

Citi recording: Welcome to Citi Aadvantage Card. This call may be monitored or recorded. We're experiencing high call volumes. If you're calling about a Citi Aadvantage Card account change, you can contact us through chat on Citi Accounts online. You can also find more information regarding your online digital experience in our frequently asked questions for conversions with an account number change, just log into your city accounts online or visit citi.com and search for new American Airlines card. You are now in our touchdown system. To access our speech enabled system, press star star at any time. [foreign language 00:00:40]. To you access your account by credit card number, press one, or to access your account by social- please enter your credit card number using the keys on your phone.

Susan Webber: [presses keys, sounds blanked out on posted audio]

Citi recording: I'm sorry, I still didn't get that. Please enter your credit card number using the keys on your phone.

Susan Webber: [presses keys, sounds blanked out on posted audio]

Citi recording: I'm sorry, I didn't get that. Please enter attendance-

Susan Webber: [crosstalk] Representative please.

Citi recording: Associated with your credit card using your telephone key pad.

Susan Webber: Representative please.

Citi recording: In order to provide you with-

Susan Webber: Representative please.

Citi recording: ... experience, Citi records and stores your voice print-

Susan Webber: No, no.

Citi recording: In order to verify your identity to ensure your account is secure and protected. We appreciate your patience. Your call will be answered in the order it was received. We also provide a variety of services right here through our automated voice response system. Make payments, view transactions, add travel notices, and you won't have to wait for a representative. Let me get someone to help you. Please hold

Mary: Citi customer service. My name is Mary. How can I help you?

Susan Webber: Yes, I do not authorize the use of my voice for verification. I do not authorize that. If you are going to insist on that, I'm afraid I will have to get another card and terminate my relationship with Citibank. Can you please note on my account I do not authorize this?

Mary: Yes ma'am. Cause that is an option for you if you do not want it.

Susan Webber: It's not presented that way. It's presented as if you're doing it in your voice system. Please. I do not authorize this. I'm not allowing it.

Mary: Can you help me with your account? So I can-

Susan Webber: Yes, I put, I put it repeatedly into the system and I've been with this Citibank for over 20 years. In fact, possibly 30 in fact, 30 years, although with different accounts. [states card number, blanked out in posted audio].

Mary: Thank you. May I have your name please?

Susan Webber: Yes, it's Susan Webber, W-E-B-B-E-R.

Mary: Thank you, for a minute, ma'am. Let me just pull up your account. Can you help me with the name of [security item, silenced on audio]?

Susan Webber: I have two different ones. [silenced on audio].

Mary: [inaudible 00:03:42]. Fine. Okay. Thank you. I'm just going to place you on a brief hold, ma'am, okay?

Susan Webber: Thank you.

Mary: Thank you.

Hello ma'am. Thank you for patiently waiting.

Susan Webber: Thank you.

Mary: Okay. Okay. We won't use your voice print for account verification when you call us. However, we may still use your voice print to help protect your accounts from fraud.

Susan Webber: I don't see how you can use, I don't authorize you using my voice print. I don't authorize you using this as I don't authorize anyone to use biometric information. If this is your policy, I'm going to be terminating my account, because it's your policy. Unless you can override this, I'm not going to continue doing business with you. I do not authorize the use of biometric IDs.

Mary: Okay, ma'am. No worries. We will remove these ID. We will remove these all ready on the verification process for your accounts. We will be using them, for the authority, for the verification and for fraudulent transactions.

Susan Webber: No, I'm sorry I'm not. I'm saying I will terminate my relationship with you. I will cancel all of my cards. I will cancel all of my... I will take care of your fraud problem. I will cancel all of my cards. I'm not allowing anyone to have a voice print for me. I'm not allowing that. If you're going to do that, then I will be canceling all of my cards. Is that what you're telling me?

Mary: No ma'am. What I'm telling you is that we will no longer use the voice verification. Anything that we do for verification will be through security word and we will need, if we need to send a code, that's the clashes that we will do. We will cancel the voice verification on your account.

Susan Webber: Right, no, but I'm saying if you're going to use it for fraud, are you going, I don't want you keeping a voice print for me anywhere in your system.

Mary: I have already requested that to be removed, ma'am.

Susan Webber: Okay. I appreciate that. Thank you very much. Okay, now let's continue to the second matter, which is I, can you please put me over to the disputes department?

Mary: Is this for a new dispute or a-

Susan Webber: It's an existing dispute where yes, it's an existing dispute. Please put me over to the disputes department. I would appreciate it. Thank you.

Mary: Okay, hold on ma'am.

Susan Webber: Thank you.

Dispute agent: Hello, welcome to Citi [inaudible 00:08:37]. My name is [inaudible 00:08:39], how can I help you today?

Susan Webber: Your voice is very faint. Is there any way you can turn up the sound on your end?

Dispute agent: Is this fine? Is this okay?

Susan Webber: That's much better. Thank you very much. I appreciate that. Okay, I'm calling about dispute. Let me read you the ID very slowly. It's dispute-

Dispute agent: I'm so sorry for interrupting you, but can you please verify your details?

Susan Webber: Oh I thought I was already verified. I'm surprised you have to re-verify me.

Dispute agent: I do not have the details in front of me, ma'am. So sorry about that. Can you help me by confirming the card number?

Susan Webber: Yeah, it's 5, 5. Sorry, I'm giving you my business card. This is [reads card number, silenced on posted audio]

Dispute agent: Thank you. Just one minute. Can I see, can you please help me by confirming your full name please?

Susan Webber: Yes, it's Susan Webber, W-E-B-B-E-R.

Dispute agent: Thank you so much. I've got all the information in front of me, Ms Webber. Can you help me back confirming the dispute amount please?

Susan Webber: It's the dispute. It's the dispute for [dollar amount, silenced on audio] I can give you the dispute ID, which, if you would like.

Dispute agent: Oh, that's okay ma'am. I'll find it out for you. You do not need to get that checked. Okay, fine. Is that for [clearly different dollar amount, silenced on audio]?

Susan Webber: No. No. There was a dispute for [dollar amount, silenced on audio]. I can give you the dispute ID.

Dispute agent: Perfect. I got that details ma'am, don't worry about that. That's been done in September 30th, 2019, correct?

Susan Webber: That is correct. I'm calling because you sent me a note, I believe it was dated January 26, stating that you were closing the dispute and I called on February 1st and again on February 7th and I wanted to reconfirm your basis for closing the dispute. You claimed that it was because the merchant had replied, even though the merchant's response did not at all respond to the fact that the goods were defective. The merchant's response to merely showed they had shipped the product. And yet you said about the, yet you said the mere fact that the merchant had sent a reply was why you closed down the dispute. Is that correct?

Dispute agent: Ma'am we haven't closed the dispute yet, the dispute is still going on. We want some more information from your end.

Susan Webber: I provided very extensive documentation on January 14- I believe it was January 14, I sent further information documenting. I re-sent it. I'll have to look at, let me just see when I re-sent it. I sent it to your billing disputes ID with the account number, so I'm a little perplexed that you're saying, you're repeatedly saying you didn't receive it when I've sent a twice to your billing disputes number. I sent most recently on February 10. So yeah, I sent it January 14 and I sent it again February 10, and it includes emails from the merchant where the

merchant stated that they conceded that the mattress was defective. They conceded they would be willing to issue a refund, but they had imposed, they were asking for return conditions that I could not physically meet because it requires physical exertion and buying tools that I do not have.

And I raised that with them and they did not reply. So the merchant has already conceded and I sent you those emails. I also sent you, I also with that sent an affidavit from an independent party, notarized affidavit sworn under the penalty of perjury as to the defects of the mattress. So there's no question the mattress is defective and the merchant has not reached, the merchant is not denied to me or in any of the documentation that Citibank sent when they emailed me with the merchant's response, the merchant's response didn't even, all it showed was that they had shipped the goods. They didn't even address the question of the mattress being defective. So I don't understand how you can say you haven't received information when I've sent it twice.

Dispute agent: I totally understand that ma'am. We have the-

Susan Webber: And I further called both times to make sure that what I had sent had been added to my file and I was told yes. So I don't know, when I had gotten verbal confirmation that this material has been added to my file. I'm having a lot of trouble with you telling me you don't have information from me.

Dispute agent: All right, ma'am, we received the documentation. If you can give me one or two minutes that explain you how it works. The dispute is still going on. All right. But we require more information. If you have sent the documentation again, don't worry. I will let the investigators know the date and the documentation what you have sent, so they can review the dispute again and let you know within seven to 10 business days. Is that okay?

Susan Webber: That's okay. But I was told in February you were reviewing it and would give me an answer and I got no answer in February. So again, I'm puzzled as to your process. This is supposed to be what is called an arbitration dispute, at this point, since you reversed the charge on the first dispute, and I'm not sure as to what your timetable or your process is here. And I'm quite mystified because I very clearly documented the goods were defective, and the merchant has not denied that.

Dispute agent: Okay ma'am, I'll tell you how it's going to work now. I'm going to make sure they'll send the details and tell them about the transaction, you have sent all the documentation you have sent. On February 10 2020 and they can review your account on priority basis. It will take some time but I will make sure everything happens. Okay, but in case, do you have any other things, any other documentation?

Susan Webber: No, the merchant has not responded. The merchant has not- I told the merchant that I offered to have the merchant take off the mattress. I'm also

willing to give the mattress to charity and give the merchant the documentation that the mattress has gone to charities. I don't have it anymore, and I will not get any tax benefit. I will not get any financial benefit from donating the mattress to charity, given my tax situation this year. The merchant has not responded.

The merchant has gone silent on me, so I don't know what I'm supposed to do when I've told the merchant that I cannot physically comply with their refund requirement, which is basically that I do manual, that I hack out a large piece of mattress and send it to them. That will require specialized tools. I'm 62 years old, I'm in need of surgery. I can't physically do that. I've told them that and they have not offered any alternative.

Dispute agent: All right, I'm so sorry-

Susan Webber: So they conceded the mattress is defective, they're not willing to pick it up, and they're not willing to offer an alternative. And I've said I'm willing to give to charity and document that I've given it to charity, I have receipts, so that I don't have the mattress anymore, but they have not responded. So what am I supposed to do when the merchant goes silent and is it admitted the mattress is defective? They've admitted the mattress is defective.

Speaker 3: Okay, ma'am, can you please go ahead and email us all the information, what did you just said to me? What exactly happens with you? I will give you an email address. Do you have [inaudible 00:16:27] by any chance?

Susan Webber: I have a billingdispute@citi.com. I have that already, I've been e-mailing to billing- I would also like you to confirm though, because you reversed the dispute when the merchant had not sent in any information. They didn't even address the issue of the defective mattress. Why was the chargeback reversed? The chargeback should not have been reversed.

Dispute agent: Ma'am we understand that, but the merchant has send us some documentation back on January 20th-

Susan Webber: You're not supposed to merely accept anything the merchant said. The merchant could have said she has red hair and she's crazy. And you're saying that that would be sufficient for you to reverse a dispute? That's what, well, that's effectively what the merchants' response was to categories I invoked or defective goods and goods of not reasonable expected quality. Those are two separate categories under MasterCard's current US Chargeback Guide. This merchant did not respond, did not file a response that addressed either of those chargeback categories. So why did you reverse the dispute? Why did you reverse the charge back, when their response did not address either? I said that verbally when I lodged the dispute, I was very clear on the phone to list the chargeback categories. I put it very clearly in the written documentation I sent in.

The merchant's response was clearly not responsive. It did not address those chargeback categories. It did not deny the fact that they had conceded the mattress was defective in their own emails. Why did you give them the money back? It did not respond to the chargeback categories. I didn't dispute that they sent me the mattress. Obviously they sent me the mattress. How would I know it was defective? That's all they proved. We sent her the mattress. That's all their documentation showed. How could you possibly reverse the dispute when they didn't address the basis of the chargeback?

Dispute agent: Okay, ma'am. Now I will let you-

Susan Webber: No, you haven't answered my question. Why did you reverse the chargeback? Why did you reverse the charge back?

Dispute agent: If you can give me a minute to go ahead and explain you, I'm just going to go ahead and give you the information, right? The chargeback was just conditional credits. The way you have the dispute right, even the merchant has the dispute or right to get that done and that is the reason the charge-

Susan Webber: No, you're supposed to adjudicate the dispute. You're not supposed to give the merchant the money back because the merchant sends you some paperwork. You're saying that you reversed it merely because the merchant sent you paperwork even though the paperwork did not address my chargeback. Is that correct?

Dispute agent: Cause it's just the conditional credit which is being reversed. But this now we want to get the money back from the merchant, we'd acquire more information and that is the reason-

Susan Webber: I provided you extensive documentation. I don't understand. I don't understand you. The merchant has already conceded. The emails show the merchant has conceded. I've explained this in my cover notes four or five times. The merchant has already conceded the merchandise is defective. They've already conceded that, that's a legitimate chargeback category. That's one of your chargeback categories. Why are we going in circles here? It's in the merchant's own emails to me, which I have sent to you.

Dispute agent: Ma'am I will raise the request about this. The only thing you need to do right now is sending a detailed information about-

Susan Webber: I have repeatedly. It appears you aren't reading it.

Dispute agent: Then do not send anything, ma'am. I will tell the investigator to look closely and check it once again and speak with the merchant department and we will let you know within seven to 10 business days.

Susan Webber: Thank you very much. Bye bye.

Dispute agent:            You're welcome ma'am. Thank you for-