

# Citi® Department of Defense Travel Card Guide

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**For the Transaction Dispute Office**

# General Overview

This manual provides general guidelines for managing the Transaction Dispute Process for the Citi® Department of Defense (DoD) Travel Card program.

The program is designed to meet the following objectives:

- Reduce paperwork associated with administrative costs for the Centrally/Individually Billed Travel Card programs
- Streamline procedures associated with management practices regarding official DoD travel and travel-related expenditures
- Provide procedural controls and feedback to improve management control and decision-making regarding the Citi® DoD Travel Card program

# Responsibilities of Agency Participants

## Transaction Dispute Office (TDO)

A Transaction Dispute Office (TDO) may be established to assist an Agency and Citi in tracking and resolving disputed transactions associated with Travel Card programs.

The TDO normally serves as the conduit between Citi, the Designated Billing Office (DBO) and the Component Program Manager (CPM) or Agency Program Coordinator (APC) to resolve disputed transactions in card programs. The TDO oversees the proper processing of transaction disputes and works with Citi to resolve them.

Typical TDO responsibilities are addressed in Attachment 10 of the GSA Master Contract.

## Agency Program Coordinator (APC)

The Agency Program Coordinator (APC) is responsible to their respective DoD Component Program Manager (CPM) for program execution and management. APCs are responsible for the day-to-day operations of the DoD travel card program. Each APC, in conjunction with Citi, shall maintain an up-to-date list of all current Cardholders and accounts, to include information such as account names, account numbers, addresses and telephone numbers.

For specific responsibilities, please refer to Attachment 10 of the GSA Master Contract.

## Approving Official (AO)

The Approving Official (AO) is responsible for ensuring that all purchases made by the Cardholder(s) within his/her cognizance are

appropriate and the charges are accurate. The AO must resolve all questionable purchases with the Cardholder. In the event an unauthorized purchase is detected, the AO must notify the APC and other appropriate personnel. After review, the AO may have to sign the account statement. They must maintain the documentation for record.

For specific responsibilities, please refer to Attachment 10 of the GSA Master Contract.

## Cardholder

Cardholders and/or AOs, as appropriate, are responsible for fully reconciling each Statement of Account or invoice they receive in order to ensure timely identification of possible disputes. The Cardholder should retain all receipts and other transaction documentation to facilitate reconciliation. If documentation is not available, the Cardholder and/or AO should annotate the Statement of Account or invoice, recording all pertinent information. The Cardholder and/or AO should review and ensure that all transactions on the Statement of Account or invoice are appropriate. If an item has been returned and a credit voucher was received, the Cardholder and/or AO must verify that the credit is reflected on the Statement of Account. If credits do not appear in a timely fashion (within 45 days), or if there are any other inconsistencies within the Statement of Account or invoice, the Cardholder and/or AO should initiate the dispute process. It is the DoD's responsibility to ensure that the resolution of all disputes is properly tracked and reflected on the Statement of Account or invoice.

## Citi

Citi will provide timely delivery of all products and services specified in the DoD Task Order within the parameters established under the GSA Master Contract.

In the event of a transaction dispute, Citi shall:

- Suspend amount disputed from balance due
- Provide sufficient transaction data to identify the charge
- Promptly investigate disputed items and use best efforts to resolve transaction disputes, including working with merchants and the TDO
- Provide a copy of the charge in dispute, if available
- Provide a copy of all Citi correspondence regarding disputed items, if requested
- Chargeback the merchant where appropriate

- Detail the disputed charge on the Invoice Status Report
- Rebill proper charges in the subsequent billing period and include complete transaction data for the rebilled charge, if available

If a disputed item is resolved before the payment due date, the resolution shall appear on the following official invoice. Citi will provide the DoD and its employees with dedicated and responsive customer service representatives 24 hours a day, seven days a week, every day of the year through the Citi Customer Service Center. Cardholders should call toll-free at 1-800-200-7056 in the U.S. For Cardholders outside the U.S., call collect to 1-757-852-9076. APCs should call toll-free at 1-866-670-6462. For APCs outside the U.S., call collect to 1-757-853-2467. This service will enable all program participants to obtain information and resolve problems associated with the Citi® DoD Travel Card program.

# Disputes

There are many reasons why a Cardholder may disagree with a charge that appears on his/her Statement of Account. Cardholders must resolve these types of disputes directly with the merchant by requesting a credit to the account. To avoid this type of merchant contact, it is very important for the Cardholders to verify the transaction total with the merchant at the time of the transaction. Examples of typical disputes that can be expected to arise and how they should be handled are:

- **Unauthorized mail or telephone orders:**

Transactions may occur without the card or the Cardholder being present at the merchant location. It is imperative that proper Cardholder procedures be in place, which will promote complete reconciliation of each billed transaction with Cardholder receipts and/or phone order logs. If the Cardholder discovers that he/she has been billed by a merchant for goods or services he/she did not order, he/she may file a dispute to seek a reversal of the transaction. Visa will require Citi to close the account citing fraud if such a transaction is billed.

- **Multiple processing:** Inadvertently, a merchant may process a single transaction multiple times or for multiple billing amounts. This would become apparent to the Cardholder through the reconciliation process of his/her billing statement. The Cardholder needs to simply identify when the original transaction was billed. If any other circumstances were involved, the Cardholder should provide a brief explanation as well.

- **Merchandise or services not received:** If a Cardholder has been charged by a merchant for something he/she has not received, he/she must first contact the merchant to resolve the situation. Contact with the merchant may identify that the merchandise is in transit or was lost in transit, a service

appointment was not kept or some other type of obstacle that the merchant was unaware of has occurred. The Cardholder and merchant should come to an agreement regarding a resolution. If the Cardholder and the merchant cannot arrive at a satisfactory resolution, the Cardholder should file a dispute stating the details of the attempt to rectify the situation directly with the merchant.

- **Canceled or returned merchandise:** In

some instances, a Cardholder may cancel a merchandise order or may receive the goods from a merchant and return them even before billing has occurred. If returned in person, the Cardholder would have received a credit voucher from the merchant to validate the return. If the goods were returned via mail service or delivery service, the only proof the Cardholder has of the return is the shipping receipt, such as a postal or UPS receipt, or trucking company shipping document. If the order was canceled, the Cardholder should have a record of the date and time of cancellation, along with a cancellation number, if applicable. This documentation, identifying the destination of the returned goods, will substantiate the return and a copy should be included when a dispute is filed. If billing still occurs after cancellation, the Cardholder must request from the merchant that their account be credited.

- **Credit not received:** When a Cardholder receives a credit voucher from a merchant, he/she must reconcile this transaction to his/her billing statement along with his/her charge transactions to ensure that he/she is actually credited for the return. If the Cardholder has a credit voucher but does not see the credit appear on a subsequent statement, he/she should file a dispute, including a copy of the credit voucher.

- **Difference in amount:** Part of the Cardholder reconciliation process should include the verification of the amount to ensure the amount charged to the account is the amount agreed upon and documented on the original charge slip. If these differ, the Cardholder should file a dispute for the difference, including a copy of the original sales slip as proof of the valid amount of the transaction. The Cardholder may deduct the amount of the difference from payment if a dispute is filed.
- **Copy request/unrecognized charge:** In the event that a Cardholder requires a copy of a sales draft that he/she for some reason does not have, a dispute may be filed to request a copy. The fulfillment of this request usually takes three to four weeks. There may be occasions when the Cardholder cannot recognize a charge that appears on his/her Statement of Account. Reconciling the charge slips with the statement by the merchant name, location or dollar amount may clear up some questions. But when the Cardholder cannot identify or validate a charge that appears on his/her statement, he/she should file a dispute.
- **Paid by other means:** A Cardholder may also discover that during the reconciliation and statement process he/she has been billed on

the Travel Card for something that was paid for by another means. A dispute should be filed that includes proof of contact and the response from the merchant as well as the other form of payment, such as a canceled check (front and back), credit card statement or a cash receipt.

- **Not as described:** This reason can be used when the Cardholder can identify that the goods or services received did not conform to what was agreed upon with the merchant. The Cardholder must first make contact with the merchant to resolve his/her dispute by attempting to return the merchandise or seek other acceptable means of resolution. If no resolution can be achieved, the Cardholder should file a dispute.
- **If none of the above applies:** There are some instances when an error of some kind has occurred on a Cardholder's account that cannot be described through the use of one of the above-listed dispute reasons. In writing, please provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper and sign and date your description statement.

# Dispute Resolution Process

Reasons for disputing a transaction may vary from dissatisfaction with the goods or services provided to nonrecognition of the reported merchant or charge. In all cases, the first course of action is for the Cardholder to contact the supplier and attempt to resolve the dispute directly. If attempts to resolve the dispute with the supplier have not been successful, or if attempts to contact the supplier are not possible (supplier is not recognized, contact information is not available, etc.), the following process should be initiated by the Cardholder or his/her representative within the DoD:

## Step 1

Communication with Citi must be initiated by either the Cardholder or a DoD representative on the Cardholder's behalf. Authorized representatives of the DoD normally include the TDO, the DBO, the APC and the AO. This communication is normally done via telephone through the toll-free Citi Customer Service number or online via the CitiDirect® Card Management System (CCMS). All disputes unresolved at the supplier/Cardholder level must be submitted to Citi within 60 days of receipt of the invoice on which the charge(s) first appeared. After 60 days, the right to dispute a charge may be relinquished.

## Step 2

Citi will instruct the individual making contact concerning next steps. The Cardholder will normally be required to complete either a paper or electronic Dispute Form and send the completed form to Citi ([www.citimanager.com](http://www.citimanager.com), U.S. Federal Government Services, Reference). The Cardholder should always keep a copy of the completed Dispute Form for his/her reference. The Cardholder may also be required to provide a copy of the Dispute Form to appropriate entities within the DoD, such as the TDO.

## Step 3

Citi will suspend the disputed charge from the outstanding balance due once it receives notice

of the dispute. Citi will acknowledge the initiation of a dispute to the Cardholder, confirming that the Cardholder does not have to pay the amount in question, pending the outcome of the dispute process.

The suspension process places the amount in question in a special category of transactions. Suspended transactions are tracked and reported to the appropriate personnel in the DoD, such as the TDO, per the terms and conditions of the GSA Master Contract and the DoD Task Order. Visa requires merchants to respond to the notification of dispute within 21 to 45 days of receipt.

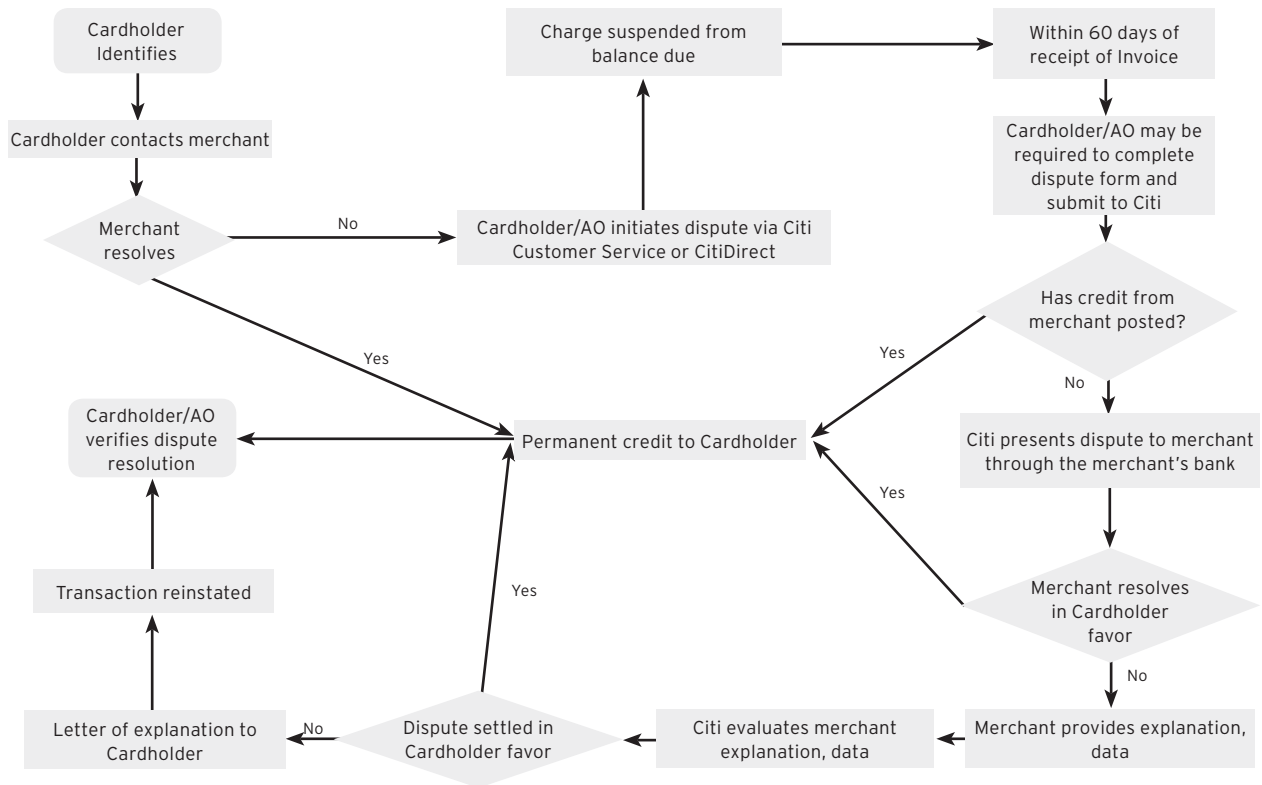
If the supplier has not responded within 45 days, the dispute is automatically resolved in favor of the Cardholder. While this process is taking place, the Cardholder is not expected to take any further action, unless Citi requests additional information.

## Step 4

Based on the supplier's response, the charge will either be resolved in favor of the Cardholder or the supplier. If the charge is resolved in favor of the Cardholder, the charge is removed from the account and all related reports will reflect this status. If the dispute is resolved in favor of the supplier, a letter is sent to the Cardholder explaining the decision. The charge will appear as a part of the balance due on the next Statement of Account, along with a dispute resolution message. The Cardholder should retain the dispute resolution letter and attach it to the next Statement of Account as support documentation.

Typically, when a charge is resolved in favor of the supplier, the supplier has provided evidence of compliance with MasterCard and Visa association operating regulations. In those very rare instances when agreement cannot be reached between the Cardholder and the supplier, or when the charge appears to be fraud-related, special actions are taken on a case-by-case basis.

The following chart depicts the dispute process.



\*Actual timing for dispute and resolution process is governed by credit card regulations. Citi will track the Merchant and Cardholder dispute for 90 days.

# Reports

## Invoice Report

Citi provides invoices on a cycle basis. All transaction-level details will be provided as they are available.

## Invoice status report

This report identifies all outstanding invoices (CBAs) and statements (IBAs) and includes all transaction data and a field that calculates interest penalty. It is supplied electronically and can be modified to assist in tracking and allocating refunds as applicable.

## Master file report

This report provides data at monthly, quarterly and annual intervals and reflects new accounts. Electronic and print media deliveries are available.

## Transaction dispute report

This report lists all outstanding and resolved transaction disputes. The report is summarized by dispute status and is generated on a cycle basis. The user has the capability to access detail-level data, and thereby identify, track, balance and obtain status on the dispute from the original charge through resolution. This report will not be available on the Dashboard.

Global Transaction Services

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

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