Educating Your Cardholders: Department of Defense Travel Card Program

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Citi
Success is in the Cards

11th Annual GSA SmartPay Conference

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Educating Your Cardholders – DoD Travel Card Program

House Rules

To ensure the best possible learning experience for participants, please adhere to the following house rules:

• Turn cell phones and pagers to vibrate
• Hold questions to end of session
• Must be scanned to receive CLP credits
  − For each course
• Unanswered Questions
  − Q-Cards & Ballot Boxes
  − Answer to be emailed after the conference - within 45 days
Educating Your Cardholders: DoD Travel Card Program

Goals & Objectives

This session is designed to assist you in achieving the following goals:

• Understanding your card program, processes and parameters
• Understanding features, functionality and resources available to APCs and Cardholders
Agenda

1. Program Overview
   a. Cardholder benefits
   b. Cardholder responsibilities

2. The Cardholder Experience
   a. Applying for the card
   b. Using the card
   c. Paying the bill

3. Features & Functionality
   a. Online statements
   b. Online bill pay

4. Program Parameters
   a. Mission Critical
   b. Account upgrades
   c. Reinstatement
   d. Salary Offset & RPP

5. Resources

6. Cardholder FAQs
1. Program Overview
Program Overview

What Cardholders Need to Know

• Cardholder Benefits
  – The government travel card (GTC) is a non-interest bearing account
    ▪ No interest, no over the limit fee, no late fee until approx. day 75 (sign me up!)
    ▪ First late fee charged after two billing cycles plus 15 days
  – The Citi Travel Card is accepted at up to 30 million locations worldwide
  – Dedicated Customer Service Center
  – Lost Luggage Insurance
  – Travel Accident Insurance
  – The assistance of their helpful APC(s)

• Cardholder Mandated Use
  – Public Law 105-264, the Travel and Transportation Reform Act of 1998
  – DoDFMR Volume 9, Chapter 3 (mandatory use for all unless you travel 2 times or less a year)
Program Overview

Cardholder Responsibilities

- Use the GTC for all authorized official travel and travel-related expenses
- Do not use the GTC for non-official travel expenses
  - Understand DoD’s policies and procedures
- Pay the undisputed balance on time and in full via split disbursement
- Dispute applicable transactions within 60 days of statement billing date
Cardholder Responsibilities (continued)

- Keep address and phone number up to date
  - Accounts that have statements returned to Citi due to a bad address will be closed
  - Mission Critical accounts will not be exempt from this process

- The card should not be used by anyone other than the cardholder

- Check in with your new APC when transferring
2. The Cardholder Experience
The Cardholder Experience

Applying for a New Card

Cardholder Responsibilities

- Cardholder Agreement
  - Liability
  - Fees
- Credit Worthiness
- Card Application
  - Online via Citi EAS
  - Paper application via fax
The Cardholder Experience

Cardholder Agreement

- “I agree to use the card only for official travel and official travel related expenses…in accordance with DoD policy”
- ”I agree not to use the card for personal, family or household purposes.”
- “I understand that the card is not transferable and will be used by me alone”
- “I am responsible for all purchases, cash advances and fees charged to the card issued to me, and the Bank will seek payment for all charges directly from me regardless of whether I have been reimbursed by the DoD”
Cardholder Fees

- Expedited card delivery $20
- Foreign currency transaction 1%
- NSF and Return Payment $29
- Cash Advance Transaction 2%
- Late Fees $29
- Reinstatement $29
- Salary Offset $80/$85
- Reduced Payment Plan $45 enrollment and $10 monthly
The Cardholder Experience

Cardholder Agreement (continued)

- Adverse Actions – Account Closures
  - Closed by APC
  - Suspension @ 61 days past billing (DPB)
  - Cancellation & Salary Offset @ 126 DPB
  - Returned payments
The Cardholder Experience

Credit Worthiness

• Cards will be issued Standard or Restricted

• Standard
  – Minimum credit score of 660
  – Credit limits:
    ▪ $7,500 Travel
    ▪ $665 Cash
    ▪ $250 Retail

• Restricted
  – Issued if credit check is declined or Credit score of 500-659 or checked on the application
  – New cards are mailed deactivated
    ▪ APC must activate card prior to use – dates may be included on application
  – Credit limits:
    ▪ $4,000 Travel
    ▪ $365 Cash
    ▪ $100 Retail
The Cardholder Experience

Credit Worthiness (continued)

- APC designates restricted below 500 = no card

- Impact to cardholder’s credit score
  - Credit report will reflect inquiries made by Citi
  - Generally drops off after a period of time
  - Usually does not negatively impact credit score

- Citi does not report cardholder’s to the credit bureau unless and until they charge off – 210 Days Past Billing
  - Accounts well managed will not increase a cardholder’s credit score
  - Cancelled accounts paid through Salary Offset will not be reported

- General Information regarding credit scoring
  - Free credit bureau reports available 1 per year per bureau
  - VISA.com
  - Credit.com
The Cardholder Experience

Card Application Process

• There are two options available to apply for an IBA new account
  – Online – home.cards.citidirect.com (link for apply for a new card)
  – Paper application via fax
    – IBA 866-671-5910 or 605-388-5745
    – CBA 866-951-8005 or 757-818-6893

• Processing times
  – Online processed within 24 hours of receipt
  – Paper processed within 3 business days of receipt – (24 hours for emergency applications)

• Application requirements
  – Both applications require certain information, if missing application will be rejected
  – APC and Supervisor approval (can be the same person)

• Card Delivery
  – Standard USPS – 7-10 days
  – Expedited – 2-3 days $20 fee
The Cardholder Experience

The Paper Application

Individually Billed Account Travel Card Set Up Form
Citibank® Government Travel Card Program

**Instructions:**
This form must be completed by the Department of Defense employee, approving supervisor, and the Agency Program Coordinator (APC). Use this form to apply for a new Individually Billed Card Account to be used by a Department of Defense employee. Information collected on this application is subject to the Privacy Act of 1974 (5 U.S.C. 552a) and applicable agency regulations. Questions? Contact Commercial Card Services toll-free 1-800-200-7058 from the U.S. and Canada or, if dialing from international locations, call collect 757-852-6076.

See pages 2-3 for detailed instructions on completing this form.

<table>
<thead>
<tr>
<th>Section</th>
<th>Cardholder Information (* = Required Fields)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cardholder Name *</td>
<td>Provide first, middle and last name of the applicant as it should appear on the card (maximum of 19 characters – including spaces)</td>
</tr>
<tr>
<td>2. Cardholder Contact Details</td>
<td>Mail to Attention*: a) [Field] b) [Field]</td>
</tr>
<tr>
<td></td>
<td>Primary Address*</td>
</tr>
<tr>
<td></td>
<td>Address Type:</td>
</tr>
<tr>
<td></td>
<td>Address Line 1*:</td>
</tr>
<tr>
<td></td>
<td>Address Line 2:</td>
</tr>
<tr>
<td></td>
<td>City or APO/FPO*:</td>
</tr>
<tr>
<td></td>
<td>State*:</td>
</tr>
<tr>
<td></td>
<td>Zip/Postal Code*:</td>
</tr>
<tr>
<td></td>
<td>Country*:</td>
</tr>
<tr>
<td>3. Cardholder SSN *</td>
<td>Commercial Office Phone*:</td>
</tr>
<tr>
<td>4. Date of Birth (mm/dd/yyyy) *</td>
<td>Home Phone*:</td>
</tr>
</tbody>
</table>

- Date: [Field]
- Attention: [Field]
- Fax: 605-338-5745
- Citibank®

©
**The Cardholder Experience**

**The Paper Application (continued)**

<table>
<thead>
<tr>
<th>Section II:</th>
<th>Cardholder Signature &amp; Agreement</th>
<th>(To be completed by employee. * = Required fields)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature &amp; Agreement *</td>
<td>By signing below, I acknowledge that I have read the Cardholder Agreement and agree to be bound by the terms and conditions as set forth in the Agreement and the Department of Defense may request additional information to verify your identity.</td>
<td></td>
</tr>
<tr>
<td>5. Applicant’s Signature *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Date *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Credit Report Authorization *</td>
<td>A. I, as the cardholder, authorize the bank to obtain credit reports on me as described in the agreement</td>
<td></td>
</tr>
<tr>
<td>(Initials)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Approving Supervisor’s Signature *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Date *</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section III:</th>
<th>Account Specifications</th>
<th>(To be completed by APC. * = Required fields)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Specifications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Restricted by APC (See detailed instructions on page 2-3)</td>
<td>a) Date to Activate (mm/dd/yyyy):</td>
<td>b) Date to Deactivate (mm/dd/yyyy):</td>
</tr>
<tr>
<td>11. Plastic Type * (select one)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government Standard</td>
<td>Quasi-Generic</td>
<td></td>
</tr>
<tr>
<td>12. Delivery * (select one)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>Expedited ($20 delivery fee)</td>
<td></td>
</tr>
<tr>
<td>13. Central Account Number</td>
<td>4</td>
<td>6</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section IV:</th>
<th>Citi Reporting Parameters</th>
<th>(To be completed by APC. * = Required fields)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citi Account Hierarchy *</td>
<td>Specify the complete 5-digit account hierarchy level (HL) numbers that pertain to your organization. Each hierarchy level consists of 5 digits.</td>
<td></td>
</tr>
<tr>
<td>HL1</td>
<td>HL2</td>
<td>HL3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section V:</th>
<th>Authorization</th>
<th>(To be completed by APC. * = Required fields)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Authorized APC *</td>
<td>By signing below, I hereby authorize, on behalf of the organization indicated above, that a Department of Defense Travel Card be issued to the employee named in Sections 1 and 2 of this application. PLEASE RETAIN A COPY FOR YOUR RECORDS.</td>
<td></td>
</tr>
<tr>
<td>APC *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name (type or print)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Signature *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Phone *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Fax *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Zip / Postal Code *</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Email *</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The Cardholder Experience

The Online Application Process Flow

EAS Electronic Card Application Process – Positive Flow Scenario 1

<table>
<thead>
<tr>
<th>Applicant</th>
<th>1 Applicant notifies APC a card is needed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2 Application request initiated by APC</td>
</tr>
<tr>
<td></td>
<td>3 APC fills in designated fields and submits application</td>
</tr>
<tr>
<td></td>
<td>6 Applicant receives email notification, completes application and submits to supervisor</td>
</tr>
<tr>
<td></td>
<td>13 Applicant re-submits application</td>
</tr>
<tr>
<td></td>
<td>15 Scenario 1</td>
</tr>
<tr>
<td></td>
<td>12 APC Approval</td>
</tr>
<tr>
<td></td>
<td>9 Supervisor Approves?</td>
</tr>
<tr>
<td></td>
<td>7 EAS receives submitted application</td>
</tr>
<tr>
<td></td>
<td>4 EAS receives the submitted application</td>
</tr>
<tr>
<td></td>
<td>EAS sends a notification to applicant with online application instructions</td>
</tr>
<tr>
<td></td>
<td>5 EAS receives submitted application</td>
</tr>
<tr>
<td></td>
<td>EAS sends an email notification to the supervisor to approve the application</td>
</tr>
<tr>
<td></td>
<td>8 EAS receives approval notification</td>
</tr>
<tr>
<td></td>
<td>10 EAS receives approval notification</td>
</tr>
<tr>
<td></td>
<td>11 EAS sends an email notification to APC to approve application</td>
</tr>
<tr>
<td></td>
<td>14 EAS receives approval, account is established and card mailed.</td>
</tr>
</tbody>
</table>

Scenario 2
The Cardholder Experience

The Online Application Process Flow

You are authorized to use this System for approved business purposes only. Use for any other purpose is prohibited. All transactional records, reports, e-mail, software, and other data generated by or residing upon this System are the property of the company and may be used by the company for any purpose. Authorized and unauthorized activities may be monitored.
The Cardholder Experience

Card Distribution

The card will be mailed with a cardholder agreement and a cardholder guide.
The Cardholder Experience

Using the Card

- Credit Limits

- Controls
  - Activation/Deactivation
  - MCC blocks

- Misuse & Abuse

- Lost/Stolen

- Fraud

- Confirm Receipt of Card and PIN Customization
The Cardholder Experience

Receipt Verification

Advise your cardholders to confirm receipt of their card upon receipt

For Your Protection

PLEASE CONFIRM RECEIPT OF THIS CARD IMMEDIATELY

Confirm receipt online at www.citimanager.com/DoDTravel
U.S. and Territories call toll-free 1-888-514-2922
Countries outside the U.S. call collect 706-494-5028
YOUR NEW CARD WILL BE EFFECTIVE AND READY FOR USE ON NOVEMBER 30, 2008 AT 12:00 A.M. EST

F04-0639-2
The Cardholder Experience

Merchant Category Code Blocks

The travel have blocks on certain merchants using Merchant Category Codes (MCC)

- What are they? They are 4 digit codes assigned to merchants by VISA and Master Card that identify the merchant’s primary business

- The MCCs are grouped by travel, cash and retail and spend limits are assigned
  - ex. if a standard cardholder has an overall credit limit of $7,500 and withdraws $600 (limit is $665) and then attempts to withdraw $100 .. a decline will result.
The travel cards have a list of acceptable MCCs assigned to them determined by your leadership.

- If the cardholder uses the card at a merchant type that is not designated for usage, the transaction will be declined/referred

Let’s take a look at some examples…
The Cardholder Experience

Merchant Category Code Blocks - Samples

Examples of APPROVED MCCs
• 3001 American Airlines
• 3895 Thrifty Rental Car
• 3503 Sheraton Hotels

Examples of BLOCKED MCCs
• 5992 Florists
• 7273 Dating Escort Services
• 7297 Massage Parlors
The Cardholder Experience

Paying the Bill

- Statement receipt & reconciliation
  - Online statements
  - Paper statements

- Disputes
  - Need to be filed within 60 days of the closing date of the statement where the charge appeared
  - May be filed in writing – form on citimanager.com/dodhome
  - Provisional credit will be issued
  - May require follow up paper work
The Cardholder Experience

Paying the Bill (continued)

- **Split Disbursement**
  - Mandatory for military

- **Online payments via CSP**
  - Two NSFs within 12 months result in the loss of online payment access for one year

- **Check Payments**
  - Cardholders should use the payment coupon
  - Payments will post within two business days of receipt

- **Wire Payments**
  - Payments made by 1:00 p.m. ET will post the same business day
  - Payments made after 1:00 p.m. ET will post the following business day
The Cardholder Experience

Paying the Bill (continued)

• Third party PC banking system

• Voice Response Unit (VRU)
  – Pay by phone is now called quick remit and there is no fee
The Cardholder Experience

Delinquency

- Cardholders reach pre-suspension status at 45 days past billing (DPB)
- Suspension can occur at 61 DPB
- First late fee will be assessed at approx. day 75 (two billing cycles plus 15 days)
- Second late fee will be assessed at 90 DPB and monthly thereafter
- Cardholders can be submitted for salary offset at 90 DPB
- Cardholders can be eligible for cancellation at 126 DPB and can be enrolled in salary offset
- If the debt is charged off, the cardholder will be reported to the credit bureau
3. Program Parameters
Program Parameters

Mission Critical

- Status applied to an individually billed account when travel is being performed under competent orders and performing duties that, through no fault of their own, may prohibit the traveler from filing vouchers for outstanding travel card charges.

- Purpose is to keep account open and active regardless of delinquency status.

- While under Mission Critical, account will not age, report as delinquent, or accrue late fees.
Program Parameters

Mission Critical

- APC may place cardholder in Mission Critical status for up to 120 days
  - Higher approval required for more than 120 days
  - Must be registered prior to 60 DPB

- Once account reaches the end date of Mission Critical, the aging begins
  - Account will not suspend or report as delinquent for at least 60 days
Program Parameters

Account Upgrades

• Allows Restricted cardholder to apply for upgrade to Standard

• Cardholder submits application
  – Must agree to credit check

• APC submits application to Citi

• Citi performs credit check

• If credit score is 660 or above
  – Account designation is upgraded to Standard
  – Credit and cash limits raised

• Paper form only
Program Parameters

Salary Offset

- Salary Offset process begins at 90 days past billing
  - Cardholder sent due process letter
  - Advises if balance not paid within 30 days OR repayment agreement reached with card issuer, account balance will be submitted to DFAS for salary offset
  - Letter contains instructions on how to file for a hearing
  - If enrolled, DFAS will deduct payments from cardholders pay and send directly to the bank
    - Fee $80 plus 3 late fees $29 each
  - If not enrolled – account will proceed to charge off at 210 days
    - Fee - $85

- Reduced Payment Plan
  - May be offered prior to Salary Offset
  - If paid in two payments – no fee and account will be reinstated
  - If more than two payments - $45 set up fee and $10 monthly maintenance fee applies and cardholder will have to apply for reinstatement
Program Parameters

Reinstatement

- Allows cardholders with accounts canceled due to delinquency to apply for reinstatement

- Qualifying Criteria
  - Account must not be charged off or had 3 or more payments returned
  - APC and Supervisor must approve (can be the same)
  - Account balance must be paid in full for 60+ days
  - Cardholder must agree to credit check and meet credit score of 500 or above
  - Cardholder must agree to pay Reinstatement Fee $29
    - The fee will be billed only if approved and will appear on first statement
Program Parameters

Reinstatement

- If approved, account will be reinstated as restricted
- If account cancels again, or payment is returned, account will be closed and will not be considered for future reinstatement
Features & Functionality

Card Statements and Payments

- Upon receipt of first paper statement cardholders are eligible to sign up to access online statements

- No APC action is necessary

- Cardholders will be able to view past statements (up to 36 cycles) two business days after cycle

- Viewing of new unbilled transactions will also be available

- Payment can be made online

- www.citimanager.com/dodhome
  - Link to Landing Page (EAS)
  - Self Registration for cardholders
With Statement in hand the cardholders should click on the self registration for cardholders link (home.cards.citidirect.com)
Features & Functionality

Card Statements and Payments

Self registration for card holders

Enter details for self registration. The fields marked with asterisk (*) are mandatory to proceed.

* Card number

Enter the account number from your card or statement with no spaces or dashes.

* Account name

Enter the name that appears on your card or statement. Please note that this must be entered exactly as it appears on your card or statement.

Contact details

* Address line 1

* Country

--Select--

Address line 2

* State

--Select--

* Town / City

* Zip code

Enter your billing address as it appears on your statement.
Features & Functionality

Card Statements and Payments

Home.cards.citidirect.com
Features & Functionality

Card Statements and Payments

You are authorized to use this System for approved business purposes only. Use for any other purpose is prohibited. All transactional records, reports, e-mail, software, and other data generated by or residing upon this System are the property of the company and may be used by the company for any purpose. Authorized and unauthorized activities may be monitored.
Forgot sign on - password

Enter details to retrieve your sign on - password. The fields marked with asterisk (*) are mandatory to proceed.

* Username

* First name

* Last name

Contact details

* Country
  --Select--

* Zip code

* Email ID

* Confirm Email ID

Continue  Cancel  Clear
Features & Functionality

Card Statements and Payments
Features & Functionality

Card Statements and Payments

Alerts

- Alerts
- Applications
- Message board
- Profile
- Search
- View links

Subscribe/Unsubscribe to receive Alerts.

<table>
<thead>
<tr>
<th>No.</th>
<th>Alert description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Account Suspension</td>
</tr>
<tr>
<td>2</td>
<td>Account Cancellation</td>
</tr>
<tr>
<td>3</td>
<td>Invoice</td>
</tr>
<tr>
<td>4</td>
<td>Payment</td>
</tr>
<tr>
<td>5</td>
<td>Cycle</td>
</tr>
<tr>
<td>6</td>
<td>Due Date</td>
</tr>
<tr>
<td>7</td>
<td>J2 Credit Rating</td>
</tr>
<tr>
<td>8</td>
<td>Account Cancelled</td>
</tr>
</tbody>
</table>

Manage Email lists
Save
Features & Functionality

Card Statements and Payments

Add, edit or delete the email IDs associated with an alert.

Email IDs

- Email ID 1
  - ESLICH@ESLICH.COM
- Email ID 2
- Email ID 3
- Email ID 4
- Email ID 5

- Confirm Email ID 1
  - ESLICH@ESLICH.COM
- Confirm Email ID 2
- Confirm Email ID 3
- Confirm Email ID 4
- Confirm Email ID 5

Save  Cancel
Features & Functionality

Card Statements and Payments

Welcome!

- Alerts
  - Subscribe/Unsubscribe to receive Alerts

- Applications
  - Access the various applications allocated to you

- Message board
  - View messages

- Profile
  - View and update your profile details and preferences

- Search
  - Search users

- View links
  - View links and their mapping
Features & Functionality

Card Statements and Payments
Features & Functionality

Card Statements and Payments
Features & Functionality

Card Statements and Payments

Applications

- Alerts
- Applications
- Message board
- Profile
- Search
- View links

Access the various applications allocated to you.

CARD STATEMENTS AND PAYMENTS
## Features & Functionality

### Card Statements and Payments

<table>
<thead>
<tr>
<th>Account summary</th>
<th>Unbilled transactions summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Account info</td>
<td></td>
</tr>
<tr>
<td>- Account summary</td>
<td></td>
</tr>
<tr>
<td>- Make payment</td>
<td></td>
</tr>
<tr>
<td>- Payment history</td>
<td></td>
</tr>
<tr>
<td>- Statement</td>
<td></td>
</tr>
<tr>
<td>- Unbilled transactions</td>
<td></td>
</tr>
<tr>
<td>- View/delete payments</td>
<td></td>
</tr>
<tr>
<td><strong>Statement date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Statement amount due</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Payment due date</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Unbilled transactions summary</strong></td>
<td></td>
</tr>
<tr>
<td>- Total debits</td>
<td>$ 672.00</td>
</tr>
<tr>
<td>- Total credits</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>- Total</td>
<td>$ 672.00</td>
</tr>
</tbody>
</table>

Unbilled transactions report any account activity since your last statement. This is posted on a daily basis. The last activity for your account was posted on 07/13/2009.
Features & Functionality

Card Statements and Payments

Make payment

- Account info
- Account summary
- Make payment
- Payment history
- Statement
- Unbilled transactions
- View/delete payments

Card number: XXXXXXXX:

Make a payment. The fields marked with asterisk (*) are mandatory to proceed.

- Bank Routing Code + Payment Account Number

Maintain payment accounts

Amount

- Total amount due: $728.00
- Minimum amount due: $56.00
- Enter amount

Pay | Cancel

Please enter your payment amount in the field provided and then click the Pay button to schedule your payment. Your payment will post to your Citibank Card account on the next business day. If we receive your payment by 5 P.M. on a business day, your payment will be posted on the same business day. Our business days are Monday through Friday, excluding Federal holidays.
Features & Functionality

Card Statements and Payments

- Account info
- Account summary
- Make payment
- Payment history
- Statement
- Unbilled transactions
- View/delete payments

Add a payment account. The fields marked with asterisk (*) are mandatory to proceed.

- * Payment account number
- * Bank routing code

[OK] [Cancel]
# Features & Functionality

## Card Statements and Payments

<table>
<thead>
<tr>
<th>Date</th>
<th>Card number</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/15/2009</td>
<td></td>
</tr>
</tbody>
</table>

### Unbilled transactions

- Account info
- Account summary
- Make payment
- Payment history
- Statement
- Unbilled transactions
- View/delete payments

---

**View, print and download statement of your unbilled transactions.**

**Card number**

XXXXXXXXX

**Card name**

This is not your final statement.

- **Amount**
  - $672.00

<table>
<thead>
<tr>
<th>No.</th>
<th>Transaction date</th>
<th>Posting date</th>
<th>Reference</th>
<th>Transaction detail</th>
<th>Transaction amount</th>
<th>Transaction currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>07/13/2009</td>
<td>07/14/2009</td>
<td>24164079134118050063363</td>
<td>CBG BGI</td>
<td>80420102</td>
<td>672.00</td>
</tr>
</tbody>
</table>

- **Print**
- **Download**
Features & Functionality

Card Statements and Payments

[Image of a Citibank login page with a focus on the card statement and payment section.]
Features & Functionality

Card Statements and Payments

[Image of a Citibank online banking interface showing card statements and payments options.

- Card Statements and Payments
- Options: Statement month and year, Statement start date, Statement ending date
- Transactions listed with date, posting date, reference, transaction detail, amount, currency, exchange rate, card posting amount, and Others
- Discussion area for comments or questions]
Features & Functionality

Card Statements and Payments

Statement start date: 01/07/2009
Statement ending date: 02/06/2009

Previous balance: $ 0.00
Balance due: $ 638.72

Payments received: $ 0.00
Unbilled transaction: $ 672.00
Payment due date: 03/03/2009

<table>
<thead>
<tr>
<th>No.</th>
<th>Transaction date</th>
<th>Posting date</th>
<th>Reference</th>
<th>Transaction detail</th>
<th>Transaction amount</th>
<th>Transaction currency</th>
<th>Exchange rate</th>
<th>Card Posting amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>01/16/2009</td>
<td>01/19/2009</td>
<td>24122549017739016750468</td>
<td>INVESTORS.BP</td>
<td>10.00</td>
<td>USD</td>
<td></td>
<td>10.00</td>
</tr>
<tr>
<td>2</td>
<td>01/16/2009</td>
<td>01/19/2009</td>
<td>2438239017765377002688</td>
<td>BUDGET RENT-A-CAR</td>
<td>190.62</td>
<td>USD</td>
<td></td>
<td>190.62</td>
</tr>
<tr>
<td>3</td>
<td>01/19/2009</td>
<td>01/19/2009</td>
<td>24761379016275015010211</td>
<td>PMI 1750 CRYSTAL DRIVE</td>
<td>16.00</td>
<td>USD</td>
<td></td>
<td>16.00</td>
</tr>
<tr>
<td>4</td>
<td>01/19/2009</td>
<td>01/19/2009</td>
<td>24761079017274018010882</td>
<td>NORFOLK ARPT AUTQ 031</td>
<td>41.00</td>
<td>USD</td>
<td></td>
<td>41.00</td>
</tr>
<tr>
<td>5</td>
<td>01/19/2009</td>
<td>01/19/2009</td>
<td>24810439018004089163462</td>
<td>HYATT HOTELS CRYSTAL CITY</td>
<td>1277.10</td>
<td>USD</td>
<td></td>
<td>1277.10</td>
</tr>
</tbody>
</table>

Print  Download  Make payment
Features & Functionality

Card Statements and Payments

Date
07/15/2009

Card number

Download

Account info
Account summary
Make payment
Payment history
Statement
Unbilled transactions
View/delete payments

Please select a download format for your account statement.

- CSV
- Excel
- PDF

Download latest version of Acrobat reader

Download
Cancel
# Features & Functionality

## Card Statements and Payments

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Due Date</th>
<th>Total Amount Due</th>
<th>Enter Amount Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>XXXX-XXXX-XX</td>
<td>03/03/2009</td>
<td>$1,536.72</td>
<td></td>
</tr>
</tbody>
</table>

Address Correspondence to:

CITIBANK
CORPORATE COMMERCE SERVICES
P.O. BOX 6575
THE LAKES, NV 89901-6575

For telephone or address change on travel cards, please place an X in the parentheses and make the desired changes on the reverse side.

Payment coupon: Please cut along perforation and return this portion with your payment. Make check or money order payable in U.S. dollars on a U.S. bank to Citibank. Include account number on check or money order. No cash please. Do not staple or tape your check to this coupon.

---

**CITIBANK GOVERNMENT COMMERCE SERVICES**

**CARD STATEMENT**

<table>
<thead>
<tr>
<th>Previous Balance</th>
<th>Payments And Credits</th>
<th>New Charges</th>
<th>New Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$0.00</td>
<td>$1,536.72</td>
<td>$1,536.72</td>
</tr>
</tbody>
</table>

For customer service, call 1-800-205-7949 or write P.O. BOX 6598, SIOUX FALLS, SD 57117-6598

**Invoice Date** 02/06/2009

**Due Date** 03/03/2009
### Features & Functionality

#### Card Statements and Payments

<table>
<thead>
<tr>
<th>Previous Balance</th>
<th>Payments And Credits</th>
<th>New Charges</th>
<th>New Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$0.00</td>
<td>$1,536.72</td>
<td>$1,536.72</td>
</tr>
</tbody>
</table>

FOR CUSTOMER SERVICE CALL 1-800-200-7056 OR WRITE P.O. BOX 6408, SIOUX FALLS SD. 57117-6408
OUTSIDE THE U.S. AND CANADA CALL COLLECT 757-852-0070
SEND PAYMENTS TO: CITIBANK GOVERNMENT CARD SERVICES, P.O. BOX 6575, THE LAKES, NV 89001-6575

---

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>COMNAVSURFLANT</th>
<th>Account Number</th>
<th>XXXX-XXXX-XX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting Code:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billing Office Id:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discretionary Code:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Purchase Limit:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sale Date</th>
<th>Posting Date</th>
<th>MCC Code</th>
<th>Reference Number</th>
<th>Description</th>
<th>Total Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/16/2009</td>
<td>01/19/2009</td>
<td>5542</td>
<td>24122549017739016750468</td>
<td>INVESTORS BP MECHANICSVI VA IL</td>
<td>$10.00</td>
</tr>
<tr>
<td>01/16/2009</td>
<td>01/19/2009</td>
<td>3366</td>
<td>24138299017766377002688</td>
<td>BUDGET RENT-A-CAR NORFOLK VA</td>
<td>$190.62</td>
</tr>
<tr>
<td>01/16/2009</td>
<td>01/19/2009</td>
<td>7523</td>
<td>24761975016275016010211</td>
<td>PMT 1750 CRYSTAL DRIVE ARLINGTON VA</td>
<td>$18.00</td>
</tr>
<tr>
<td>01/16/2009</td>
<td>01/19/2009</td>
<td>7523</td>
<td>24761975017274016010882</td>
<td>NORFOLK ARPRT AUTH Q31 NORFOLK VA</td>
<td>$41.00</td>
</tr>
<tr>
<td>01/17/2009</td>
<td>01/19/2009</td>
<td>3640</td>
<td>24610439018004068163662</td>
<td>HYATT HOTELS CRYSTAL CITY ARLINGTON VA</td>
<td>$1,277.10</td>
</tr>
</tbody>
</table>
5. Resources
Resources

Training Resources for You and Your Cardholders

- Your service websites
- DTMO
  - [www.defensetravel.dod.mil](http://www.defensetravel.dod.mil)
    - Travel card FAQs
    - Policy
    - Newsletters
    - and more!
- [www.gsa.gov/smartpay](http://www.gsa.gov/smartpay)
  - Travel cardholder training
  - Travel card program APC training
- Citi
  - Cardholder agreement and program guide
  - APC training
Resources

At Citi, you have a dedicated team!

- Cardholder Customer Service
  - 800-200-7056

- APC customer service
  - 866-670-6462
    (Mon. - Sat., 7 a.m. - 9 p.m. ET)

- Technical Help Desk
  - 866-670-6462
    (Mon. – Fri., 7 a.m. - 7 p.m. ET)

- EAS Training
  - www.defensetravel.dod.mil\passport
  - Commcard.training@citi.com
6. Cardholder FAQ
### Cardholder FAQ

<table>
<thead>
<tr>
<th>#</th>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>What authority requires that I use a travel card and where is it stated?</td>
<td>Public Law 105-264, the Travel and Transportation Reform Act of 1998, prescribes mandatory use of the government travel card - Federal Travel Regulation (FTR) and DoDFMR Volume 9, Chapter 3 carries out the requirement and provides the exceptions.</td>
</tr>
</tbody>
</table>
| 2  | What if I can’t pay my bill because I haven’t received my reimbursement? | Individually billed accounts are the obligation of the cardholder. 

There is no condition on payment after reimbursement. Accounts not paid after 60 days are suspended. Late fees begin to incur at 75 days.*

However, if the government is responsible for the delay in payment, late fees are reimbursable. |

* SmartPay® 2 late fees will begin after two billing cycles plus 15 days
<table>
<thead>
<tr>
<th>#</th>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Will getting a Government Travel Charge Card hurt my credit rating?</td>
<td>Not unless you don’t pay your bill.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Travel card issuing banks generally do not report travel card activity to the credit bureaus unless the account charges off (i.e., delinquent amounts over 210 days not recoverable). Also, a salary offset procedure will likely be utilized before charging off an account.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Simply having a government travel card will not harm your credit rating. While credit bureaus do take into account the amount of available credit and credit adjustments in assessing a credit score, the typical government travel card is not going to negatively affect that rating, if it is reflected at all.</td>
</tr>
</tbody>
</table>
Cardholder tips for successful account management

Advise cardholders of the following...

- Know, understand, and adhere to DoD policy governing use of the government travel card
- Read the cardholder agreement
- Keep address with Citi up to date
- Self register for Card Statement & Payments
- Reconcile charges upon receipt of the statement
Cardholder tips for successful account management

Advise cardholders of the following…

• Dispute any unauthorized charges within 60 days

• File travel vouchers within 5 days of return from travel

• Report lost/stolen card immediately

• Know who your APC is and how to contact them

• Check in/out with APC upon transfer
Educating Your Cardholders: DoD Travel Card Program

Summary

This session was designed to assist you in achieving the following goals:

• Understanding your card program, processes and parameters
• Understanding features, functionality and resources available to APCs and Cardholders