

CITI CARDS PROGRAM UPGRADES FROM THE CARD USER'S PERSPECTIVE

CARDHOLDER (CARD USER) VIEW	EXISTING CARDS PROGRAM	NEW CARDS PROGRAM
CARD TYPE	Magnetic stripe only	Contact chip and magnetic strip
CARD VALIDITY (in years)	2	3
TRANSACTION AUTHORIZATION	Business cards <ul style="list-style-type: none"> - Payment at merchants – Signature - Cash withdrawals - PIN Electron cards <ul style="list-style-type: none"> - Payment at merchants – PIN or signature - Cash withdrawals - PIN 	Business cards <ul style="list-style-type: none"> - Payment at merchants – PIN or signature - Cash withdrawals - PIN Electron cards <ul style="list-style-type: none"> - Payment at merchants – PIN or signature - Cash withdrawals - PIN
CUSTOMER SUPPORT – phone number	+40 21 20 35 350	+ 40 37 275 3324 (direct international calls + 34 93 316 5911)
CARD ACTIVATION	Activation on phone / manual verification using security questions	Activation on phone / self-service activation model using card number and pre-generated Telephone PIN (T-PIN) . Manual verification in case of needs still available (using security questions).
PIN MANAGEMENT	PIN generated by bank.	TWO PINS generated by bank: <ul style="list-style-type: none"> - A-PIN – PIN for Payments at merchants and Cash withdrawals - T-PIN – Telephone PIN used for card activation and for the access to phone system (+ 40 37 275 3324) PIN Change: <ul style="list-style-type: none"> - T-PIN – via phone system (+ 40 37 275 3324) - A-PIN change – not available
PHONE SYSTEM (IVR)	Not available	Available as a part of Customer Service line (+ 40 37 275 3324). System provides basic information about card. System is used for card activation in self-service model.
ONLINE STATEMENTS	Not available	Available for all cardholders (card users) via Global internet system CitiManager
CARD NOT PRESENT TRANSACTIONS (internet payments)	Supported (if allowed by the Company). Card Number, Expiry Date and CCV security code required.	Supported (if allowed by the Company). Card Number, Expiry Date required. CCV security code is not mandatory – in case CCV is entered the value is checked during authorization process. In CVV is not present – transaction is not declined.
INSURANCE	Supported for Business cards only.	Remains unchanged including insurance limits.