Citibank Presents: Disputes, Resolutions Without Delay
Citibank® Commercial Cards, Government Services

Citibank Presents: Disputes, Resolutions Without Delay

The Eighth Annual GSA SmartPay Conference
Sabrina Dyer, August 2, 2006
Goal & Objectives

- To provide a clear understanding of the dispute process
- To provide tools to educate cardholders
- To facilitate more timely and efficient dispute resolutions
Agenda

- What is a Dispute?
- The Dispute Process
- Misuse and Fraud
- Using the CitiDirect® Card Management System
- Top Five Ways to Ensure Success!
What is a Dispute?

- **Association definition**
  - A dispute is the first step in the process to return a charge to the merchant's bank
  - It may be determined that for a given reason that all or part of the charge amount could be charged back to the merchant bank
What is a Dispute? (continued)

Common reasons for a dispute

- A charge on statement that cardholder does not remember making
- Mis-posted debits
- Duplicate debits
- Non-delivery of goods or services
The Dispute Process

- The Associations set the rules
  - Visa and MasterCard
The Dispute Process  (continued)

- **Reconcile statement in timely manner**
  - Verify all charges
  - Check for similar merchants or billed under parent company

- **Contact the merchant**
  - Merchants will try to avoid the chargeback process
  - Request credit
  - Save documentation
The Dispute Process *(continued)*

Contact Citibank

- **Dispute Form**
  - CitiDirect® Card Management System
  - CitiManager® Web site
  - Customer Service
  - Fax dispute form to (605) 357 – 2019
Quiz Quiz Quiz

What is the first step that a cardholder should take in the disputes process???
Where to Go for Information

CitiManager® web site
Where to Go for Information (continued)
Appendix B

Where to Go for Information (continued)
Where to Go for Information (continued)

Appendix B
The Dispute Process (continued)

Cardholder Dispute Form

- **NOT AS DESCRIBED**
  
  [ ] The item(s) specified do not conform to what was agreed upon with the merchant. (The Cardholder must specify what goods, services, or things of value were received. The Cardholder must have attempted to return the merchandise and state so in his/her complaint.)

**CARDHOLDER SIGNATURE:**

Please read carefully each of the following descriptions and check the one most appropriate to your particular dispute. Card program regulations require that you provide additional statements to document specific items, where indicated below. If you have any questions, please contact us at 1-800-796-7298 (overseas call collect at 964-954-7980). We will be more than happy to advise you in this matter.
GUIDE TO
CITIBANK® GOVERNMENT CARDHOLDER DISPUTE FORM
Form required when disputing a charge or charges.

1. Inquirer’s Name: Name of individual submitting dispute; i.e., Dispute Officer or Cardholder.
2. Date: Day, month and year for the day the dispute is being filed; i.e., today’s date.
3. Cardholder’s Name: List the name that appears on the account where the charge in dispute resides.
4. Account Number: 16-digit account number.
5. Transaction Date: Indicate the date the transaction in dispute was made.
6. Dollar Amount of Charge: Indicate the dollar amount of the transaction in dispute.
7. Merchant: Provide the name of the merchant for the transaction in dispute.
8. Cardholder Signature: Cardholder must sign.
9. Error Description: Check the box that most appropriately relates to your type of dispute. Card program regulations require that you provide additional statements to document specific items, where indicated on the front of this form.
Quiz, Quiz, Quiz

Name the Web site where the dispute form can be found?????
The Dispute Process (continued)

Tips for your cardholders

- Include any and all documentation with dispute form receipts, etc.
- Sign the form
- Include any documented verbal or written correspondence with merchant
- Keep copies of everything
The Dispute Process (continued)

Tips for your cardholders

- If returned merchandise, show receipt or tracking information from shipper
- Cardholder must have his/her receipt if questioning the amount billed
- The currency amount in the total box is the amount that will be processed
The Dispute Process (continued)

Follow up

- If additional information is requested, you must follow up in a timely manner or the dispute could be closed.
- Any Citibank issued credit could be re-billed.
- Contact Customer Service to ensure documentation has been received.
- Even while traveling, follow up must occur.
The Dispute Process (continued)

Timeframes

- It is the cardholder’s responsibility to notify Citibank, in writing, of any items in dispute within 60 calendar days of receipt of the statement.
The Dispute Process (continued)

Dispute confirmation

- A letter acknowledging a cardholder’s dispute will be sent to the address on file upon receipt of the form
  - Allow 30 days for investigation
  - Important to respond to request for additional information
The Dispute Process (continued)

Chargeback process

- Citibank will request charge amount from merchant
- Documentation is sent to the Bankcard Association
- Citibank will place provisional credit on cardholder’s account
Quiz, Quiz, Quiz

What’s the timeframe your cardholders should allow for a dispute investigation?
The Dispute Process *(continued)*

**Representment**

- Merchant disputes chargeback
- Merchant provides documentation to support charge
- Cardholder has the opportunity to dispute
- Account could be re-billed
- Once the account is re-billed, the dispute is resolved
The Dispute Process (continued)

The chargeback flow

- **Citibank**
- **Issuing Bank**
- **Presentment**
- **Chargeback**
- **Second Presentment**
- **Arbitration Case**
- **Merchant Bank**
- **Acquiring Bank**

VISA

MasterCard
The Dispute Process (continued)

Common chargeback reason codes

- Not as described
- Unauthorized transaction
- Duplicate processing
- Non-receipt of merchandise
- Services not received
- Requested charge copy not received
- Credit not processed
Misuse

- A/OPC to manage the policy
- **Proper use of tools**
  - Use MCC restrictions
  - Manage Credit limits
  - Close inactive accounts
  - Close terminated employees immediately
  - Manage delinquency
Fraud

- **Contact Customer Service to close account**
  - Fill out affidavit
  - Fax to Security Operations (605) 330 – 6801

- **Associations procedures update**
  - Unauthorized charges over $50 dollars
CitiDirect® Card Management System

Dispute

**CARDHOLDER**

**ACCOUNT NUMBER**

**MERCHANT**

**TRAN DATE**

**AMOUNT OF CHARGE**

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Options:

- Unauthorized Transaction (UnauthTran)
  
  I have not authorized this charge to my account.

- Duplicate Processing (DupProc)
  
  The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for $________. I did not authorize this charge. My card was in my possession at all times.
  
  The date of the authorized transaction was [mm/dd/yyyy]. (For multiple tickets, please identify which ticket was used/authorized.)

- Merchandise or Service Not Received in the Amount of $________ (MercNotRcv)
  
  I have authorized this charge but have not received the [merchandise or service (select one)]. I expected to receive the merchandise/service on [mm/dd/yyyy]. I have contacted the merchant on [mm/dd/yyyy] to request credit and their response was

- Merchandise or Service Cancelled in the Amount of $________ (MercCancld)
  
  My account has been charged for the above listed transaction. I have contacted this merchant on

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**Submit Dispute**

**Cancel**
### CitiDirect® Card Management System (continued)

![Image of CitiDirect Card Management System](image)

<table>
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<th>cardholder name</th>
<th>merchant name</th>
<th>reference number</th>
<th>dispute date</th>
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(1 of 3)
Cardholder tips
- Dispute form must be received within 21 days of electronic submission
- May not dispute if previously disputed
- May not dispute if older than 60 days
- Sign the form
What should the cardholder do on all forms before sending it in to the disputes department?
Top Five Ways to Ensure Success!

1) Dispute form received within timeframes
2) A signed dispute form
3) Dispute form is filled out completely
4) All supporting documentation is provided
5) All correspondence requesting additional information is answered
Summary

- The goal and objective of this session was to provide you with a better understanding of the disputes process and provide tools and to assist cardholders when initiating a dispute.
- The Associations set the rules.
- Always contact the merchant first.
- Cardholders are responsible for their own resolution from the time they initiate and follow through.
- Citibank is dedicated to making the process work for you.
Disputes, Resolutions Without Delay

Questions?
Reminders

- Thank you for attending this session!

- Visit the Citigroup Welcome Center
  - Majestic Ballroom C, Level Two
  - National Industries for the Blind will have a display of products

- Visit the Citigroup Technical Demonstration Center
  - Landmark 5, Level One

- Please take a moment to complete your GSA survey for this session
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