claim overall.

What is the difference between how I currently initiate disputes and the new process?

Some organizations instruct their cardholders to fax in paper forms, while others instruct cardholders to contact Citi Customer Service.

- If your company advises you to fax your forms, the process will remain the same. However, please note the dispute forms have been updated and are now available at: [www.citimanager.com](http://www.citimanager.com).

- If your company allows you to call Citi Customer Service, your claim can now be handled via phone and e-mail — no paper form will be necessary unless otherwise instructed by the Customer Service Representative.

Do I need to enroll to benefit from this new functionality?

No, enrollment is not necessary. Simply call the number on the back of your card and ask to speak with a Representative. They will then collect the pertinent information required to initiate your claim.

Do I need to create a password to use this functionality? Do I use my online statement or reports sign-on or password?

No, you do not need to create any passwords to initiate claims over the phone. If Citi sends you a form via e-mail, the Customer Service Representative will provide you a pass phrase to open the attached form. It is not related to your online security information when you call or access your account or reports.
### Should I be concerned about the security of information sent via e-mail?
The information in the e-mailed form is encrypted. After you click “submit,” the form will be re-encrypted and delivered back to Citi securely. The pass phrase is not related to other security information and is an additional layer of security added to safeguard your information.

### How will I know the e-mail is from Citi?
E-mails for disputes and Declarations of Fraud will come from Affidavitedelivery@citi.com. The e-mails will be in response to a call from you or an appropriate APC/PA regarding your account. Citi will generate confirmation e-mails verifying receipt of needed information and forms to help you keep track of what has been provided to Citi.

*Note:* Please ensure that your e-mail security settings will allow you to receive e-mails from the address above.

### Why do I need to contact the merchant before I dispute a charge?
The bankcard associations, both Visa and MasterCard, establish the rules that all issuers and merchants must follow. The rules are the same for all parties. These regulations govern and balance the rights of cardholders and merchants. Merchants need to be given the opportunity to address the issue and provide the cardholder with information before a dispute is filed. Citi’s Customer Service Representative will ask for dates and times you contacted the merchant in various dispute scenarios to complete the claim.

### Will any of the online tools or reports be impacted?
No, this is merely an enhanced procedure to help make the overall dispute process simpler and more efficient for you as the cardholder.

### Will the customer statements be impacted?
No, it will not affect the way statements are currently being received. Messages about disputed charges and resolution will continue to be part of your statement.

### I received the e-mail, but I am unable to open it. What is wrong?
You will need Adobe 8.0 or higher to open the documents that Citi sends via e-mail. Adobe Reader downloads are available for free online. If you cannot download this version, please contact your internal technology help desk for assistance. If you have difficulty, forms are available online at [www.citimanager.com](http://www.citimanager.com) or through the regular mail with special request to the Citi Customer Service Representative.

### In what regions is this new dispute process available?
U.S. and Canadian cardholders are eligible to begin using the new dispute process.
Approximately how much time will it take to resolve a claim assuming all paperwork/required information is shared with Citi in a timely manner?

From the time that all data/information is received, the estimated resolution time is approximately 30 days.

Can I call the Call Center to check on the status of my claim if I do not hear from Citi within a month of filing my claim?

Yes. Simply call the same number (located on the back of your card) to check the status of your claim.