



GSA SmartPay Conference

Disputes: Resolution without Delay Civilian

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Vice President, Citi





Success is in the Cards

11th Annual GSA SmartPay Conference

Phoenix, Arizona
July 28th - July 30th, 2009



Disputes: Resolution without Delay

House Rules

To ensure the best possible learning experience for participants, please adhere to the following house rules:

- Turn cell phones and pagers to vibrate
- Hold questions to end of session
- Must be scanned to receive CLP credits
 - For each course
- Unanswered Questions
 - Q-Cards & Ballot Boxes
 - Answer to be emailed after the conference - within 45 days



Disputes: Resolutions without Delay

Goals & Objectives

This session is designed to assist you in achieving the following goals:

- Provide an overview and outline of the dispute process
- Provide tools and information to educate your cardholders
- Facilitate more timely and effective dispute resolutions



Agenda

1. Defining a Dispute
2. Dispute Process
3. CitiDirect® Card Management System Benefits
4. Ensuring a Successful Dispute Process
5. Dispute Resolution
6. Cardholder Tips

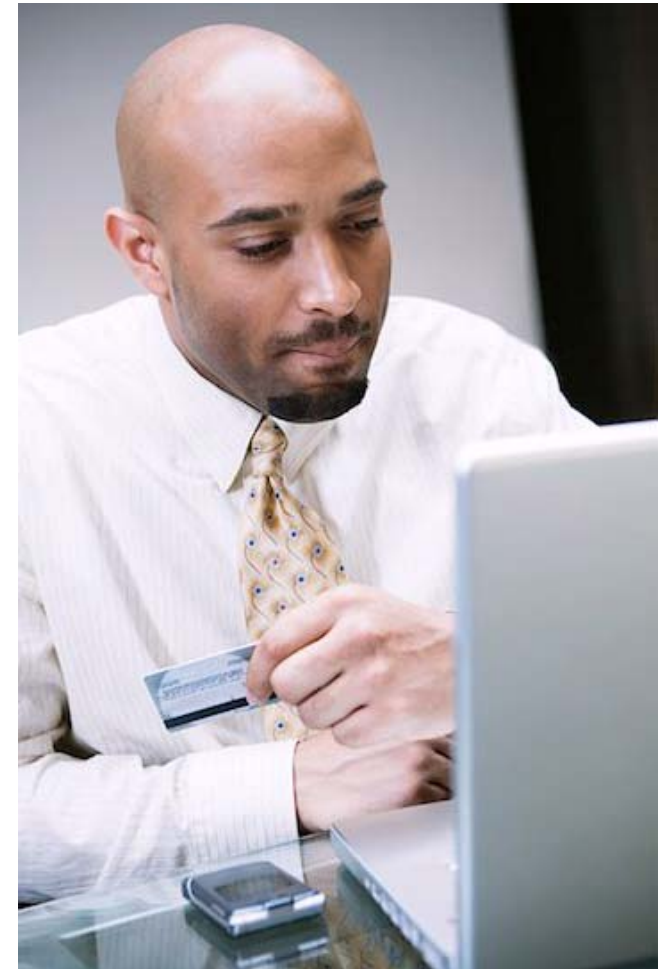


1. Defining a Dispute

Defining Disputes

What is a Dispute?

- Association Definition: A transaction amount that the cardholder believes should be returned in full or in part to the merchant.
 - A dispute is the first step in the process to return a charge to the merchant's bank
 - It may be determined for a given reason that all or part of the charge amount could be charged back to the merchant bank
- Common Reasons for a Dispute:
 - A charge on statement that cardholder does not remember making
 - Difference in amount
 - Duplicate charges
 - Canceled or returned merchandise



2. Dispute Process

Dispute Process

Understanding the Basics

- Who are the players?
 - Visa & MasterCard – the card associations
 - Card Issuers
 - Merchants
 - Card Acquirers
 - Cardholders
- Who sets the guidelines?



Dispute Process

Quick Facts & Tips for Cardholders

- Cardholder **MUST** notify the issuer of dispute within 60 days from statement date on which transaction appears
- Cardholders should carefully review their statements every month
- Cardholders should retain all receipts and other transaction documentation

60
Days

Dispute Process

Steps to Initiating a Dispute Claim

- Step 1: Contact the merchant directly
 - Disputes are often resolved by contacting the merchant directly
- Step 2: If the merchant is unable to help, contact the issuing bank
 - The issuing bank will research the transaction with the merchant and their acquirer on the cardholder's behalf
 - Citi: 800-790-7206
 - Complete and submit dispute form – including additional required documentation
- **Remember the 60 Day Rule!**
 - Rights to dispute charges after the 60-day rule may be relinquished

Dispute Process

Steps to Initiating a Dispute Claim – Obtaining the Dispute Form

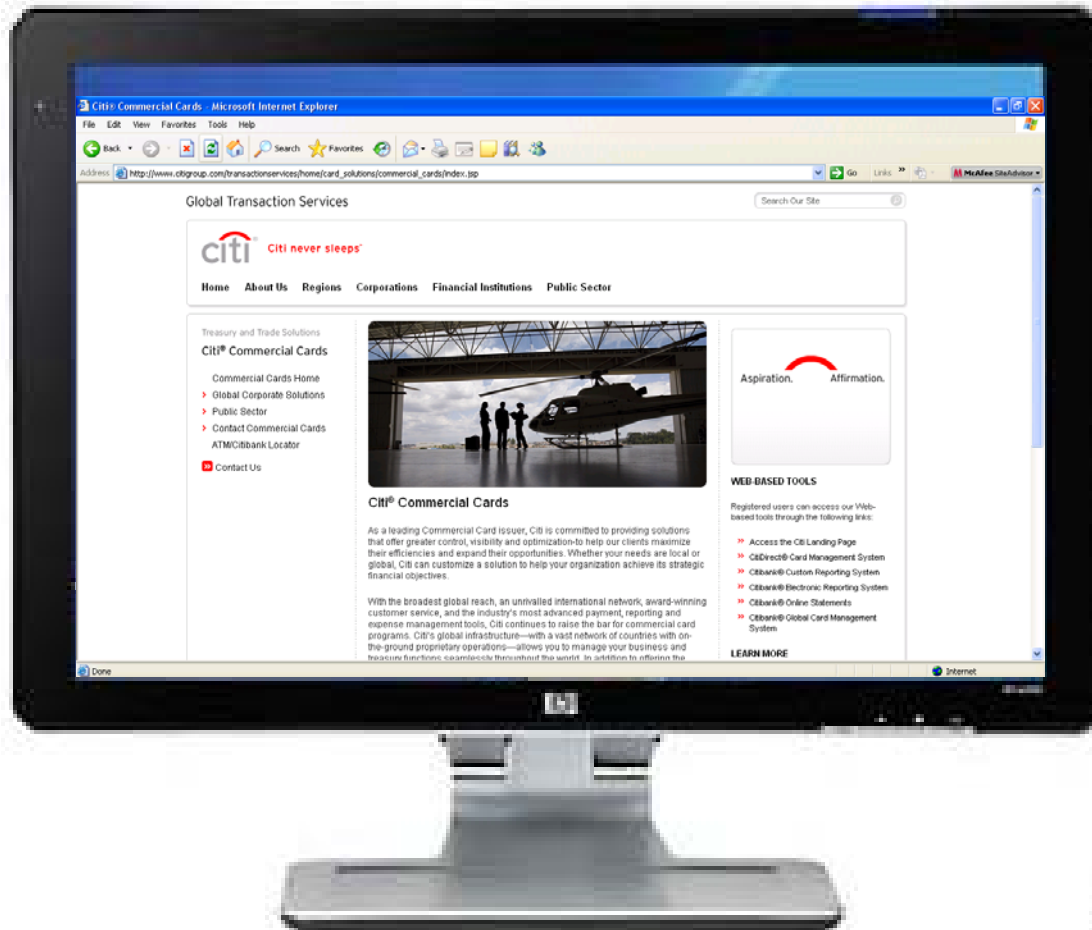
- CitiDirect® Card Management System
- CitiManager® Web Site
- Customer Service

Fax completed dispute forms to (605) 357-2019



Dispute Process

Obtaining the Dispute Form



Dispute Process

Obtaining the Dispute Form

Global Transaction Services



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Dispute Process

Obtaining the Dispute Form



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 - Reference
 - CitiDirect® Card Management System
 - > SmartPay 2
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 - ATM/Citibank Locator
- > Contact Us

Program Materials

A/OPC Guides

- >> Citibank® Purchase Card
- >> Citibank® Travel Card
- >> Citibank® MasterCard® Fleet Card
- >> Voyager Card Acceptance Schedule

Appendices to A/OPC Guides

- >> Appendix A: Acronyms
- >> Appendix B: Program Forms
- >> Appendix C: Report Formats
- >> Appendix D: Account Statement and Memo Statement
- >> Appendix E: MCC Codes
- >> Appendix F: MCC Codes - Fleet Card Program
- >> Appendix G: Required Data Elements for Reporting - Fleet Card Program
- >> Appendix H: MCC Code Listing in Numeric Order

Cardholder Guides

- >> Citibank® Purchase Card
- >> Citibank® Travel Card
- >> Cardholder Account Agreement With Creditworthiness Processing
- >> Cardholder Account Agreement Without Creditworthiness Processing

Other Government Services Material

- >> GSA SmartPay® 2 - Presentation Package
- >> Presentations: GSA Conference 2008
- >> Designated Billing Office Guide
- >> Transaction Dispute Office Guide
- >> Account Credit Ratings (Account Statuses)



Dispute Process

Obtaining the Dispute Form



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Appendix B: Program Forms

Program forms CB001 through CB014 are provided below. The forms are in PDF format, so you will need Adobe® Acrobat Reader® to view them. [Click here](#) to download it.

CB001	Government Purchase Card Setup Form
CB002	Government Purchase or Travel Card Maintenance Form
CB003	Government Cardholder Dispute Form
CB004	Government Travel Card (Individually Billed Account) Setup Form
CB004-B	Government Travel Card (Individually Billed Account) Setup Form - Creditworthiness
CB005	Government Travel Card (Centrally Billed Account) Setup Form
CB006	Government Agency/Organization Program Coordinator Setup/Maintenance Form
CB007	Government Approving Official (Agency Account) Setup/Maintenance Form
CB008 A	MasterCard Government Fleet Card Driver Setup Form for Electronic




Dispute Process

Obtaining the Dispute Form

Required Fields:

1. Inquirer's Name
2. Date
3. Cardholder's Name
4. Account Number
5. Transaction Date
6. Dollar Amount of Charge
7. Merchant
8. Cardholder Signature
9. Error Description



CITIBANK[®] GOVERNMENT CARDHOLDER DISPUTE FORM

INQUIRER'S NAME: (1) _____ DATE: (2) _____
CARDHOLDER'S NAME: (3) _____
ACCOUNT NUMBER: (4) _____

CARDHOLDER: PLEASE PROVIDE A COPY OF ANY INFORMATION FORMS REQUESTED BELOW
ALONG WITH THE STATEMENT THE DISPUTED CHARGE APPEARS ON.
PLEASE FAX TO 605-357-2619 OR MAIL TO Citibank Government Services, P.O. Box 6125, Sioux Falls, SD 57117-6125.
This form must be filed out completely and forwarded to Citibank and the appropriate Agency official (as determined by your internal procedure(s))
within 60 calendar days of receipt of your invoice.

TRANSACTION DATE: (5) _____ DOLLAR AMOUNT OF CHARGE: \$(6) _____ MERCHANT: (7) _____
CARDHOLDER SIGNATURE: (8) _____


Please read carefully each of the following descriptions and check the one most appropriate to your particular dispute. Card program regulations require that you provide additional statements to document specific items, where indicated below. If you have any questions, please contact us at 1-800-790-7206 (overseas call collect at 304-954-7830). We will be more than happy to advise you in this matter.

(9)

- UNAUTHORIZED TRANSACTION
 I have not authorized this charge to my account.
- MULTIPLE PROCESSING - THE DATE OF THE FIRST TRANSACTION WAS _____
 The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.
- MERCHANDISE NOT RECEIVED IN THE AMOUNT OF \$ _____.
Please enclose a separate statement detailing the merchant contact, and the expected date to receive merchandise.
 My account has been charged for the above transaction, but I have not received the merchandise. I have contacted the merchant, but the matter was not resolved.
- CANCELED TRANSACTION
 My account has been charged for the above listed transaction. I have contacted this merchant on (date) and canceled the order. I will refuse delivery should the merchandise still be received.
- MERCHANDISE RETURNED IN THE AMOUNT OF \$ _____.
Please enclose a separate statement detailing the merchant contact, date of the contact and the merchant response.
 My account has been charged for the above listed transaction, but the merchandise has since been returned.
A copy of the postal or UPS receipt is enclosed.
- CREDIT NOT RECEIVED
 I have received a credit voucher for the above listed charge, but it has not yet appeared on my account.
A copy of the credit voucher is enclosed.
- DIFFERENCE IN AMOUNT
 The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount for which I signed. The difference of amount is \$ _____.
- COPY REQUEST
 I recognize this charge, but need a copy of the sales draft for my records.
- SERVICES NOT RECEIVED
Please enclose a separate statement with the date of the merchant contact and response.
 I have been billed for this transaction; however, the merchant was unable to provide the services.
- PAID FOR BY ANOTHER MEANS
Please enclose a separate statement with the date of the merchant contact and response.
 My card number was used to secure this purchase; however, the final payment was made by check, cash, or another credit card. Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means.
- NOT AS DESCRIBED
 The item(s) specified do not conform to what was agreed upon with the merchant. (The Cardholder must specify what goods, services, or things of value were received. The Cardholder must have attempted to return the merchandise and state so in his/her complaint.)

• IF NONE OF THE ABOVE REASONS APPLY:
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. Numbers in parentheses correspond to numbers on guide sheet on next page.


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Dispute Process

Obtaining the Dispute Form

1. Unauthorized Transaction
2. Multiple Processing
3. Merchandise Not Received in the Amount of \$
4. Cancelled Transaction
5. Merchandise Returned in the Amount of \$
6. Credit not Received
7. Difference in Amount
8. Copy Request
9. Services Not Received
10. Paid for by Another Means
11. Not as Described
12. None of the Above...



CITIBANK[®] GOVERNMENT CARDHOLDER DISPUTE FORM

INQUIRER'S NAME: (1) _____ DATE: (2) _____
CARDHOLDER'S NAME: (3) _____
ACCOUNT NUMBER: (4) _____

CARDHOLDER: PLEASE PROVIDE A COPY OF ANY INFORMATION FORMS REQUESTED BELOW
ALONG WITH THE STATEMENT THE DISPUTED CHARGE APPEARS ON.
PLEASE FAX TO 606-937-2915 OR MAIL TO CitiBank[®] Government Services, P.O. Box 6125, Storky Falls, SD 57117-6125.
This form must be filed out completely and forwarded to CitiBank and the appropriate Age Key Office (as determined by your internal procedures)
within 60 calendar days of receipt of your invoice.


TRANSACTION DATE: (5) _____ DOLLAR AMOUNT OF CHARGE: \$(6) _____ MERCHANT: (7) _____
CARDHOLDER SIGNATURE: (8) _____

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- PAID FOR BY ANOTHER MEANS
Please enclose a separate statement with the date of the merchant contact and response.
 My card number was used to secure this purchase; however, the final payment was made by check, cash, or another credit card. Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means.
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Dispute Process

Obtaining the Dispute Form

Remember – the cardholder **MUST** sign the form



CITIBANK® GOVERNMENT CARDHOLDER DISPUTE FORM

INQUIRER'S NAME: (1) _____ **DATE:** (2) _____

CARDHOLDER'S NAME: (3) _____

ACCOUNT NUMBER: (4) - - - - -

CARDHOLDER: PLEASE PROVIDE A COPY OF ANY INFORMATION/FORMS REQUESTED BELOW
ALONG WITH THE STATEMENT THE DISPUTED CHARGE APPEARS ON.
PLEASE FAX TO 605-357-2019 or MAIL TO Citibank® Government Services, P.O. Box 6125, Sioux Falls, SD 57117-6125.
This form must be filled out completely and forwarded to Citibank and the appropriate Agency officials (as determined by your internal procedures)
within 60 calendar days of receipt of your invoice.

TRANSACTION DATE: (5) _____ **DOLLAR AMOUNT OF CHARGE:** \$ (6) _____ **MERCHANT:** (7) _____

CARDHOLDER SIGNATURE: (8) _____

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(9)



Dispute Process

Pop Quiz

1. What is the first step a cardholder should take in the dispute process?
A. Contact the Merchant
2. If the merchant is unable to assist, what is the next step the cardholder should take?
A. Contact Citi or Submit a Dispute Form
3. Name the website where the dispute form can be found.
A. www.citimanager.com



3. CitiDirect[®] Card Management System Benefits

CitiDirect® Card Management System Benefits

Submitting the Dispute Form – Using the CitiDirect® Card Management System

- Preferred method for many agencies
- Ensure all required fields are complete (including dispute reason and transaction amount) prior to clicking “submit” button
- Attend CitiDirect® Card Management System hands-on session to learn more

The screenshot displays the CitiDirect Card Management System interface. At the top, the Citi logo and "investment banking" are visible, along with the URL "Citigroup.com". The navigation menu includes "Inbox", "Card Management", "Inquiry", and "Assistance". The current page is titled "Inquiry - Statement - Cardholder Statement".

Key information displayed includes:

- Cardholder: TRAVEL - Individually Billed
- Account Number: xxxxxxxxxxxx
- Statement Period: 04/21/2007 - 05/22/2007
- Statement Status: Interim
- Tax Total: \$ 0.00
- Statement Total: \$ -1,427.44

A table of transactions is shown with the following columns: select, post_date, tran_date, merchant, amount, status, note, type, and rec ind. The transactions include:

select	post_date	tran_date	merchant	amount	status	note	type	rec ind
<input type="checkbox"/>	04/30/2007	04/26/2007	CONTINENTAL	\$ 359.80				<input type="checkbox"/>
<input type="checkbox"/>	04/30/2007	04/26/2007	UNITED AIR	\$ 312.12				<input type="checkbox"/>
<input type="checkbox"/>	05/02/2007	04/27/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/02/2007	04/27/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/01/2007	04/30/2007	UTC REMIT	\$ -28.67				<input type="checkbox"/>
<input type="checkbox"/>	05/01/2007	04/30/2007	UTC REMIT	\$ -1,004.32				<input type="checkbox"/>
<input type="checkbox"/>	05/02/2007	05/01/2007	AVIS RENT-A-CAR	\$ 68.82				<input type="checkbox"/>
<input type="checkbox"/>	05/03/2007	05/01/2007	TEN ASIAN BISTRO TENTATIO	\$ 16.00				<input type="checkbox"/>
<input type="checkbox"/>	05/07/2007	05/02/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/07/2007	05/02/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/03/2007	05/02/2007	MARRIOTT HOTELS	\$ 171.35				<input type="checkbox"/>
<input type="checkbox"/>	05/04/2007	05/02/2007	AVISTAR CT PICCOLO	\$ 10.40				<input type="checkbox"/>
<input type="checkbox"/>	05/04/2007	05/02/2007	DELTA AIR	\$ 305.55				<input type="checkbox"/>
<input type="checkbox"/>	05/04/2007	05/02/2007	USAIRWAYS	\$ 230.80				<input type="checkbox"/>
<input type="checkbox"/>	05/11/2007	05/09/2007	RAMADA INNS STUART	\$ 184.46				<input type="checkbox"/>
<input type="checkbox"/>	05/11/2007	05/09/2007	COCONUTS ON THE BEACH	\$ 27.00				<input type="checkbox"/>
<input type="checkbox"/>	05/14/2007	05/10/2007	AVISTAR CT PICCOLO	\$ 28.00				<input type="checkbox"/>
<input type="checkbox"/>	05/10/2007	05/10/2007	CITIBANK USA N.A	\$ -3,188.84				<input type="checkbox"/>
<input type="checkbox"/>	05/11/2007	05/10/2007	AVIS RENT-A-CAR	\$ 268.81				<input type="checkbox"/>
<input type="checkbox"/>	05/15/2007	05/13/2007	UNITED AIR	\$ 553.48				<input type="checkbox"/>

At the bottom of the page, there are buttons for "dispute", "print Statement", and "close".

CitiDirect® Card Management System Benefits

Submitting the Dispute Form – Using the CitiDirect® Card Management System

Dispute

CARDHOLDER ACCOUNT NUMBER	XXXXXXXXXX	TRAN DATE	04/11/2007
MERCHANT	AMERICAN	AMOUNT OF CHARGE	\$ 318.80

Please read each description carefully and check the one most appropriate to your particular dispute.

Questions?
Contact us at: 1-800-790-7206, option 2, or for international calls, dial collect at (904) 954-7850

We recommend that this form be printed, signed and sent to Citibank as supporting evidence and to expedite dispute processing with the merchant. If this claim is initiated on behalf of the card holder the form has to be printed, signed by the cardholder and sent to Citibank.

Unauthorized Transaction (UnauthTran)
I have not authorized this charge to my account.

Duplicate Processing (DupProc)
The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for \$ [input]. I did not authorize this charge. My card was in my possession at all times.
The date of the authorized transaction was [input] (mm/dd/yyyy). (For multiple tickets, please identify which ticket was used(authorized))
[input]

Merchandise or Service Not Received in the Amount of \$ [input] (MercNotRcd)
I have authorized this charge but have not received the merchandise or service (select one). I expected to receive the merchandise/service on [input] (mm/dd/yyyy). I have contacted the merchant on [input] (mm/dd/yyyy) to request credit and their response was
[input]

4. Ensuring a Successful Dispute Process

Ensuring a Successful Dispute Process

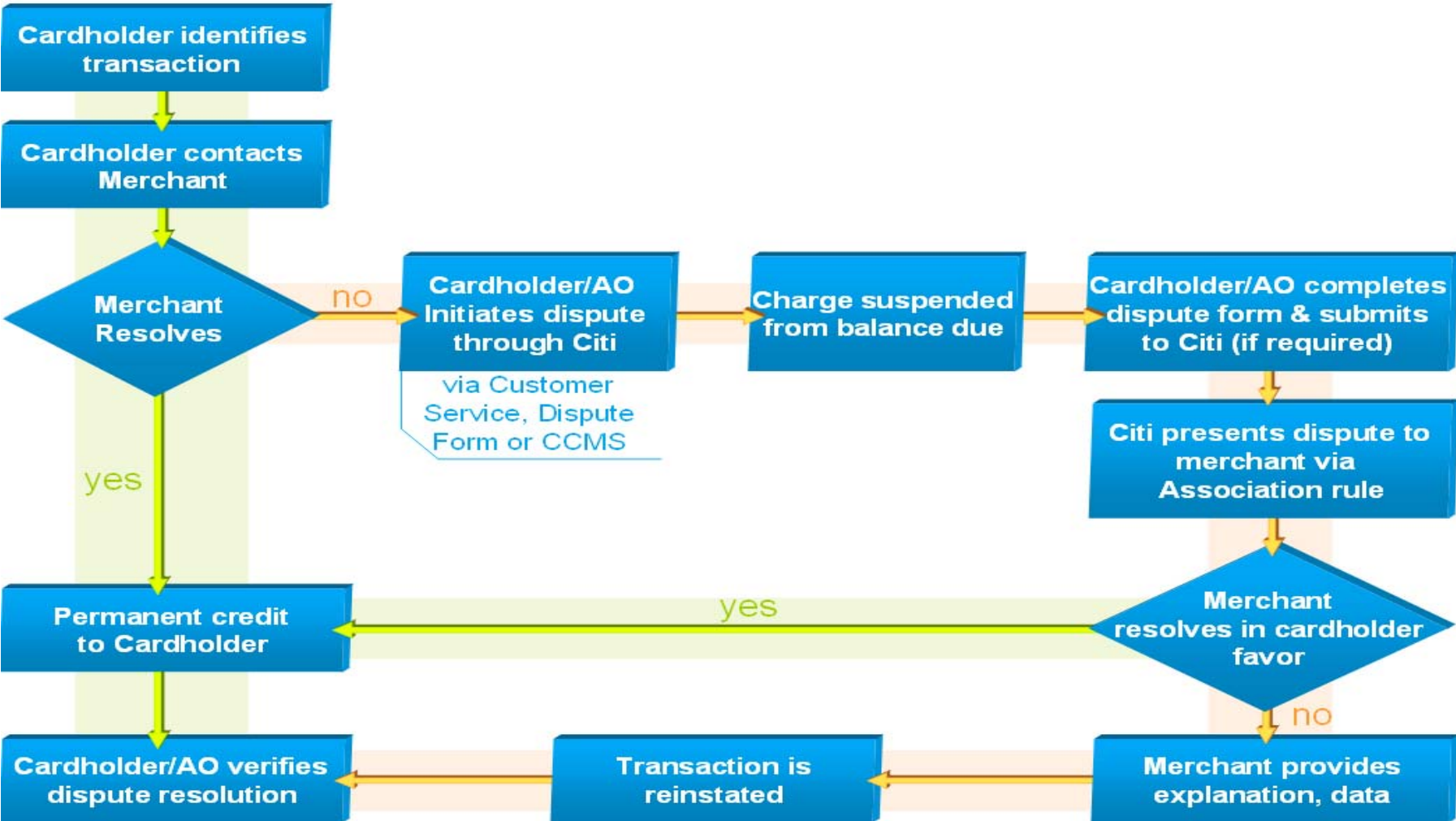
Cardholder Tips

- Submitting a dispute on line will initiate the dispute process
- May not dispute if previously disputed
- May not dispute if older than 60 days
- Cannot dispute fees
- A signed dispute form may be required



Ensuring a Successful Dispute Process

The Dispute Process



5. Dispute Resolution

Dispute Resolution

Chargeback Process at Citi

1. Citi requests charge amount via the merchant's bank
 - a. Visa requires merchant response within 45 days of notification of dispute
 - b. If response is not received within 45 days, disputes are automatically resolved in favor of the cardholder
2. Documentation is sent to the Bankcard Associations



Dispute Resolution

Chargeback Process: Representment

Representment: The disputed charge is rejected by the merchant and sent back to the issuer.

1. Merchant disputes charge. Reasons may include:
 - a. Invalid reason
 - b. Reason criteria not met
 - c. Missing documentation or paperwork
2. Merchant provides supporting documentation of charge
3. Cardholder has opportunity to dispute
4. Account may be re-billed and resolved

Dispute Resolution

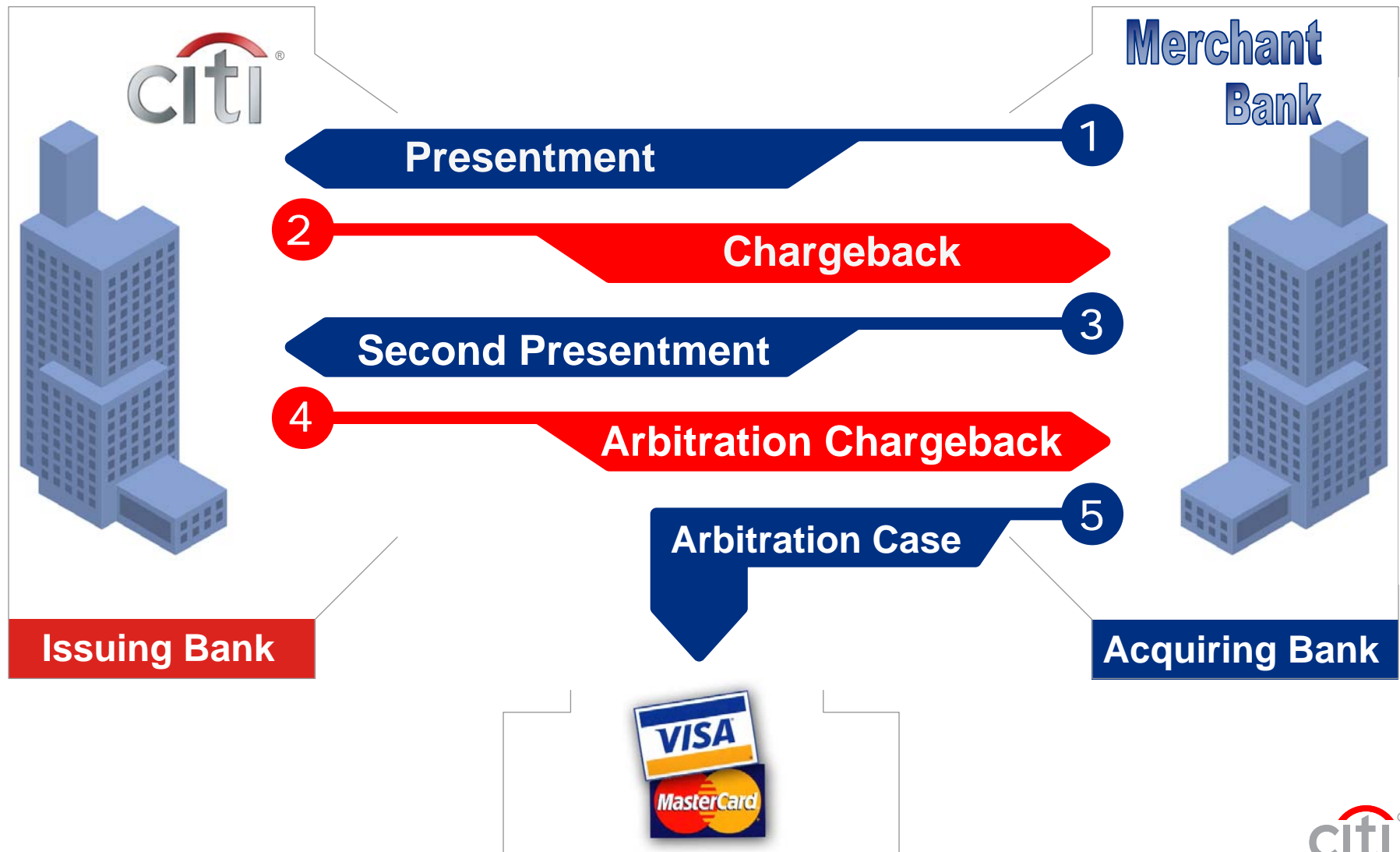
Chargeback Process: About Provisional Credits

- A provisional (temporary) credit may be applied when dispute is initiated
- The provisional credit may be re-billed to the cardholder's account, depending upon
 - Merchant response / documentation
 - Cardholder's failure to respond to correspondence from Citi requesting additional documentation



Dispute Resolution

Dispute Process: Chargeback Flow



Dispute Resolution

Dispute Process: Confirmation

1. Cardholder completes dispute form
 - a. Must complete within 21 days of verbal submission
 - b. Include all documentation with dispute form
 - c. Sign form
 - d. Include any documented (verbal or written) correspondence with merchant
 - e. Keep copies of everything
2. Citi sends letter to cardholder acknowledging dispute:
 - a. Letter sent to address on file
 - b. Allow 45 days for investigation
3. Investigation begins (allow 45 days)
4. Cardholder may be contacted to provide additional information
 - a. Timely customer follow up is critical (even while traveling) or dispute may be closed
 - b. Any Citi-issued credit could be re-billed
 - c. Contact Customer Service to ensure receipt of documentation

Dispute Process

Pop Quiz

1. What is the timeframe your cardholders should allow for a dispute investigation?

A. 45 business days

2. How long after the verbal submission does the cardholder have to submit the dispute form?

A. 21 days

3. Cardholders must notify Citi of a dispute within ____ calendar days of receipt of their statement.

A. 60 calendar days



4. Cardholder Tips

Cardholder Tips

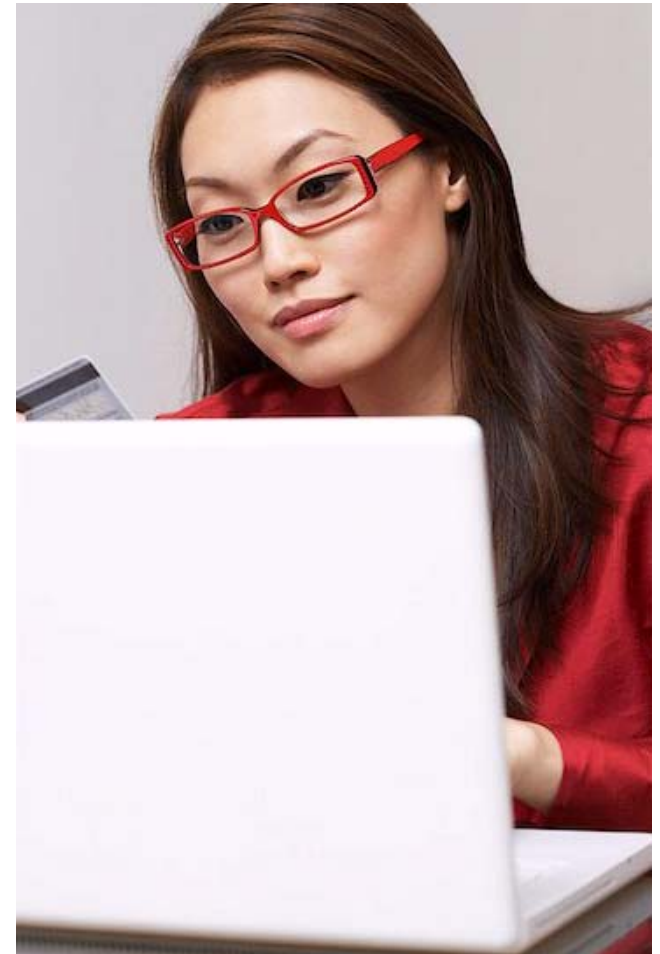
Avoiding Unnecessary Delays – What is Within Your Control

1. Include ANY & ALL documentation with dispute form, including:
 - a) such as receipts
 - b) verbal / written correspondence with merchant
2. Always sign the form
3. Maintain copies of everything
4. If returned merchandise, show receipt or tracking information from shipper
5. Cardholder must have his/her receipt if questioning the amount billed
6. The currency amount in the total box is the amount that will be processed

Cardholder Tips

CitiDirect® Card Management System

- Dispute form must be received within 21 days of verbal submission
- May not dispute if previously disputed
- May not dispute if older than 60 days
- Cannot dispute fees



Cardholder Tips

Fraud

- Unrecognized Charges:
 - A single unauthorized charge may be merchant error
- Unrecognized Merchant:
 - Merchants may bill under a name other than their operating name or bill from a different state from where the purchase was made
- Unauthorized mail or telephone orders
- Charges appearing to be fraudulent will have a block placed on the account and a new account will be opened in its place
- Contact Customer Service to close account:
 - Complete affidavit
 - Fax to Security Operations at (605) 330-6801
- Cardholders should contact Customer Service as soon as they believe the card is being used fraudulently

Cardholder Tips

Misuse

- Transactions due to misuse are not eligible for dispute or chargeback
- A/OPC manages to policy
- Proper use of tools
 - Use MCC restrictions
 - Manage credit limits
 - Close inactive accounts
 - Close terminated employee account immediately
 - Manage delinquency



Dispute Process

Pop Quiz

1. What must the cardholder do on all forms BEFORE sending them to the Disputes Department ?

A. Sign their name

2. What should the cardholder maintain copies of?

A. Everything related to the dispute

3. True or False: A cardholder should wait to verify that a charge is fraudulent before contacting Customer Service.

A. False. If the customer believes a charge to be fraudulent, they should contact Customer Service immediately.



5. Tracking Disputes

Tracking Disputes

Keeping Track of Disputes

- A/OPCs: Use CitiDirect® Card Management System to view cardholder statements
- Cardholders: View statement
- Transaction Dispute Report



Tracking Disputes

Keeping Track of Disputes

Transaction Dispute

Page by:

Report As Of Date: 2009-03-18-04.42.41

Account Name	Account Number	Transaction Date	Posting Date	Dispute Status	MCC	Merchant Description
Mouse Mickey	1236547894561230	1/30/2009	2/2/2009	Valid dispute	3504	HILTON HOTELS
Potter Harry	1236547894561230	2/7/2009	2/9/2009	Valid dispute	3058	DELTA
Zachary Connor	1236547894561230	1/29/2009	1/30/2009	Settled in cardholder favor	5691	MEN & WOMEN'S CLOTHING
Mouse Mickey	1236547894561230	1/7/2009	1/9/2009	Valid dispute	3726	RIO SUITES
Potter Harry	1236547894561230	1/31/2009	2/2/2009	Valid dispute	3405	ENTERPRISE RENT-A-CAR
Pan Peter	1236547894561230	2/10/2009	2/12/2009	Valid dispute	3000	UNITED AIRLINES

Settled in cardholder favor

City	Dispute Date	Dispute Settled Date	Statement Begin Date	Disputed Transaction Amount	Dispute Amount
SAINT LOUIS	3/5/2009		2/22/2009	\$129.31	\$129.31
DAVIS AFB	2/23/2009		2/22/2009	\$397.20	\$397.20
JAMAICA	2/9/2009	3/11/2009	3/6/2009	\$10.10	\$10.10
LAS VEGAS	3/11/2009		3/11/2009	\$86.11	\$86.11
JACKSONVILLE	2/18/2009		3/11/2009	\$63.12	\$63.12
SAN DIEGO	2/20/2009		3/6/2009	\$213.20	\$213.20

Dispute Date
(2/9/09)

Dispute Settled
Date (3/11/09)

Tracking Disputes

Top 5 Ways to Ensure Success!

- 1) Fill out dispute form completely
- 2) Sign dispute form
- 3) Submit dispute form within timeframe
- 4) Provide all supporting documentation
- 5) Follow up for additional correspondence requests in a timely manner



Disputes: Resolutions without Delay

Summary

This session was designed to assist you in achieving the following goals:

- Provide an overview and outline of the dispute process
- Provide tools and information to educate your cardholders
- Facilitate more timely and effective dispute resolutions



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