



THE FUTURE OF JOURNEYS: INTERACTIVE PRESENTATIONS

4/24/2018

THE FUTURE OF THE FRAUD JOURNEY



Jen is walking with her friend Christie at the park. She receives a text from Citi alerting her of possible fraudulent activity on her account.



Citi asks her to confirm a charge that was made in Florida with her Citi Double Cash card account.





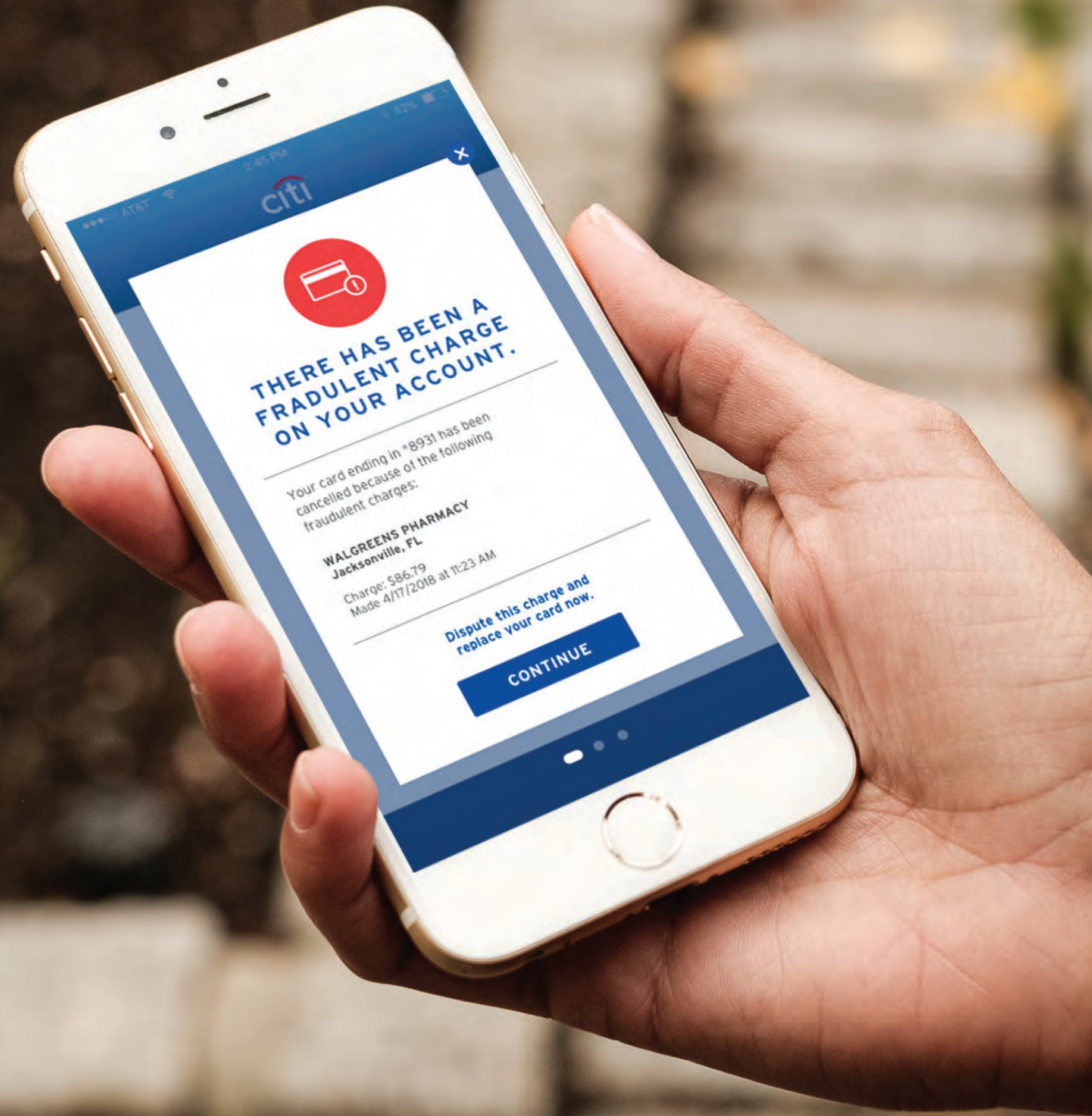
Jen replies that she did not attempt the charge, and Citi informs her that the transaction is fraudulent (and assures her that she doesn't have to worry and that she will not be responsible for unauthorized charges). Citi let's her know that they are canceling her card and she can visit the Citi app to quickly order a new card.



She logs in to the Citi app...



...and sees that she can dispute the charge and replace her card in one quick and easy click...



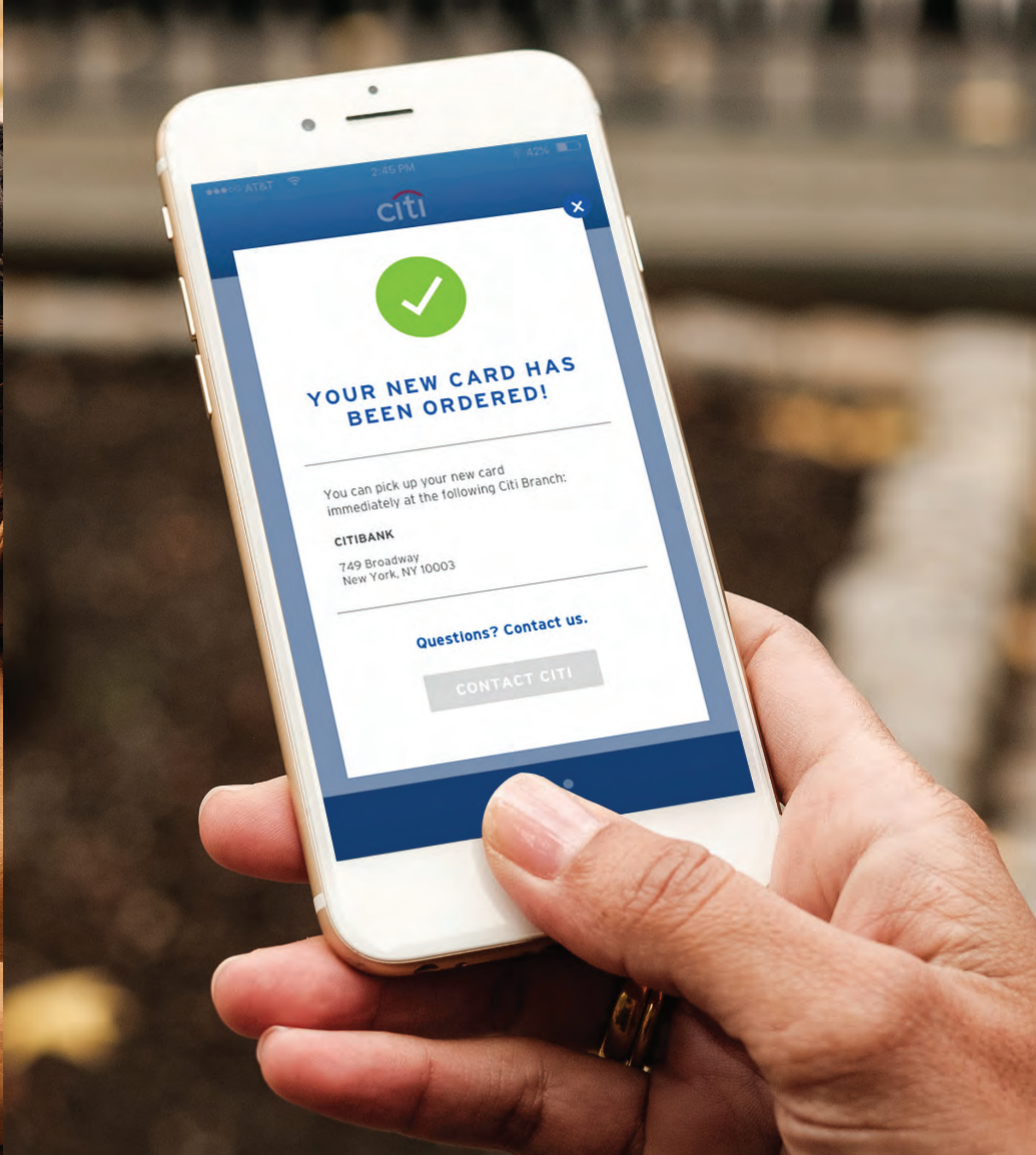
Citi identifies Citi branches close to her current location and she can select to pick up the card at a branch by printing it directly from the ATM, or she can have the card overnighted to her.



She chooses to pick up the card at a branch close to her and sees she can print the card from an ATM at that location. She orders the card to alert Citi that she will need to print out a new card.



She receives a confirmation that the card has been ordered and knows she can head to the location to pick it up that day...



Jen explains to Christie what just happened and while they are walking to the branch Christie shares her own fraud experience.



Christie tells Jen that while she was shopping one day, Citi blocked her card because they assumed it was a fraudulent transaction.



“They sent me a text letting me know that my card was locked and asked me if the transaction was mine.”



After Christie confirmed the purchase...



Citi apologized and gave her 500 points for the inconvenience, which made Christie feel taken care of. Citi also directed Christie to activate the geo-location feature on her account...



So Christie logged in to her account...



...and sees the geo-location feature which would ensure Citi would not send her texts at point of sale anymore unless the transaction was attempted somewhere outside of her geo-location.



Jen and Christie arrive at their Citi branch where Jen is going to print out her new ATM card directly from the ATM machine.

Citibank

HOME EQUITY LINE OF CREDIT

Now what's really on their list?

2.99% variable APR for 12 months

5.24% variable APR after that

SPACE

... of the season.





On the ATM machine, it is easy for Jen to print the card directly. It prints out and she can retrieve it like she would retrieve cash she takes out.

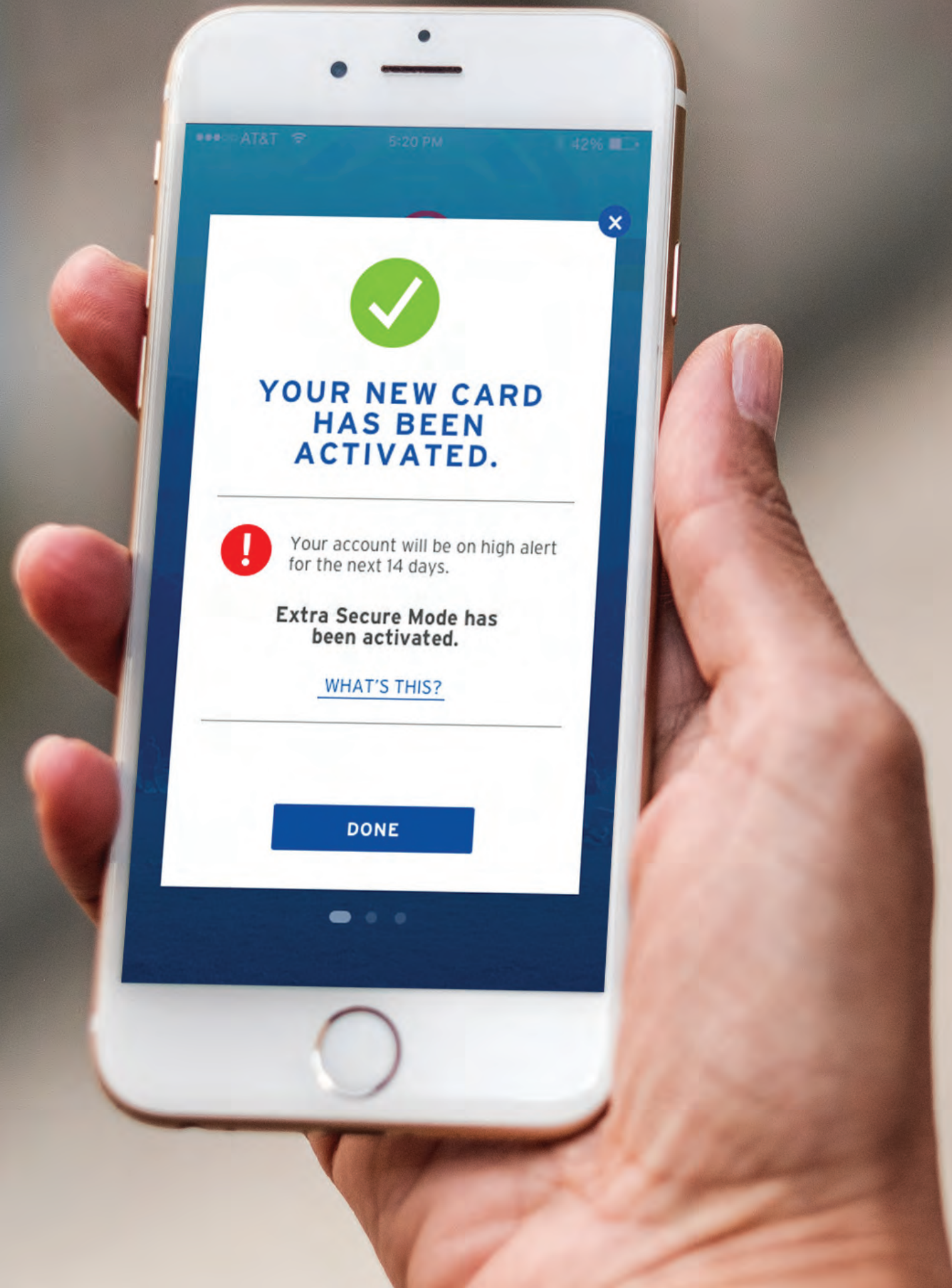




Right after she leaves the branch, she receives a push notification from Citi encouraging her to activate her card.

She activates her card
easily with one touch...





...and sees a message from Citi letting her know that her account will be on high alert and that Extra Secure Mode has been activated for her safety. Jen wants to know more about Extra Secure Mode...



...so she visits the Security Guardian where she also sees the status of her fraud claim that Citi filed.

Jen is happy her new card has been activated and heads to get a coffee with Christie...

Citibank

TY LINE OF CREDIT

at's

Start your renovation with rates as low as:
2.99% variable APR¹ for 12 months
5.24% variable APR¹ after that

PACE

west rat

1% variable APR. Customers must apply before...



For her first purchase on her new card, Jen buys Christie and herself coffee.



The card works! And since her account is on high alert she receives an alert from Citi to verify the purchase.



CITI FRAUD DEPARTMENT



Citi's Fraud Dept is employing Approve and Queue strategy vs. Decline which allows a suspicious activity that meets a certain threshold to be approved and queued vs. declined. This strategy requires a response from the Cardmember before subsequent transactions will be allowed to go through.

She verifies the purchase
using Touch ID...



...receives confirmation about the purchase, and knows Citi is looking out for her.



A week later Jen receives a push notification from Citi letting her know there are updates on her fraud claim...



She logs in to the Citi app to see the update...



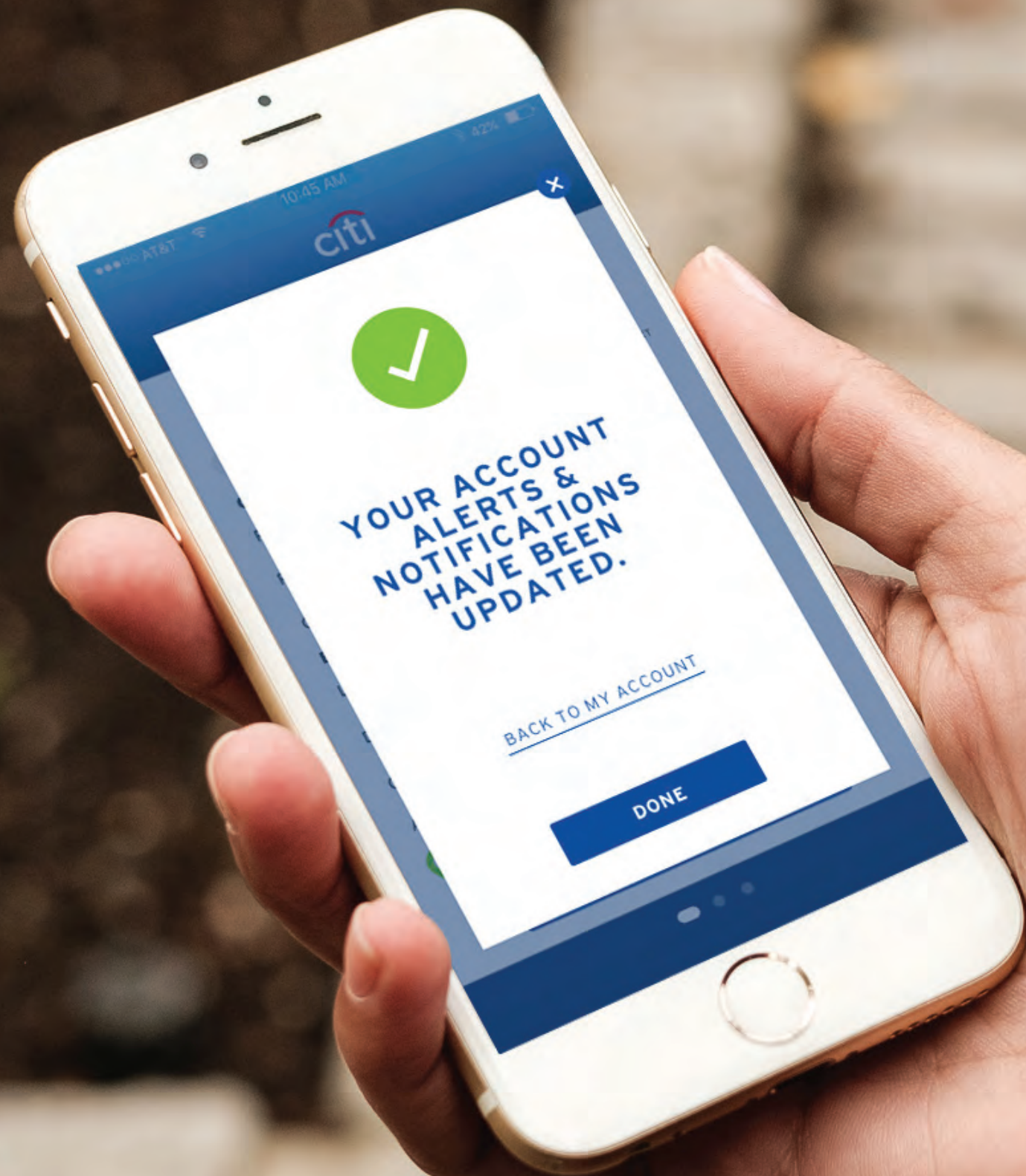
...and in addition to learning details about the fraudulent charge, she also sees a reminder to update her account alerts. She knows she wants to turn on the geo-location feature Christie informed her about, and decides to do that now.



She activates the geo-location feature, which will be especially helpful for her upcoming trip to Paris.



She gets confirmation her account alerts have been updated, and feels at ease knowing Citi will have her back during her trip.



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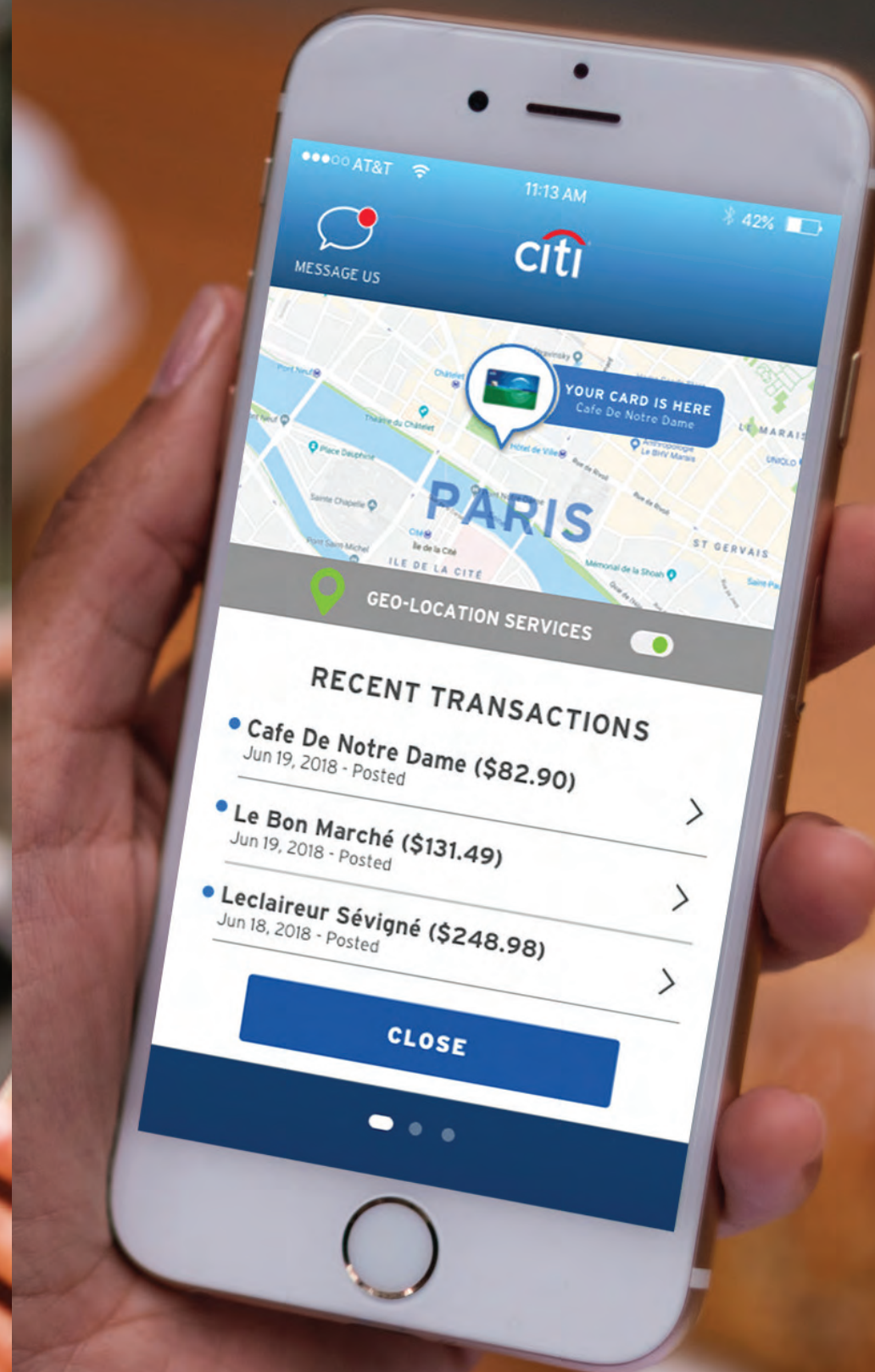
CRÊPES

SANDWICHES

A month later, Jen has arrived in Paris for a mini vacation.



While enjoying a chocolate croissant and cafe au lait at the beautiful Café de Notre Dame, Jen decides to look at her account activity and is confident that enabling geo-location was beneficial since all of her Paris transactions are being approved without any interruption...



CITI FRAUD DEPARTMENT



Citi's Fraud Dept is utilizing Jen's geo-location setting that she enabled to recognize that her phone and card are in the same location and is processing her transactions without interruption

Jen is so relieved to know that Citi is looking out for her during her trip, and is finally able to relax and enjoy Paris!



FRAUD

Alerting Jen of fraud and ensuring a secure account scenario.

Citi recognizes and confirms fraudulent transactions with Jen. Her card is compromised and needs to be replaced. Citi security squad supports her through the process; manage her account to prevent fraud, and have the account on high alert for a period of time.

KEY FEATURES

★ = Industry Firsts



Ability to pick up card at any branch



Citi Security Squad (BOT/live chat support for fraud)



If card gets declined falsely, give customer reward points



Enable Geo-Location Services



Fraud Tracker



Fraud Education (Manage account to prevent fraud)



Account on High Alert and in Extra Secure Mode



Verify transactions with touch recognition