



# **Department of Defense Travel Card Cardholder Guide**

Citi® Commercial Cards

*Department of Defense*

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# **Welcome to the Citi® Department of Defense Travel Card Program**

**Official Department of Defense travel has just become easier with the Citi® Department of Defense (DoD) Travel Card.**

Since 1812, Citi has been serving customers with innovative banking and financial solutions. In the credit card industry, Citi has set the standard for the world.

We have combined our vast experience in worldwide travel card management and unparalleled technological expertise to develop a flexible and convenient purchasing and payment tool. Your Citi DoD Travel Card makes it easy for you to purchase travel and travel-related services, reduces the need to carry cash and assists you with record keeping.

## **Cardholders benefit from:**

### **Worldwide acceptance.**

The Citi DoD Travel Card is accepted at up to 30 million locations worldwide.

### **Exceptional dedicated customer services, wherever you are.**

Our Customer Service Center is committed to satisfying the needs of all Citi DoD Travel Cardholders. Inside the U.S., simply call us toll-free at **1-800-200-7056**, 24 hours a day, seven days a week, every day of the year. Outside the U.S., call collect at **757-852-9076**.

We are here to answer your questions and provide the assistance you need.

This guide presents basic procedures and rules for card usage. Should you have questions that are not answered in this guide, contact your Agency Program Coordinator (APC) or Citi Customer Service Center.

## Lost Luggage Insurance

As a Cardholder, you will receive coverage for permanently lost, stolen or damaged articles when the carrier fare is charged to your Citi DoD Travel Card. This coverage will be secondary to the Common Carrier's liability and only for the amount not covered by them. For general information regarding individually billed accounts, call toll-free **1-800-586-8458**. If calling from outside the U.S., call collect at **804-673-1673**. For centrally billed accounts, please call **1-800-200-7056**. If you are outside of the U.S., call Citi collect at **757-852-9076**.

## Travel Accident Insurance

In addition, as a Cardholder, you are insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Citi DoD Travel Card. For more information regarding this policy or to file a claim, call toll-free at **1-800-418-1515**.

## Key Responsibilities

As a Cardholder, you have a number of responsibilities. It is important to understand these responsibilities.

- You are responsible for understanding the DoD's policies and procedures regarding the definition of official DoD travel and the definition of authorized purchases as they relate to official DoD travel.
- You are responsible for keeping your account information, such as addresses and phone numbers, up to date.
- You are responsible for using the Citi DoD Travel Card only for purchases that comply with these policies.
- If you have an Individually Billed Account, you are personally responsible for paying all charges and fees and reconciling your

account. You will receive an Account Statement after the close of each billing cycle; it must be paid in full by the due date. You are also responsible for complying with the terms and conditions of the *Travel Card Cardholder Account Agreement* that you received with your Citi DoD Travel Card.

- If you have a Centrally Billed Account, the DoD is responsible for payment of charges for official travel-related products and services as specified in its policy.

## Authorized Use

Your card has been embossed with your name on it. It is for your use only. No other member of your family, office or the DoD is authorized to use it.

In addition, your card can be used only for official DoD travel and travel-related expenses while away from your official station/duty station. These include the following:

- Air and Rail Tickets
- Transportation Services
- Lodging
- Automobile Rental
- Food Service Establishments
- Fuel
- ATM Access, if authorized

## Authorization Controls

Authorization controls provide the DoD with the ability to control how and where you use your card. Your card may have the following controls:

**Standard vs. Restricted Accounts:** The travel card program for the DoD has assigned limits based on travel needs. These limits are authorized based on the type of card you are assigned. There are two card types available to DoD Cardholders: standard and restricted cards. Standard and restricted cards are established by the DoD to set your spending limits. Standard

accounts have higher credit limits than restricted accounts. Limits may be set or changed by the DoD at any time.

**Per transaction dollar limit:** The amount you are authorized to spend on a single purchase. A purchase may consist of a single item or the total value of all items you purchase at one time.

**Daily transaction limit:** The number of transactions that can be authorized during any given day.

**Card usage by Merchant Category Code (MCC):** A code assigned to a group of merchants offering similar products and services. You may be restricted from using your card at certain types of merchant establishments and to specific dollar limits.

**Restrictions on ATM transactions:** Limits on the number of and dollar amount of transactions may be restricted.

*Consult your APC to learn more about these controls.*

## **ATM Usage**

Using your Citi DoD Travel Card for cash access at ATMs, if you are authorized to do so, is another important convenience of the card.

Whenever you need cash for official business, you may go to any ATM displaying the CIRRUS® or Visa® logo. You may also use your card at ATMs in all Citi branch locations. Using your card at non-Citi ATMs, however, may result in an access surcharge. If you use your card in this manner, be sure to record the amount of the surcharge and identify the surcharge in your reimbursement request.

To locate an ATM in a particular area, consult the Visa® Web site at [www.visa.com](http://www.visa.com). Or, you may call **1-800-CITI-ATM** or check the Citi Web site at [www.citibank.com](http://www.citibank.com).

To use your card at an ATM, you will need a Personal Identification Number (PIN). To customize your PIN, please call the customer service number on the back of your card and follow the

instructions in the Voice Response Unit (VRU).

## **Verifying Receipt of Your Card**

You will receive an inactive card (i.e. a card not yet ready for use) which is indicated by the sticker on the card.

We request that you verify receipt of this card as soon as you receive it. Simply call the telephone number or go to the website on the sticker when you receive the card and follow the instructions. Once this process is completed, your card is verified.

## **Reporting Lost or Stolen Cards**

Should you lose your card, realize that it has been stolen or notice a fraudulent charge on your Account Statement, notify your APC and Citi immediately.

To reach the Citi Customer Service Center, call **1-800-200-7056**, 24 hours a day, seven days a week, every day of the year. If you are outside of the U.S., call Citi collect at **757-852-9076**.

After you report a lost or stolen card, Citi will send you a letter. Follow the instructions in that letter.

Cards that have been reported lost or stolen are blocked immediately from usage. If unauthorized transactions appear on your Account Statement, you should contact the Citi Customer Service Center.

## **Ordering Replacement Cards**

If your card becomes worn out, damaged or defective in any way, contact the Citi Customer Service Center to request a replacement card. In the U.S., please call **1-800-200-7056**. Outside the U.S., call Citi collect at **757-852-9076**.

## Account Statement

If you have an Individually Billed Account, a paper statement will be mailed or an electronic Account Statement will be available within five business days of the end of each billing cycle. The Account Statement will show all transactions that were posted during the billing cycle. You are required to review the statement to verify that you made all the charges and that they are correct. You must pay the full amount by the due date shown on the statement.

If you have a Centrally Billed Account, you will receive an Account Statement for use in verifying your charges. The Account Statement is for your reference and is not an invoice.

A sample Account Statement is shown on the opposite page. It is important to familiarize yourself with its details.

The Account Statement includes:

- A.** Invoice Date
- B.** Cardholder's Name and Address
- C.** Amount Due in total dollars
- D.** Citi Customer Service Center toll-free and collect telephone numbers
- E.** Citi Customer Service Center address
- F.** Foreign Conversion Rate (if applicable)

\*Information about transaction disputes is shown on the reverse side of the statement.

citi

754059877777776904861630486163229

<b>ACCOUNT NUMBER</b> 6066887777777768	<b>NEW BALANCE</b> \$4,981.68	<b>TOTAL AMOUNT DUE</b> FOR YOUR RECORDS - NOT AN INVOICE
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**TRAINING CARDHOLDER**  
TRAINING COMPANY 1  
11 BUSINESS DR  
CENTERVILLE, AZ 86025-0001

**CITIBANK**  
P.O. BOX 4676  
THE LAKES, NEVADA  
89015-4676

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**CITIBANK TRAVEL CARD**

<b>Previous Balance</b> \$0.00	<b>Credits</b> \$0.00	<b>New Charges</b> \$4,981.68	<b>New Balance</b> \$4,981.68	<b>Credit Line</b> \$6,000.00	<b>Statement Date</b> 1/22/07
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**FOR CUSTOMER SERVICE CALL OR WRITE** 1-800-348-4553 P.O. BOX 6125 SIOUX FALLS, SD 57117

**SEND PAYMENTS TO:** CITIBANK P.O. BOX 6575 THE LAKES, NEVADA 89009-4575

<b>Card Number</b> 6066887777777768	<b>Cash Advance Limit*</b> \$4,122.97	<b>Available Credit Line**</b> \$6,122.97
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Date	Post Code	Reference Number	Type of Activity	Merchant	City	State	Amount
1/18/07	18/07	12046871234667123466712	ORACLE USA, INC	MESSEASHE	HOUSTON	TX	\$1,000.00
1/19/07	19/07	12046871234667123466712	TELECOMMSAGSBE	HOUSTON	HOUSTON	TX	\$1,017.68
12/22/06	12/26/06	12046871234667123466712	CAR SERVICES	HOUSTON	HOUSTON	TX	\$44.00

<b>ACCOUNT SUMMARY</b>	<b>Previous Balance</b>	<b>Credits</b>	<b>Purchases and Advances</b>	<b>Taxes &amp; Fees</b>	<b>New Balance</b>
<b>CURRENT PERIOD</b>	\$0.00	\$0.00	\$4,981.68	\$0.00	\$4,981.68

<b>Amounts Over Credit Limit:</b>	
Amount Past Due:	\$0.00
Net Total Charges:	\$4,981.68
Total Cash Advances:	\$0.00
<b>Current Period Total:</b>	<b>\$4,981.68</b>

\* Cash Advance Limits a portion of your Total Credit Line  
\*\* Available Cash Line is a portion of your Available Credit Line

## Foreign Currency Conversion

If you make charges to your Citi DoD Travel Card in a foreign currency, your transaction will be posted and shown on your Account Statement in U.S. dollars. The Bank will pass along all charges assessed by the bankcard associations. The fee will apply as a separate transaction on the billing statement.

## Card Statements

With our online statements capability, you can securely access all of the details of your card charges online easily and streamlined for review.

### Sign Up

Once you receive your first paper statement in the mail, you will be able to manage your account online through our card statements system. To begin:

- 1 Click on the “sign up” action.
- 2 Read through and continue past the registration disclaimer.
- 3 Enter your account information as it is supplied in your first paper statement and continue.
- 4 You will be prompted to create a User Name and Password.
  - A. Your user name is not case sensitive (for example, you may type in jdoe01 or JDOE01).
  - B. Your password is case sensitive and must be 4 to 9 characters.
    - i. It must contain a mix of alphabetic uppercase, lowercase, and numeric characters.
    - ii. It cannot contain leading or trailing spaces.
    - iii. It cannot contain more than two consecutive, identical characters.
    - iv. Please note that if you decide to change your password, it must be different from any previously used passwords.
  - C. Answer a security question to be used by Customer Service to verify your identity if you become locked out of your account due to numerous failed attempts to log in or if you have forgotten your log in and need the information emailed to you.
- 5 Answer an additional three of five security questions. These will be used to verify your identity whenever you sign in using your User Name and Password.

## **Change Profile**

You may change your profile at any time. This includes changing your password, email address, sign-in security questions, and the Customer Service security question.

## **View/Print Statement**

Your DoD Travel account statements can be viewed by choosing the "Statements" action. You will be able to view past statements (up to 12 cycles) from the date drop-down menu. You may print the statement as you see it by choosing the "Print" action. You also have the option of downloading your statements in PDF format as well as downloading the data elements into Excel or comma-separated value (CSV) format for your records by choosing "Download."

## **New Transactions**

You will also be able to view unbilled transactions by choosing the "New Transactions" action. These can be downloaded in Excel and comma-separated value (CSV) format.

## **Online Payment**

Payment of account balances can also be made for only individual bill/individual liability accounts through our online statement system.

- 1 Select the "Pay" action on your statement screen.
- 2 You will be prompted to provide your ABA routing number and account number. You can save this account information in order to skip this step in the future.
- 3 You will then designate the dollar amount to be paid from that account.
- 4 Simply, click "Pay Electronically" to initiate payment.

## **Paying Your Account**

Citi offers the convenience of four payment methods:

### **Check payments**

You can mail a check using the payment coupon and window envelope sent with your statement. Citi will post the payment within two business days after it has been received.

### **Wire payments**

Please contact your financial institution to initiate a wire payment to Citi. Payments made by 1:00 PM ET will post the same business day. If made after 1:00 PM ET, the payment will be posted the following business day.

### **Payments through your Personal Computer (PC)**

You may use a third-party PC-banking system to pay your account. Because Citi does not control these bill-paying services, payments made this way cannot be guaranteed to post within two business days. Individual bill/individual liability account holders may also pay through the online statements system.

### **Voice Response Unit (VRU) Payments**

Today, our VRU offers basic account information as well as payment address. You may also speak to a representative to make payment through our Quik Remit system. Developments are currently being made regarding further payment capabilities within the VRU.

## Resolving Transaction Disputes

You are responsible for initiating the dispute resolution process if your Account Statement lists charges which are:

- Unauthorized
- Incorrect
- For merchandise that has not been received
- For returned merchandise

You should also initiate the process if your Account Statement incorrectly lists a credit as a charge or if a credit, for which you have been issued a credit slip, is not shown.

To begin the dispute resolution process, complete a *Cardholder Dispute Form*. You can obtain the form through the Citi Customer Service Center or through your APC.

Please post your form to:

**Citibank (South Dakota), N.A.**  
**PO Box 6408**  
**Sioux Falls, SD 57117**

Or fax to: **605-330-9902**.

You must return the form to Citi within 60 days of the disputed Account Statement. If you do not submit the form within this time frame, you may be responsible for payment of the charges.

You are not responsible for payment of any disputed amount while Citi is researching the dispute. However, you must still pay the amount of the bill that is not in question.

For more information about resolving disputes, call the Citi Customer Service Center at **1-800-200-7056**. Outside the U.S., call collect at **757-852-9076**.

## Suspension / Cancellation Procedures

Citi may begin the process to suspend your account if it is past due.

Your account will be considered delinquent if payment for the undisputed principal amount has not been received 45 calendar days from the closing date on the billing statement in which the charge appeared. You will receive notification from Citi requesting payment of the undisputed past due amount. If payment has not been received 55 calendar days from the closing date, the DoD and you will be notified that the suspension process will be initiated.

The DoD and you will be notified of a point of contact to assist in resolving the past due account. If payment for the undisputed principal amount has not been received 61 calendar days from the closing date, your account will be suspended, unless otherwise directed by the DoD.

The DoD or the GSA Contracting Officer has the right to suspend your account for any reason. Upon payment of the undisputed principal amount to Citi, your account will be reactivated.

Your card or account may be cancelled if:

- Your card is used for unauthorized purposes and Citi has the DoD's permission.
- Your account is past due for the undisputed amounts 120 calendar days past the closing date and all suspension procedures have been met by Citi.
- Your account has been suspended two times during a 12-month period for undisputed amounts and is again past due.
- Your account has been paid with checks returned by your financial institution for insufficient funds (NSF) two or more times in a 12-month period.

The DoD and you will be notified that the cancellation process will be initiated.

If payment for the undisputed principal amount has not been received 126 calendar days from the closing date, your card or account will be cancelled unless otherwise directed by the DoD. In the event of cancellation, you must still pay all undisputed amounts due to Citi under the terms of the *Travel Card Cardholder Account Agreement*. Your account information may be reported to credit reporting agencies if your account is cancelled. Also, you must return your card upon request to the DoD. Please be aware that use of your card or account after its cancellation will be considered fraudulent and may cause Citi to take legal action against you.

Citi may reinstate cancelled accounts upon payment of the undisputed principal amount and late fee. The late fee will be assessed when payment for the full undisputed charges identified on the monthly Statement of Account is not remitted within two billing cycles plus 15 days past the statement closing date on the Statement of Account in which the charge first appeared. If the Account is subject to split disbursement and the Government notifies Citi that payment delay was caused by the Government and not the cardholder, then the late fee will be assessed if full payment is not received within 30 days after the government notification to Citi of such payment error. The late fee is \$29.00 per billing cycle until payment is received by Citi. Citi may conduct a creditworthiness check on you prior to reinstating your cancelled account. A reinstatement fee of \$29.00 will be charged to you upon reinstatement.

Citi Customer Service Center  
toll-free number: **1-800-200-7056.**

Outside the U.S., call collect  
at **757-852-9076.**

**TDD: 1-800-855-2880**

For general information, visit  
**[www.citimanager.com](http://www.citimanager.com)**

Written correspondence, including  
dispute forms, may be sent to:

**Citibank (South Dakota), N.A.**  
**PO Box 6408**  
**Sioux Falls, SD 57117**

Fax dispute forms to:  
**605-330-9902.**

Other correspondence may  
also be faxed to: **605-330-9900.**

***Available 24 hours a day,  
seven days a week,  
every day of the year.***



Global Transaction Services

[www.transactionservices.citigroup.com](http://www.transactionservices.citigroup.com)

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