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

- Turn electronic devices to vibrate
- No video taping or audio recording is allowed
- Hold questions to end of session
- Ensure your participant badge is scanned to receive CLP credits
  - For each course
- Take advantage of opportunities to provide feedback
  - Please select the “Citi Q&A” icon on any Citi PC at the conference
  - Answers to be emailed after the conference within 60 days
What’s New

Schedules Available at the Welcome Center

2012 Track Schedule Brochures

DoD APC
What’s New

Reminders

- Visit the Citibank Welcome Center – Governor’s Lobby
- Visit the Citibank One-on-One Lab – Governor’s Chambers D&E
- Citi Q&A Link – Tell us your thoughts
What’s New

Interactive Training Events – DoD

Citi offers on-site training at no cost for agencies meeting the required minimum participant level of 20 or more as set forth in the GSA SmartPay2 Master Contract.

- Regional Citi Training Locations
  - Norfolk, VA
  - Washington, DC
  - Visit [www.defenseTravel.dod.mil/passport](http://www.defenseTravel.dod.mil/passport) to view and register for these sessions

- Upcoming Training
  - Visit [www.defenseTravel.dod.mil/passport](http://www.defenseTravel.dod.mil/passport) to view and register for these sessions

- On-site at your base or installation
  - 20-participant minimum
  - Visit [www.citimanager.com/dodhome](http://www.citimanager.com/dodhome) under Resources to download the On-site Training Request Form

- Distance Learning–Video Conferences

Please e-mail us at CommCard.Training@citi.com and a Citi training coordinator will work with you directly for on-site or Distance Learning sessions.
What’s New

Agenda

• Introduction to Online Tools
• Citi’s Technology Process
• New Features and Functions
  • CitiManager
  • CCMS
  • Going Green – Paperless Initiative
• Coming Soon - Enhancements
What’s New

1. Introduction to Online Tools
What’s New

Introduction - Online Tools

Our Online Tools Are the Primary Touch-Point With Customers

We understand that:

• Our Technology Enables Your Mission
• An Integrated Tool Set Is Essential
• Accurate Information is Expected
• Security is Paramount
• Client Communication is Vital

It Takes a Team To Make It Work
What’s New

2. Citi’s Technology Process
What’s New

Citi’s System Development Process

Citi invests revenue directly into technology development

- Multiple sources for development – Collaboration is key!
- Department of Defense Technical Advisory Group (DoD TAG)
- Federal Agency Technical Advisory Group (TAG)
- Corporate Advisory Council
- Account Management, CAS and Level 2 Help Desk
  - Daily client interaction
  - Elevates client-specific needs and issues
  - Communicates development schedule and highlights items of interest
- Product Development and Capabilities Division
  - Tracks market trends and determines strategic vision
  - Engages with Account Management and Client Delivery
  - Determines the priority of development items
What’s New

3. CitiManager Releases
What’s New

CitiManager - Release 11.4 and 12.1

- Usability enhancements
  - Sorting Feature Enabled
What’s New

CitiManager - Release 11.4 and 12.1

• Usability enhancements (continued)
  – Registration enhancements
    ▪ During Non-cardholder registration, the user can now move directly into CitiManager without going through the login page after successfully completing registration.
    ▪ All existing CitiManager users applying for a card will now be redirected to the homepage after successfully submitting the request for a card.
    ▪ Users are now able to select their language preference for the registration email.
What’s New

CitiManager - Release 11.4 and 12.1

- Usability enhancements (continued)
  - Cards, Statements, and Payments
    - New menu, *Overview of My Card Accounts*, has been added to display all the linked cards the user has access to.
What’s New

CitiManager - Release 11.4 and 12.1

- Usability enhancements (continued)
  - Cards, Statements, and Payments
    - The CSP entitlements have been grouped under three menus “My Card Account”, “Statement”, and “Payment” to avoid duplication across different tabs.

*Based on your entitlements, your views may differ from those pictured above.
What’s New

CitiManager - Release 11.4 and 12.1

• Usability enhancements (continued)
  – Update to User Admin Functions
    ▪ The Admin Functions were given a facelift for better user experience and ease of use. The existing Admin Functions were grouped under various menus to allow for more intuitive use.

*Based on your entitlements, your views may differ from those pictured above.
What’s New

CitiManager - Release 11.4 and 12.1

- **Usability enhancements (continued)**
  - Enhancements to Real Time Inquiry and Maintenance
  - Cardholder Demographic information may now be maintained via Real Time Inquiry

<table>
<thead>
<tr>
<th>Real Time Inquiry</th>
<th>Credit Rating</th>
<th>Email Address</th>
<th>Daily Volume Limit for Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Name</td>
<td>Email Address</td>
<td>Discretionary Code 1</td>
<td>Master Accounting Code</td>
</tr>
<tr>
<td>Place of Employment</td>
<td>Discretionary Code 1</td>
<td>Work Phone Number</td>
<td></td>
</tr>
<tr>
<td>Embossed Line 2</td>
<td>Discretionary Code 1</td>
<td>Expiration Date</td>
<td></td>
</tr>
<tr>
<td>Address Line 1</td>
<td>Credit Limit</td>
<td>Activation Password</td>
<td></td>
</tr>
<tr>
<td>Address Line 2</td>
<td>Cycle Amount Limit for Card</td>
<td>Company Number</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>Daily Amount Limit for Card</td>
<td>Cash Advance Percentage</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>Agent Number</td>
<td>First Name</td>
<td></td>
</tr>
<tr>
<td>Postal code</td>
<td>Single Purchase Limit for Card</td>
<td>Middle Initial</td>
<td></td>
</tr>
<tr>
<td>Fax Phone Number</td>
<td>Cycle Volume Limit for Card</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Real Time Maintenance for Card Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address Line 1</td>
</tr>
<tr>
<td>Address Line 2</td>
</tr>
<tr>
<td>City</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Real Time Maintenance for PA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Rating</td>
</tr>
<tr>
<td>Last Name</td>
</tr>
<tr>
<td>Place of Employment</td>
</tr>
<tr>
<td>Embossed Line 2</td>
</tr>
<tr>
<td>Address Line 1</td>
</tr>
<tr>
<td>Address Line 2</td>
</tr>
<tr>
<td>City</td>
</tr>
<tr>
<td>State</td>
</tr>
</tbody>
</table>
Usability enhancements (continued)

• Update to Alert Functions

  • Lost/Stolen Card
    – An SMS Alert to notify the cardholder that their card has been reported lost or stolen and a new card has been mailed to them

  • Dispute Resolution
    – An SMS Alert notifying the cardholder that a dispute has been resolved, stating the decision of the dispute resolution

  • High Value Transaction
    – An alert for the cardholder if a transaction comes through over a pre-designated threshold

  • Available Credit Remaining
    – An Alert for the cardholder when their credit available reaches a pre-designated threshold
What’s New

CitiManager Releases – Release 12.2

- **Overview of Citi Manager 12.2**
  - Eliminated inactivity lockout for cardholders, and extended the time from 60 to 90 days for Non-CH’s.
  - Simplified the online Password reset and username retrieval workflows – improved self service
  - Expanded the ability to request Credit Balance Refunds online – was CSA, now available to all IB.
  - More Email and SMS alerts are available, configurable by company – (may not be enabled for all DOD as yet)
What’s New

CitiManager Releases – Release 12.2

Password Reset Process: (Cardholders)

- User clicks on **Forgot Password**? link on CitiManager login page.

- **Forgot password** page displays; User selects appropriate role, Cardholder or Non-Cardholder/Card Applicant.

- Cardholder enters their **Username** and **Account Number (Last 6 digits)**.

- Click **Continue** button to advance to the Challenge question & answer.

**Note:** User will have three (3) attempts to answer the Challenge question correctly.
What’s New

CitiManager Releases – Release 12.2

Password Reset Process, continued:

- Non-Cardholder enters:
  - Username
  - User Profile Email Address
  - Zip/Postal Code
  - Selects Helpdesk verification question from the drop down
  - Helpdesk verification answer

- Click Continue button to advance to Challenge question & answer.

**Note:** User will have three (3) attempts to answer the Challenge question correctly.
What’s New

CitiManager Releases – Release 12.2

Password Reset Process, continued:

- **New password** screen will display.

  **Note:** Password requirements are configurable by company. Unless requested by company, these will not change.

Create New Password

Create your new Password. The fields marked with asterisk (*) are mandatory to proceed.

* New password

* Confirm password

Password is case sensitive and:
- Should have 6 to 9 characters
- At least one letter is required
- Must contain at least one number
- Must contain at least one special character among #/@:/,%,'",();--",?:/.
- Cannot contain more than 1 consecutive identical characters
- Must be different from your last password
- Cannot be same as your last 4 password(s)

Create New Password Screen
Username Retrieval Process:

- User clicks on **Forgot Username?** link on CitiManager login page.

- **Forgot sign on - username** page displays; User selects appropriate role, Cardholder or Non-Cardholder/Card Applicant.

- Cardholder enters the **Embossed name** (from card) and **Account Number (Full number)**.

- Click **Continue** button to advance to the Challenge question & answer.

**Note:** User will have three (3) attempts to answer the Challenge question correctly.
Username Retrieval Process Process, continued:

- Non-Cardholder enters:
  - **First Name, Last Name**
  - Select **Country** from dropdown
  - **User Profile Email Address**
  - Contact number
  - Zip/Postal Code
  - Selects **Helpdesk verification question** from the drop down
  - **Helpdesk verification answer**

- Click **Continue** button to advance to Challenge question & answer.

**Note:** User will have three (3) attempts to answer the Challenge question correctly.
What’s New

CitiManager Releases – Release 12.2

Username Retrieval Process, continued:

- If Challenge question is answered correctly, system will display a message “An email has been sent to the specified Email Address with your Username.”

Citi® Commercial Cards

Challenge question

An email has been sent to the specified Email Address with your username.

What is your mother’s maiden name?

[Input field]

Continue  Cancel
What’s New

CitiManager Releases – Release 12.2

• Password expiration times will be modified to be role driven.

• Password expiry days for a role will be set as follows:
  – Non-Cardholder – 90 days
  – Verifying Officer – 90 days
  – Supervisor – 90 days
  – Approving Officer – 90 days
  – Cardholder passwords do not expire

• The password expiring pop up will still begin to appear to the user 15 days prior to their password expiring.
What’s new

CitiManager Releases – Release 12.2

Updates to Email Alerts:

- **Challenge Questions**

  **Subject:** "Your Citi Commercial Cards Challenge Question and Answer changed."
  
  **Message:**
  
  Dear <First Name> <Last Name>,
  
  Your Challenge Question(s) and Answer(s) have changed as requested.
  
  If it was not you or if you have any questions about this email please contact the Helpdesk or if you are a Cardholder, contact your Program Administrator or call the number on the back of your card.
  
  Regards,
  
  Citi® Commercial Cards
  Global Customer Service

- **Password Change**

  **Subject:** "Your Citi Commercial Cards account password has been reset."
  
  **Message:**
  
  Dear <First Name> <Last Name>,
  
  You have successfully reset your Citi Commercial Cards account <CM Username> password. Please use your new password to login into the application going forward.
  
  If it was not you or if you have any questions about this email please contact the Helpdesk or if you are a Cardholder, contact your Program Administrator or call the number on the back of your card.
  
  Regards,
  
  Citi® Commercial Cards
  Global Customer Service
What’s New

CitiManager Releases – Release 12.2

Updates to Email Alerts (continued):

- When NCH who has **Update Alerts** entitlement subscribes/unsubscribes alerts on behalf of CH the process will be audited and displayed in expandable/collapsible panel when viewing alerts.

- Cardholders will be able to view this in their alerts view (in their profile).
  - This audit log will be available to any user that can view alerts (via **My Profile** or the **Update Alerts** function)
What’s New

CitiManager Releases – Release 12.2

Updates to SMS alerts

- Users will have some welcome customization options around mobile alerts.
  - Days of the week
  - Time zone
  - Time of day
What’s New

CitiManager Releases – Release 12.2

Updates to SMS alerts – (continued)

- Monthly Subscriptions - Any alert subscriber will receive only one SMS alert even if the user is associated with multiple card accounts in CitiManager.
What’s New

CitiManager Releases – Release 12.2

Request Refund:

- Cardholders can request these refunds to be directly deposited via ACH to their bank account.
  - These cardholders must also have the *Refund Request* entitlement enabled.

- There will be two new menus introduced with this feature *Request Refund & Refund History*. 
What’s New

CitiManager Releases – Release 12.2

Request Refund (continued):

• Request Refund Review – System Checks
  – Must be a true Credit Balance
  – Personal payment or previous on-line request within 10 business days will result in an error message
  – Disputed transactions are not included in the Credit Balance
  – If payment history is not in good standing, an error message will appear
  – Requests over $5,000.00 will receive an error message directing the Cardholder to call Customer Service

• Other Notes
  – Previous account information will be saved
  – New account information can be added by clicking the “Pay to” button
  – ACH transfers will take 2-3 business days to process
    ▪ 2-3 business days is the standard set by NACHA and the Federal Reserve
Request Refund (continued):

- Cardholders will then select the **Request Refund** tab.
- Refund Eligibility
- Cardholders will enter the amount of the refund
- The system will enter the decimal; Cardholders only have to enter digits
What’s New

CitiManager Releases – Release 12.2

Request Refund (continued):

- Once eligibility has been verified, the confirmation screen will appear
  - It will be similar to how a client makes a payment
  - Cardholders can add new checking/savings information
  - Once confirmed, a refund request cannot be cancelled.

![Message from webpage]

Are you sure you want a refund for the entered amount? Please note that your account may have transactions that have not yet posted. You are responsible for paying any balance due on your account.

![Account Info]

Please select the account you are requesting the refund to be applied to. If you are requesting to add a new account, the fields in the table will be greyed out.

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank routing code</th>
<th>Pay from/to account</th>
<th>Bank name</th>
<th>Set as default</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>122402159</td>
<td>XXXXXXXXXXXXXXXXXXX</td>
<td>CITIBANK</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>243083240</td>
<td>XXXXXXXXXXXXXXXXXX</td>
<td>ALLEGIANT COMMUNITY FCU</td>
<td></td>
</tr>
</tbody>
</table>

Add a new Pay from/to account

- Account type
- Bank routing code
- Pay from/to account

![As to the ABA/Routing and DDA/Account Numbers]

The account to which you are requesting the ACH refund amount to be sent to, must be in your name. Funds will appear in your personal account in three business days. Requests received after 2 PM eastern are processed the next business day. Requests will not be able to be cancelled once you select submit and confirm.
Request Refund (continued):

- It is important to understand that there are many qualifiers that can stop a cardholder from requesting a refund. If one or more of the following conditions exist on the account, a request for a refund cannot be completed online:
  - Payment History not in good standing
  - No Credit balance
  - If the cardholder has made a personal payment or requested a refund in the last 10 business days.
    - The cardholder will need to wait 10 business days or they may call our 24 hour customer service center at the number on the back of the card to inquire or complete the request.

- If the customer has two or more NSF checks, the client cannot request refunds via the ACH process.
3. CitiDirect Card Management System Releases
What’s New

CitiDirect Card Management System (CCMS) Enhancements

CCMS has quarterly releases providing enhancements furthering efficiencies and convenience

- Release 11.4 – November, 2011
- Release 12.1 – March, 2012
- Release 12.2 – June, 2012
- Release 12.3 – August, 2012
What’s New

CCMS Release – Release 11.4

- Declined/Referred Reason displayed
  - Updated Inquiry - Declined Authorization - (Declined Authorization Search) screens in CCMS. The user will no longer have to click on the status to see the reason descriptions.

- Direct Search Results
  - When performing searches by Name, SSN or Account #, search results should bring the User straight to the respective main screen if there is a single match.

<table>
<thead>
<tr>
<th>Search Screen</th>
<th>Respective Main Screen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inquiry – Statement</td>
<td>Statement Screen</td>
</tr>
<tr>
<td>Card Management - Account Management - Modify Account</td>
<td>Modify Account screen</td>
</tr>
<tr>
<td>Card Management - Account Management – View Account</td>
<td>View Account screen</td>
</tr>
</tbody>
</table>
What’s New

CCMS Release – Release 11.4

Assume Wild-Card at End of Search Term

The “*” character was manually entered as a wildcard search in CCMS. For this release, the following screens/fields will be enhanced to assume a wildcard search term. See below for the list of Screens (square brackets indicate the search fields):

- Inquiry – Statement [first name, last name]
- Inquiry – Transaction [first name, last name and merchant]
- Inquiry - Dispute Log [first name, last name]
- Inquiry - AOPC Search [first name, last name and Hierarchy]
- Inquiry - Declined Authorization [first name, last name]
- Card Management - Account Management - Modify Account [first name, last name]
- Card Management - Account Management – View Account [first name, last name]
- Card Management - Maintenance Log [first name, last name]
- Inbox - Account Status - Card State Transition [first name, last name]
- Inbox - Current Status - Look up Statement [first name, last name]
- Hierarchy – Contact Maintenance Log [first name, last name]
What’s New

CCMS Release – Release 11.4

- Assume Wild-Card at End of Search Term (Continued)
• **11.4.1 and 12.1 – Provided Updates to Search function**
  
  – Users may search for ‘All’ items by navigating to the screen, and simply pressing the ‘Search’ key.
What’s New

CCMS Release – Release 11.4

- Masking of Social Security Numbers in Application Approval screens
  - SSN’s will be completely masked
  - Supporting ongoing security demands for the online community
What’s New

CCMS Release – Release 12.1

- Proto-type New Functionality for Fiscal Year Roll Over for GSA Clients
  - Used the Department of the Navy to prototype and perfect program
  - Roll Out to All GSA clients in 12.3
Contact Type Made Mandatory in Manage Contacts

- CCMS Manage Contacts passes information about non-cardholders to other tools.
- With 12.2, the Contact Type is now a mandatory field for all clients who have the option enabled. The default value is AOPC Inquire.

Note: Although mandatory, there is no default value provided for Navy Purchase. It must be selected by the user.
What’s New

CCMS Release – Release 12.2

MCC Description in the Declined & Authorization Search Screens

- Clients requested the ability to see the MCC Descriptions on the Authorizations and Declined Authorization Search Screens.
  - A new column “MCC Description” has been added as per the below screen shot.
  - The value of the MCC description is retrieved from the CCMS database based on the MCC code; if the description is not there, then the value of the MCC Description will be displayed as blank.
Display the Number of Transactions on the Statement Screen

- GSA TAG clients requested that CCMS provide a transaction count in the upper portion of the Cardholder memo statement. When they compare the statements with their internal accounting systems or purchase logs, it is helpful to have this information without counting all the transactions.

- The Inquiry – Statement – Cardholder Memo Statement screen was modified to display the “Total Number of Transactions: <total>” as per the below screen shot.
What’s New

CCMS Release – Release 12.2

Updates to Statement Status Report & Inquiry Statement Screen:

- **Card Status:**
  - Card account opened
  - Card account inactive status
  - Card account closed

- **Statement Approver:**
  - It shows who did the action
  - It is blank if no action

- **Approval Date:**
  - Shows when the action took place
  - It will be blank if not provided.
Updates to Accounting String Codes to Allow Special Characters

- When the Financial Officers define their Accounting String Codes (ASC\LOA), we had limited the use of special characters.

- Accounting String Code values may now use any of these special characters.
  
  - / (Forward Slash)
  - - (Dash)
  - , (Comma)
  - . (Period)
  - * (Asterisk)
  - + (Plus)
  - ! (Exclamation Mark)
  - $ (Dollar)
  - ; (Semicolon)
  - ' (Apostrophe)
  - & (Ampersand)
  - % (Percentage)
  - ? (Question Mark)
  - : (Colon)
  - # (Hash)
  - @ (At)
  - = (Equal to)
  - ~ (Tilde)
  - ¢ (Cent)
  - _ (Underscore)
  - | (Pipe)
  - \ (Back slash)
  - | (Pipe)
4. Green Initiatives – Paperless Statements
What’s New

Paperless Statements – Discussed at TAG

• “Citi offers a paperless statement solution for our US Government Card Clients”

The Paperless Initiative was launched to reduce paper waste by enhancing our technologies in support of online statement and communications. This is part of a global effort on behalf of Citi that illustrates the vital role we all play in reducing our environmental impact.

• “Go Paperless” – Functionality that enables our Government Card customers using CitiManager to opt out of receiving paper statements.

• Access account statements online
  – Government (GSA and DOD) statements were available as of the March 28th billing cycle

• Access statement collateral online
  – View statement messages
  – View or print statement inserts
  – Unread messages are identified by a “New” indicator
What’s New

Going Paperless – How to Enable

1. Select “My Card Account” to access the “Go Paperless” option

2. User selects the “Go Paperless” Tab

3. User selects the option to go paperless.

4. User is presented the terms and conditions, and selects “I agree”.

“Scroll down view”
What’s New

Going Paperless – How to Enable

User is presented with a “pop up” box to validate the email address for statement alerts.
What’s New

Going Paperless – How to Enable

6 The user is presented the “Online Payment Options” to establish online payments.

Note: The Online Payment Option is only available to individually billed/individual liability cardholders.
What’s New

5. Coming Next Year
What’s New

Strategic Vision for Online Tools

Provide a unified, innovative and easy-to use tool suite that is secure, tightly integrated, and intuitive.

• A more innovative and unified IT environment
  – Make common tasks and most requested info available at first level
  – Use site monitoring and metrics to find common user trends
  – CitiManager Mobile for cardholders!

• Integrate and Align tools to meet user need
  – Expand the enterprise data architecture and data integrity
  – Provide the right tool for the right job
  – Release schedule adjustments

• Stable, Secure and Dependable IT Presence
  – Continued vigilance in systems monitoring and security
  – Protection of PII – changes to reports, log-ins to protect information
  – ‘Routine system maintenance’ usually a preventative action
What’s New
In January 2007, Citi released a Climate Change Position Statement, the first US financial institution to do so. As a sustainability leader in the financial sector, Citi has taken concrete steps to address this important issue of climate change by: (a) targeting $50 billion over 10 years to address global climate change; includes significant increases in investment and financing of alternative energy, clean technology, and other carbon-emission reduction activities; (b) committing to reduce GHG emissions of all Citi owned and leased properties around the world by 10% by 2011; (c) purchasing more than 52,000 MWh of green (carbon neutral) power for our operations in 2006; (d) creating Sustainable Development Investments (SDI) that makes private equity investments in renewable energy and clean technologies; (e) providing lending and investing services to clients for renewable energy development and projects; (f) producing equity research related to climate issues that helps to inform investors on risks and opportunities associated with the issue; and (g) engaging with a broad range of stakeholders on the issue of climate change to help advance understanding and solutions.

Citi works with its clients in greenhouse gas intensive industries to evaluate emerging risks from climate change and, where appropriate, to mitigate those risks.