

Citibank Visa Card Refunds



All OPCOs issue a VISA pre-paid card for refunds on residential accounts.

Refunds for General Service Accounts

General Service accounts refunds are issued in the form of a check or a Citibank Visa card, depending on the following:






- General Service customers with an account **in a business name** will receive a check through Citibank.
- General Service customers with an account **in an individual's personal name** will receive a Citibank pre-paid Visa card.

Citibank - File Processing and Card Delivery Expectations:

The date on the refund information screen indicates the date AEP sent refund file request to Citibank. We cannot tell the customer the exact date the refund will be mailed, but we can tell them it will be mailed 7 - 11 days AFTER the date that shows on Refund Information screen. Citibank refunds are taking approximately 4 – 6 weeks to

process. See the Virtual Agent refund information screen for a Citibank prepaid refund below:

Refund Information						
Date	Number	Amount	Status	XRef Number	Void Reason	Refund Reason
04/20/15	071000491146	48.53	Citi Prepaid Card	0		Final Bill CR Bal Refund

 Date file is sent to Citibank	 Check number to provide to customer	 Amount of refund	 Type of refund Check or pre paid visa card	 Reason for refund
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Citibank Visa Pre-Paid Card Options

- Customers receiving the pre-paid Visa cards will be given three options:
 1. To start spending the card immediately;
 2. To call the number on the card and request a check be sent directly to the customer;
 3. Or to call the number on the Visa card and have the value deposited directly into the customer's bank account (checking or saving).
- Directions regarding these options are sent with the Visa card.
- Customers should be advised that there is an expiration date on the Visa card and advised to use the value on the card before that date, or else consider requesting a check in the mail once the card is received.

- If the card has expired, any remaining funds remaining after the inactivity fee applies will be handed over to the State. The customer may call Citibank's number on the card and they will instruct the customer how to claim the funds from the State which are in the escheatment process.
- In addition, a customer must start using the card within 6 months of receiving the card or else an inactive card fee of \$3 a month may apply.
 - Example: if the card is not used at all in 6 months, then the \$3.00 per month maintenance fee is charged. However, if after 6 months the card has been used once within the last three months (months 4-6), the maintenance fee is postponed. In addition, for any month thereafter, as long as the card has been used once within the most recent three month period, the maintenance fee is not assessed to the customer.
 - All this information will be located on the letter which is sent with the card.
- If the customer states he/she did not receive his/her card, follow the same process you do today:
 - Verify the mailing address
 - If we have the wrong address, update it through Edit Customer Profile and the card will be place back in the mail to the correct address.
 - If the mailing address is correct, follow the instructions in the CSCRG for issuing another card.
- Advise customers they can call either AEP, the number on the Citibank Visa card or visit citibank.com with any additional questions or issues.

Kentucky Customer Requirement

The Kentucky Public Service Commission requires that the customer is advised of the potential fees (listed below) when closing an account that will produce a credit balance.

Agents are required to advise the customer of the potential Citibank prepaid Visa card fees when:

- Closing an account that has the potential of creating a credit balance due to overpayment, a deposit and interest being applied to the bill, adjustments, etc.
- Anytime a customer calls and inquires about receipt of a Citibank prepaid Visa card.

Citibank prepaid Visa card fees:

- a. An inactive card fee of \$3.00 per month will be charged if the card is not used within 6 months of receiving the card.
 - i. Example: if the card is not used at all in 6 months, then the \$3.00 per month maintenance fee is charged. However, if after 6 months the card has been used once within the last three months (months 4-6), the maintenance fee is postponed. In addition, for any month thereafter, as long as the card has been used once within the most recent three month period, the maintenance fee is not assessed to the customer.
- b. Initial Replacement card is free. Subsequent replacement cards may be subject to a replacement of \$6.95
- c. Citibank charges a \$25.00 fee to customers who request that their replacement card be mailed overnight.
- d. Foreign Currency Conversion Fee is 3.00% per transaction.