**Lost, Stolen, or Damaged Corporate Cards**

In the event of a lost or stolen Corporate Card, the cardholder must immediately notify Citibank Customer Service, at 1-800-248-4553 (call collect 1-904-954-7314 when dialing from outside of the U.S.)

A cardholder with a damaged Corporate Card (e.g., a card with a defective magnetic strip) should contact Citi directly to request a new card.

**Disputing Charges and Reporting Fraudulent Charges**

**Disputing an erroneous charge** and **reporting a fraudulent charge** require different actions on the part of the cardholder. Here is the distinction between the two types of charges:

**Erroneous charge**: are charges from a vendor that is not a result of fraud but that must be disputed; examples include

* a charge for an item never received
* a charge for a returned item
* a charge that includes sales tax
* a charge mistakenly placed on the account by the vendor

If cardholders notice any differences between the statement and their receipts, or if there are any items on the statement that appear to be incorrect, they should first try to resolve these direct with the merchant/supplier.

If the item cannot be resolved directly with the supplier, cardholders should contact Citi Customer Service at 1-800-248-4553 (call collect 1-904-954-7314 when dialing outside from outside the U.S.), who will send by fax or US mail a pre-filled dispute form to pursue their dispute formally including reason for the dispute and a copy of the statement highlighting the error. This Form should be signed and returned by fax or US Mail with any additional documentation (e.g. copy of credit receipt) to Citibank Customer Service.

Citibank cannot accept dispute forms without the cardholder’s signature because they might be used as legal documents and Citibank needs to compare the signature on the dispute form with the signature that the merchant might present.

 For the dispute raised from the US, the time frame for advising Citi of the dispute would be **60 days from statement date where charge first appears.**

**Fraudulent charge**: Card charges not made by the cardholder, sometimes from an unknown merchant, usually a result of

* theft of the physical Corporate Card
* loss of the physical Corporate Card
* theft of the Corporate Card account number

Cardholders who identify potential fraudulent transactions on their statement should immediately notify Citibank Customer Service at 1-800-248-4553 (call collect 1-904-954-7314 when dialing from outside the U.S.) who will work with the cardholder to either block or cancel the card immediately.  The account will then be transferred to a member of the Citibank Fraud Department who will work with the cardholder to review transactions and complete an investigation of the suspect activity.  Cardholders may be asked to complete an affidavit detailing any fraudulent transactions.

Cardholders should be advised to report a card as lost or stolen or to report any suspected fraud activity on their account as soon as they become aware of the situation. This immediate action on the part of the cardholder may help to expedite the fraud investigation, limit unauthorized activity and reduce the liability your company may have.

**Declined Corporate Card Transactions**

In the event of a declined transaction, the cardholder must call Citi customer service, at 1-800-248-4553 (call collect 1-904-954-7314 when dialing from outside the U.S.), to determine the reason for the decline (in some situations, the vendor may be able to determine the reason for the decline, or call the bank on behalf of the cardholder). Transactions are typically declined for the following reasons:

* the cardholder’s monthly or single-purchase spending limit was exceeded
* the vendor is categorized under a Merchant Category Code (MCC)—sometimes called Standard Industry Code (SIC)—that Harvard has blocked to help prevent misuse (e.g., airlines)

**Canceling a Corporate Card**   
  
In the event that a cardholder terminates employment, or needs to cancel a Corporate Card for any reason, the cardholder must:

* notify the following:
  + Citibank Customer Service, at 1-800-248-4553 (call collect 1-904-954-7314 when dialing from outside the U.S.)
  + cardholder’s Corporate Card manager and
  + University Reimbursements and Card Services at [fad\_corporatecard@harvard.edu](mailto:fad_corporatecard@harvard.edu)
* return Corporate Card and any outstanding receipts to relevant Corporate Card administrator.
* cancel all standing orders/recurring transactions with vendors.

**Name Change**

A Corporate Card holder that has changed his or her name due to marriage or for any other reason must contact Citibank directly at 1-800-248-4553 (call collect 1-904-954-7314 when dialing from outside the U.S.) and the Reimbursements and Card Services administrator via e-mail at [fad\_corporatecard@harvard.edu](mailto:fad_corporatecard@harvard.edu).

A card bearing the new name will be mailed to your billing address directly in 7-10 business days. When the new card arrives, the cardholder must destroy the old card and discard it.

**Corporate Card Statement Address Change (including suppressing paper statements)**

A Corporate Card holder that has changed his or her office address location must notify Citibank Customer Service, at 1-800-248-4553 (call collect 1-904-954-7314 when dialing from outside the U.S.), to update his or her Corporate Card monthly statement address. Those who wish to receive monthly statements electronically may suppress a paper statement, which is strongly recommended due to information-security concerns. Visit  [http://ufs.fad.creditcardservices.harvard.edu](http://ufs.fad.creditcardservices.harvard.edu/icb/icb.do?keyword=k80096&pageid=icb.page420579)  and click on “Online Access” for directions.

**What is the telephone number for help at Citi Bank?**   
  
Citi Customer Service: 1-800-248-4553 (call collect 1-904-954-7314 when dialing from outside the U.S.)