

EXISTING AND NEW CARD PROGRAM – CHANGES SUMMARY

1. Card

- During the conversion all cards will be reissued – i.e. all card will have new card number, new expiry date and new security code CVV
- Cards expiry period is 3 years
- All card includes chip and magnetic stripe

2. Customer Support

- For all converted chip cards new Customer service is dedicated
- The Customer support is available non-stop on the telephone number that is stated on the card back side - +40 37 275 3324
- Customer support operates in local language during business hours (08 – 18 local), off-business hours (18 – 08) Customer support operates in English language only.
- As a part of Customer support, the automated phone system is available. Using this system, all card users are able to activate their cards (without telephone banker assistance), obtain basic information related to the card and change telephone PIN (PIN, generated by Bank, that is used for the access to the automated phone system – so called T-PIN).
- If needed – by pressing (*), the call can be transferred at any time to the telephone banker that will assist the cardholder with other possible questions/requests.
- As a part of this Customer Service non-stop card blocking service is available to all cardholders
- In case of traveling abroad Cardholders are able to access Customer support using the international format of above stated number +40 37 275 3324, or by the direct call to international Customer service number + 34 93 316 5911. The rest of other country numbers can be found on our international web sites
http://www.citibank.com/tts/card_solutions/commercial_cards/index.htm (option Contact us / select region / select country)

3. PIN(s)

- new platform brings fundamental change that relates to PIN
- Cardholder is provided with two PINs – A-PIN and T-PIN
- A-Pin is the four digit security code assigned to cardholder that is used for payments merchant and for cash withdrawals. If needed, the cardholder is able to change this PIN via ATM only (in case this service is supported by the ATM service provider)

- T-PIN (Telephone PIN) is the four digit security code assigned to the cardholder, which is necessary for the access to automated phone system provided by Customer support. In case of need – cardholder is able to change this PIN using the automated phone system. IMPORTANT – T-PIN is required during card activation.

4. Card and PINs delivery

- Card and PINs are delivered in separate packages
- Distribution channels remain unchanged
- Cards are distributed on card carrier (attached - **CardCarrier(RO).pdf**) that contains necessary information for card activation.
- PINs are distributed after the card using the PIN envelope

5. Card activation

- The card activation is done using the self-service method , via the automated phone system (IVR) system on line +40 37 275 3324 (+ 34 93 316 5911 – for direct international calls)
- For card activation the cardholder is obliged to enter 16 digit card number and 4 digits T-PIN
- Within the IVR basic information about card, transaction and/or payment information are available
- The cardholder can change its T-PIN in IVR main menu.
- Please note – in case of transfer to telephone banker a security question can be asked

6. Statements - CitiManager

- printed statements – in the connection to new platform ,the monthly statements are printed and distributed by courier
- all cardholder have now the option to register for electronic statements (for free) that are distributed via global internet system CitiManager (available at link www.citimanager.com/login, or <https://home.cards.citidirect.com/CommercialCard/Cards.html>)
- via CitiManager, registered cardholders are able to access their electronic statements at any time (supported formats – PDF, Ms Excel and CSV) and moreover they are able to online view all transactions that have been settled but not placed to the statement yet
- for CitiManager registration, the only following information from the card and from the statements address are necessary: card number, name and surname on the card, statement delivery address from which the only state/country and ZIP/Postal code is fully checked

7. Card Not Present transactions (internet payments)

- for Card Not Present transactions (internet payments), CVV security code is not mandatory
- in case CVV security code is present in the transaction – CVV value is checked and in case the right value is entered the transaction authorized
- in case CVV security code is missing, the transaction is not automatically rejected (like before) but the transaction is checked by Fraud detection system. If the transaction is not risky, the transaction is approved.

8. Fees

- All fees remains unchanged in previously agreed amounts (including individually agreed conditions) except the fees can be charged in card currency only.
- No mixed-currency fees are supported. (e.g. RON cards currency means the only fees in RON can be charged). Subsequently changes will be done to current fee structure
- New list of charges containing card and fees currencies unification will be shared soon.
- In August, there will be the following entries related to annual fees:
 - an aliquot part of the annual fee corresponding to the old card will be returned to companies
 - the new annual fee will be charged in full for the new cards
- Annual fees will be charged on annually basis, at the card's anniversary date.

9. Travel insurance for Business charge cards

- Conversion has no impact to cards insurance
- Automatically included insurance (with Business charge cards) remains unchanged including the insurance limits conditions, etc.

10. Electronic statement for charge cards account

- Charge card account visible in CitiDirect BE® electronic banking
- Electronic Statement generated from CitiDirect® will maintain same structure and format, with exception of “extra information” field content (field will contain information related to card number and merchant, instead of card user name, transaction type and merchant).

11. Statements

- In the period after the conversion, Company will receive two statements that correspond with existing cards and with newly issued cards. Statements generated for existing cards are temporary only. After completion of all existing card transactions settlement, distribution of the statement for old cards will be seized automatically.

12. VISA Business cards - Consolidated statement for all company cards

- Consolidated statement that is generated for all company cards is available for every company
- This consolidated statement is printed and sent by courier and is available to companies via CitiManager system as well

13. VISA Electron cards – collection/funding account

- Collection/Funding account used by VISA Electron cards remains unchanged.
- Visa Electron funding will be done using the last 10 digits of each card number

14. VISA Business cards – settlement

- The monthly settlement of card transaction has been changed from the second business day to the first business of the calendar month.
- IMPORTANT - In the period after the conversion, you will receive card settlement transaction from two sources – from the original card system and from the new system as well. Settlement generated by the original card system is temporary only. After completion of all non-chip card transactions settlement the production of this settlement stops automatically.