

Department of Defense Travel Card Cardholder Guide

Citi® Commercial Cards
Department of Defense



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Welcome to the Citi® Department of Defense Travel Card Program

Since 1812, Citi has been serving customers with innovative banking and financial solutions. In the credit card industry, Citi has set the standard for the world.

We have combined our vast experience in worldwide travel card management and unparalleled technological expertise to develop a flexible and convenient purchasing and payment tool. Your Citi DoD Travel Card makes it easy for you to purchase travel and travel-related services, reduces the need to carry cash and assists you with recordkeeping.

Cardholders Benefit from:

Worldwide acceptance

The Citi DoD Travel Card is accepted at greater than 35 million locations worldwide.

Exceptional dedicated customer services, wherever you are.

Our Customer Service Center is committed to satisfying the needs of all Citi DoD Travel Cardholders. Inside the U.S., simply call us toll-free at **1-800-200-7056**, 24 hours a day, seven days a week, every day of the year. Outside the U.S., call **757-852-9076**.

We are here to answer your questions and provide the assistance you need.

This guide presents basic procedures and rules for card usage. Should you have questions that are not answered in this guide, contact your Agency Program Coordinator (APC) or Citi Customer Service Center.

Lost Luggage Insurance

As a Cardholder, you will receive coverage for permanently lost, stolen or damaged articles when the carrier fare is charged to your Citi DoD Travel Card. This coverage will be secondary to the Common Carrier's liability and only for the amount not covered by them. For general information regarding individually billed accounts, call toll-free **1-800-586-8458**. If calling from outside the U.S., call collect at **804-673-1673**.

For centrally billed accounts, please call **1-800-200-7056**. If you are outside of the U.S., call Citi at **757-852-9076**.

Travel Accident Insurance

In addition, as a Cardholder, you are insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Citi DoD Travel Card.

For more information regarding this policy or to file a claim, call toll-free at **1-800-418-1515**.

Key Responsibilities

As a Cardholder, you have a number of responsibilities. It is important to understand these responsibilities.

- You are responsible for understanding the DoD's policies and procedures regarding the definition of official DoD travel and the definition of authorized purchases as they relate to official DoD travel.
- You are responsible for keeping your account information, such as addresses and phone numbers, up to date.
- You are responsible for using the Citi DoD Travel Card only for purchases that comply with these policies.
- If you have an Individually Billed Account, you are personally responsible for paying all charges and fees and reconciling your account. **You will receive an Account Statement after the close of each billing cycle; it must be paid in full by the due date.** You are also responsible for complying with the terms and conditions of the *Citi Cardholder Agreement* that

you received with your Citi DoD Travel Card.

- If you have a Centrally Billed Account, the DoD is responsible for payment of charges for official travel-related products and services as specified in its policy.

Authorized Use

Your card has been embossed with your name on it. It is for your use only. No other member of your family, office or the DoD is authorized to use it.

In addition, your card can be used only for official DoD travel and travel-related expenses while away from your official station/duty station. These include the following:

- Air and Rail Tickets
- Transportation Services
- Lodging
- Automobile Rental
- Food Service Establishments
- Fuel
- ATM Access, if authorized

Authorization Controls

Authorization controls provide the DoD with the ability to control how and where you use your card. Your card may have the following controls:

Standard vs. Restricted

Accounts: The travel card program for the DoD has assigned limits based on travel needs. These limits are authorized based on the type of card you are assigned. There are two card types available to DoD Cardholders: standard and restricted cards. Standard and restricted cards are established by the DoD to set your spending limits. Standard accounts have higher credit limits than restricted accounts. Limits may be set or changed by the DoD at any time.

Per transaction dollar limit: The amount you are authorized to spend on a single purchase. A purchase may consist of a single item or the total value of all items you purchase at one time.

Daily transaction limit: The number of transactions that can be authorized during any given day.

Card usage by Merchant

Category Code (MCC): A code assigned to a group of merchants offering similar products and services. You may be restricted from using your card at certain types of merchant establishments and to specific dollar limits.

Restrictions on ATM

transactions: Limits on the number of and dollar amount of transactions may be restricted.

Consult your APC to learn more about these controls.

ATM Usage

Using your Citi DoD Travel Card for cash access at ATMs, if you are authorized to do so, is another important convenience of the card.

Whenever you need cash for official business, you may go to any ATM displaying the Visa® logo. You may also use your card at ATMs in all Citi branch locations. Using your card at non-Citi ATMs, however, may result in an access surcharge. If you use your card in this manner, be sure to record the amount of the surcharge and identify the surcharge in your reimbursement request.

To locate an ATM in a particular area, consult the Visa® Web site at www.visa.com. Or, you may call 1-800-CITI-ATM or check the Citi Web site at www.citibank.com.

To use your card at an ATM, you will need a Personal Identification Number (PIN). To customize your PIN, please call the customer service number on the back of your card and follow the instructions in the Voice Response Unit (VRU).

Verifying Receipt of Your Card

You will receive an inactive Chip and PIN card (i.e. a card not yet ready for use) which is indicated by the sticker on the card.

We request that you verify receipt of your new card, select a PIN, and sign the back of it immediately upon receiving it. Simply visit www.cardactivation.citi.com and follow the instructions.

Upon completion, you will be prompted to select your custom, 4-digit Personal Identification Number (PIN). Once this process is completed, your card is verified and will be ready for use.

Reporting Lost or Stolen Cards

Should you lose your card, realize that it has been stolen, or notice a fraudulent charge on your Account Statement, notify your APC and Citi immediately.

To reach the Citi Customer Service Center, call **1-800-200-7056**, 24 hours a day, seven days a week, every day of the year. If you are outside of the U.S., call Citi at **757-852-9076**.

After you report a lost or stolen card, Citi will send you a letter. Follow the instructions in that letter.

Cards that have been reported lost or stolen are blocked immediately from usage. If unauthorized transactions appear on your Account Statement, you should contact the Citi Customer Service Center.

Ordering Replacement Cards

If your card becomes worn out, damaged or defective in any way, contact the Citi Customer Service Center to request a replacement card. In the U.S., please call **1-800-200-7056**. Outside the U.S., call Citi at **757-852-9076**.

Account Statement

If you have an Individually Billed Account, a paper statement will be mailed or an electronic Account Statement will be available on the CitiManager[®] tool within five business days of the end of each billing cycle. The Account Statement will show all transactions that were posted during the billing cycle. You are required to review the statement to verify that you made all the charges and that they are correct. You must pay the full amount by the due date shown on the statement.

If you have a Centrally Billed Account, you will receive an Account Statement for use in verifying your charges. The Account Statement is for your reference and is not an invoice.

A sample Account Statement is shown on the opposite page. It is important to familiarize yourself with its details.

Cross-Border Transactions

If you make charges to your Citi DoD Travel Card in a foreign currency or outside the United States, your transaction will be posted and shown on your Account Statement in U.S. dollars. The Bank will pass along all charges assessed by the bankcard associations. The fee will apply as a separate transaction on the billing statement.

CitiManager Online Tool

Citi's global online tool, CitiManager, enables you to manage business expenses from anywhere around the globe from your computer or mobile device; you can view statements online as well as confirm account balances.

If you have not already signed up for the CitiManager tool, please log on to **www.citimanager.com/login** and click on the 'Self registration for Cardholders' link. From there, follow the prompts to establish your account.

You can also download the CitiManager mobile and tablet version of the app on the App Store and on Google Play.

Access Your Account Activity

View all statements and recent transactions online. Up to 60 months of statements are available in the CitiManager tool and your six most recent statements are available on the CitiManager mobile app.

Go Paperless

Citi offers paper-free cardholder statements to continue its overall minimization of paper. To make the switch to paper-free statements, login to citimanager.com/login. From the homepage, position your mouse over the **Statement** icon on the side navigation bar and select the **Go Paperless** link. Follow the instructions on the page to complete the process.

Set Up Alerts

Login to citimanager.com/login and click the **Alerts** icon on the side navigation bar. From the Alerts screen, you can add, delete, modify and enroll in Citi's available alerts, choose to receive notifications via email, SMS, or both.

Paying Your Account

Citi offers the convenience of four payment methods:

Online Payments via CitiManager

You can make a payment to your individually billed travel card account using the CitiManager online tool. CitiManager allows you to save your bank account details to make paying monthly payments easy with just a few clicks. You can use an account you may have with a U.S. financial institution.

Check Payments

You can mail a check using the payment coupon and window envelope sent with your statement. Citi will post the payment within two business days (excluding holidays) after it has been received.

Wire payments

Please contact your financial institution to initiate a wire payment to Citi. Payments made by 2:00 PM ET will post the same business day. If made after 2:00 PM ET, the payment will be posted the following business day.

Payments via Third-Party Systems

You may use a third-party personal computer-banking system to pay your account. Because Citi does not control these bill-paying services, payments made this way cannot be guaranteed to post within two business days.

Resolving Transaction Disputes

You are responsible for initiating the dispute resolution process if your Account Statement lists charges which are:

- Unauthorized
- Incorrect
- For merchandise that has not been received
- For returned merchandise

You should also initiate the process if your Account Statement incorrectly lists a credit as a charge or if a credit, for which you have been issued a credit slip, is not shown.

To begin the dispute resolution process, visit citimanager.com/login.

Once you successfully login to CitiManager, from the homepage click the **Statement** icon on the side navigation bar to select the statement. To dispute a transaction, click the **ellipsis** (...) link to display additional transaction detail and click the **Dispute** button.

You may also dispute a transaction by submitting a *Cardholder Dispute Form*. You can obtain the form through the Citi Customer Service Center or through your APC.

Please mail your form to:

Citibank, N.A.
PO Box 6125
Sioux Falls, SD 57117

Or fax to: **866-312-8588**

You must return the form to Citi within 90 days of the disputed Account Statement. If you do not submit the form within this time frame, you may be responsible for payment of the charges.

You are not responsible for payment of any disputed amount while Citi is researching the dispute. However, you must still pay the amount of the bill that is not in question.

For more information about resolving disputes, call the Citi Customer Service Center at **1-800-200-7056**. Outside the U.S., call **757-852-9076**.

Salary Offset

The Salary Offset Program is a Government Card Program used as a deterrent from program abuse and misuse, and also “guarantees” payment from those cardholders that fail to meet their obligation of the terms and conditions of the card agreement.

The program gives a delinquent cardholder the option to pay the account within a specified timeframe to avoid the account from charging off as a bad debt or have the payments deducted monthly from their pay system.

Suspension/Cancellation Procedures

Citi may begin the process to suspend your account if it is past due.

Your account will be considered delinquent if payment for the undisputed principal amount has not been received 46 calendar days from the closing date on the billing statement in which the charge appeared. You will receive

notification from Citi requesting payment of the undisputed past due amount. If payment has not been received 55 calendar days from the closing date, the DoD and you will be notified that the suspension process will be initiated.

The DoD and you will be notified of a point of contact to assist in resolving the past due account. If payment for the undisputed principal amount has not been received 61 calendar days from the closing date, your account will be suspended, unless otherwise directed by the DoD.

The DoD or the GSA Contracting Officer has the right to suspend your account for any reason. Upon payment of the undisputed principal amount to Citi, your account will be reactivated.

Your card or account may be cancelled if:

- Your card is used for unauthorized purposes and Citi has the DoD's permission.
- Your account is past due for the undisputed amounts 125 calendar days past the closing date and all suspension procedures have been met by Citi.

- Your account has been suspended two times during a 12-month period for undisputed amounts and is again past due.
- Your account has been paid with checks returned by your financial institution for insufficient funds (NSF) two or more times in a 12-month period.

The DoD and you will be notified that the cancellation process will be initiated.

If **payment** for the undisputed principal amount has not been received 126 calendar days from the closing date, your card or account will be cancelled unless otherwise directed by the DoD. In the event of cancellation, you must still pay all undisputed amounts due to Citi under the terms of the *Cardholder Agreement*.

Your account information may be reported to credit reporting agencies if your account is cancelled. Also, you must return your card upon request to the DoD. Please be aware that use of your card or account after its cancellation will be

considered fraudulent and may cause Citi to take legal action against you.

Citi may reinstate cancelled accounts upon payment of the undisputed principal amount and late fee. Citi may conduct a creditworthiness check on you prior to reinstating your cancelled account. If Citi cancels your account, a late fee in the amount set forth in the Table of Fees and Charges may be assessed.

Citi Customer Service Center toll-free number: **1-800-200-7056**.

Outside the U.S., call
757-852-9076.

TDD/TTY: 1-877-505-7276

For general information, visit
www.citicommercialcards.com

Written correspondence, including dispute forms, may be sent to:

**Citibank, N.A.
PO Box 6125
Sioux Falls, SD 57117**

Fax dispute forms to:

866-312-8588

Other correspondence may also be faxed to: **605-330-9900**.

Available 24 hours a day, seven days a week, every day of the year.

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