

Visa Business cards with access to CitiManager

Frequently asked questions

September 2017

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Applying for issuance of the Visa Business card

Who is a Program Administrator?

It is a person (or group of people) designated within the company who manages the Visa Business Card program.

How to apply for a card?

To apply for issuance of a card, please contact the Program Administrator.

Where to submit the card application?

The application form should be printed, signed and handed over to the Program Administrator, who (after signing) will submit the application to the Bank.

Will having a Visa Business card affect my creditworthiness?

No. Visa Business is a card for which the company, and not the User personally, is responsible. This card can only be used to cover authorized business expenses.

Where will my card be delivered?

Your Visa Business card will be sent directly to the Program Administrator's address.

When will my card be delivered?

Visa Business cards are sent within 5-7 business days of receipt of the original complete application to the Bank.

Please note! Incomplete applications / missing documents may cause delays in issuing the card.

Using the Visa Business card

How can I activate my Visa Business card?

- To activate the card, please contact Customer Service at the number shown on the back of the card and follow the instructions given by the phone.

What are the two PIN codes for?

Each Visa Business card is provided with two PINs:

- APIN – used to authorize transactions on a POS terminal or ATM.

Please note! Some cards cannot be used at an ATM. If you have any doubts, please contact the Program Administrator.

- TPIN – a telephone PIN code; used for authentication when contacting Customer Service on matters related to your Visa Business card.

What if I forgot my APIN and/or TPIN code?

If you forget your APIN and/or TPIN code, please contact Customer Service (see [contact details](#)).

The automated telephone service will ask you to provide the TPIN code. If you do not remember the code, after the third TPIN code request, the automated telephone service will put you through to a Customer Service representative.

How can I view my card history?

You can view your card history using an online CitiManager tool (home.cards.citidirect.com), where you will have access a range of information, including:

- amount of the payment due,
- payment deadline,
- registered address,
- statement date,
- available balance,
- transaction history.

How can I change my personal data?

Personal data can also be changed using CitiManager (home.cards.citidirect.com).

Who is responsible for the repayment of my Visa Business card?

There are two different types of Visa Business cards. If you do not know which type of card you have, please contact the Program Administrator:

- Individually settled account – the cardholder is responsible for the card which includes reviewing card statements, presenting expenses and settling the amounts due. In general, it is expected that the full amount indicated on the statement will be paid within the indicated payment deadline.
- Centrally settled account – the cardholder is responsible for the card which includes reviewing card statements and presenting expenses. Your company will settle the amounts due. If you do not know whether your company has selected this option, please contact the Program Administrator.

How to repay the amount due indicated on the statement?

The repayment applies to holder of those Visa Business cards that are settled on an individual basis. If you do not know how your card is settled, please contact the Program Administrator.

Cards settled on an individual basis are repaid through a transfer to the account number indicated on the statement or through the direct debit service.

If you do not know which method of repayment your company has selected, please contact the Program Administrator.

When will the card statement be generated?

The statement date is set by your company.

You can check the next statement date in CitiManager (home.cards.citidirect.com), under *Account Summary* -> *Statement date*.

What will the payment deadline for the amount indicated on the statement?

The payment deadline depends on settings selected by your company and the statement date.

You can check the exact date when the bank should receive your payment in CitiManager (home.cards.citidirect.com), under *Account Summary* -> *Payment deadline*.

Will I receive a reminder of the payment deadline?

Yes. You can set the reminders and other notifications in CitiManager (home.cards.citidirect.com) – find the *Quick Links* tab on the home page and select *Manage Notifications*.

What if I forget my CitiManager username or password?

- Click: *I forgot my password/username* on the CitiManager homepage.
- You will be prompted for your Username, card name, and card number.
- Once you have entered the correct data, you will be asked to respond to the security question selected during registration. Once you enter the correct answer, the password/Username will be sent to the e-mail address.

Does my Visa Business card have a credit limit?

A standard credit limit or a range of credit limits for a card is set by your company at the application stage.

You can check the limit on the *Account Summary* tab in CitiManager (home.cards.citidirect.com).

If the limit does not match your business expenses, please contact the Program Administrator to change the credit limit.

What if I have to make an urgent purchase, and my credit limit has been reached?

Depending on your company's business expenses policy, you may be able to update your credit limit. For more information, please contact the Program Administrator.

Outside standard working hours, please contact Customer Service at the number printed on the back of the card or using contact details provided in this guide.

Is there a limit for a single transaction made with a Visa Business card?

Your company sets a limit for a single card transaction based on its policy. To learn more, please contact the Program Administrator.

Can I use the card to withdraw cash from an ATM?

The option to withdraw cash is not always available and depends on the company's policy. To learn more, please contact the Program Administrator.

If you are able to withdraw cash:

- when the ATM asks for the PIN code – please enter the APIN number;
- remember that you will be charged for cash withdrawals; in addition, cash withdrawn abroad will most likely be paid out in local currency and converted to the settlement currency at the rate set for a given day by Visa.

Will a new card be delivered automatically when the currently held card expires?

A new card will be automatically delivered to the address given approximately 4 weeks before the card expires.

All new cards are issued with a 3-year validity period.

What to do if the card is rejected?

A transaction can be rejected due to several reasons, e.g.:

- the card has not been activated,
- the transaction exceeds the card limit,
- the PIN code is incorrect,
- the transaction exceeds the single transaction limit,
- using a service provider/merchant locked by your company (e.g. gambling site),
- chip/strip on the back of the card may be damaged,
- the merchant's terminal may be malfunctioning.

If you need assistance, please contact Customer Service at the number printed on the back of the card or using contact details provided in this guide.

What to do if the card is stolen or lost?

The user is responsible for the security of the card and any purchases made with the card and therefore:

- do not disclose the card number to anyone,
- do not hand over the card to anyone.

In the event of loss or theft of your card, or any suspicion of theft of your card details, you should immediately contact Customer Service (see contact details provided at the end of this guide) – available 24/7.

The card will be blocked immediately. The Program Administrator will instruct the Customer Service to issue a new card. A new card will be sent within 7 business days.

A failure to comply with the requirement to immediately notify the Customer Service of the theft or loss of the card may result in incorrect charges on your card. The cardholder is also required to notify the Program Administrator.

What to do if my Visa Business card is damaged or isn't working?

Should you have any problems with using the card, please contact Customer Service at the number printed on the back of the card or using contact details provided in this guide.

What do I do if I've spotted a transaction on the statement I don't recognise?

The statement may contain transactions you don't recognise or that don't match your receipts. It is the User's responsibility to any discrepancies that appear on the statement.

First, you should contact the merchant. Most doubts can be resolved this way. If you fail to resolve the issue with the merchant, the next step is to contact the Customer Service team.

The bank may ask you to complete and submit a form for the disputed transactions.

Overview

Does my Visa Business card include insurance?

Yes, Citi Handlowy and its partners provide cardholders with insurance cover for, among others, flight delays and loss of baggage.

For more information on the available insurance coverage, please contact the Program Administrator or Customer Service.

And what about data security?

Citi Handlowy takes data security very seriously, therefore we would like to draw your attention to a trend in financial services known as "phishing".

Law enforcement officers use the term "phishing" to describe a type of identity theft that involves the use of fake websites and e-mails to obtain valuable personal data of consumers.

Using an apparently legitimate website or e-mail, thieves may (if you follow their instructions) use your data to make unauthorised withdrawals or online payments using your credit card, or even sell your personal information to other thieves.

Please note that the Bank does not send emails to users requesting personal data. Should you have any doubts, please contact Customer Service at the number printed on the back of your card.

How does the Bank monitor frauds / manage fraud risk?

The bank has a special fraud prevention team that monitors the activity of Cardholders 24/7.

In the event of a non-standard activity, you may receive a phone call from a team member to verify the transaction. If the team is unable to contact you, you will receive an e-mail or text message.

You should contact the team as soon as possible and check the transaction, as the card may be temporarily blocked until the transaction is verified.

Contact Information

Customer Service is available 24/7 at the number: +48 22 692 26 62 or 800 120 111.



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