

Email and SMS Alerts: Turning on Five Alerts to all Cardholders

Frequently Asked Questions

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1. Information on the Five Email Alerts

Below are the five email alerts which Citi Commercial Cards will now automatically send to all cardholders, along with a brief description, frequency of delivery, and the overall benefit for turning on the alert:

- **New Statement Available**
 - Definition: Receive an alert when the account's statement is available to view and/or print.
 - Frequency: This alert is typically sent once a month and only when a new statement balance is generated.
 - Benefit: By receiving this alert, you are reminded it is time to complete your expense report, reducing the risk of late payment fees and suspension of your account.
- **Payment Due/Invoice**
 - Definition: Receive an alert when the account's payment is due. **Note**: you may not receive this alert should your company directly pay for your business expenditures.
 - Frequency: This alert is typically sent once a month and only when there is a payment due. In those situations, the alert is sent five business days prior to when the payment is due. For Cardholders set-up with Direct Debit, this alert will not be sent.
 - Benefit: This is a secondary reminder to complete your expense report. You will receive this alert five business days before the payment for your account is actually due. This alert reminds you to pay your statement balance to avoid any late fees and suspension of your account.
- **Declined Transaction**
 - Definition: Receive an alert in real-time stating where and why a transaction is declined to support quick resolution of the issue.
 - Frequency: This alert is sent in real-time whenever a transaction is declined.
 - Benefit: The two most common reasons for a decline are:
 1. Suspected Fraud: Should you receive a real-time decline alert when not at the merchant in question, it could be an indication that your account has been compromised and you should contact Citi for quick remediation.
 2. Merchant entry/Processing Error: Should you experience a decline while using your card for an authorized purchase, the declined transaction alert can highlight the issue, allowing you or the merchant to correct the error. This allows you to continue to use your Citi Corporate Card for the authorized business payment, reducing your need to follow a manual and/or time-consuming, non-standard expense reimbursement process while ensuring your organization maintains full visibility into all business expenses.
- **Available Credit Remaining:**
 - Definition: Receive an alert notification when the account is at 20% of the permitted credit limit.
 - Frequency: This alert is sent the first time the credit balance reaches 20% remaining. If the balance is refreshed (e.g., due to a payment or increased credit limit), the alert will be sent again the next time there is only 20% of the credit balance remaining.
 - Benefit: This alert will reduce the risk of not having enough credit on your account when attempting to make an authorized business purchase. By notifying you when you are at 20% of your credit limit (the default percentage) or a pre-defined percentage of your choosing, you can take the proper steps to process a payment in order to increase your credit, or work with your Program Administrator to temporarily increase your credit limit. This ensures you have enough credit available to make an authorized business purchase. To modify the Available Credit Remaining percentage, log onto the CitiManager® tool and navigate to the Alerts section under "My Profile" tab.

- **Card Activation Reminder**

- Definition: Receive an alert reminder to activate a new card.
- Frequency: This alert is sent up to three times; 30-days, 60-days and 90-days post the card account being sent to the cardholder, in the instance where the card account has not yet been activated.
- Benefit: Some Cardholders do not remember to activate their cards until after they need to make an authorized business purchase. To help ensure you are not in a position where you need to make a business purchase and do not have an activated card, this notification serves to remind you to activate your card.

2. Usage of Citi Alerts

Can I opt out of Citi e-mail alerts?

Yes, you can opt-out of optional e-mail alerts by deselecting the e-mail alert on the Alerts Management page in the CitiManager portal.

Note: You cannot opt-out of e-mail alerts that are set up as mandatory by your organization.

Can I sign-up for additional alerts?

Yes. To sign-up for additional alerts, you will need to log into the CitiManager site and navigate to the alerts screen. Once there, you can select and de-select any non-mandatory email alert, as well as opt to make any alert an SMS alert in addition to an email alert.

Can I enable an alert as SMS?

Yes. To sign-up for SMS alerts, you will need to log into the CitiManager site and navigate to the alerts screen. Once there, you can select and de-select any SMS supported alert, providing the alert is not already set and a mandatory alert.

Can I decide when to receive my alerts?

Yes. Through the CitiManager Alerts page, cardholders can select the time zone, days of the week, and times of the day they would like to receive their alerts.

Note: if an alert is to be sent in real-time and these parameters are in place, if the alert should be triggered during a time when the user is not willing to receive alerts, the alert will not be sent until the next acceptable day/time per the user's parameter settings.

Can I change the mobile number and/or e-mail address(es) where I want the alerts sent?

Yes, the number/e-mail can be changed on the CitiManager alerts screen under "My Profile" in CitiManager.

Note: Only one phone number can be set to a user ID for alert receipt.

If I do not have a text data message plan with my mobile provider, will I have to pay for usage of the SMS alerts?

Yes, this is part of the terms and conditions on CitiManager the user must agree to before accepting to receive Citi Commercial Cards SMS alerts. All standard carrier data and message rates will apply for Citi Commercial Cards informational SMS alerts.

If I do not currently have a CitiManager profile, can I receive still receive Citi alerts?

No. You must be a registered user in CitiManager to receive Citi alerts. To register for CitiManager, navigate to www.citimanager.com/login and click the "Self Registration for Cardholders" link under the label "First Time Users". Then select the "Fill the card's data" option to complete your registration process.

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