



GSA Smart Pay Conference

Working Effectively with Citi DoD Travel Card

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Citi® Commercial Cards, Government Services



The Tenth Annual GSA SmartPay[®] Conference

Towards New Horizons!



Denver, Colorado

July 22nd - July 24th, 2008

Agenda

1. Introduction to Citi
2. Account Management
3. Client Delivery Organization
4. Client Account Services
5. Customer Service
6. Collections
7. Quality and Training
8. CitiDirect® Overview
9. Program Parameters
10. Contact Information
11. Additional Training

Account Manager Roles / Responsibilities

General Overview of Role:

- Liaison for client with Citi
- Develop program solutions to ensure program performance and growth
- Assist clients with their program implementation design, tools training
- Work conjunctively with clients' strategic initiative and objectives

General Overview of Daily Responsibilities

- Manage processes which include but not limited to; client specific policy and procedure documentation, enrollment initiatives and product training
- Develop branded marketing campaign and sales strategies
- Conduct on-site sales / information sessions
- Track and report statistics on program usage

Department of Defense Account Management Team

- DTMO Maureen Garlock
- Air Force Stacy Eslich
- Army Beverly Kuhn
- Navy & Marine Corps Judi Latham
- Independent Agencies New Hire

Department of Defense Servicing Center Norfolk VA

- Client Account Services
- Client Service Managers
- Training
- Customer Service Specialists / Collections
- Quality
- Help Desk Support Teams

Commercial Card Services

Norfolk General Manager

238

Administrative Asst.

Client Service Manager

67

Cardholder Service Dept. Manager

123

Operations Dept. Manager

46

Client Service Section Mgr.

• Client Svc Rep (25)

Client Service Section Mgr.

• Client. Svc Rep (25)

Dedicated Support Section Mgr.

• Client. Svc Officer (10)

Covert Section Mgr.

• Client. Svc Officer (3)

Cardholder Service Section Mgr.

• Cardholder Service Rep (#)

Cardholder Service Section Mgr.

• Cardholder Service Rep (#)

Cardholder Service Section Mgr.

• Cardholder Service Rep (#)

Collections. Section Mgr.

• Cardholder Service Rep (#)

Cardholder Service Section Mgr.

• Cardholder Service Rep (#)

Cardholder Service Section Mgr.

• Cardholder Service Rep (#)

Cardholder Service Section Mgr.

• Cardholder Service Rep (#)

Cardholder Service Section Mgr.

• Cardholder Service Rep (#)

Business Performance & Associate Readiness Mgr. (15)

- Training (3)
- Quality (2)
- Associate Programs (1)
- MIS / Reporting (1)
- Mailroom (8)

Technology & Project Fulfillment Manager (26)

- Projects (6)
- Client Reporting (4)
- VRU / IVR (2)
- Interface Solutions (6)
- THD (8)

Client Account Services (CAS)

- Client Account Services provides a primary designated CAS manager to each component
- Hours of operation 8:00 AM – 9:00 PM ET every day
- Primary functions include:
 - Daily operational needs
 - Account Maintenance functions
 - CBA reconciliation assistance
 - Mission Critical requests
 - Emergency Services – account setups, credit/cash limit increases

Customer Service

- Incoming Customer Service calls for cardholders are supported 24 hours a day, 7 days a week, 365 days of the year
- Call examples include but are not limited to the following:
 - Balance inquiries/credit availability
 - Payment inquires or issues
 - Authorization inquiries
 - Security and account closures
 - Initiate billing disputes, card activations, and address changes

Collections

- Collections responsibilities
 - Incoming calls from cardholders with payment issues
 - Outgoing calls on past due accounts
 - APC inquires on delinquent accounts
 - Salary Offset and Reduced Payment Plan (RPP) negotiations and set ups
- Hours of operation - TBD

Collection Process Overview

- Frequency is based on delinquency level and result of call.
- Letters begin at 45 *dpd
- Calls begin at 60 dpd
- Suspension is 60 dpd
- Salary Offset Due Process sent at 90 dpd
- Cancellation is at 120 dpd
- Accounts are charged off at 210 dpd

*dpd = days past due

Quality & Training

Quality:

- Perform 8 observations each month for Customer Service and Inbound Collections
- 2 observations each month for Level 1 Helpdesk
- 4 observations each month for Outbound Collections
- Surveys

Training:

- Permanent training site for APCs located in Norfolk
- Temporary training site in Washington DC
- Global onsite training for transition
- Onsite Training registration for pre Go Live dates opens August 1
- Schedule posted to DTMO travel portal www.defensetravel.dod.mil
- On site training available for 20 or more APCs upon request
- Instructor led web cast and self paced, computer based training

OCONUS Training

| Location | September | October | November |
|-------------------------|------------------|------------------------|-----------------|
| Pearl Harbor, Hawaii | 2-12 | | |
| Kaiserslautern, Germany | | 7-9, 14-17 | |
| Yongson, Korea | | 16-23 | |
| Okinawa, Japan | | 16-19 | |
| Yakota, Japan | | 22-26 | |
| Naples, Italy | | Video Conference 20 | |
| Lakenheath, England | | | 4-7 |

CONUS Training

| Location | September | October | November | December |
|----------------|------------------|-----------------------------|-------------------------|----------|
| Ft Lewis WA | | | 12-17 | |
| Kansas City MO | 3-9, 7-17 | | | |
| San Antonio TX | 22-25 | 21-27 | 24-26 | |
| San Diego CA | 2-5, 23-26 | 28-31 | 12-17 | |
| Tampa FL | 9-12 | 28 | 6 | |
| Norfolk VA | 16-18, 23-25, 30 | 1, 7-9, 14-16, 21-23, 27 | 12-15, 20-28 | |
| Washington DC | 23-24 | 1-2, 6-10, 14, 20-23, 27-31 | 7, 10, 12-14, 25-26, 29 | 2-3 |

Fraud Management

- Mission
 - Identify
 - Lost/Stolen
 - New or replacement cards not received
 - Counterfeit activity
 - Test Points
 - Credit Master attacks
 - Points of compromise
 - Monitor high risk transactions indicative of unusual behavior
 - Reduce losses due to fraud
 - Prevent and minimize the activity
 - Reduce impact to our cardholders

Fraud Types

Definitions

| | |
|-------------------------|--|
| Lost | Cardholder misplaces / loses card |
| NRI | Never received reissued or new card |
| Card Not Present | Transactions conducted over the Internet or by phone (MOTO) |
| Stolen | Cardholder is victim of theft |
| Altered/ Counterfeit | Cardholder is in possession of card; a copy has been made and used by the criminal. <i>Manual vs. Skimming</i> |
| Account Takeover | Fraudster is able to assume / obtain personal information in order to request an additional card |

CitiDirect Overview

- Definitions
- New Options/Features
- Technical Helpdesk Support

CitiDirect Definitions

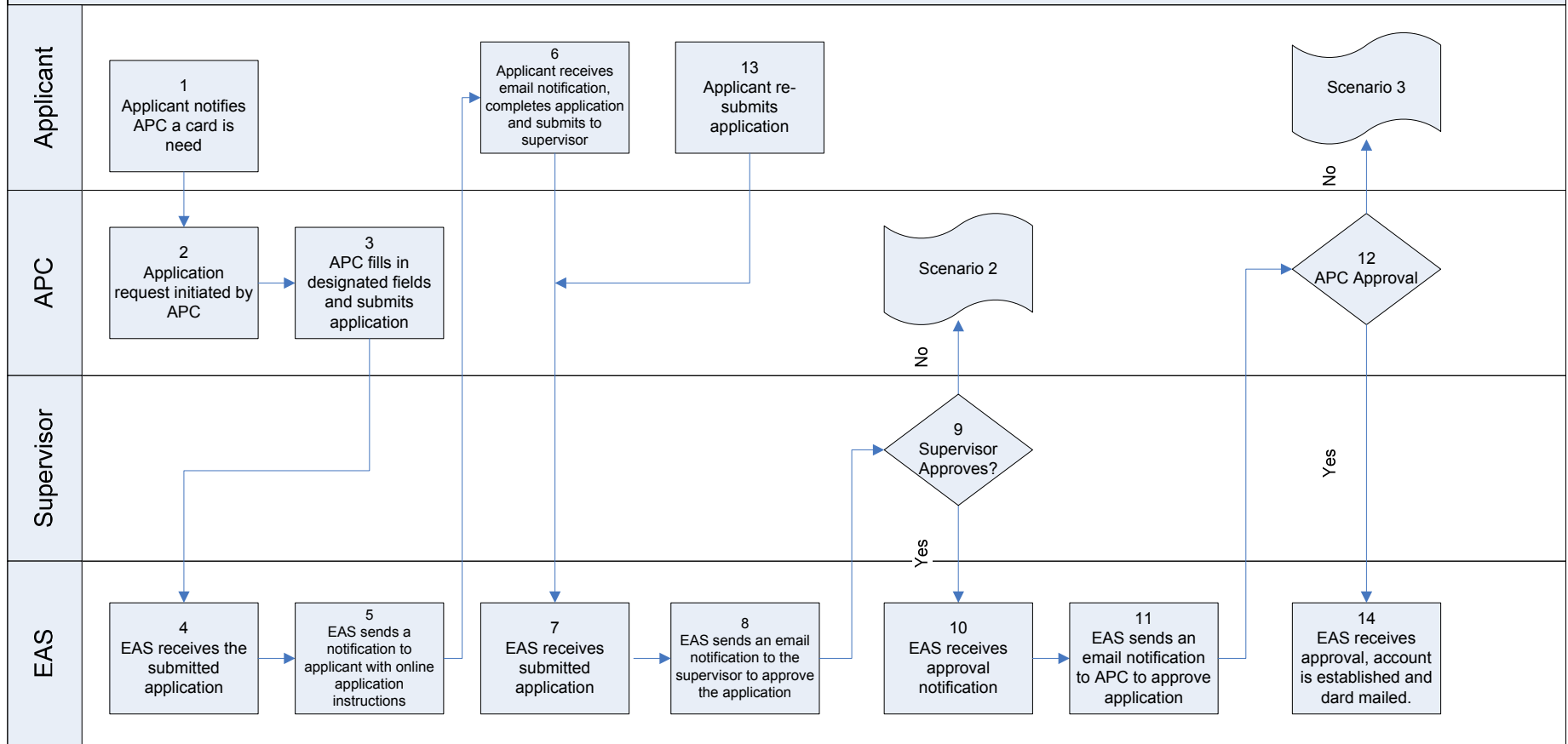
- Modules
 - CitiDirect® Card Management System (CCMS) = EAGLS
 - Citibank® Custom Reporting System (CCRS) = Reporting Tool
 - Citibank® Electronic Reporting System (CERS)
 - Cardholder Statements Online

CitiDirect New Options/Features - APCs

- Online applications
- Entitlements by hierarchy
 - Credit/cash limit increases
- Comments field
- Card deployment dashboard
- Delinquency dashboard reporting

Online Applications

EAS Electronic Card Application Process – Positive Flow Scenario 1



Online Statements

- Cardholders self register
 - Upon receipt of initial paper statement
- No APC intervention needed
- Up to 36 historical statements available for viewing
 - Two business days after cycle
- View current transactions
- Pay online
- www.citimanager.com
- For more information attend Educating Your Cardholders presentation
 - Wednesday July 23 2:00- 3:10 PM
 - Plaza Ballroom F

Card Deployment Dashboard

Card Deployment Dashboard

Select Level:

Total DoDT ▼

As of: March 27, 2008

[drill to details](#)

Total Cards Sent



2,250,000

IBA



12,000

CBA

Total Cards Activated



1,740,000

IBA



6,000

CBA

Total Cards Sent: Percent Complete

71%

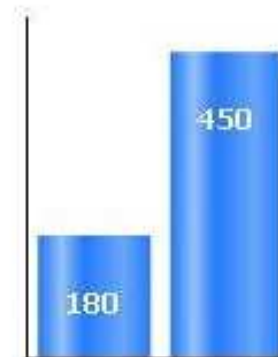


Total Cards Activated: Percent Complete

53%



Total Cards Returned



IBA CBA

CitiDirect New Options/Features - Cardholders

- Online applications
- Online statements
- Payment options
 - Online
 - Pay by phone

Level 1 Helpdesk

Level 1 Primary Roles & Responsibilities

- Staffed hours are from 7:00 AM to 11:00 PM ET Monday-Friday. (Contractual obligations are supported 24 hours a day, 7 days a week, 365 days a year by cross trained after hours staff)
- Creation and administration of various system IDs
- Reset user passwords for CitiDirect® Card Management System (CCMS), Citibank® Electronic Reporting System (CERS), Custom Reporting System (CCRS), and Online Statement
- Support daily functionality for file delivery, CCMS, CERS, CCRS, and Online Statements
- Troubleshoot customer network/desktop connection issues
- Provide training for CERS upload/download website for internal and external customers
- Provide training to users for CCRS report creation

Level 2 Helpdesk

Level 2 – Primary Roles & Responsibilities

- Conduct Level 2 investigations for CCMS, CCRS, CCAS, CERS , and Online Statements
- End-to-end review of a select sample size of Level 1 client requests for additional quality review and identification of training opportunities
- Support CAS, new customer implementation teams, and the front office sales staff on client and internal reporting needs
- User ID administration for external/internal customers for CERS Alias, CERS Upload/Download, CERS File Delivery, CCMS, and CCRS
- Facilitate training on new online tool products/enhancements for Client Delivery Team

Program Parameters

- Credit worthiness
- Account upgrades
- Mission critical
- Salary offset
- Reduced payment plan
- Do not strand
- CBA exception
- Reinstatement

Credit Worthiness

- Account issuance is determined by supervisor approval, applicant's agreement to credit check, and credit score
- Standard:
 - APC designates Standard or does not make a designation
 - Applicant agrees to credit check
 - Applicant achieves a credit score of 660 or above
- Restricted:
 - APC designates Restricted
 - Applicant does not agree to credit check
 - Applicant achieves a credit score 500-659
- Denied:
 - APC and/or Supervisor does not approve application
 - Applicant achieves credit score 499 or below
 - Applicant will be notified by mail

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
- Available November 30, 2008 – paper application only

Reinstatement

- Allows cardholder's 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
 - 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
 - Fee will be billed only if approved and will appear on first statement
- 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

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
- APC may place cardholder in Mission Critical status for up to 120 days
 - Higher approval required for more than 120 days
- Once account reaches the end date of Mission Critical, delinquency reporting begins
 - Account will not suspend or report as delinquent until 60 days after end date
- Benefits:
 - Account will not age while under Mission Critical status
 - Voucher Settlement period 60 days up from 45

Salary Offset & Reduced Payment Plan

- Salary Offset process begins at 90 days past billing
 - Cardholder sent due process letter
 - Advises if balance not paid within 30 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

Other

- Do Not Strand
 - Allows Citi® customer service to temporarily activate account for cardholder's who are traveling
 - 10 day activation
 - If approval for single charge is needed, authorization should be forced rather than activate account
 - All Restricted accounts will be sent in a DEACTIVE state
- CBA Exception
 - Process by which CPM may request temporary delay of CBA account suspension to allow additional time for payment to be received without impacting the organization's ability to travel/meet mission requirements
 - Total consecutive exception period should not exceed 30 days
 - Will be implemented in 2 week periods
 - No more than 3 exceptions will be granted within a 12 month rolling period
 - Unless approved by the DTMO
 - Granting exceptions for payment delay will not alter Prompt Pay Act interest which may be due
- Delayed payment status for Permanent Change of Station
 - Will not be available at transition

Hands On Training

EAS CitiDirect Part 1

- Focus on the functionality of CitiDirect's Card Management System
 - Online applications
 - Creating & Managing templates
 - Hierarchy Management
 - Maintenance Log
- Thursday July 24
 - Plaza Ballroom F 0800 – 0910 and 1400-1510

EAS CitiDirect Part 2

- Builds off Part 1
 - Managing Contacts
 - Account Inquiry & Maintenance
 - Online Statements & bill pay
- Thursday July 24
 - Plaza Ballroom F 0930 – 1010 and 1530 – 1610
- In depth training on how to use system tools
- Online statements

EAS for DoD Adhoc Reporting

- Focus on the functionality of Citi's reporting included standard reports and building customized reports
- Wednesday July 23
 - Grand Ballroom Tower 1230 – 0140
- Thursday, July 24
 - Governor's Square 14 0800-0910

Lecture Sessions – Wednesday July 24

- **Educating Your Cardholders**
 - Grand Ballroom Tower 1400 – 1510
 - Learn the program details that you'll need to share with your agency's cardholders
- **Training Guide for the New Travel Card APC**
 - Grand Ballroom Tower 1530 – 1640
 - Basic guidebook for the new APC
 - Who to call and appropriate forms to use in key situations
 - Highlights Citi's quick reference guides, reports and helpful links for information
- **Preventing Fraud & Misuse**
 - Plaza Ballroom DE 1530 – 1640
 - Overview of Citi's state of the art fraud early warning capabilities
 - Data Mining tools to prevent misuse in your program

Lecture Sessions – Thursday July 24

- **Best Practices for Payments, Collections, and Managing Delinquencies**
 - Plaza Ballroom AB 0800 – 0910
 - Payment methods available, payment verifications
 - Identify signs of delinquency and delinquency prevention
 - IBA & CBA
- **Citibank Roundtable DoD**
 - Plaza Ballroom DE 0930 – 1040
 - Interactive session Q & A – Transition, Differences from SP to SP2
- **Training Guide for the New Travel Card APC**
 - Plaza Ballroom AB 1230 – 1340
 - Who to call and appropriate forms to use in key situations
 - Citi Reference Guides, reports, and helpful links for information
- **What's New for SmartPay 2**
 - Grand Ballroom Tower 1230 – 1340
 - Learn about the new offerings from Citi for SmartPay 2
 - Heavy focus on transition
- **Disputes – Resolutions without Delay**
 - Plaza Ballroom DE 1400 – 1510
 - Learn how the dispute process works and what you can do to help streamline the resolution process

Reminders

- Visit the Citi® Welcome Center
 - Exhibit Area Entrance, Sheraton Denver
 - Conference Slide Show – come see yourself shine
- Visit the Citi® One-on-One Mini-Sessions
 - Governor’s Square Room 10
- Please take a moment to complete your GSA survey for this session

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