

Email and SMS Alerts: Turning on 5 Alerts to all Cardholders

Benefits Guide

June 2016

1. Why Citi is Turning on 5 Alerts Across all Cardholders

Citi® Commercial Cards is committed to providing our clients with an optimal commercial card experience. To help us do that, 5 email alerts will automatically be switched on and we encourage all of our cardholders to enable these alerts for SMS receipt as well. We believe the more convenient and simple we can make the cardholders' experience managing their Citi Commercial Card, the less likely an organization is to experience:

- delinquencies, which result in late fees and delinquent spend
- card program leakage, which negatively impacts compliance and reporting
- fraud, which impacts day-to-day business processes

These 5 email alerts, which we will now be turning on across all of Citi Commercial Cards, will be in addition to the following alerts which are already sent in select regions:

- In North America, all cardholders automatically receive the fraud related email and SMS alerts (SMS available in U.S. only).
- In North and South America, all new cardholders automatically receive the Welcome, reminding cardholders how they can easily manage their Citi Commercial Card account via our CitiManager® tool, Citi's secure, online account management tool.
- In select Asia Pacific countries, all cardholders automatically receive the Each Transaction SMS Alert per local market regulations.
- In the following Asia Pacific countries, cardholders automatically receive the following mandatory alerts per local regulations: Hong Kong cardholders receive Card Not Present (CNP) transactions alerts; in Singapore and China cardholders receive High Value Transaction alerts; and in Singapore cardholders are able to change the default threshold set.

2. Information on the 5 Email Alerts

Below are the 5 email alerts which we 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, cardholders are reminded it is time to complete their expense report, reducing the risk of late payment fees and suspension of the employee's account.
- **Payment Due/Invoice**
 - Definition: Receive an alert when the account's payment is due.
 - Frequency: This alert is typically sent once a month and only when there is a payment due. In those situations, the alert is sent 5 business days prior to when the payment is due.
 - Benefit: When cardholders receive this alert, 5 business days before the payment for their account is actually due, they are in essence receiving a secondary reminder to complete their expense report. This alert reminds them to pay their statement balance to avoid any late fees.

- **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 a cardholder receive a real-time decline alert when not at the merchant in question, it could be an indication that their account has been compromised and they should contact Citi for quick remediation.
 2. **Merchant entry/Processing Error:** Should a cardholder experience a decline while using his or her card for an authorized purchase, the declined transaction alert can highlight the issue, allowing the merchant or cardholder to correct the error. This allows the cardholder to continue to use his or her Corporate Card for the authorized business payment, reducing the need to follow a non-standard expense reimbursement process and ensuring the organization maintains full visibility into all business expenses.

- **Available Credit Remaining:**

- **Definition:** Receive an alert notification when only 20% of the credit balance is remaining.
- **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:** Cardholders who receive the Available Credit Remaining alert will reduce the risk of not having enough credit on their account when attempting to make an authorized business purchase. By notifying the cardholder when he or she is at 20% (the default percentage) or a pre-defined percentage of their choosing, the cardholder can take the proper steps to process a payment in order to increase their credit, or work with their Program Administrator to temporarily increase their credit limit, to ensure s/he has enough credit available to make an authorized business purchase.

- **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 shipped to the cardholder, in the instance where the card account has not yet been activated.
- **Benefit:** Cardholders often do not remember to activate their card until after they need to make an authorized business purchase. To help ensure an employee is not in a position where s/he needs to make a business purchase and does not have an activated card, this notification serves to remind the cardholder to activate their card.

3. Additional Recommended Alerts

In addition to the 5 above alerts, Citi also recommends our clients turn on a few additional alerts, with the alert selection slightly varying depending on the type of Card Account. Ideally, Citi requests our clients to encourage their cardholders to subscribe to these as SMS alerts, in addition to email, for an optimal cardholder experience. The alerts Citi recommends, by Card Account type, are listed below:

- **Individual Bill: Corporate Card**
 - High-Value Transaction: Receive real-time notification when there is a transaction above the user-specified notification amount.
 - Payment Past Due: Receive notification of your statement due date if payment has not been received 31 days after the payment due date.
 - Lost/Stolen Replacement Card: Receive notification within 72 hours of when a card was reported lost or stolen, regarding when the new replacement card has been mailed out.
 - Dispute Resolution: Receive an alert within hours of a dispute being resolved, stating if the account was credited or debited as per the decision of the dispute resolution team.
- **Central Bill: Corporate Card, Meeting Card, Purchasing Card or Ghost Card**
 - High-Value Transaction: Receive real-time notification when there is a transaction above the user-specified notification amount.
 - Lost/Stolen Replacement Card: Receive notification within 72 hours of when a card was reported lost or stolen, when the new replacement card has been mailed out.
 - Dispute Resolution: Receive an alert within hours of a dispute being resolved, stating if the account was credited or debited as per the decision of the dispute resolution team.
- **Central Bill: Central Travel Account (CTA)**
 - Dispute Resolution: Receive an alert within hours of a dispute being resolved, stating if the account was credited or debited as per the decision of the dispute resolution team.

