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1. Contact Information — Program Administrators and Cardholders

1.1 Purpose

Citi provides a Commercial Card Client Account Services (CAS) team to solely support Program Administrators and a Customer Service team to support cardholders. The CAS team is available Monday through Friday from 8:00 AM to 9:00 PM Eastern Standard Time. After normal business hours, the Customer Service team will handle calls from Program Administrators. The Customer Service team is available 24 hours a day/7 days a week for all program inquiries. Your call will automatically route after hours to Customer Service.

All authorized Program Administrators have authority to change and administer the Program. Cardholders have authority to update their contact details, dispute transactions, cancel a lost/stolen card or request statement information for their card account only. They are not able to change limits, authorize cash access or access other card accounts.

1.2 Contact Details — Program Management — United States — Client Account Services

This telephone number is for the Program Administrator(s) only.

<table>
<thead>
<tr>
<th>Client Account Services</th>
<th>1-855-867-0772</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone: (Toll-free — United States)</td>
<td>Option 1: Help Desk/File Delivery</td>
</tr>
<tr>
<td>Business Hours: 8:00 AM – 9:00 PM Mon-Fri EST</td>
<td>Option 2: General Maintenance or any CAS associate</td>
</tr>
<tr>
<td>Assigned CAS: Kaylen Woodard &amp; Nephiteria Monroe</td>
<td></td>
</tr>
</tbody>
</table>

E-mail address: sotx.comcards@citi.com

Fax: 1-866-713-5029

Please ensure that you have the following information ready when you contact the CAS team:

- Security Password (established during registration as a PA and Cardholder)
- Corporate Name
- Card Number

CitiManager, CCMS and GCMS provide self-service functionality. Your CAS assists with more complicated requests such as:

Most Common Types of Inquiries

- Auto Enroll/File Maintenance Processing
- Central Billing Account setups
- Convenience Checks (Orders/Issues)
- Electronic Payment Set-ups (ACH, Direct Debit)
- Finance Charges/Late Fee Issues
- Hierarchy Inquiries/Additions/Revisions
- Rollout of Additional Divisions/Sites
- Hierarchy Moves and Changes
- MCC Template Inquiries/Additions/Revisions
- MasterCard Coverage/Visa Coverage documentation copies & contact numbers
• Name Changes
  — Company
  — Program Administrator
  — Site Coordinator
• New Cardholder Profiles
• Payments/Payment Issues/Collections
• Program Implementation
  — Hierarchy Structure Change — Card Embossing
  — MCC Parameters — Payment Parameters
  — Highline Cards — Agent Assignment
• Program Maintenance/Updates
  — Plastic Change
  — Liability Type
  — Pricing Changes
• Spending Limits — Collection Strategies
• Auto Enrollment Set-up
• Security/Fraud Issues
• Spending Limits
  — Company
  — Highline Cards
  — Additions/Changes
  — Category/Level Changes
  — Inquiry
• Statement Messages
• Transaction Investigations

1.3 Program Management Escalation

Please adhere to the following escalation process:

<table>
<thead>
<tr>
<th>United States</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Client Service Officer</td>
<td></td>
</tr>
<tr>
<td>Kaylen Woodard</td>
<td></td>
</tr>
<tr>
<td>E-mail: <a href="mailto:sotx.comcards@citibank.com">sotx.comcards@citibank.com</a></td>
<td></td>
</tr>
<tr>
<td>1. Client Service Officer</td>
<td></td>
</tr>
<tr>
<td>Nephiteria Monroe</td>
<td></td>
</tr>
<tr>
<td>E-mail: <a href="mailto:sotx.comcards@citibank.com">sotx.comcards@citibank.com</a></td>
<td></td>
</tr>
<tr>
<td>2. Section Manager</td>
<td></td>
</tr>
<tr>
<td>Ronda Colley</td>
<td></td>
</tr>
<tr>
<td>Phone: (904) 954-8613</td>
<td></td>
</tr>
<tr>
<td>E-mail: <a href="mailto:Ronda.L.Colley@citibank.com">Ronda.L.Colley@citibank.com</a></td>
<td></td>
</tr>
<tr>
<td>3. Department Manager</td>
<td></td>
</tr>
<tr>
<td>Brent Anderson</td>
<td></td>
</tr>
<tr>
<td>Phone: (904) 954-4717</td>
<td></td>
</tr>
<tr>
<td>E-mail: <a href="mailto:Brent1.Anderson@citibank.com">Brent1.Anderson@citibank.com</a></td>
<td></td>
</tr>
</tbody>
</table>
1.4 Contact Details — Cardholder and General Inquiries — Customer Service

Customer Service provides support functions 24/7 and handles inquiries from merchants, cardholders, Program Managers, Approving Officials and third parties.

United States

<table>
<thead>
<tr>
<th>Customer Services</th>
<th>1-800-248-4553</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone: (Toll-free — United States)</td>
<td>24 hours, 7 days a week for account service</td>
</tr>
<tr>
<td>Telephone: (Collect Number — United States)</td>
<td>1-904-954-7850</td>
</tr>
<tr>
<td>Mailing Address:</td>
<td>PO Box 6125</td>
</tr>
<tr>
<td></td>
<td>Sioux Falls, SD</td>
</tr>
<tr>
<td></td>
<td>57117</td>
</tr>
</tbody>
</table>

There are five available options after entering an account number: The following table illustrates the most common call types and the service function for each:

- Option 1 — Account Balance, Available Credit, Payment Information
- Option 2 — Payment mailing address and to make a pay by phone automated payment
- Option 3 — Last twenty transactions and number of outstanding authorizations or authorizations issued
- Option 4 — Personal Identification Number (PIN) Requests
- Option 5 — Report Lost or Stolen Card, Change address, question specific merchant charge or Speak to Customer Service Representative
### Serviced Within the automated system
- Cardholder Service
  - Balance Information
  - Available Credit
  - Payment Information
  - Transaction Authorization
  - Pay by Phone
- APC Service
  - Technical Help Assistance
  - Activation Status
  - New Application Status
  - Account Status Date Maintenance
  - Balance Information

### Serviced by Representative
- Account Status
- Password Reset/Login Assistance
- Credit Balance Refund
- Quick Remit
- Available Credit/Balance
- Payment Due Date Inquiry
- Address/Phone Change
- Purchase/Credit Posted Inquiry
- Authorization Declined
- PIN Inquiry/Request

The cardholder will be asked a verification question to authenticate themselves. The verification questions for the IVR and customer service were selected at the time the program was established. If the cardholder cannot pass a primary/secondary validation, they will be asked to contact the Program Administrator for assistance.

### Other Types of Inquiries
- Account closures
- Account maintenance
- Authorization inquiry
- Billing Disputes/Billing Inquiries
- Card cancellations
- Cardholder name changes
- Cash Advance/PIN Number Inquiries
- Forced Authorizations
- Payments (Finance Charge/Late Fee Inquiry, Payment Inquiries, Payment Problems)
- Prior Year of YTD Interest
- Reissue
- Replacement Cards
- Request Copies (Charge Slips, Cardholder Memo Statements, Company Statements)
- Security Closures (Lost, Stolen, Not Received)
- Quick Remit Payments
- Spending Limits (Individual cardholder)
- Update Verification Information

### Best Practice Recommendation for Cardholder Verification
Citi utilizes cardholder verification processes and procedures that can provide the best experience and most security for our cardholders. Cardholders should be prepared to provide either of the following to ensure successful verification:
- Last four digits of Social Security Number
- Last four digits of Employee I.D.
- Specific verification type chosen by company
1.5 Program Management

- Best Practice Resource
- Contracts (Inquiries/Issues/Changes)
- Quarterly Business Reviews
- Product Enhancements
- New Product Features
- Customized Reports
- Data Transmission Set-Ups
  - Data Electronic File (DEF)
  - Electronic Data Interchange (EDI)
  - Statement Billing File (SBF)
- Citi Working Capital Analytics/Program Expansion
- Global Inquiries
- Card Products
  - Traditional (P card and T&E)
  - Virtual Cards
  - Buyer Initiated
  - Card Brand Choice
  - Coordinate Training
  - Customized/Logo Plastics—Pricing
- User Conferences
- Regional Roundtables

1.6 Customer Service Best Practices

There are action steps that can be taken to ensure a positive experience with the Citi Card and Customer Service team:

- Inform cardholders when they should expect to receive new cards
- Effectively communicate to cardholders the verification type for employees. This will enable a smooth activation process, as well as making calls to Customer Service a better experience. Verification types are listed above.
- Ensure that employees are aware of the merchant types that are accepted or not accepted as a part of the program
- Encourage the use of the IVR for basic requests
- Inform employees of which travel management group is used by the company
  - Travel-related questions should be directed towards the travel management group
- Basic policies and procedures of card usage should be communicated to the cardholder—i.e., credit limit increases need to be approved through the company
- Cardholders should be informed of requests that should be processed through the PA. These capabilities depend on your specific card program, i.e.:
  - Maintenance on account
  - Updating information
  - Closing an account
  - Refund requests
  - Name changes
• Educate the cardholder with information on the program in general, company contact and website used to access accounts
  — For example, cardholders should know if their statements are paperless and how to access these files
  — Education on how the expense system works:
    • Late fees
    • If they will report to a credit bureau
    • Filing an expense report

Helpdesk/Technical Support

Helpdesk Technical Support
Telephone: 1-800-248-4553 Option 1
Option: Technical Support

Types of Inquiries
• New User ID Inquiries
• Report Options
• Standard Management Report Questions
• Report Copy
• General Inquiries
• Navigational Assistance
• Online Application Assistance
• Online Maintenance Assistance
• File Delivery Issues
  — Missing Files
  — Encryption Issues
  — Data Transmission Issues
  — Historical Files
  — Duplicate/Missing Transactions
• Library
  — File Upload Inquiries

If you have any FILE RELATED issues, please reference the following PROFILES/DSN when contacting the HELPDESK:

• FILE DESCRIPTION (File Description)
• FILE PROFILE _______ (File Profile)
• FILE DSN _______________ (File DSN)

US and Canada files are delivered Tuesday through Saturday.
An investigation ticket will be opened promptly and you will be provided with the ticket number. The Helpdesk will work the ticket through to resolution.
2. Program Entitlements

2.1 Establish Program Entitlements

2.1.1 Purpose

The Program Administrator is responsible for assisting Citi to administer the Card Program. A Company is required to register at least two or more of its employees as designated Program Administrators. The registered Program Administrators are the only employees of the Company recognized to administer the Card Program.

The Program Administrator’s responsibilities include:

- Applying for cards
- Cancelling cards
- Managing number and status of cards
- Managing card limits
- Managing card statements
- Making payments
- Managing merchant category codes
- Manage credit balance and past dues
- Access to online reporting tools
- General inquiries

CitiManager provides self-service tools that can accomplish these functions in a streamlined process.

2.2 Establish Web Support Tools

Please contact your CAS to ensure that you have the most up-to-date forms. 2.2.1

CitiManager and CCRS Program Administrator Set Up or Deletion

(Processing Time: Typically 2 business days)

Form Processing Instructions

Form Completion and Documentation Requirements

1. Check off Acknowledgment of Canada Declaration and/or USA Terms & Conditions
2. Sign the required fields at the bottom of the form

Send Completed Form and Documentation to:

- New Programs — Use your intrinsic account to send the form to the Implementation Manager
- Existing Programs — Upload the form to your company library folder inside CitiManager

See the Appendix for instructions on how to fill out the PA Form. Complete sections 1, 3, 4, 5, 6, 7, 8 of the Program Administrator/Non-Cardholder Application Setup/Maintenance Form1 for the appointment of your PA’s (Please refer to a sample form attached in the Appendix). The Form must be signed by two authorized officers of the company.

Fax completed form to: 1-866-713-5029.

Or

Once logged into CitiManager at https://home.cards.citidirect.com/CommercialCard/Cards.html, go to resources, click on Library and upload this New Program Administrator Form to your company folder as instructed by your Account Manager.
Note: Program Administrators will be set up with a CCRS User ID and password by default as part of their registration.

2.2.2 CCRS User ID Set Up — For Non-Program Administrators

*(Processing Time: 10 calendar days)*

1. Complete the User Profile Form — (Please refer to a sample of the form below). The Form must be signed by a Program Administrator.
2. For non-cardholders CCRS access, omit sections 2 and 3.
3. Fax the form to: 1-866-713-5029.

2.2.3 Best Practices

1. Enable JAVA SCRIPT before beginning the form
2. CCRS Level: Select Read/Write/Delete
3. Program Audit Tool: Give All Roles
4. Library: Choose Yes
   a. Fill out folder name
   b. Folder Type: Either Document Share or File Delivery
   c. You may create as many folders as needed
5. Know that the security procedure is to provide Date of Birth and Password
6. Check off the Terms & Conditions for North America and Canada
3. Program Administration

3.1 Card Issuance

3.1.1 Purpose

Citi will issue a card to each eligible employee designated by the Company. Cards will be set up using an online application that may require management and PA approval prior to the electronic submission of the specific cardholder data.

3.1.2 Applying for a Card

(Processing Time: once app is approved or sent to print, cards will be received by PA in 3-5 business days. If sent to cardholder, can take up to 10 business days.)

The applicant should receive the “How to Apply” instructions from their agency. The option that the applicant selects will depend on how the company was set up with the tool.

Applying via CitiManager

1. From the CitiManager login home page click on the “Apply for card” button
2. Select option 2 or 3 depending on the information you have received from your organization. Click Continue
3. Enter either the invitation passcode and inviter’s e-mail (Option 2) or registration ID and passcode (Option 3)
4. Fill in all applicable information. The user ID and password selected will automatically be matched with the card account if the application is approved. Click Continue
5. Select the appropriate country and language. Click Continue
6. There are various text boxes that the user will need to type in. Fill in the required text boxes, as well as an approver to review the application (located at the top of the form) if applicable.
7. At the very bottom of the form click Submit. To save the application to submit at a later time, click Save As Draft.
8. Click Ok.

Applying via Auto-Enroll

1. Complete an auto-enroll spreadsheet. Once the spreadsheet is completed, it must be uploaded to the CitiManager Library in order to send it to the bank securely. An auto-enroll spreadsheet is available from the implementation team or from your CAS manager.
2. Please see the instructions for filling out the auto-enroll form in the Appendix.

3.1.3 Card Activation

All cards arrive with a card activation sticker. The information on the sticker gives an 800 number to call or URL in order to activate the card. Charges will not be authorized on the credit card until it has been activated. Cards are assigned random expiration dates. Re-issued cards (that arrive prior to the expiration date on the current card) and cards issued after a lost/stolen card situation also require activation.
How to activate your card:

You can activate your card online at www.citimanager.com/Corporate. Enter your Account Number and Verification ID to continue with the activation process.

Your Citi Corporate Card can also be activated over the phone:

Step 1: Call 1-877-905-1861 to activate your card.

Step 2: Enter your 16-digit account number

Step 3: Answer the security prompt. The system will ask you for the last 4 of your Social Security Number or last 4 of your Employee Identification Number.

3.1.4 Chip & Pin Card Activation (*If Applicable)

Cardholders must select a 4-digit PIN via the IVR once their card has been activated to be used for all transactions. Cardholders are able to select a PIN through the IVR with or without a cash/credit line assigned to the account.

Cardholders must input the required account information so that they do not drop out of the IVR during the activation process:

• US: Social Security Number or Employee Number (Last 4 digits)

To activate:

1. Enter the card number
2. Enter the required information illustrated above
3. Enter verification type:
   a. US: Expiration date and security (CVV) code
4. Set PIN

Note: The process to activate cash PINs is the same, however, there must be cash on the account or else there will not be a cash PIN option.

A cardholder may be unable to change their PIN by VRU for the following reasons and will be routed to Customer Service:

• Incorrect Account Number
• Incorrect SSN/EIN
• The account is a:
   — Billing Account
   — Control
   — IB Company
   — IB Control
• Account does not have a cash limit available
3.2 Using a Card

3.2.1 Securing a Card

1. Upon receipt of your new credit card, sign on the strip on the reverse side with a ballpoint pen.
2. If the Card is expired or terminated, destroy it immediately by cutting it diagonally in half.

3.2.2 Personal Identification Number (PIN) Request

Chip and PIN Card:

When traveling in countries with Chip and Pin technology, the cardholder will be asked to enter their 4-digit Personal Identification Number. Each employee will be required to select and use a PIN for purchases at retailers and for cash access when permitted. Retailers who do not have this new technology will still require a signature to identify the cardholder.

Steps to Take Upon Receipt of New Chip and PIN Card

1. Sign the back of your new Chip and PIN card.
2. You must activate your card before using it, by calling the toll-free or collect phone number on the back of the card.
3. Select a PIN by following the prompts on the Voice Response Unit (VRU).
4. If your new Chip and PIN card is replacing an old card, destroy your old card by cutting it in half.
5. During your first transaction at a merchant Chip-enabled terminal, you will be asked to sign for that transaction. After this transaction, all future Chip-enabled terminals will prompt you for your PIN.

If you forget your PIN, contact Citi Customer Service by calling the toll-free or collect phone number listed on the back of your card to reset your PIN. The cardholder will need to enter the new PIN three times before the transaction will be approved following a PIN reset.

3.2.3 Invalid PIN Entries

If a cardholder attempts more than three (3) invalid PIN entries, the ATM machine may capture their card. If this occurs, the cardholders account will be closed and a new card will need to be requested. If the ATM is the type that has the card inserted then pulled out by the user, the cardholder will be declined after three (3) invalid PIN entries. The cardholder will be unable to obtain a cash advance from the ATM or teller until after midnight ET the following day regardless of whether a new PIN has been selected and used or the correct PIN is now being input by the cardholder.

3.2.4 Acceptance

Cardholders can enjoy the benefits of MasterCard (Visa)’s worldwide acceptance and use their cards wherever the MasterCard (Visa) logo is displayed.
3.2.5 Fraud Monitoring Service

Citi provides a fraud monitoring service for all Citi-issued commercial cards. If Citi detects unusual or suspicious activity on a card, it may temporarily suspend credit to that card until it can verify the activity. Citi will contact a cardholder directly in the event a transaction is flagged based on our fraud monitoring program. Cardholders may be contacted via phone, e-mail or SMS Text Messaging to be alerted of potentially fraudulent activity. If a charge is fraudulent, the client’s account will be closed, a new account will be established, and the cardholder will be required to complete a Declaration of Unauthorized Use Form.

If the cardholder is aware of fraudulent activity, please contact the Customer Service team to initiate an account closure and assist with completing the Declaration of Fraud form.

3.2.6 Cardholder Action Steps and Timeline if Fraud Occurs

Fraud Discovered by Citi

1. Potentially fraudulent transaction is discovered by the Fraud Team
2. Citi will send a Declaration of Unauthorized Use Form electronically (e-delivery)
   a. This form can be filled out by the Program Administrator or the cardholder
3. The Declaration must be filled out and returned within 60 days of the Statement (Post) Date
4. The Declaration is returned to Security Operations
5. Security Operations determines whether the charges were fraudulent or not
6. Security Operations then has 120 days to request credit back from the merchant

Fraud Discovered by Cardholder

1. If a cardholder recognizes fraudulent charges on their account they should contact Citi directly
2. Contact a Customer Service Representative; phone number located on the back of your Citi Card
3. Customer Service will transfer the cardholder to the Fraud Team
4. Follow steps 1-6 from above

3.2.7 Fraud Best Practices

Citi’s Fraud Analytics and Fraud Early Warning teams work to minimize fraud risk and the impact it has on the client and cardholders. Cardholders can help to fully optimize the beneficial impact of Citi’s fraud monitoring services by doing the following:

• Making sure that all contact information is on file and current including:
  — Telephone Number
  — Cell-Phone Number
  — E-Mail Address
  — Permanent and Temporary Mailing Address
• Notify Citi of travel plans
• When a cardholder suspects fraudulent activity, call the number located on the back of each Citi Card immediately to resolve any potential issues
• Set up the “Authorize to Inquire” resource through your CAS (see below)
E-mail Notice

Citi’s e-mail notifications are another way for the cardholder to stay in touch wherever e-mail access is available. To verify card activity, the cardholder should call the toll-free number included in the e-mail message.

SMS Alerts

Citi SMS alerts allow the cardholder to receive and send free text message alerts regarding potentially fraudulent activity on their account. If the charge is valid, simply reply back as directed and no further action is required. If the charge is not familiar, the cardholder should respond back as directed and Citi will send a follow-up text with a toll-free number to call for further resolution.

There are two types of SMS alerts:

1. If the contact information for individual cardholders is up-to-date, cardholders will receive fraud alerts. These alerts are initiated when a transaction occurs that is seen by the system as suspicious.

2. Cardholders can receive SMS alerts pertaining to certain requests for information such as delinquency, if a transaction occurs over a certain dollar amount, etc. These SMS alerts can be set up through CitiManager but are not factored into any fraud parameters.

Authorize to Inquire (ATI)

An ATI may be assigned to a Company account, or any individual cardholder’s account. The cardholder must contact their Program Administrator to see if this is something their Company allows.

Company ATI: Are entitled to inquire on all account information of the company and/or Individual account according to the hierarchy. Company ATI also have the ability to order statement copies (if they are not suppressed), place charges into/cancel dispute, and order/cancel charge copies.

Individual ATI: Are entitled to inquire on all aspects of an Individual cardholder’s account. Individual ATI also have the ability to order statement copies, place charges into/cancel dispute, and order/cancel charge copies.

An ATI is not authorized to make any maintenance adjustments to the Company account or to the Individual cardholder’s accounts unless specified below. There is a limit of two to four ATI individuals per account. A person must be an employee of the company to be a Company ATI. A person must be the cardholder’s spouse, or an employee of the company to be an Individual ATI on a cardholder’s account.

The addition of an ATI to an account requires the completion of an Add/Change Authorized to Inquire form. Please see your CAS for the appropriate form.

3.3 Cancelling/Blocking Cards

3.3.1 Cancelling Cards/Blocking a Card Temporarily

The Program Administrator needs to notify Client Account Services either by telephone or by e-mail whenever the Company decides to cancel up to five (5) cards. If more cards need to be closed, the client should submit a file maintenance form, which can be provided by the CAS manager. The associated card account will remain available for late transaction postings. The Company shall not be liable for transactions made to an account after the Program Administrator has given notice to cancel the card. The Company shall take all reasonable actions necessary to collect cards issued to Cardholders whose employment has terminated or whose cards have been cancelled and shall immediately destroy such cards.
The cardholder can telephone Customer Service in the United States at 800-790-7206 or at 1-904-954-7850 (if overseas).
Program Administrator may contact their CAS manager at their number.

3.3.2 Cancelling/Blocking Cards Best Practices
The Program Administrator can take the following actions in order to cancel or block an account: *If a Program Administrator wishes to suspend an account temporarily:*

1. Decrease the credit limit on the account to $1
2. When the Program Administrator decides that activity should resume on the account, they should simply raise the credit limit back up to the desired amount in CitiManager.

The Program Administrator should follow this procedure if the card will not be used for a period of time, but activity will resume in the future.

*If a Program Administrator wants to cancel an account:*
The PA must place a closed credit rating on the account

1. V9: Close card at agency’s request, which occurs when the employee is still employed but no longer needs a card
2. T1: Close card at agency’s request, which occurs when the employee is no longer employed

The Program Administrator must file a T1 claim within 2 days of an employee termination.
If the Program Administrator has online maintenance capabilities, all three of these actions can be accomplished through CitiManager.

Instructions to Cancel/Block Cards

1. Log on to CitiManager
2. Click “Manage Card Program” → “Account Maintenance”
3. Key in the account number
4. Click “Spending Controls”
5. Either adjust the credit limit or change the credit rating

Once an account is given a closed credit rating online, the Program Administrator must call their CAS to reopen the account.

3.4 Card Replacement and Renewal

3.4.1 Card Replacement
Request for replacement card is available if 1) a card is not received by the cardholder due to loss in transit or non-deliverability, or 2) the original card is damaged/stolen/contains a name embossing error.
Program Administrator may contact Client Account Services at 1-855-867-0772

3.4.2 Card Renewal
Each card has a random expiration date from the date it was issued. Citi will mail a new card and expiration to each cardholder approximately 30 days prior to the beginning of the expiration month of the existing card.
3.5 Terminating the Card Program

To terminate the entire Card Program, the Program Administrator will need to contact their assigned Client Account Service Representative.

3.6 Card Controls

3.6.1 Card Controls Best Practices

Set Up Controls

• Enroll in bank card association’s Corporate Liability Waiver to protect against misuse cases
• Set transaction limits and MCC blocks
• Restrict cash withdrawals
• Set credit limits
• Determine and implement policy
  — Cardholders’ do’s and don’ts; No personal use

Communicate

• Report suspect transactions to your CAS manager
• Cancel suspect card
• Update contact and personal information to enable Citi to verify the validity of transactions

Monitor

• Analyze cardholder spend for suspicious activities using Citi’s reporting tools available in CitiManager
• Ensure cardholders review their statements for unauthorized activity
• CCRS tools

3.6.2 Type of Controls

Credit Card Limit

Each card can be assigned a monthly card limit as a control to avoid unnecessary exposure to fraud. Monthly card limits are assigned when the card is established.

Single Transaction Limit

Your company can elect to assign a single transaction limit to any card. This function will limit the amount of spending in a single transaction. This function can be selected during the program setup or by calling the Client Account Services Team.

3.6.3 Changing Card Control Limits

To change the limit on an individual cardholders account, the Program Administrator must call Client Account Services at 1-855-867-0772. An individual cardholder’s credit limit can be increased or decreased and can be permanent or temporary.

Note: Only registered Program Administrators are authorized to change cardholder limits.

3.6.4 Changing Card Program Limit

If your Commercial Card Program reaches 70% of its available credit facility, the Client Account Services team will receive notification that the account has reached this utilization level. The Client Account Services team will alert the Program Administrator. The Program Administrator will need to review the account to see if an increase in corporate credit limit is required or possibly make an additional payment on the account.
For central bill and corporate pay programs, each cardholder will have an assigned monthly credit limit. In the event the cardholder reaches his or her credit limit, the Program Administrator can increase the credit limit temporarily or permanently. Please note that for central bill and corporate pay programs, the cardholder limit functions independently of the corporate credit limit. The Cardholder limit will be refreshed at the start of a new billing cycle. For example, a cardholder has a $2,000 card limit and statement cycle is 15th of the month. Every 16th of the month, the card limit will be re-set to $2,000. The available credit on the card up to the 15th of the next month will be $2,000 less the value of purchases made during the monthly billing cycle. Note that when the company pays, the funds are allocated only to a master billing account and not to individual cards and do not impact individual card limits.

If you need to change your program credit facility, contact Client Account Services.

3.6.5 Blocking Merchants

(Processing Time: Immediate)

Certain MCC restrictions are required by the Business to mitigate fraud losses resulting from Misuse/Abuse in addition to charges by Third Parties (Lost/Stolen, Counterfeit, Skimming). The Merchant Category Code (MCC) can be Blocked/Unblocked at Card and Corporate levels. To block or unblock a merchant category, contact Client Account Services and provide details of the requested change.

The MCC codes listed below are generally excluded for all programs. A company can request approval to open.

<table>
<thead>
<tr>
<th>MCC Description</th>
<th>MCC #</th>
<th>MCC Description</th>
<th>MCC #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department Stores</td>
<td>5311</td>
<td>Court Costs incl. Child Support</td>
<td>9211</td>
</tr>
<tr>
<td>Electronics</td>
<td>5732</td>
<td>Fines</td>
<td>9222</td>
</tr>
<tr>
<td>Jewelry</td>
<td>5944</td>
<td>Bail &amp; Bond Payments</td>
<td>9223</td>
</tr>
<tr>
<td>Dating/Escort Services</td>
<td>7273</td>
<td>Tax Payments</td>
<td>9311</td>
</tr>
<tr>
<td>Massage Parlors</td>
<td>7297</td>
<td>Betting Facilities</td>
<td>7995</td>
</tr>
<tr>
<td>Video Tape Rental</td>
<td>7841</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.6.6 Liability Waiver Program

The Liability Waiver Program provides financial protection against unauthorized card use by employees and reduces the potential losses absorbed within the rebate of a card program. This program requires minimum administration, enabling firms to stay protected without over-bearing work-streams.

This program provides financial loss protection under two scenarios:

- Misuse: Non-business approved expenses conducted on the Card
- Reimbursed Expenses: Company has paid cardholder for expenses but cardholder has not paid Citi

Levels of protection may vary but a few common levels are:

- Up to $100,000 per cardholder per year
- Up to $1,650,000 per company per year
- Cash advances of up to $300 per day per cardholder and $1,000 in total per cardholder
3.7 Change of Address Details

If the cardholder is moving to a different home/business address or would like to change the delivery address of his or her statements, the cardholder may contact the Customer Service Department, and after proper verification, the cardholder may change their address. In addition, the cardholder may go online to https://home.cards.citidirect.com/CommercialCard/Cards.html and make the appropriate changes.

The Program Administrator can contact Client Account Services to change the address on a cardholder’s account or the Program Administrator can go online to https://home.cards.citidirect.com/CommercialCard/Cards.html.

3.8 Insurances

Citi Commercial Cards provides Travel Accident Insurance and Lost Luggage and Baggage Delay Insurance standard on T&E programs. Executive Programs standard Travel Accident Insurance is $750,000 and $5000 for Lost Luggage for all Travel Accounts. See Contract Executive Program under Schedule B to validate coverage. Standard Programs are covered below. Please reference your contract with Citi Commercial Card for program specific insurance details. Please refer to the appendix for program-related fees.

Citi administers the following common carrier insurance benefits:

3.8.1 Automatic Travel Accident Insurance

With this feature, the cardholder receives automatic and complimentary insurance against accidental specified injuries or death suffered while travelling with an airline or common carrier. This coverage is provided at no cost to the cardholder, spouse and dependent children as defined in the coverage details of the MasterCard and Visa Guides to Benefits in the Appendices. These individuals are automatically insured against accidental loss of life, limb, sight, speech or hearing while entering, riding as a passenger in, or exiting any licensed common carrier. Coverage under this insurance is contingent on the full cost of the ticket, less redeemable certificates, vouchers or coupons being purchased with the Citibank Corporate Card.

Coverage begins based on when the passenger fare is purchased. If the ticket is purchased to the account prior to one’s departure for the airport, terminal or station, coverage is also provided for common carrier travel if the accident took place:

- While at the airport, terminal or station immediately preceding departure of the Common Carrier
- While at the airport, terminal or station of your destination immediately following arrival of the Common Carrier
- While riding as a passenger in, entering or exiting the Common Carrier
- While traveling on a Public Conveyance directly from the airport, terminal or station immediately following arrival of the Common Carrier.

If the entire cost of the passenger fare is not charged to the account prior to arrival at the airport, terminal or station, coverage begins at the time that the entire amount of the passenger fare is charged to the Citi Corporate Card.

Cardholders should check their coverage for specific exclusions that may apply prior to travel.

Note: Under the Travel Accident Insurance Policy, MasterCard (Visa) covers the damages to the Account Holder’s Rental Vehicle only.

1Refers to any land, water or air conveyance operated by those whose occupation or business is the transportation of Persons without discrimination and for hire.

2Including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.
• This Travel Accident Coverage does not cover Personal Injury, Damage to Property, and coverage for any other vehicle or parties involved within an accident. The cardholder should have personal insurance that will cover these items.

3.8.2 Common Carrier Baggage Insurance

Please reference your contract with Citi Commercial Card to determine your program-specific coverage.

Delayed Baggage

This benefit provides coverage for the cardholder when checked bags are delayed or misdirected by a common carrier for more than four hours from the time of arrival at your ticketed destination. This benefit is available if the full cost of the ticket is purchased with the Citibank Corporate Card.

Lost Baggage

If the entire cost of the Common Carrier fare is charged to the Citibank Corporate Card, the cardholder, spouse, and dependents are eligible to receive reimbursements at no extra cost for direct physical loss or damage to checked baggage. Dependents are defined as the cardholder’s spouse and unmarried dependent child(ren) under the age of 19 (23 if a full-time student) traveling on a common carrier ticket purchased with the cardholder’s Citibank Corporate Card account. Direct physical loss is defined as any permanently lost, stolen or damaged baggage on a common carrier. The coverage for checked baggage and carry-on items is up to the maximum benefit amount per occurrence per covered person. If there is direct physical loss of an item, it will be repaired or replaced at no additional charge, or the cardholder will be reimbursed up to the maximum benefit amount per occurrence for all eligible items at the issuer’s option.

When the item insured under Common Carrier coverage consists of items in a pair or sets, the coverage will not pay more than the cost of any particular part or parts which may be damaged or stolen, unless the items are unusable individually and/or cannot be replaced individually. If the item is fine arts or antiques, and consists of an article or articles in a pair, set or collection, the coverage will not pay more than the cost of any particular part or parts that may be damaged or stolen regardless of any special value which such article or articles may have as part of such pair, set or collection.

This coverage is secondary to the common carrier’s liability. The Common Carrier Baggage Insurance will be responsible only for the amount not covered after indemnity from the common carrier is exhausted. Coverage is limited to the maximum benefit amount per occurrence, regardless of the number of articles involved. To file a claim, the cardholder must notify the common carrier and complete their claim procedures.

How to File a Claim

1. If a covered item is permanently lost, damaged or stolen, the cardholder must notify the Common Carrier and complete their claim procedures. The cardholder must also inform the Program Administrator within 45 days of the date that the loss, theft or damage occurred. If the cardholder fails to immediately report the loss, theft or damage to the common Carrier or give notice within 45 days from the date the loss, theft or damage occurred, denial of the claim may result.

2. When notified, the PA will set up a claim file and send the cardholder a claim form. The cardholder must complete the claim form, attach all requested documentation, and return the completed form as soon as possible, but no later than 90 days from the date of the theft.
or damage. In the event that certain documents are not available when the claim form is returned, the claim file will remain open for six months from the date of purchase. Common Carrier coverage will not pay any claim that is not completely substantiated in the manner requested within this six-month period. The cardholder may be required to send the damaged item, at the cardholder’s expense, to an address provided by the PA. When a claim is paid, the cardholder may be required to assign their rights to recover the amount of the loss from the party responsible for the theft or damage to the PA to the extent of the loss reimbursed under this coverage.

3.8.3 Auto Rental Coverage

Auto rental coverage is provided through MasterCard or Visa with primary collision/loss damage waiver insurance when the cardholder rents a vehicle for 31 consecutive days or less and initiates and pays for the entire rental transaction with the Citi Corporate Card.

3.8.4 Non-Cardholder Coverage

Coverage would apply to the travelers with no regard to nationality or home residence as long as the common carrier ticket was charged to an eligible Citibank Card or Citibank Central Travel Account. CTA or Meeting Cards where travel is booked for other individuals in the company will be eligible for coverage under this policy for the benefit amount under the policy.

Note: The CTA and/or Meeting program should be under a Company name with an authorized user name supplied.

If it is under an actual account holder name, then coverage may not apply.

Note: In the event that an Insured account holder purchases a ticket for another account holder insured under the policy, the latter account holder will have coverage under this policy for the benefit amount he or she would have if he or she purchased the ticket for him/her self.

Note: In the event that an insured purchases a ticket for another individual that is not an account holder insured under the same policy, then the latter individual will not have coverage under this policy for the benefit amount he or she would have if he or she purchased the ticket.

In regards to the policy definition of “authorized user,” it refers to a user authorized by the Cardholder not Citibank.

3.8.5 Contact Information (Toll Free — 24/7)

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Accident &amp; Baggage Delay</td>
<td>1-800-337-2632</td>
</tr>
<tr>
<td>Lost Baggage (In Canada and the USA)</td>
<td>1-800-532-4822</td>
</tr>
<tr>
<td>Lost Baggage (Overseas, call collect)</td>
<td>416-863-1616</td>
</tr>
<tr>
<td>Auto Rental Coverage</td>
<td>(800) MC-ASSIST or (800) VISA-911</td>
</tr>
</tbody>
</table>
### 3.8.6 Emergency Travel Assistance

<table>
<thead>
<tr>
<th>Emergency Travel Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MasterCard</strong></td>
</tr>
<tr>
<td>• MasterAssist Medical Protection: MasterAssist Medical Protection can help obtain care if cardholder has a medical emergency while traveling. MasterAssist Medical Protection is a secondary insurance policy that provides a variety of coverage.</td>
</tr>
<tr>
<td>• MasterLegal Referral Service: MasterLegal Referral Service will provide cardholders with English-speaking legal referrals or consults with appropriate embassies and consulates. MasterCard will assist with a transfer of up to $5,000 in cash to cover legal fees or post bail.</td>
</tr>
<tr>
<td>• MasterCard Global Services: MasterCard Global Services provides worldwide, 24-hour assistance with lost and stolen card reporting, emergency card replacement, and emergency cash advances. Cardholders can take advantage of these services by calling (800) MC-ASSIST.</td>
</tr>
<tr>
<td>• MasterTrip Travel Assistance: Before cardholders begin a trip, MasterTrip Travel Assistance provides information on travel requirements including documentation, immunizations and currency exchange rates. MasterTrip will also help cardholders locate any lost or stolen travel materials, including luggage.</td>
</tr>
<tr>
<td><strong>Visa</strong></td>
</tr>
<tr>
<td>• Medical Referral Assistance: Visa’s Medical Referral Assistance provides cardholders with medical referral, monitoring and follow-up. This service also assists in obtaining an advance of funds to cover medical expenses and emergency transportation. Prescription assistance is also provided. All costs are the responsibility of &lt;&lt;ClientNameShort&gt;&gt;’s cardholders.</td>
</tr>
<tr>
<td>• Legal Referral Assistance: Visa’s Legal Referral Assistance benefit can arrange contact with English-speaking attorneys, U.S. embassies and consulates, bail bond assistance, cash advances and follow-up assistance. All costs are the responsibility of cardholders.</td>
</tr>
<tr>
<td>• Emergency Message Service: Visa’s Emergency Message Service can record emergency messages for cardholders 24 hours a day.</td>
</tr>
<tr>
<td>• Emergency Ticket Replacement: Visa’s Emergency Ticket Replacement benefit arranges for the replacement and delivery of new tickets. It also assists with the carrier’s ticket reimbursement procedures.</td>
</tr>
<tr>
<td>• Emergency Translation Service: Visa’s Emergency Translation Service provides telephone assistance in all major languages and helps cardholders find local interpreters if available.</td>
</tr>
</tbody>
</table>

For claims procedure, the Program Administrator can contact their CAS or have the cardholder contact the Customer Service Department.
4. Program Parameters

4.1 Program Billing

When there is transaction activity on any card, the Program Administrator or designated recipient will receive a billing account statement at the end of their billing cycle via paper and can print online via CitiManager.

4.2 Disputing a Transaction

If the cardholder disagrees with or disputes any transaction, the cardholder may contact Customer Service at 800-248-4553 (24x7) to initiate a billing dispute. Citi prides itself in partnering with each cardholder or PA to gather all the necessary information and documentation, necessary to submit the dispute on their behalf. This reduces the time to resolve the dispute with the Merchant.

Quick Facts and Tips

- Cardholders must notify the issuer of dispute within 60 days from statement date on which transaction appears or 90 days from the date of the transaction
- Cardholders should carefully review their statements every month
- Cardholders should retain all receipts and other transaction documentation
- Dispute form must be received within 21 days of verbal submission
- Cardholder may not dispute if previously disputed
- May not dispute if older than 60 days
- Cannot dispute fees

Steps to Initiating a Dispute Claim

1. Contact the merchant directly — disputes are often resolved by contacting the merchant directly
2. Contact the issuing bank if the merchant is unable to help
   a. The issuing bank will research the transaction with the merchant and their acquirer on the cardholder’s behalf
   b. Citi: (800) 248-4553
   c. Complete and submit dispute form including additional required documentation

Dispute Resolution

Visa requires merchant response within 45 days of notification of dispute. If response is not received within 45 days, disputes are automatically resolved in favor of the cardholder. 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 or dispute may be closed
   b. Any Citi-issued credit could be rebilled
   c. Contact Customer Service to ensure receipt of documentation

4.3 Program Payment

4.3.1 Payment Options

Corporate Liability — Liability for all charges is held by the company

1. Corporate Bill — The organization is responsible for making payment in full at the end of each cycle period directly to Citi. Please reference your contract for days to pay

2. Individual Bill — Pay may be Individual or Company. The cardholder is responsible for ensuring payment is made in a timely manner. If the cardholder fails to pay and/or submit expenses for company pay, the organization is responsible for making payment directly to Citi on the cardholder’s behalf
   a. Individual Pay — Payments are made directly to Citi by the cardholder
   b. Company Pay — Payments are made directly to Citi by the company following the cardholder submission of expenses

Joint and Several Liability — Liability is held by the cardholder and organization

1. Individual Bill — Pay may be Individual or Company. The cardholder is responsible for ensuring payment is made in a timely manner. The cardholder is responsible for the first 60 days (until suspension). If the cardholder fails to pay and/or submit expenses for company pay, liability and responsibility shifts to the organization at 90 days
   a. Individual Pay (See above)
   b. Company Pay (See above)

Individual Liability — Liability is held by the cardholder. Accounts are Individual billed, but pay may be Individual or Company

4.3.2 Payment Methods

Checks

You may remit a check in the amount due to the address provided on your invoice. The process is automated, so it is important that you tear off the stub located at the top of the first page of your invoice and include it with your check. Checks received without a stub are processed as exceptions, potentially resulting in a delay to credit the account. The check must also include the full 16-Digit Billing Account number.

Checks that are remitted in check and list format (i.e., one check to pay several accounts) are also handled as exceptions by our service center. The payment list should be attached to the check, or, if unavailable, a reference number should be included on both the check and the list to ensure proper matching. Payment is not considered received until posted to your account.

The Program Administrator can mail a check to pay their Citi Corporate Centrally-Billed account. Please include your payment stub and mail to one of the following addresses:
US Mailing Address:

Regular Mailing Address — Single-payment-to-single-check remittances

Citibank
PO Box 183713 Columbus,
OH 43218-3173

Regular Mailing Address — Check-and-List and other “Exception” type payments

Citibank
PO Box 183071 Columbus,
OH 43218-3173

Payment should be mailed 7 — 10 days prior to the due date. Please include the last six digits of the billing account on the memo line.

Electronic Methods

Electronic payments are typically segregated by dollars and payment details. Payment dollars (Settlement) must be tied to an equivalent detail listing that can be used to effect credit on the accounts.

Citibank’ Commercial Cards offers three methods for remitting settlement. These are:

- Customer-initiated ACH
- Wire Transfer
- Direct debit ACH

Once you have selected the payment remittance method you will be using, your Account Manager will work with you to test the receipt of payment. Therefore, it is important that the method does not change without advance notice to Citi.

The cut-off time for Wire Transfers is 2:00 PM Eastern Standard Time. The cut-off time for ACH (EFT) is dependent on your disbursing bank. Commercial Card receives all ACH payments the following business day in a batch process. Check with your disbursing bank about their cut-off times with regard to electronic payments.

Settlement Types

Customer-Initiated ACH

Citibank supports ACH CTX (Corporate Trade Exchange) and ACH CCD. ACH payments are initiated through your disbursement bank, so contact your bank for particular procedures, rules and other guidelines. See below for best practices.
ACH CTX

This is the most common format used to effect payments. This format allows payment of multiple accounts with a single payment amount and consists of two primary components: the payment instruction and addenda records. Addenda records are based upon an EDI transaction set and are also known as “Type 7” or “RMR” records.

For ACH CTX transactions, your disbursing bank will ask the following information of you:

<table>
<thead>
<tr>
<th>Payment Routing Instruction</th>
<th>Value to use for Citibank Commercial Card Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Name</td>
<td>Citibank (South Dakota), N.A.</td>
</tr>
<tr>
<td>Routing &amp; Transit (ABA) Number</td>
<td>091409571</td>
</tr>
<tr>
<td>“Pay To” Account Number</td>
<td>Your commercial card billing account number, unless you are remitting Payment for multiple Accounts. If you have more than 1 account, use the 1st 6 digits of your account numbers (called the BIN), followed by 10 zeroes. Please work with your Citi Contact to confirm this process.</td>
</tr>
</tbody>
</table>

Your ACH CTX will have one or more (max 9.999) addenda records, which contain the detailed information about the accounts that are to be credited.

If your company does not have EDI capability, it is still possible to create a file that conforms to the EDI 820 standard. For clients with EDI capability, the following information applies to EDI 820 payment addenda sent to Citibank:

- Declare a data segment terminator of tilde (~) or backward slash (\) within the 820.
- Data element separator must be an asterisk (*).
- The Account Number will be populated in either the RMT02 segment (for EDI820v3010 and earlier); or in the RMR02 segment (for EDI820v3020 and later).

ACH CCD

ACH CCD is a little different, as there is a single component within it that allows addenda information. This program is valuable to clients who have few corporate cards to pay with a single payment or for organizations that issue payments on a one-for-one basis of payment to account. An ACH CCD payment should be issued for each billing account being paid. Refer to the requirements of your disbursement bank for issuing ACH CCD instructions to ensure that the payment meets their guidelines. The following information will be needed to complete the CCD instruction:

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Bank Name</td>
<td>Citibank (South Dakota), N.A.</td>
</tr>
<tr>
<td>Routing &amp; Transit (ABA) Number</td>
<td>091409571</td>
</tr>
<tr>
<td>“Pay To” Account Number</td>
<td>Your full 16-Digit Commercial Card Billing Account Number</td>
</tr>
<tr>
<td>Record Type 5 instructions</td>
<td>Insert your company name in the record type 5, to ensure proper crediting of the payment</td>
</tr>
</tbody>
</table>
Special note for our Federal Government Clients: Citibank is unable to accept an ACH CCD payment when it includes Prompt Payment Act (PPA) interest adjustments. Payments for PPA interest adjustments should be sent as a separate transaction, or use the CCD+/CTX formats instead.

Payment by Wire Transfer

Wire transfers are electronic payment instructions delivered through the Federal Reserve Bank. These instructions follow the format and guidelines provided by the Federal Reserve Bank; however, each financial institution may set its own policies and procedures with respect to the actual information required to be provided. Again, work with your disbursement bank on the procedures you will need to follow to remit payments using this method.

<table>
<thead>
<tr>
<th>Payment Routing Instruction</th>
<th>Value to use for Citibank Commercial Card Payments</th>
</tr>
</thead>
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<tr>
<td>Bank Name</td>
<td>Citibank (South Dakota), N.A.</td>
</tr>
<tr>
<td>Routing &amp; Transit (ABA) Number</td>
<td>091409571</td>
</tr>
<tr>
<td>“Pay To” Account Number</td>
<td>Your full 16-Digit Commercial Card Billing Account Number. Wires are for 1 Payment per Account. See Note below**</td>
</tr>
</tbody>
</table>

** The process to remit payments by wire transfer is to remit one payment per corporate Central Billed account. If you will be remitting payment for multiple billing accounts, the Wire process does not support this ‘multi’ scenario. It is essential that you work with your Implementation Manager or Client Account Specialist (CAS) representative to review the format that best supports your needs.

Direct Debit Payment

The direct debit payment is a specialized process that is available for some clients who do not have the ability to use the ACH process. If you are unable to process customer-initiated payments through check, ACH or wire transfer, please contact your Client Account Manager who will work with you on the direct debit process. There are costs for development, as well as associated agreements and possible contractual changes for a direct debit program.

Payment Details

- Detail files for your Citibank Commercial Card payments will be delivered either within the payment instructions or as noted instructions for wire transfers. If your payment option is Wire, you will need to send your payment details via File to Citi to ensure that we receive and process the information provided. Work with your Account Manager to review the requirements.
- ACH CTX payments contain a special area, called a record type, which stores the specific breakdown of payment information for each account. The ACH CTX addenda records are contained within record type 7.
- The ACH CCD+ allows for minimal addenda information, 80 bytes total. Due to the limitation of the CCD+ format, Citibank prefers to receive one CCD+ instruction for each billing account. Citi also has a required format to ensure successful automated processing. Please discuss this further with your Account Manager to provide the requirements.
- It is possible to remit multiple electronic payments in a single day; however the aggregate total of all payments to a single account within the same payment cycle may not exceed $9,999,999.00.
Creating a Payment Profile

- The first step in remitting electronic payments to Citibank is through contact with your Account Manager. Until your payment profile is certified, Citibank will not be able to process electronic payments for your organization. Instead, Citibank encourages the use of check remittances, to ensure your payments are posted properly and timely.
- Your Account Manager will work with the appropriate staff at your organization to determine the payment method you prefer. Your receipt of this document means that the process of sending electronic payments is likely underway. Typically, the process can take several days to several weeks, depending upon the existing capabilities of your payments or disbursement area to support the electronic requirements defined in this document.
- Your disbursing financial institution will provide you with the instructions needed to effect an ACH entry from your account.
- While the systems for settlement dollars are live, Citibank suggests a testing cycle, before regular payment files are delivered in a production manner.
  — For ACH CTX or Single CCD+ Payments, testing will consist of sending a payment to a valid billing account in the amount of $.01. Citibank recommends completing at least one successful payment remittance before moving the payment process to production. If you will be remitting payments to multiple accounts, it is good to test the ‘multiple’ scenario prior to full production rollout.

Post-Production Support

You will need to know the following information in order to assist us to complete our investigation of an issue:

- Name of your disbursement bank (where the funds are coming from)—Their ABA number is helpful, as is the branch location
- Date your payment details file was transmitted, with the transmission sequence number and file header/trailer information, if applicable
- ACH Trace Number for ACH transactions, and date instructions were sent
- Wire Transfer Reference Number for wire payments, and date instructions were sent
- Exact nature of the problem

Should you not be able to resolve your issue, you may contact your Account Manager for further assistance and escalation.

Cardholders may pay via phone for a fee of $14.95 or through CitiManager at no cost.
5. Program Reporting

5.1 Reporting Unit ID

Citi will create a reporting hierarchy for each program when it is established. Hierarchies are used for billing and reporting purposes and can be used in conjunction with Citi Custom Reporting System (see 5.1.2). The Implementation Requirements Document has a list of all the hierarchies that have been established.

Although changes can be made to the hierarchy by contacting Client Account Services team, it is best practice to consult with your CAS Manager to understand the effects to your cardholder reporting and how these changes will be apparent within the Citi Online Tools. For new cardholders, the application form includes a field for Unit ID. The new Cardholder will automatically be added to the hierarchy. Example:

```
L1 Corporate Entity

L2 Billing Entity — 1001
L2 Billing Entity — 1002
L2 Billing Entity — 1003

L3 — 2001
L3 — 2002
L3 — 2003
```

5.2 CITI Custom Reporting System (CCRS)

Citi provides a web-based reporting tool called Citi Customer Reporting System (CCRS) to assist in managing your card program. The CCRS reporting tool allows Program Administrators to access, navigate and explore data relating to all card transactions and program details.

The User has the ability to create queries online by selecting columns and layout options, creating calculations, and filtering or grouping data. The ability to modify existing, pre-designed queries to suit individual business requirements is also available. Key features of the ad-hoc reporting tool include:

- Detail regarding card data and merchant usage, cardholder control and vendor management
- Feature-rich tools let you easily search by exception
- Multiple data elements, providing comprehensive data management and reporting
- Download reports to PDF and Excel
- Ability to save queries

To access CCRS follow these instructions:

- Sign on to CitiManager with valid username and password
- Select the Web Tools box located towards the middle of the home page
- Select the “CitiDirect Custom Reporting System” link
- Select the CCRS Link that populates.
5.3 Program Administrator TrainingCommercial
Card Learning and Support System (CLASS)

CLASS is the Learning Management System and single portal to many of the training delivery resources via secured single sign-on hosted by CitiManager. The Training team provides a wide variety of training materials including:

<table>
<thead>
<tr>
<th>Training Method</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-Learning</td>
<td>These tools reinforce learning by having both demo and interactive modes of operation</td>
</tr>
<tr>
<td>User Guides</td>
<td>User Guides (“How to” manuals) for all of the Citi Commercial Card online tools can be accessed via CLASS</td>
</tr>
<tr>
<td>Webinars</td>
<td>Ability to register for future webinar training by topic. Delivered by live instructor. Webinars can be recorded/prerecorded and posted to CLASS</td>
</tr>
<tr>
<td>Video Conference</td>
<td>Virtual training conference sessions with trainers</td>
</tr>
<tr>
<td>On-site Training</td>
<td>On-site training conducted once card program is in place</td>
</tr>
</tbody>
</table>

How to Access CLASS

- Sign on to CitiManager with valid username and password
- Select the Web Tools box located towards the middle of the home page
- Access CLASS under the Web Tools tab

If the training you require is not available in CLASS, please request training through your Account Manager, Implementation Manager or CAS.
6. Collections

6.1 Collections Best Practices

The Collections team approaches every cardholder with a “white glove” approach in order to maintain customer satisfaction and ensure a smooth payment process. Once an account becomes delinquent, the cardholder will receive a phone call from the Collections team on as frequent as a daily basis. This will continue until the Collections team speaks with the cardholder or another authorized person on the account. Once the cardholder is contacted, the collections team may wait anywhere from three (3) to ten (10) days to call again if a payment is not made. The time period between a follow up call depends on the type of payment being made.

Program Administrators should work collaboratively with our Collections team in notifying the cardholder to make payments on their accounts. It is beneficial for PAs to aid in the collections process so that accounts are not charged off, negatively affecting the rebate received by the company.

6.2 Collections Overview

* Please note that this is a general overview. Collections policies vary depending on the client and product type.*

Collections Calls

Collections procedures vary depending on the type of product and the client. Some clients ask that we not call individual cardholders. Collections calls typically start once an account reaches 31 days past due. The frequency of collection calls vary depending on whether the cardholder answers our outbound calls or returns them. On each collection call, our goal is to obtain a payment. There are exceptions to this and each account and situation is looked at on a case by case basis.

Collections Letters

Just as collections calls vary depending on the client and card product, so do collections letters.

Letters can be sent to Corporate cardholders once the account goes one day past due, although most aren’t sent until after 30 days delinquent.

Late Fees

Accounts do not get charged interest but they do accrue late fees. Most Individual Bill Corporate Card accounts start incurring late fees at 31 days late and continue getting them every 30 days after. Please contact your CAS for program-specific information regarding Late Fees.

Suspension, Cancellation and Charge Off

- Most corporate cards suspend at 61+ days past due
- Most close at 91+ days past due
- Most accounts charge-off at 181 days past due

6.3 Collections Timeline and Process

The collections timeline and process is different depending on whether the client is a corporation or government entity.

Please reference your contract to determine the late fees applied to corporate accounts on the past balance due.
6.3.1 Collections Process for Corporate Clients

- Cardholders will not be contacted until the account is delinquent for 30 days. At 31 days past due, the Collections team will begin to call the cardholder with a white glove approach.
  - Collections team will educate the cardholder on their current situation and aid them in making payments to balance their account
  - At 31 days past due, a late fee is applied to the account
- Once the account is delinquent for over 60 days (at day 61) for U.S. accounts and over 90 days (at 91 days) for Canada
  - The Citi Card is suspended
  - Another late fee is incurred
- Once the account is delinquent for over 90 days (at day 91) for U.S. accounts
  - The account is closed
  - Another late fee is incurred
  - Cardholder credit rating could be affected depending on the product offered in the program

- Late fees continue to be charged to the account every thirty (30) days once the account is closed

- At 181 days, the account charges off, thus affecting the rebate paid to the company—For Individual Liability Programs — The account is sent off to a collections agency—For Corporate Liability Programs — Citi notifies the company to pay the bill
- Citi does not proactively notify a company if an account is about to charge off, however, most companies are notified beforehand by their CAS manager

6.4 MasterCoverage and Visa Liability Waiver Program

The Collections team also handles Visa Liability and MasterCoverage claims. Please reference your contract to determine your coverage.

6.4.1 MasterCoverage

MasterCoverage is a comprehensive insurance program designed to limit the risk to the Company as a result of misuse or abuse by cardholders immediately prior to and after termination of their employment. The MasterCoverage Liability Protection Program protects both U.S. members and their client companies from losses that may arise from employee misuse of charge or credit card privileges for any MasterCard U.S. Corporate Products.

An employee is defined as “a person working for the company who is compensated by salary or wages and is solely under the direction and control of the company. Independent Contractors shall fall within the definition of employee.”
There is no cost to the company for MasterCoverage. It is provided complimentarily by MasterCard International and managed by Sedgwick Claims Services. Below is a checklist for filing a MasterCoverage claim:

- Terminate the cardholder (voluntarily or involuntarily)
- Notify Citi of employee termination and request card cancellation.
  
  Notification can be done in the following ways:
  
  — Phone (written confirmation must be received by Citi within 30 days)—
  
  Fax
  
  — E-mail
  
  — Web site online tool
- Notify former employee, in writing, within 30 days of card cancellation to discontinue use of the card, to return card immediately if not already done, and to pay outstanding balance.
- Calculate the eligible charges (misuse) and complete sections 1-4 of the claim form. Send the claim form to Citi within 90 days of card cancellation.

For more detailed info about the MasterCoverage program, please see the MasterCoverage Brochure, last revised November 2007.

6.4.2 Visa Liability

Visa Liability is also a comprehensive insurance program designed to limit the risk to the Company as a result of misuse or abuse by cardholders immediately prior to and after termination of their employment.

A company that has established a Visa Commercial Card account with a Visa Commercial Card issuing Member (Citi) may request that the Financial Institution waive the Company's liability for certain charges in accordance with the Visa Commercial Card Liability Waiver Program. Visa has arranged insurance coverage to provide payment to the Financial Institution for covered losses and will administer the program, at no cost to the Company or the Financial Institution. ESIS, a global risk management services provider, currently manages the Visa Liability program.

An overview of the general steps for filing a Visa Liability claim can be found in the Appendix.
Appendix

Citi File Delivery for Commercial Cards North America

Overview

Citi Commercial Card offers a variety of standard file types in order to support your commercial card program. You will be assigned a dedicated team member who will work with you/your Finance and IT teams to identify the most appropriate file type for your business. They will then be responsible for managing all your file data/delivery requirements through conception to testing and installing into production. The level of data available in any file is driven by your card program reporting requirements and can range from simple to complex.

File Types (Data)

Delivery Frequency

Citibank is able to offer the following standard data file types:
- Citibank Common Format (CCF)
- CDF (Common Data Format, MasterCard Certified)
- VCF (Visa Commercial Format, Visa Certified)
- SAP

These standard files are created according to your reporting requirements. You have the choice of frequency for your file delivery. The options available are:
- Daily
- Weekly
- Monthly

On demand: Client specifies the transaction posting date range such as fiscal year

File Delivery Methods

Secure FTP

Citibank Secure FTP (CitiSFT) server provides a seamless and transparent file transfer between Citi, our client, and our client’s third party software host. The CitiSFT server supports SFTP, FTPS, and HTTPS protocols. The CitiSFT server also has the ability to transmit a file directly to our client destination folder by using SSH key authentication.

File Encryption Options

Citibank Data Security requires that all data transmissions use a Citibank-approved encryption process. In addition to the server being secured and monitored 24/7, our recommendation is to encrypt the data using pgp encryption key.

- Comm-Press/TD Access
- 128-bit Secure Socket Layer (SSL)

Comm-Press provides 128-bit key encryption with DES3, using public/private key encryption. The software also provides data compression with ratios of approximately 90%. Citibank provides Comm-Press/TD Access to you at no charge.

SSL encryption is provided with newer versions of most common Internet browsers. This method is used for transferring files with the Citibank Electronic Reporting System.

You will need to select the type of file encryption process before testing can begin. Due to the time frame needed to implement some of the software products, consideration must be given to the lead times needed. The file format and delivery method usually drive any encryption routines. CERS utilizes 128-bit SSL browser encryption and FTP uses DES3 128-bit key encryption. Citibank also supports PGP encryption.
Global PA Form Instructions

General Information:

The form functions using JavaScript and is dynamic in nature; upon opening the form you may see a yellow banner stating that "JavaScript is disabled." Select the "Options" button and "allow JavaScript." Data entered into the form can be saved allowing ease of use. Required fields are noted by the red asterisks *. You may also see required fields highlighted with red boxes, if your version of Adobe supports this feature. Please contact your Client Account Specialist or Implementation Manager if you have any questions on using the form.

Form Header:

- The form header has a drop-down list, which allows loading of specific forms based on the requirements of your request. The options in the drop-down list are as follows:
  1. CREATE NEW PA
  2. CHANGE/MODIFY EXISTING PA
  3. DELETE EXISTING PA
  4. ADD NON-PA CitiManager User

- The Reset Form button will show on the form header and clears all values entered in the form. While this button can be seen in the form view, it will not show when the form is printed.

Form Drop-Down — Create New PA

General Information for New Program Administrator

Please note — the numbering system below corresponds to the field on the form for easier reference.
In these instructions we will only review the required fields.

Steps 1 through 3 ask a series of questions about the card program that the new PA should be granted access to. By answering these questions the form dynamically loads the required fields that need to be completed for processing. If you are unsure how to answer the questions, please contact your Client Account Specialist or Implementation Manager.

Step 4 requests that you complete the remainder of the loaded form. Tool tips for various fields are available for view by hovering the mouse over the field.

1) **Company Name** — Enter your company name; this field will only allow a maximum of 30 characters.

2) **Customer Number/Hierarchy & Country** — This section allows entering multiple customer numbers/hierarchies; you can enter two on each row. To add more rows select the “Add Additional Row” button. You can also delete rows by selecting the red X on the row you want to remove. Below are examples of how the entries should appear:

3) **Surname/Last Name** — Enter the new PA’s Surname/Last Name. This field will only allow a maximum of 40 characters.

4) **First Name** — Enter the new PA’s First Name. This field allows a maximum of 40 characters.

7) **Business Address** — Enter the Company Name or Address that your company uses. This field allows a maximum of 40 characters.

11) **Town/City** — Enter the new PA’s Business Town/City.

12) **Province/State or County** — This field is only required if the new PA physically resides in Australia, Canada or the United States. Note that answering “No” to the question in Step 3 automatically fills this field and it can be skipped.


14) **Country** — Enter the new PA’s Business Country.

15) **Business Phone Number** — Enter the new PA’s Business Phone Number. The Country Code, Area Code, Phone Number and extension are entered in separate boxes.

18) **Work E-mail Address** — Enter the new PA’s Work E-mail Address. The web tool system access details will be sent to the new PA using the e-mail entered in this field. For security reasons this field should not contain a Group E-mail address.

**Online Systems Access Information**

20) Select the access permissions for the new PA, by the online systems listing. If a specific system will not be used, please select “No.” Hovering your mouse over each online system drop-down provides a tool tip describing the various permission levels that are available for selection.

- **Library** — If you select “Yes” in the Library drop-down list, a new section will load for you to enter the Library Folder Name and Folder Type. To add more rows select the “Add Additional Row” button. You can also delete rows by selecting the red X on the row you want to remove.
Role of the Incoming Program Administrator

This section only shows if “North America” has been checked off in Step 2 of the form. The entries are primarily used to determine what permissions the new PA should have when contacting Customer Service or their Client Account Specialist.

- North America Region — There are four options and only one selection should be checked. Hovering your mouse over each of the options will display a tool tip with a detailed description of each role.

Security Details for Incoming Program Administrator

21) Date of Birth — Enter the Date of Birth for the new PA. The correct date entry format will be listed in the form.

22) Security Pass Code — The new PA should select the Security Pass Code they want to use. Since this will be frequently used for verification over the phone, it should be easy to remember. This field will hold a minimum of four and maximum of 40 alpha numeric characters.

Acknowledgement of USA Terms & Conditions

- The USA Terms & Conditions will only show in the form if you checked off “USA” in Step 1 at the top of the form. Checking off the USA Terms & Conditions is mandatory when submitting the signed form.

Signatures

- PROGRAM ADMINISTRATOR SIGNATURE (MANDATORY) — The new PA should sign their name, list their position in the company and date this section.
- Authorizing OFFICER SIGNATURE (MANDATORY) — The Authorizing Officer on file should sign and print their name, list their position in the company and date this section.

Form Drop-Down — Change/Modify Existing PA

General Information for New Program Administrator

Please note — the numbering system below corresponds to the field on the form for easier reference.

- In these instructions we will only review the required fields.
- Steps 1 through 3 ask a series of questions about the card program that the new PA should be granted access to. By answering these questions, the form dynamically loads the required fields that need to be completed for processing. If you are unsure how to answer the questions, please contact your Client Account Manager or Implementation Manager.
- Step 4 requests that you complete the remainder of the loaded form. Tool tips for various fields are available for view by hovering the mouse over the field.

1) Company Name — Enter your company name; this field will only allow a maximum of 30 characters.
2) Customer Number/Hierarchy & Country — This section allows entering multiple customer numbers/hierarchies; you can enter two on each row. To add more rows select the “Add Additional Row” button. You can also delete rows by selecting the red X on the row you want to remove. Below are examples of how the entries should appear:

3) Surname/Last Name — Enter the new PA’s Surname/Last Name. This field will only allow a maximum of 40 characters.

4) First Name — Enter the existing PA’s First Name. This field allows a maximum of 40 characters.

5) Work E-mail Address — Enter the existing PA’s Work E-mail Address. For security reasons this field should not contain a Group E-mail address.

6) CitiManager User Name — Enter the existing PA’s CitiManager User Name. We will require this to properly edit the existing PA’s entitlements based on the entries in the form.

15) Business Phone Number — Enter the existing PA’s Business Phone Number. The Country Code, Area Code, Phone Number and extension are entered in separate boxes.

Online Systems Access Information

18) Select the access permissions for the existing PA, by the online systems listing. If a specific system will not be used, please select “No.” Hovering your mouse over each online system drop-down provides a tool tip describing the various permission levels that are available for selection.

- Library — If you select “Yes” in the Library drop-down list, a new section will load for you to enter the Library Folder Name and Folder Type. To add more rows select the “Add Additional Row” button. You can also delete rows by selecting the red X on the row you want to remove.

Acknowledgement of USA Terms & Conditions

- The USA Terms & Conditions will only show in the form if you checked off “USA” in Step 1 at the top of the form. Checking off the USA Terms & Conditions is mandatory when submitting the signed form.

Signatures

- OFFICER/PA SIGNATURE (MANDATORY) — The Authorizing Officer or primary PA, not the PA having their access changed, should sign their name, list their position in the company and date this section.

Form Drop-Down — Delete Existing PA

General Information for New Program Administrator

Please note — the numbering system below corresponds to the field on the form for easier reference.

1) Company Name — Enter your company name; this field will only allow a maximum of 30 characters.

2) Customer Number/Hierarchy & Country — This section allows entering multiple customer numbers/hierarchies; you can enter two on each row. To add more rows select the “Add Additional Row” button. You can also delete rows by selecting the red X on the row you want to remove. Below are examples of how the entries should appear:
3) Surname/Last Name — Enter the PA’s Surname/Last Name. This field will only allow a maximum of 40 characters.

4) First Name — Enter the PA’s First Name. This field allows a maximum of 40 characters.

5) CitiManager User Name — Enter the PA’s CitiManager User Name. We will require this to properly remove the existing PA’s entitlements based on the entries in the form.

6) Work E-mail Address — Enter the PA’s Work E-mail Address.

Signatures

• Authorizing OFFICER/PRIMARY PA SIGNATURE (MANDATORY) — Either the Authorizing Officer or Primary PA can sign off on this request. They should sign and print their name, list their position in the company and date this section.

Form Drop-Down — Add Non-PA CitiManager User

General Information for New Non-Program Administrator

Please note — the numbering system below corresponds to the field on the form for easier reference.

• In these instructions we will only review the required fields.

• Steps 1 through 3 ask a series of questions about the card program that the new PA should be granted access to. By answering these questions, the form dynamically loads the required fields that need to be completed for processing. If you are unsure how to answer the questions, please contact your Client Account Manager or Implementation Manager.

• Step 4 requests that you complete the remainder of the loaded form. Tool tips for various fields are available for view by hovering the mouse over the field.

1) Company Name — Enter your company name; this field will only allow a maximum of 30 characters.

2) Customer Number/Hierarchy & Country — This section allows entering multiple customer numbers/hierarchies; you can enter two on each row. To add more rows select the “Add Additional Row” button. You can also delete rows by selecting the red X on the row you want to remove. Below are examples of how the entries should appear:

3) Surname/Last Name — Enter the non-PA’s Surname/Last Name. This field will only allow a maximum of 40 characters.

4) First Name — Enter the non-PA’s First Name. This field allows a maximum of 40 characters.

6) Business Address — Line 1 (Company Name) — Enter the Company Name or Address that your company uses. This field allows a maximum of 40 characters.

10) Town/City — Enter the non-PA’s Business Town/City.

11) Province/State or County — This field is only required if the non-PA physically resides in Australia, Canada or the United States. Note that answering “No” to the question in Step 3 automatically fills this field and it can be skipped.


14) Business Phone Number — Enter the non-PA’s Business Phone Number. The Country Code, Area Code, Phone Number and extension are entered in separate boxes.
17) Work E-mail Address — Enter the non-PA’s Work E-mail Address. The web tool system access details will be sent to the new PA using the E-mail entered in this field. For security reasons this field should not contain a Group E-mail address.

Online Systems Access Information

19) Select the access permissions for the non-PA, by the online systems listing. If a specific system will not be used, please select “No.” Hovering your mouse over each online system drop-down provides a tool tip describing the various permission levels that are available for selection.

- Library — If you select “Yes” in the Library drop-down list, a new section will load for you to enter the Library Folder Name and Folder Type. To add more rows select the “Add Additional Row” button. You can also delete rows by selecting the red X on the row you want to remove.

Security Details for Incoming Non-Program Administrator

20) Date of Birth — Enter the Date of Birth for the non-PAs. The correct format will be listed in the form.

21) Security Pass Code — The non-PAs should select the Security Pass Code they want to use. Since this will be frequently used for verification over the phone, it should be easy to remember. This field will hold a minimum of four and maximum of 40 alpha numeric characters.

Acknowledgement of USA Terms & Conditions

- The USA Terms & Conditions will only show in the form if you checked off “USA” in Step 1 at the top of the form. Checking off the USA Terms & Conditions is mandatory when submitting the signed form.

Signatures

- PROGRAM ADMINISTRATOR SIGNATURE (MANDATORY) — The existing PA who is requesting access for the non-PA should sign their name, list their position in the company and date this section.
- Authorizing OFFICER SIGNATURE (MANDATORY) — The Authorizing Officer on file should sign and print their name, list their position in the company and date this section.
Visa Liability Waiver

Security and coverage when providing Visa Commercial and Business cards to employees

Steps for filing a claim:

Your company may request that your Visa card-issuing financial institution (Citi) waive liability for waivable charges when you meet all of the following requirements:

1. You terminate the cardholder (voluntarily or involuntarily)
2. You request Citi to cancel the account within two (2) business days of the Notification of Termination Date
3. You deliver to the employee or send by first-class mail or fax a written notice stating that the account has been canceled, and that the employee should immediately discontinue all use of the card, pay any outstanding amounts, and return the card to your company.
4. You complete the front side of the Affidavit of Waiver claim form, have an authorized official of your company sign it, and return it within ninety (90) days of the employee’s Notification of Termination Date to Citi.

For more detailed information about the Visa Liability Waiver program, please see the official Visa Liability Client brochure 2007-2010 edition.
Auto-Enroll Form Instructions

Individual Billed Programs

1. Bank Field: Enter your 4-digit bank number
2. Corp ID Field: Enter your Corporate ID number — Total of 5 digits
3. Agent Number Field: Enter your Agent Number — Total of 4 digits
4. Name 1 Field: Maximum of 25 characters can be entered in this field. The Name 1 Field must include an * between the First and Last Name (i.e. Joe*Smith or Jane R*Smith)
5. SSN Field: Enter the 9-digit Social Security Number without any dashes
6. Name 2 Field: Maximum of 24 characters can be entered in this field. This field can also be used as 4th line embossing: Card embossing followed by * (i.e. Fuel Only* or Company*)
7. Mailing Address Line1 Field: Enter the account’s address. A maximum of 36 characters can be entered in this field. Do not use punctuation
8. Mailing Address Line2 Field: Enter the account’s address. A maximum of 36 characters can be entered in this field. Do not use punctuation
9. Mailing City St Field: A maximum of 27 characters can be entered in this field. A space is required between City and State. Do not key punctuation
10. Mailing Zip Code Field: Enter the account’s mailing zip code
11. Home Phone Field: Enter the 10-digit home number without any dashes
12. Business Phone Field: Enter the business number without any dashes
13. Credit Limit Field: Enter credit line between 1 and 9999000. Do not enter a dollar sign
14. Verification Field: Input the verification information for the cardholder. A maximum number of 24 characters can be entered in this field
15. Date of Birth Field: Enter DOB in the format of MMDDYYYY. Do not put any dashes
16. % Cash Limit Field: Cash Advance Limit is based on a percentage of the Credit Line. Enter the percentage using 3 digits (i.e. 005=5%, 020=20%)
17. PIN Y/N Field: Select either “Y” or “N”
18. Convenience Checks Field: Do you wish for the account to have convenience checks? Select “Y” or “N”
19. Site ID Field: The Site ID should be 5 digits in length
20. Hierarchy Level 1-7 Fields: Enter the appropriate level of hierarchy in the field. It should be in a 5-digit numeric format (i.e. 20087)
21. MAC Code Field: Master Account Code — Please enter your GL Code or Master Accounting Code. A maximum of 75 characters can be entered in this field
22. E-mail Address Field: The e-mail address field will hold a maximum of 60 characters
23. Employee ID: A maximum of 20 characters can be entered in this field
24. Tax Exempt Flag Field: Please choose “Y” or “N”
25. Tax Exempt Number Field: Enter the 3-digit numeric tax exempt number
26. Single Purchase Limit Field: Enter a single purchase limit between 1 and 9999000. Do not enter a dollar sign
27. Parent MCCG Field: Please choose “Y” or “N”

28. Number of Templates Field: Enter the number of templates between 0 and 6. If you utilize this option: Enter each corresponding template name starting with column AV

29. Daily Transaction Limit Field: If you choose to enter a limit: It must be between 1 and 9999000

30. Daily Amount Limit Field: If you choose to enter a limit: It must be between 1 and 9999000

31. Cycle Transaction Limit Field: If you choose to enter a limit: It must be between 1 and 9999000

32. Cycle Amount Limit: If you choose to enter a limit: It must be between 1 and 9999000

33. Monthly Transaction Limit: If you choose to enter a limit: It must be between 1 and 9999000

34. Monthly Amount Limit: If you choose to enter a limit: It must be between 1 and 9999000

35. Template Name 1-6 Field: Please enter a Template Name if you specified a Template Number earlier. Then complete the Single Purchase Limit Action, Action and/or Diversion Account for each template
   a. Single Purchase Limit 1-6 Field
   b. Action 1-6 Field
   c. Diversion Account 1-6 Field

36. Home Address Field: If home address is the same as billing address, please enter “Same.” Please don’t use a PO Box address

37. Home City State Field: Required if home address is different than billing address

38. Home Zip Field: Required if home address is different than billing address

39. Other Federal ID Field: Required if Social Security Number is not entered

Corporate Billed Programs

1. Bank Field: Bank number assigned by Citibank

2. Corp ID Field: Corporate or Site ID — Enter the billing level of hierarchy

3. Agent Number Field: Assigned by Citibank

4. Name 1 Field: Enter applicant’s name. The Name 1 Field must include an * between the First and Last Name (i.e. Joe*Smith or Jane R*Smith)

5. SSN Field: Enter the 9-digit numeric Social Security Number. Do not key dashes or spaces

6. Name 2 Field: The 4th line embossing field. Card embossing followed by *. Do not use ‘ or “. Ex: AMAZON.COM*

7. Address Line1 Field: Enter the first line of the address without punctuation

8. Address Line2 Field: Enter the second line of the address without punctuation

9. City St Field: A space is required between City and State. Do not enter punctuation

10. Zip Code Field: Enter in the 5- or 9-digit zip code. Do not use dashes or spaces. For foreign addresses, enter 00002

11. Home Phone Field: Enter in 10 digits (area code required). Do not key dashes or spaces

12. Business Phone Field: Enter in 10 digits (area code required). Do not key dashes or spaces
13. Spouse Field: Enter in a maximum of 15 characters in this field. This is client-specific
14. Credit Limit Field: Enter the account monthly limit. Enter credit line between 1 and 9999000. Do not enter a dollar sign
15. Verification Field: Enter cardholder’s mother’s maiden name followed by *
16. Driver/Vehicle Indicator Field: One character alpha field, choose either “D” or “Y”
17. Product Code Field: Single character identified for Fleet. Common default is “5”
18. Authuser2 Field: Enter your GL Code or Cost Center Code followed by *. Do not enter punctuation
19. Date of Birth Field: Enter DOB in the format of MMDDYY* (ex. 062575*). Do not enter any slashes and be sure to include * after information
20. Fleet Embossing Code Field: Enter “Y” if “Fuel Only” appears on the card
21. Product Restriction Code Field: Enter “1” for fuel and other products, enter “2” for fuel only
22. % Cash Limit Field: Enter 3-character numeric value (ex. 20% should be entered as 020)
23. PIN Y/N Field: Enter “Y” if card will be used for cash at an ATM
24. Convenience Checks Field: Enter “Y” if account is used for convenience checks
25. Company Corp ID Field: Enter 5-digit numeric Corporate ID
26. Site ID Field: Enter 5-digit numeric Site ID
27. Hierarchy 1-7 Field: Level 1 (Holdings), Level 2 (Corp. ID/Site). Enter 5-digit numeric hierarchy value
28. MAC Code Field: Master Accounting Code is a client defined field. This field may also be used for a GL Code or Cost Center Code
29. E-mail Address Field: Enter up to 60 alphanumeric characters
30. Employee ID Field: Enter the company-defined ID code. Enter up to 20 alphanumeric characters
31. City Pair ID Field: Enter “Y” or “N.” See Commercial Card Reports manual for more information
32. Travelers Checks Field: Enter “Y” if there are travelers checks on the account
33. Identification Code Field: This is a client-defined field. Enter an alphanumeric value
34. Voyager Account Field: Enter the number for the voyager account assigned to the Visa account. This is a 19 numeric value
35. Voyager Status Field: Indicates whether there is a fleet card for the Visa account. Possible values are “Y” and “N” (default)
36. Tax Exempt Flag Field: Indicates whether the account is exempt from taxes. Possible values are “Y” and “N” (default)
37. Tax Exempt Number Field: Enter the tax exempt number for the agency or organization. Enter up to a 20 character numeric value
38. U1 Field: Travel Accident Insurance indicator (Company account only)
39. U2 Field: Lost Luggage Insurance indicator (Company account only)
40. Single Purchase Limit Field: Enter single purchase limit per transaction dollar limit
41. Parent MCCG Field: Read parent “Y” or “N”
42. Number of Templates Field: Enter total number of templates assigned to this applicant
43. ACR Key Field: Enter 7-character alphanumeric value for the authorization control record assigned to the account
44. Daily Transaction Limit Field: Enter total number of transactions allowed per day
45. Daily Amount Limit Field: Enter total dollar amount allowed per day
46. Cycle Transaction Limit Field: Enter total number of transactions allowed per cycle
47. Cycle Amount Limit Field: Enter total dollar amount allowed per cycle
48. Monthly Transaction Limit Field: Enter total number of transactions allowed per month
49. Monthly Amount Limit Field: Enter total dollar amount allowed per month
50. Quarterly Transaction Limit Field: Enter total number of transactions allowed per month
51. Quarterly Amount Limit Field: Enter total dollar amount allowed per month
52. Yearly Transaction Limit Field: Enter total number of transactions allowed per month
53. Yearly Amount Limit Field: Enter total dollar amount allowed per year
54. Refresh From Date Field: Enter the date the variable velocity counter starts (MM/DD/YYYY)
55. Number of Days Field: Enter the number of days that the velocity checks can be used. This is a 2-digit numeric value
56. Refresh to Date Field: Enter the date the variable velocity counter stops (MM/DD/YY). NOTE: The variable velocity counter will not refresh after the date in this field
57. Template Name Field: Enter the MCC template name. Make sure to drop down one line prior to entering template names
58. Single Purchase Limit: Enter single purchase limit per transaction dollar limit
59. Status Field: This is the MCC Group status; enter “A” for Active, “I” for Inactive, “W” for Work-in-Progress, and “D” for Delete
60. Action Field: Enter “E” for Exclusive, “D” for Divert, “C” to have Authorizations at the Corporate Level, “R” for Refer, “I” for Include, or blank for no special action
61. Diversion Account Field: Enter 16-digit diversion account number
62. Daily Transaction Limit Field: This is the total number of transactions allowed per day for this template
63. Daily Amount Limit Field: This is the total dollar amount of transactions per day for this template
64. Cycle Transaction Limit Field: This is the total number of transactions allowed per cycle for this template
65. Cycle Amount Limit Field: This is the total dollar amount of transactions per cycle for this template
66. Monthly Transaction Limit Field: This is the total number of transactions allowed per month for this template
67. Monthly Amount Limit Field: This is the total dollar amount of transactions per month for this template
68. Other Amount Limit Field: This is any other amount limit on this template

69. Refresh From Date Field: Enter the date the variable velocity counter starts on this template (MM/DD/YYYY)

70. Number of Days Field: Enter the number of days that the velocity checks can be used on this template. This is a 2-digit numeric value

71. Refresh to Date Field: Enter the date the variable velocity counter stops on this template (MM/DD/YYYY). NOTE: The variable velocity counter will not refresh after the date in this field
Insurances

Automatic Travel Accident Insurance
There is a $350,000 maximum benefit that covers the cardholder

Common Carrier Baggage Insurance
Delayed Baggage: Benefits of up to $100 per day (For three (3) days) Lost
Baggage: Cardholders can receive up to $1,500 reimbursement