Citi® Commercial Card Fraud

Frequently Asked Questions

1. How does Citi detect fraud?

The fraud detection process begins with analysis into both what the industry, as well as our specific card base, is experiencing regarding fraud. The resulting data is then used to drive decisions in the strategies for how we look at transactional details and cardholder specific models to spot anomalies in your spend. Using variables such as the FICO Falcon®, Visa Advanced Authorization® and MasterCard EMS® scoring models, accuracy in detection and cardholder experience is further improved. When transacting online, fraud mitigation is increased with the use of 3DSecure technology which allows the end-user the ability to fully authenticate their transaction prior to completing their purchase.

2. What should I do if I suspect fraudulent activity on my Citi card?

Notify Citi immediately by calling the number on the back of your card. A Citi representative will close your account and have a new card issued to you.

Additionally, please report fraud to your Program Administrator who will advise you of next steps. If fraudulent charges have been imported into your corporate expense management tool, please include the transaction date(s) and amount(s) in your communication.

3. What if I am on business travel and suspect a fraudulent charge?

Please notify Citi immediately; Citi will work with you to have a new card expedited to you and place security holds on any suspected fraudulent transaction(s). In the interim of receiving your new card, you can arrange with Citi to open the card for specific charges while you are traveling. For example, Citi can temporarily open use on the compromised card for you to check out of your hotel, if you notify Citi prior to the hotel running the transaction.

4. What should I do if I suspect a phishing or vishing scam?

Phishing or vishing are forms of fraud where criminals send fake emails (phishing) or voice calls (vishing) pretending to be a legitimate party, often your bank. Please report the suspected scam immediately at the following email addresses: spoof@citicorp.com and spam@uce.gov. This ensures that both Citi and the U.S. Federal Government are made aware of the potential scam and can conduct the necessary investigations.

If you have provided your account information or credit card number during one of these potential scams, please call the number on the back of your card to speak with a representative. The representative will close your account immediately and issue a new card to you.
5. What actions does Citi take if fraud is suspected on my account?

If Citi suspects a transaction is potentially fraudulent, a temporary block may be placed on your account, and notifications are sent via text, email and/or phone, alerting you to these transaction details. Using one or more of the communication methods noted below, Citi will verify with you your recent activity.

**SMS (short message service):** Citi is able to send and receive text message alerts, at no cost to you, regarding potentially fraudulent activity on your account(s). If the charge is yours, reply back as directed — no further action is required. If the charge is not familiar, respond back as directed and Citi will send you a follow-up text with a toll-free number to call for further resolution.

**Email:** Our email notifications are another way for you to stay in touch — whether you are at your desk, out of the office, or traveling abroad. To verify your card activity, simply call the toll-free number included in the email message to connect with one of our fraud specialists.

**Automated Call:** When suspect transactions occur, an automated system will call you to verify the transactions. When you answer the call, the system will allow you to listen to the recent activity on your account and verify your transactions using the prompts on your phone. If you miss the call, our 24x7 automated system allows you to call back and resolve the matter whenever it is most convenient for you.

**Fraud Early Warning (FEW) Representative Call:** When suspicious transactions occur and we are not able to reach you by SMS or email, a Fraud Early Warning representative will attempt to reach you by phone at all available phone numbers provided to Citi.

6. What information should I expect to provide if Citi calls about my account? How can I be sure that I am speaking to a Citi representative?

Citi will reach out to you via phone, text message and/or email if fraud is suspected on your account. A Fraud Early Warning block may be placed on your account, in which case you will only be asked to verify a few recent transactions (e.g. amounts and vendor names).

Note: Citi will not ask you for any personal information when we initiate a call to you, rather, Citi will only ask you to verify recent activity.

If calling Citi back due to a message received (inbound call), we may ask you to verify your full card number and/or additional details on your account (name, Employee ID, address, etc.) as part of our normal verification process.

Citi will NEVER ask you for your PIN.

If at any point during a Citi-initiated call you are not comfortable, please inform the Citi representative and call the number on the back of your card.
7. What should I do if fraudulent charges are posted to my Citi account?

If you have not done so already, contact Citi immediately and inform them of the fraudulent charge(s). A Citi representative will then send you an email with the Declaration of Unauthorized Use and its associated cover letter. Please follow the directions as instructed and return the completed form to Citi as quickly as possible.

Once Citi has received and processed your completed Declaration of Unauthorized Use form and determined that fraud has occurred, your account will be credited. Your account will not be credited until the Declaration of Unauthorized Use is received by Citi. No late fees will be assessed for the fraudulent transaction(s) and you are not expected to pay for the fraudulent charge(s) as long as they are reported within 60 days from the date of the statement on which the transactions appear.

Important Citi Phone Numbers:

Citi’s General Customer Service Number, inside the U.S.: 800-248-4553

Citi’s General Customer Service, outside of the U.S., please call collect: +1 904-954-7314

Citi’s Fraud Department, inside the U.S.: 800-945-3114

Citi’s Fraud Department, outside of the U.S., please call collect: +1 904-954-7314