

Citi®
Government
Travel Card
Cardholder Guide

Citi Commercial Cards
Government Services



Welcome to the Citi Government Travel Card Program

Official Government Travel has just become easier with the Citi® Government Travel Card.

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 Government Travel Card makes it easy for you to purchase travel and travel-related services, reduces the need to carry cash and assists you with record keeping.

If you have any emergency situations, you can contact us toll-free 24 hours a day seven days a week. In addition, you should reach out to your AOPC to find out if there are specific procedures that you should follow during an emergency situation.

Cardholders benefit from:

Worldwide acceptance

The Citi Government Travel Card is accepted at 27 million merchant locations and 1,500,000 ATMs worldwide.

Exceptional dedicated customer services, wherever you are.

Our Customer Service Center is committed to satisfying the needs of all Citi Government Travel Cardholders. Inside the U.S., simply call us toll-free at **1-800-790-7206**, 24 hours a day, seven days a week, every day of the year. Outside the U.S., call collect at **904-954-7850**.

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/Organization Program Coordinator (A/OPC) 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 Government 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 **1-804-673-1164**.

For centrally billed accounts, please call **1-800-790-7206**.

If you are outside the U.S., call Citi collect at **1-904-954-7850**.

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 Government Travel Card.

For more information regarding this policy or to file a claim, call **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 your Agency/Organization's policies and procedures regarding the definition of official Government Travel and the definition of authorized purchases as they relate to official Government 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 Government 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.**
- If you have a Centrally Billed Account, the Agency/Organization is responsible for payment of charges for official travel-related products

and services as specified in its policy.

- You are also responsible for complying with the terms and conditions of the *Travel Card Cardholder Account Agreement* that you received with your Citi Government Travel Card.

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 Agency/Organization is authorized to use it. In addition, your card can be used only for official Agency/Organization travel and travel-related expenses. These include the following:

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

Authorization Controls

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

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.

ATM Usage

Using your Citi Government 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 CIRRUS

or 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 Website or the MasterCard® Website, depending on the card you carry, at www.visa.com or www.mastercard.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). For security reasons, this will be issued to you in a separate mailing. Memorize your PIN and keep it in a safe place, separate from the card. To obtain cash, insert your card in the ATM's card reader and follow the prompts. A cash advance fee will be assessed.

Restrictions on ATM transactions: Limits on the number and dollar amount of transactions may be restricted. *Consult your A/OPC to learn more about these controls.*

Traveler's Checks

Your A/OPC may provide you with traveler's checks, which you can use at merchants and financial institutions worldwide. Citi can support the following foreign denominated traveler's checks: Euros, Canadian dollars, British pounds, Australian dollars and Japanese yen. Checks are provided in prepackaged sets. In most cases, they can be replaced within 24 hours if they are lost or stolen by calling **1-800-645-6556**. Outside the U.S., call collect at **813-623-1709**.

Verifying Receipt of Your Card

You will receive an inactive 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 this card as soon as you receive it. Simply call the telephone number on the sticker when you receive the card and follow the instructions. Once this process is completed, your card is verified and will be ready for use upon the date determined by your agency.

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 A/OPC and Citi immediately. To reach the Citi Customer Service Center, call **1-800-790-7206**, 24 hours a day, seven days a week, every day of the year. If you are outside the U.S., call Citi collect at **904-954-7850**. 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 **1-800-790-7206**. Outside the U.S., call Citi collect at **904-954-7850**.

Account Statement

If you have an Individually Billed Account, a paper statement will be mailed or an electronic Account Statement will be available 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 below. It is important to familiarize yourself with its details. The Account Statement includes:

- A. Invoice Date
- B. Cardholder's Name and Address
- C. Amount Due in total dollars
- D. Citi Customer Service Center toll-free and collect telephone numbers
- E. Citi Customer Service Center address
- F. Foreign Conversion Rate (if applicable)

*Information about transaction disputes is shown on the reverse side of the statement.

419100225165602404102410000

C

Account Number	Exp Date	Exp Amount Due	Exp Amount Paid
\$0	\$0	\$0	\$0

JOHN D CIE GENERAL SERVICES ADMINISTRATION 1254 HWY CT ANNTOWN, USA 54321-0876	Address: Correspondence to: CITIBANK GOVERNMENT COMMERCE SERVICES P.O. BOX 6075 THE LAKE, NY 89901-6575
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CITIBANK GOVERNMENT COMMERCE SERVICES
CARD: 254 02987

Previous Balance	Payments and Credits	New Charges	New Balance	Min. Payable 0000000000000000 Sign 0000000000
\$0	\$0	\$0	\$0	

FOR CUSTOMER SERVICE CALL 1-800-368-2263 OR WRITE PO. BOX 953, BOON FELS, 55171-7423 OUTSIDE THE U.S. AND CANADA CALL (212) 869-8900 SEND PAYMENTS TO: CITIBANK GOVERNMENT COMMERCE SERVICES, P.O. BOX 6075, THE LAKE, NY 89901-6575	
Agency Name: Army Corps of Engineers Agency Name ID: 000000000000000000000000 Cardholder Name: JOHN D CIE Other Number Limit: \$0.00	Account Number: 0000-0000-0000 Agency City ID: 00000000 Other Number Limit: \$0.00

Date	Amt	Code	Currency	Foreign	Description	Rate	Amount
TRANSACTION DETAIL							

ACCOUNT SUMMARY PERIOD:	Previous Balance	Payments	Credits	Payments (with credits)	New and Past	New Balance
Previous Balance	\$0	\$0	\$0	\$0	\$0	\$0
Payments	\$0	\$0	\$0	\$0	\$0	\$0
Credits	\$0	\$0	\$0	\$0	\$0	\$0
New Balance					Previous Total Balance \$0 New and Past Charges \$0 Total Card Statement \$0 Current Payment Total \$0	\$0

CARDHOLDER'S SIGNATURE	SPENDING OFFICIAL'S SIGNATURE	
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Foreign Currency Conversion

If you make charges to your Citi Government Travel Card in a foreign currency, 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 total foreign currency transaction fee will either be added to, and integrated with, the applicable currency conversion rate or added to, and integrated with, the posted transaction amount.

The CitiDirect® Card Management System (CCMS)

Through the CitiDirect® Card Management System, Citibank's Web-based electronic delivery system, designated Cardholders can access account and other card-related information online. Check with your A/OPC to see if the CCMS is available to you and to obtain detailed instructions for using this feature.

Use the login screen to access the system. During your first use, you will be asked to input a user name and password. Once you have established your password, you can use CCMS to view Account Statements, review and inquire about transaction details and initiate the dispute resolution process. If you are designated to do so, you may also order traveler's checks.

Paying Your Account

Citi offers the convenience of four payment methods:

Online Payments via Card Statement and Payment System (CSP)

You can make a payment to your individually billed travel card

account using Card Statement and Payment System (CSP). You can set up CSP to “remember” your account details, making it easy to make payments monthly 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 after it has been received.

Wire payments

Please contact your financial institution to initiate a wire payment to Citi. Payments made by 1:00 PM ET will post the same business day. If made after 1:00 PM ET, the payment will be posted the following business day.

Payments through your Personal Computer (PC)

You may use a third-party PC-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. Individual bill/individual liability account holders may also pay through the online statements system.

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, complete a *Cardholder Dispute Form*. You can obtain the form through the Citi Customer Service Center, through your A/OPC, or at www.citimanager.com

You can mail your form to:

Citi
PO Box 6125
Sioux Falls, SD 57117
Or fax to: 605-357-2019

You must return the form to Citi within 60 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 dispute status.

For more information about resolving disputes, call the Citi Customer Service Center at 1-800-790-7206. Outside the U.S., call collect at 904-954-7850.

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 45 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, your Agency/Organization and you will be notified that the suspension process will be initiated. You, and your Agency/Organization 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 your Agency/Organization. Your Agency/Organization 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 your Agency/Organization's permission.
- Your account is past due for the undisputed amounts 120 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.

- Your Agency/Organization and you will be notified that the cancellation process will be initiated.

If payment for the undisputed principal amount has not been received 131 calendar days from the closing date, your card or account will be cancelled unless otherwise directed by your Agency/Organization. In the event of cancellation, you must still pay all undisputed amounts due to Citi under the terms of the *Travel Card Cardholder Account 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 your Agency/Organization. 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. The late fee will be assessed when payment for the full undisputed charges identified on the monthly Statement of Account is not remitted within two billing cycles plus 15 days past the statement closing date on the Statement

of Account in which the charge first appeared. If the Account is subject to split disbursement and your Agency/Organization notifies Citi that payment delay was caused by your Agency/Organization and not the cardholder, then the late fee will be assessed if full payment is not received within 30 days after the government notification to Citi of such payment error. The late fee is 2.5% per billing cycle until payment is received by Citi. Citi may conduct a creditworthiness check on you prior to reinstating your cancelled account. A reinstatement fee may be charged to you upon reinstatement.

Citi Customer Service Center toll-free number: 1-800-790-7206. Outside the U.S., call collect at 1-904-954-7850.

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

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Global Transaction Services
www.transactionservices.citigroup.com

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