



CitiDirect[®] Online Banking

CitiDirect Basics: Getting Started Guide March 2008



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Overview

CitiDirect® Online Banking puts all of your corporate banking functions in one security-protected place, giving you around the globe, centralized access to your account information in real time, right from your desktop.

Getting started with CitiDirect Online Banking involves three procedures:

- Registering at the CitiDirect Web site (www.citidirect.com);
- After Web site registration, running the Check My PC program to determine if your computer meets the minimum software requirements to run CitiDirect;
- Installing the CitiDirect software directly from www.citidirect.com.

This Guide provides the step-by-step instructions for these procedures. In addition, this Guide covers:

- Initial Sign-on to CitiDirect
- Subsequent Sign-on to CitiDirect
- Log out Procedures

By registering at www.citidirect.com, you can also access a wide range of information to assist you in using CitiDirect services. The Web site contains information such as the **Learning Center**, which provides Guides to help you work more efficiently and effectively in CitiDirect. For more information on www.citidirect.com, refer to the *CitiDirect Online Banking Web Site* section of this Guide.

Additional Resources

Basics Guides

This *Basics Guide* is one of a series of *CitiDirect Online Banking Basics Guides* that cover features and functionality across all CitiDirect services. You can access the series of *Basics Guides* in the **Learning Center** at www.citidirect.com.

Online Help

For general questions while working in CitiDirect Online Banking, you can use Online Help. A comprehensive self-service capability, Online Help contains detailed information and descriptions of terms for all functionality and services offered through CitiDirect.

You can access Online Help by clicking the  icon in the lower left corner of your CitiDirect navigation bar or by pressing the **F1** key on your keyboard.

CitiDirect Customer Support

In addition to Online Help, the CitiDirect Customer Support resources described below are available to you.

www.citidirect.com Our Web Site contains FAQs, which address both the use of the application and the Web site. The Web site also offers the **Learning Center**, referenced in this Guide, where you can access training support materials at anytime – 24 hours a day, 7 days a week.

Customer Service You can contact our CitiDirect Online Banking Service Representatives who are available to support your technical needs, as well as to assist you with general CitiDirect questions. For a list of representatives in your area, go to the *Contacts* section of www.citidirect.com.

Local Language Availability

CitiDirect Online Banking enables you to view details, execute transactions, produce information reports, and perform inquiries in many local languages. You can select a language other than English anytime you sign-on to CitiDirect. For more information on working in a language other than English, refer to the *Initial Sign-on to CitiDirect* section of this Guide.

A complete list of the local languages supported by CitiDirect is available on www.citidirect.com under the **About CitiDirect** tab in the **CitiDirect Platform** section.

Installation Requirements

For a successful installation of CitiDirect Online Banking, ensure that you have the following:

- Microsoft[®] Internet Explorer (IE) version 5.0 Service Pack 1 or higher installed on your computer.
- If you are a **Windows NT[®], 2000, XP or Vista** user, you will need Administrator Rights to your personal computer (PC) if updates/installs to Sun Microsystems[®] Java Software (JRE) are needed to run CitiDirect Online Banking. Administrator Rights are also required to download CitiDirect application updates.

Note: If you have any issues installing CitiDirect, you may not have Administrator Rights to your PC. In that case, please contact your technical support staff.

Sign-on Requirements

To sign-on to CitiDirect, ensure that you have the following:

- A **SafeWord™** card and a corresponding Personal Identification Number (PIN), or a **Secured Password ID**, provided by your Security Manager.
- If you are using a **new SafeWord card** to sign on to CitiDirect, you will also need to enter your **Client ID**, which should be provided by your Security Manager. Please contact your Security Manager if you need assistance with sign-on credentials.
- Successful installation of the CitiDirect Online Banking software.

Optimizing Your CitiDirect Experience

CitiDirect® Online Banking is designed to operate on the minimum system requirements listed on www.citidirect.com. However, there are screen settings on your computer that, when modified, may enhance your CitiDirect experience.

Change Your Screen Resolution

Screen resolution is the sharpness and clarity of an image displayed on a monitor. The higher the screen resolution, the sharper the image will appear on your monitor. The minimum required screen resolution to view CitiDirect is 800 x 600 pixels. If your monitor can support a resolution of 1024 x 768 pixels or higher, we recommend increasing the output resolution to your computer monitor.

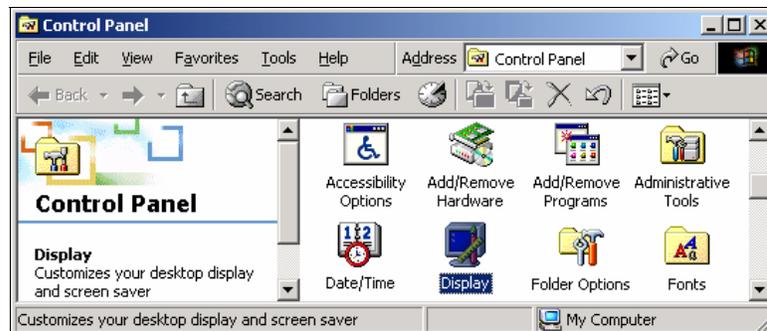
In addition to the benefit of sharpening the image display, increasing the screen resolution will improve the amount of available display space on your screen and reduce the amount of horizontal and vertical scrolling required.

A few items to be aware of before you make this change:

- A higher screen resolution reduces the size of items on your screen and increases the relative space on your desktop. Altering the screen resolution will affect your entire system display.
- Your monitor, video hardware, and video control software will ultimately determine whether you can modify your screen resolution. You may not be able to increase the resolution above a certain level.
- Changes to screen resolution affect all users that log on to the computer.

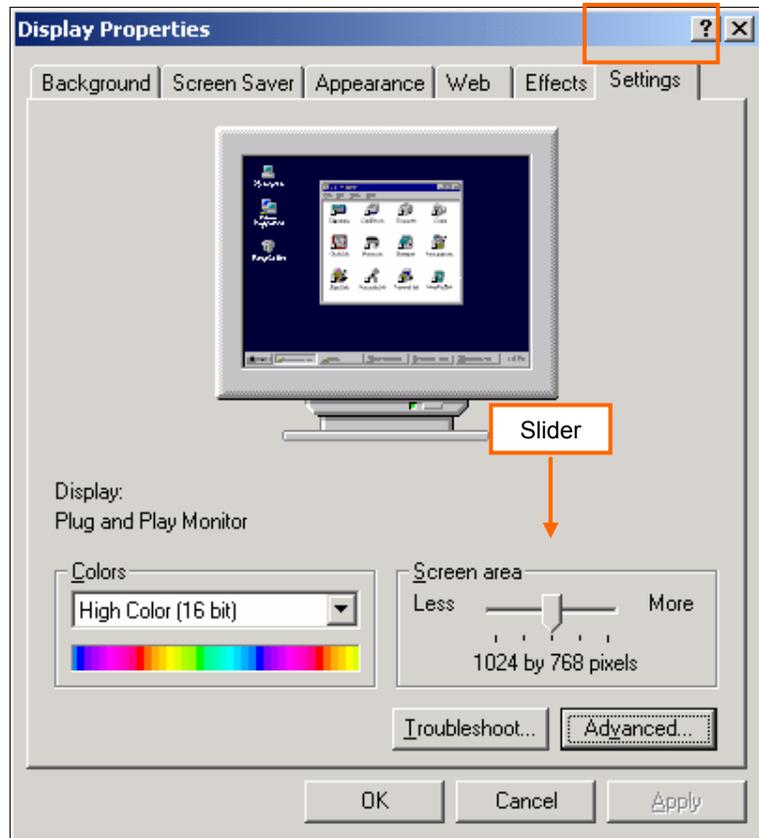
Change your screen resolution by following the steps below.

1. Access the **Display Properties** dialog box in either of the following ways:
 - From the Windows Taskbar, click **Start**, point to **Settings**, and then click **Control Panel**. A list of Control Panel options appears. Double-click **Display**. The **Display Properties** dialog box appears. Go to Step 2.



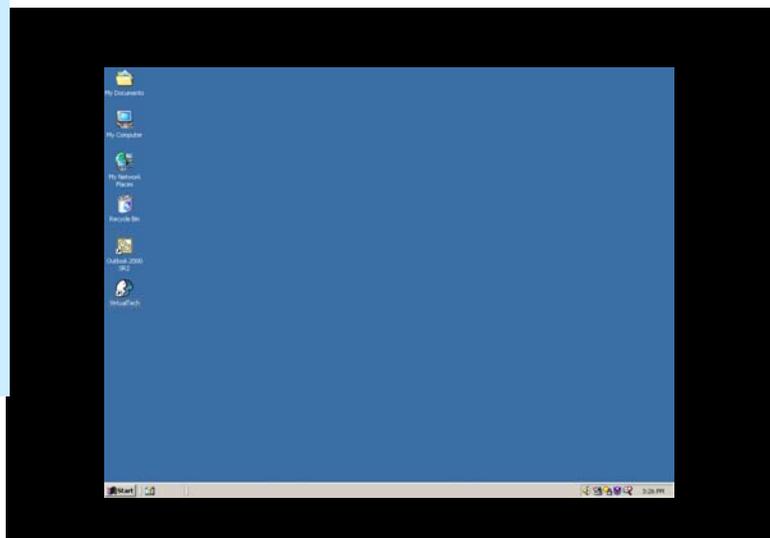
- Right-click on your desktop and select **Properties**. The **Display Properties** dialog box appears. Go to Step 2.

2. In the **Display Properties** dialog box, click the **Settings** tab.
3. Under **Screen area**, click and drag the slider until the screen resolution reads 1024 by 768 pixels.
4. To apply your new desktop settings, click **OK**. A **Display Properties** confirmation dialog box appears.
5. Click **OK**. The new display setting takes effect and a **Monitor Settings** dialog box appears. To keep the new setting, click **Yes**.



Note: In some instances your display area may appear smaller after changing the resolution. You can enlarge the display area using the buttons on the front of your monitor.

For more information, refer to your monitor's owner's manual for instructions on changing the vertical and horizontal size of the image display.



Registration, Check My PC, and Installation

Getting started in CitiDirect® Online Banking is a three-step process: **Registration**, **Check My PC**, and **Installation**. This section describes the process starting with **Registration** at the CitiDirect Web site (www.citidirect.com). You must be registered at the Web site to run Check My PC and install CitiDirect. Register at the CitiDirect Web site by following the steps below.

Registration

1. Go to www.citidirect.com. The **CitiDirect Online Banking** Web site home page appears.

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CitiDirect® Online Banking

[Home](#) [About CitiDirect](#) [Getting Started](#) [Learning Center](#) [Customer Support](#) [Investigations](#) [Notifications](#) [Trade Advisor](#) [CitiDirect Utilities](#)

Home

Language Preference:
English

- CitiDirect News
- Solutions & Services
- FAQs
- Contacts
- Other Links
- Transaction Services
- Release News
- Site Map
- **Registration**
- Add A Service

CitiDirect News

- ****Important Notice to all Secured (static) Password users**** - Click the link for further details.
- [An Award-Winning Application](#) CitiDirect® Online Banking wins top honors
- [CitiDirect examines how you can avoid social engineering fraud attempts](#) Take a minute to learn what you can do to protect yourself and your business against 21st century scam artists.
- [CitiDirect® Online Banking June 2004 Update](#) The June 2004 release included updates to Payments, Reports, WorldLink® Multicurrency Transaction Services, Receivables Management (Latin America), Lockbox, File Import and File Export.
- [E-mail Fraud on the Rise](#) What you should know about fraudulent e-mails and how to protect yourself.

[View All...](#)

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An ever-expanding suite of solutions and services designed for today's global economy.

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- [Information Reporting Availability](#) List of countries where this service is available.

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2. Click **Registration** on the left navigation bar.

The **Registration** page appears. You must complete all fields for successful registration.

Note: You can register and run Check My PC in a language other than English by choosing a language from the **Language Preference** drop down on the www.citidirect.com home page.

Registration

* Required Field.

* First Name: <input type="text"/>	* Last Name: <input type="text"/>
* Company: <input type="text"/>	* Telephone: <input type="text"/>
* E-mail: <input type="text"/>	Entering your e-mail allows us to contact you directly with important information related to your use of CitiDirect® Online Banking. This e-mail address will not be shared with anyone outside Citibank.

www.citidirect.com Content Personalization Settings

* Display Content for These Countries: <input type="text" value="Belgium"/> <input type="text" value="Belize"/> <input type="text" value="Benelux"/> <input type="text" value="Benin"/>	Select the countries for which you want to view information. You may select up to five. For multiple selections, press and hold CTRL key and click the countries.
* Display Content for These Services: <input type="text" value="ALL"/> <input type="text" value="Payments and Reporting"/> <input type="text" value="WorldLink"/> <input type="text" value="Insurance Letters of Credit"/>	Select the CitiDirect Services for which you want to view information. Information on services you have not selected will be suppressed where applicable to streamline your experience.
* Create Personal ID: <input type="text"/>	Please create a unique Personal Identification (ID) that you will easily remember so you can access this Web site from any computer. Personal ID cannot be less than 8 characters - at least 1 alpha character and 1 numeric.
* Confirm Personal ID: <input type="text"/>	Please re-enter your Personal ID.

Please be aware that website pages may be written to your temporary internet file cache on your workstation and are accessible offline from that location. If the information is sensitive or considered confidential, please clean out your temporary internet cache.

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[Terms, conditions, caveats and small print](#)
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3. Complete all fields, and then click **Submit**.

The www.citidirect.com home page appears.

Check My PC

The **Check My PC** program determines if your Personal Computer (PC) meets the minimum software requirements to run CitiDirect® Online Banking.

Installation

Install CitiDirect with Sun Microsystems® Java Software (JRE)

Note: Administrator Rights Required

You must have Administrator Rights to Windows® NT, 2000, XP and Vista systems in order to install and run CitiDirect® Online Banking and to update and install any third-party components needed to run CitiDirect. They are also needed to download CitiDirect application updates. If you are unsure as to your access rights, please contact the IT group in your organization.

1. Go to www.citidirect.com.
2. Click the **Getting Started** tab. The **CitiDirect® Online Banking - Getting Started** page appears.
3. Click the **Check My PC with Sun Java Software** link.

A screen providing information on running CitiDirect Online Banking with Sun Java Software appears.

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CitiDirect® Online Banking

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Getting Started CITIDIRECT CLIENT, CITIBANK

Check My PC
Run Check My PC to see if your PC meets the minimum software requirements to run CitiDirect.

- [Check My PC with Sun Java Software](#). Click this link for information on running CitiDirect on Sun Microsystems™ Java Software (JRE).
- [Test Secure Sockets Layer](#) Test your Internet Connection for SSL Protocol.

System Requirements
Hardware and Software required to run CitiDirect.

- [Browser Settings](#) Setting Internet Explorer for the CitiDirect® Online Banking Application
- [Internet Security Options](#) Settings for CitiDirect®
- [Java Scripts](#) Setting Internet Explorer for Java Scripts
- [Proxy Server](#) Setting Internet Explorer for a Proxy Server (if your system has one)

[View All...](#)

Contacts
Here is where you can find your [Customer Service Representative](#) for receiving help with products, service or technical inquiries.

[Check My PC](#)
[System Requirements](#)
[Technology](#)
[Security Features](#)
[FAQs](#)
[Contacts](#)
[Glossary](#)

[Site Map](#)
[Update Registration](#)
[Add A Service](#)

4. Scroll to the **Check My PC with Sun Java Software** section and click the **Check My PC with Sun Java Software** link.

The **Welcome to Check My PC** screen will appear. Review the information on the screen and then click the **Check My PC with Sun Java Software** button. This program will run to determine if your PC meets the minimum software requirements to run CitiDirect.

Note: You can find a complete list of the versions of Sun JRE certified for use with CitiDirect by referring to the **Downloading Sun Java Software (JRE) FAQ**.

- **If your system meets the requirements:**

The **Check MY PC - Ready for CitiDirect Online Banking** screen appears.

- **If your system does not meet the requirements:**

The **Check My PC - Not Ready for CitiDirect Online Banking** screen appears. Please read and act upon the information provided on that screen.

When applicable, you will be provided with links to Web sites where you can download software upgrades. If you decide to access any of the links, you will leave Citibank's Web site. You should be aware that if you elect to download any software, you are responsible for complying with all applicable laws, including, but not limited to, any import/export or use laws to which you may be subject and obtaining any required license or authorization.

You can add the **Check My PC** page to your browser's Favorites list in order to come back quickly and re-check your PC after making any adjustments required to run CitiDirect.

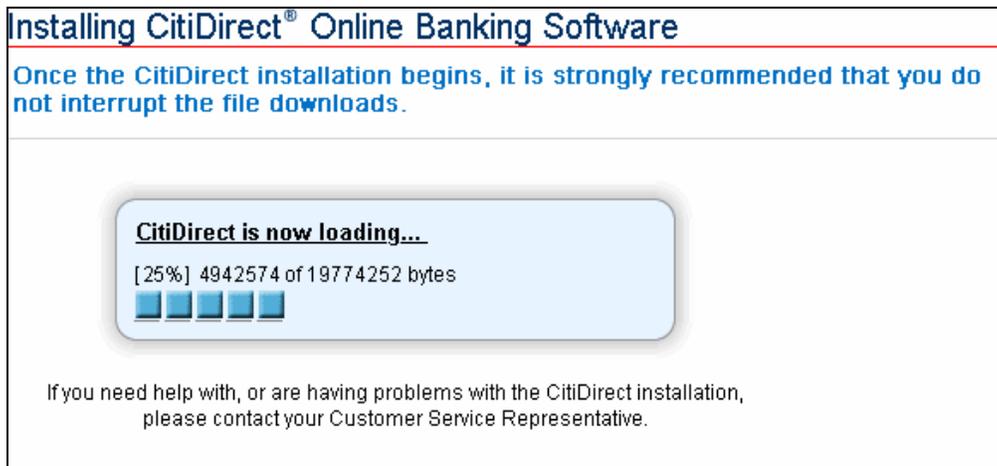
Note: You must successfully run the Check My PC program and come to the Check My PC – Ready For CitiDirect Online Banking screen in order to install and run the CitiDirect software.

5. Click **Install CitiDirect**. At the next screen, select **Install CitiDirect** directly from the Web site and click **Continue**.

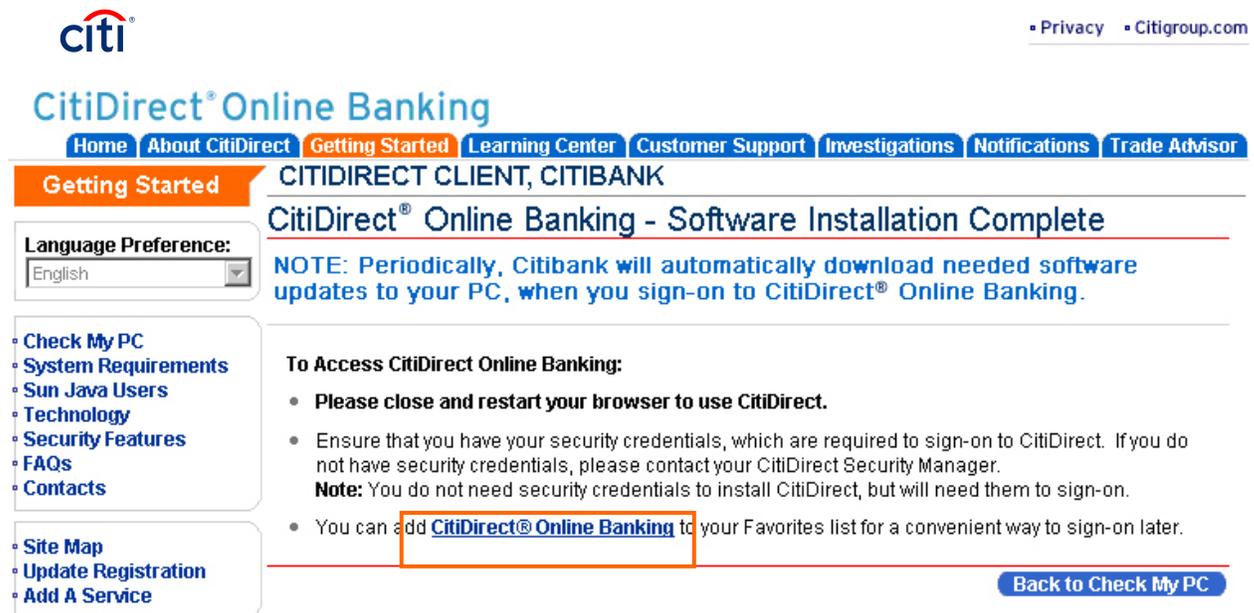
Note: If you received a CD-ROM for CitiDirect installation, select the **Install from the CitiDirect Installation CD-ROM** option and click **Continue**. On-screen instructions will guide you through the installation.

6. The **CitiDirect Online Banking – Download Export Terms** screen appears. Please read this information. If you agree to the terms on this screen and wish to continue your installation, you should click **Proceed with Download**. (If you choose **Refuse Download**, you will be returned to the **Welcome to Check My PC** screen.)

The **Installing CitiDirect Online Banking Software** screen appears.



When the software download is complete, the **CitiDirect Online Banking – Software Installation Complete** screen appears.



Note: Click the CitiDirect Online Banking link and add the CitiDirect Sign-on page to your browser's **Favorites** list for a convenient way to sign on later. To set CitiDirect as a favorite, click **Favorites** on your browser menu and then click **Add to Favorites**.

7. You can now proceed to the **Initial Sign-on to CitiDirect Online Banking** section of this Guide.

Initial Sign-on to CitiDirect® Online Banking

To ensure successful initial sign-on to CitiDirect® Online Banking, you must have a **SafeWord™** card and a corresponding Personal Identification Number (PIN), or a **Secured Password ID**, provided by your Security Manager.

If you are using a **new SafeWord card** to sign on to CitiDirect, you will also need to enter your **Client ID**, which should be provided by your Security Manager. Please contact your Security Manager if you need assistance with sign-on credentials.

SafeWord™ Card Users

Sign on to CitiDirect Online Banking using a SafeWord card by following the steps below.

1. Go to your CitiDirect Sign-on link in your browser's **Favorites** list or one of the URLs listed below.

Sun Java North and South America: <https://us.citidirect.citicorp.com/jre>.

Sun Java Europe, Middle East and Africa: <https://europe.citidirect-eb.Citicorp.com/jre>.

Sun Java Asia: <https://asia.citidirect-eb.citicorp.com/jre>.

The **CitiDirect Sign-on** screen appears.

Note: If you prefer to work in CitiDirect in a language other than English, select your preferred language from the list of languages at the top of the **CitiDirect Sign-on** screen.

2. Select **New User** from the **Sign-on Name** field, and then click **Submit**.

The **Sign-on Name/Sign-on ID** screen appears.

Please create a Sign-on Name that you will use to access CitiDirect.

Sign-on Name: Your Sign-on name can be any combination of characters and numbers, up to 10 characters in length.

Sign-on ID: The Sign-on ID is the CitiDirect Sign-on ID that was provided to you. If you do not have this, please contact your CitiDirect service representative for assistance.

3. In the **Sign-on Name** field, create your sign-on name using any combination of letters and numbers up to 10 characters and containing no special characters or spaces. The Sign-on Name is not case sensitive.
4. In the **Sign-on ID** field, enter the **Serial Number** printed on the back of your SafeWord card.

- Click **Submit**. The **Challenge/Response** screen appears. At the **Challenge/Response** screen, you must enter a dynamic response generated by using your **SafeWord** card. Go to step 6 to generate the response.

Please enter the Response from your Safeword Card.

Challenge:

Response:

'Response' must be entered EXACTLY as it appears on your Safeword Card.

Submit

- Press **ON** to activate your SafeWord card.



- At the **ENTR PIN** prompt, enter your 4-digit PIN that is printed in the PIN envelope provided by your Security Manager.
- At the **HOST?** prompt, enter the number "9."
- At the **CHALLNG?** prompt, enter the Challenge (excluding the first "9") that appears in the **Challenge** field of the **Challenge/Response** window on your computer screen.

Please enter the Response from your Safeword Card.

Challenge:

Response:

'Response' must be entered EXACTLY as it appears on your Safeword Card.

Submit

10. In the **Response** field on your computer screen, enter the response displayed on the SafeWord card. Click **Submit**.

The **Client ID** screen appears.



Note: The **Client ID** is required when you sign on to CitiDirect Online Banking for the first time using a new SafeWord card.

11. Enter your **Client ID** in the field provided. Click **Submit**.

The **Welcome to CitiDirect® Online Banking** screen appears. The CitiDirect Online Banking Web site also opens in the background.

12. To begin working in CitiDirect, click the name of the category / service that you want to access from the navigation bar.

The **Welcome to CitiDirect® Online Banking** screen is the first screen that appears each time you sign on. To begin working in CitiDirect click the name of the category/service class that you want to access from the left navigation bar.

Customize Your Main Screen

To personalize your CitiDirect experience and work more efficiently, you can select a customized main screen. This customized main screen will then appear each time you sign-on to CitiDirect, replacing the **Welcome to CitiDirect Online Banking** screen. You can make this change using the **Preferences** feature. Until you select and submit a preference to personalize your main screen, the **Welcome to CitiDirect Online Banking** screen will continue to appear.

Note: For complete details on setting your preferences, see the *CitiDirect Basics: Setting Your Preferences Guide* available in the **Learning Center** at www.citidirect.com.

Secured Password Users

Sign on to CitiDirect Online Banking using a Secured Password by following the steps below.

1. Go to your CitiDirect Sign-on link in your browser's **Favorites** list or one of the URLs listed below.

Sun Java North and South America: <https://us.citidirect.citicorp.com/jre>.

Sun Java Europe, Middle East and Africa: <https://europe.citidirect-eb.Citicorp.com/jre>.

Sun Java Asia: <https://asia.citidirect-eb.citicorp.com/jre>.

The **CitiDirect Sign-on** screen appears.

Note: If you prefer to work in CitiDirect in a language other than English, select your preferred language from the list of languages at the top of the **CitiDirect Sign-on** screen.

2. Select **New User** from the **Sign-on Name** field, and then click **Submit**. The **Sign-on Name/Sign-on ID** screen appears.

Please create a Sign-on Name that you will use to access CitiDirect.

Sign-on Name: Your Sign-on name can be any combination of characters and numbers, up to 10 characters in length.

Sign-on ID: The Sign-on ID is the CitiDirect Sign-on ID that was provided to you. If you do not have this, please contact your CitiDirect service representative for assistance.

3. In the **Sign-on Name** field, create your sign-on name using any combination of letters and numbers up to 10 characters and containing no special characters or spaces. The **Sign-on Name** is not case sensitive.
4. In the **Sign-on ID** field, enter the Secured Password ID provided by your Security Manager.
5. Click **Submit**. The **Password** screen appears.

6. In the **Password** field, enter the CitiDirect Secured Password provided by your Security Manager. You should have received the password in two portions.
7. Click **Submit**. The first time you sign-on with a Secured Password, CitiDirect automatically displays the **Change Password** dialog box.

Note: If the Change Password dialog box does not appear, immediately report it to your Security Manager.

8. In the **Current password** field, enter the complete password provided by the Security Managers, type a new password in the **New password** and **New password again** fields, and then click **Submit**. Refer to the *Password Rules* section of this Guide for more information about passwords.
9. CitiDirect will open and you can begin using the application. The CitiDirect Online Banking Web site also opens in the background.

The **Welcome to CitiDirect® Online Banking** screen is the first screen that appears each time you sign on to CitiDirect. To begin working in CitiDirect click the name of the category/service class that you want to access from the left navigation bar.

Use the following rules as a guideline for choosing a password.

Password Rules

Your Secured Password must:

- Not be the same as your User ID.
- Consist of a minimum of six characters and mixed alphabetic and numeric characters.
- Contain no more than two consecutive, identical characters.
- Be changed at least every 30 days.

Customize Your Main Screen

To personalize your CitiDirect experience and work more efficiently, you can select a customized main screen. This customized main screen will then appear each time you sign-on to CitiDirect, replacing the **Welcome to CitiDirect Online Banking** screen. You can make this change using the **Preferences** feature. Until you select and submit a preference to personalize your main screen, the **Welcome to CitiDirect Online Banking** screen will continue to appear.

Note: For complete details on setting your preferences, see the *CitiDirect Basics: Setting Your Preferences Guide* available in the **Learning Center** at www.citidirect.com.

Password Maintenance

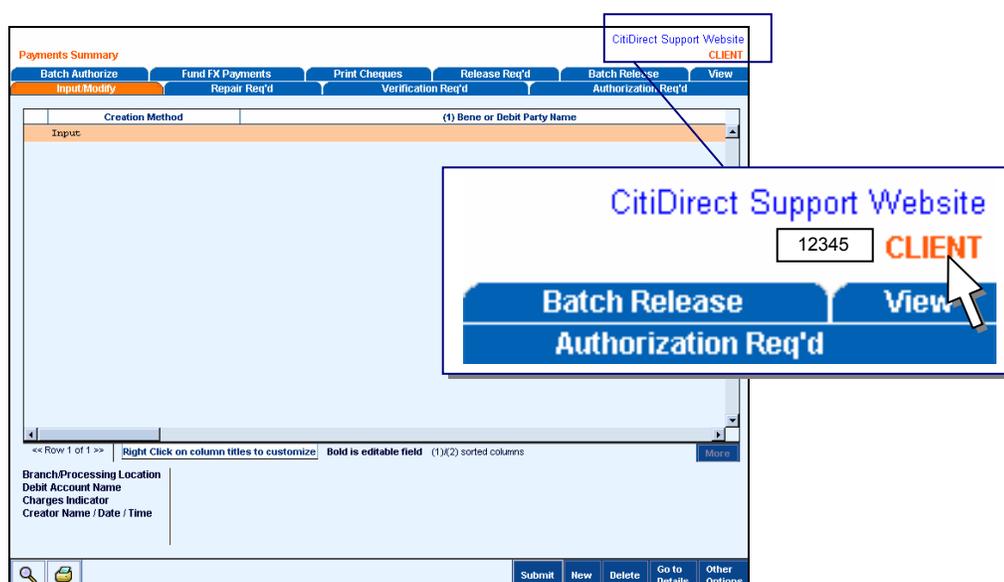
- Re-use of passwords is prohibited for a minimum of six consecutive changes. After more than six consecutive failed sign-on attempts, your Security Manager must reset User IDs associated with the password.
- If you believe that your Secured Password has become known to anyone, you must change it immediately.
- Password resets are restricted to one per 24-hour period, unless you are a Security Manager.
- If your Security Manager has reset your Secured Password, the Change Password dialog box appears. You are required to change your password before further activity.
- You are responsible for any activities that occur with the use of your User ID and Secured Password.

Subsequent Sign-on to CitiDirect

Once you have signed on for the first time and created your Sign-on name, you will follow the subsequent Sign-on process to access CitiDirect® Online Banking. This section provides the subsequent Sign-on process for both **SafeWord™** card and **Secured Password** users.

If you are using a **new SafeWord card** to sign on to CitiDirect, you will also need to enter your **Client ID**, which should be provided by your Security Manager. Please contact your Security Manager if you need assistance with sign-on credentials.

Note: The **Client ID** is required when you sign on to CitiDirect Online Banking for the first time using a new SafeWord card. If you are an existing user or a Security Manager you can also obtain the **Client ID** by placing your mouse cursor over the **Client Name** in the upper right corner of any CitiDirect Online Banking screen.



SafeWord Card Users

For subsequent sign-on to CitiDirect Online Banking using your SafeWord card, follow the steps below.

1. Launch your Internet browser.
2. Select **CitiDirect Sign-on** from your browser's **Favorites** list or go to one of the URLs listed below.

Sun Java North and South America: <https://us.citidirect.citicorp.com/jre>.

Sun Java Europe, Middle East and Africa: <https://europe.citidirect-eb.Citicorp.com/jre>.

Sun Java Asia: <https://asia.citidirect-eb.citicorp.com/jre>.

The **CitiDirect Sign-on** screen appears.

3. Select your user name from the drop-down list, and then click **Submit**. The **Challenge/Response** screen appears.
4. At the **Challenge/Response** screen, you must enter a dynamic response generated by using your **SafeWord** card. Go to step 4 to generate the response.

5. Press **ON** to activate your SafeWord card.



6. At the **ENTR PIN** prompt, enter your 4-digit PIN that is printed in the PIN envelope provided by your Security Manager.
7. At the **HOST?** prompt, enter the number "9."

8. At the **CHALLNG?** prompt, enter the Challenge (excluding the first “9”) that appears in the **Challenge** field of the **Challenge/Response** window on your computer screen.
9. In the **Response** field on your computer screen, enter the response displayed on the SafeWord card. Click **Submit**. CitiDirect will open and you can begin to use the application. The CitiDirect Online Banking Web site also opens in the background.

Secured Password Users

For subsequent sign-on to CitiDirect Online Banking using your **Secured Password**, follow the steps below.

1. Launch your Internet browser.
2. Select **CitiDirect Sign-on** from your browser's **Favorites** list or go to one of the URLs listed below.

Sun Java North and South America: <https://us.citidirect.citicorp.com/jre>.

Sun Java Europe, Middle East and Africa: <https://europe.citidirect-eb.Citicorp.com/jre>.

Sun Java Asia: <https://asia.citidirect-eb.citicorp.com/jre>.

The **CitiDirect Sign-on** screen appears.

3. Select your user name from the drop down list, and click **Submit**. The **Secured Password** screen appears.

4. Enter your **CitiDirect Secured Password**, and then click **Submit**. You will be signed on to CitiDirect.

Log-out Procedures

When you sign on to CitiDirect® Online Banking, the CitiDirect Web site (www.citidirect.com) automatically opens in the background. While working in CitiDirect, you may have also opened additional windows. The impact of logging-out of CitiDirect while other windows are open or closing other windows while still signed on to CitiDirect varies.

The following section describes CitiDirect Log-out, Microsoft® Internet Explorer Log-out, and “close-out” scenarios.

To successfully log out of CitiDirect Online Banking, follow either of the following log-out procedures.

- CitiDirect Log-out
- Microsoft Internet Explorer Log-out

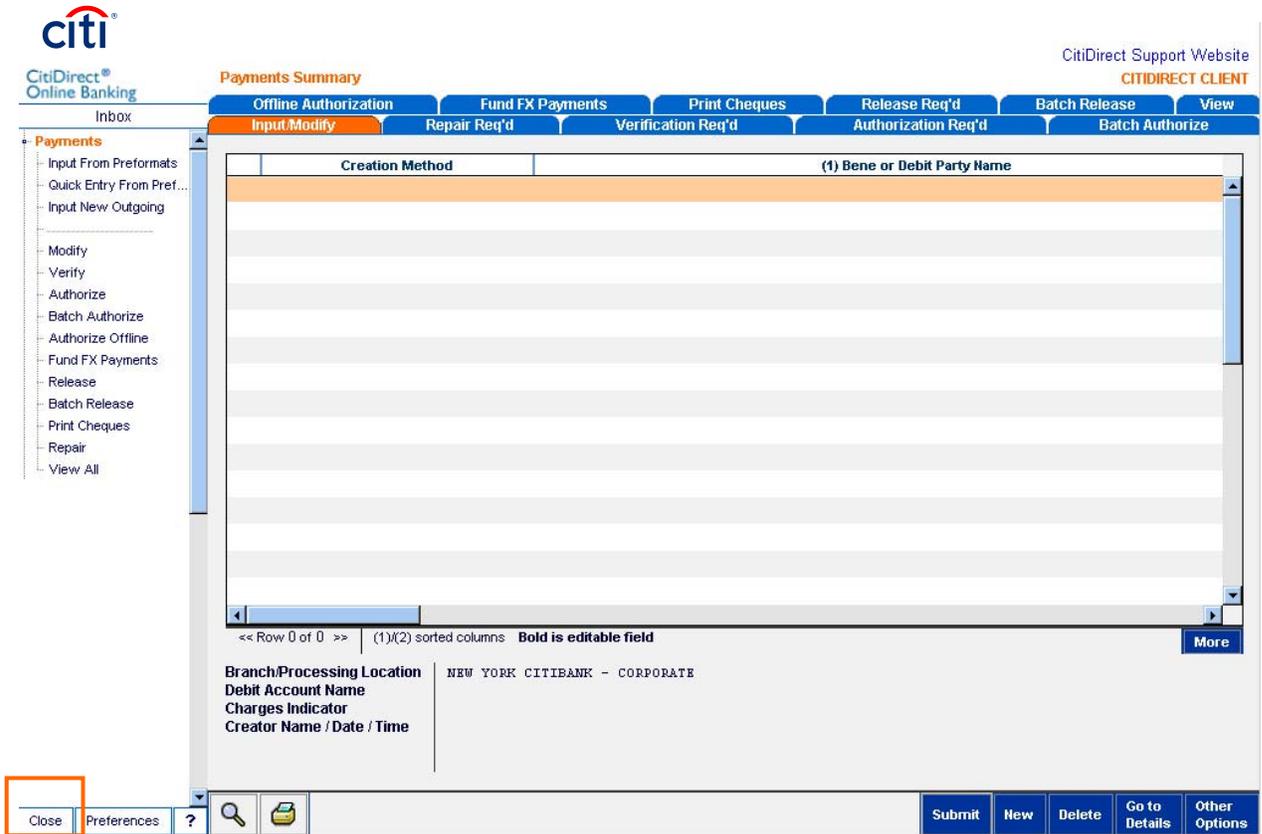
Important: About Browser Sessions and CitiDirect

- A browser is short for Web browser, a software application used to locate and display Web pages.
- A browser session begins every time you launch the Microsoft Internet Explorer browser and ends when you close it. When you log on to CitiDirect Online Banking, www.citidirect.com opens as a separate Web page within the same browser session.
- Any windows opened through any method and running simultaneously with the CitiDirect application are considered part of the current browser session. This includes any windows opened by selecting a Favorite, by clicking **CTRL- N** on your keyboard, or as a pop-up.
- When you log out of the CitiDirect Online Banking application, all windows opened during the session will close.
- If you launch a separate Internet Explorer browser session while your first session is still in progress, two sessions will run concurrently. This second session is unrelated to the first. When you close the CitiDirect Online Banking application launched in the first browser session, all windows associated with the second browser session will remain open.

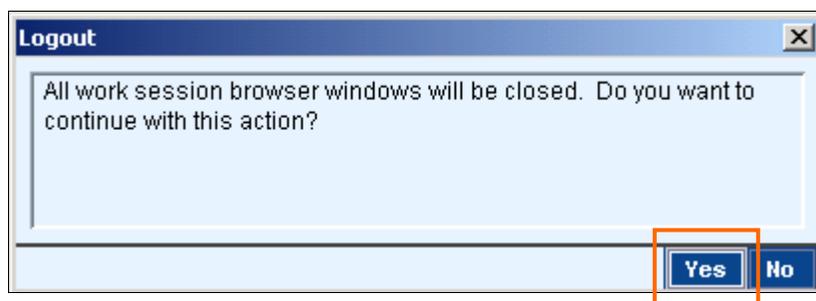
CitiDirect Log-out

To log out of CitiDirect® Online Banking from the navigation bar, follow the steps below.

1. Click **Close** on the CitiDirect navigation bar.



A CitiDirect **Log-out** confirmation appears.

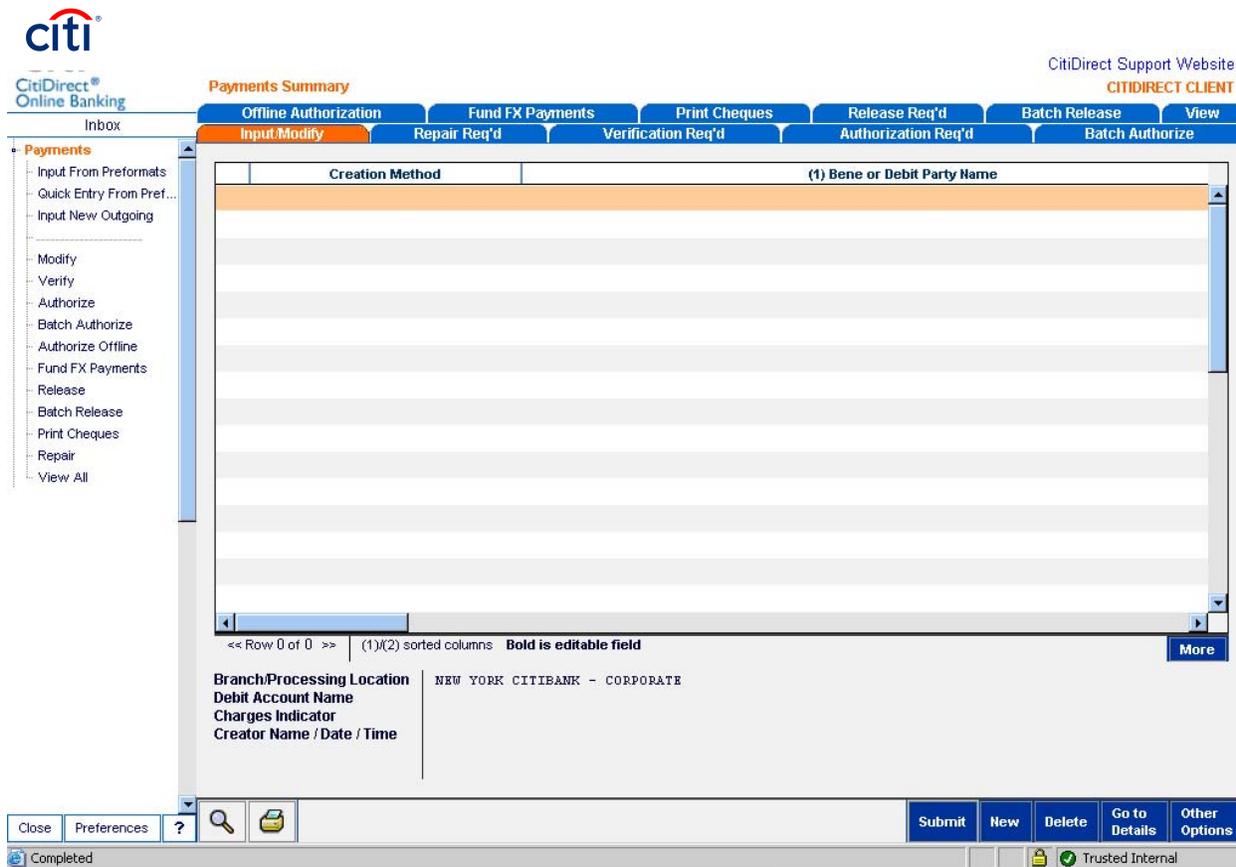


2. Click **Yes** to log out. All session browser windows are closed, including the CitiDirect Web site.

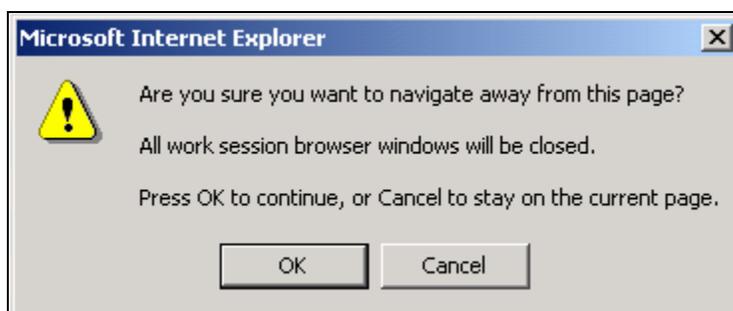
Internet Explorer Log-out

To log out of CitiDirect® Online Banking by closing Microsoft® Internet Explorer, follow the steps below.

1. In the CitiDirect window in your browser, click the “X” in the top right corner of your browser window.



A Microsoft Internet Explorer confirmation message appears.



2. Click **OK** to close Internet Explorer and log out of CitiDirect. All session browser windows are closed, including the CitiDirect Web site.

Closing Active Windows Versus Logging Out

The following section describes the scenarios that occur when you close active windows while the CitiDirect Online Banking application is running.

Closing www.citidirect.com

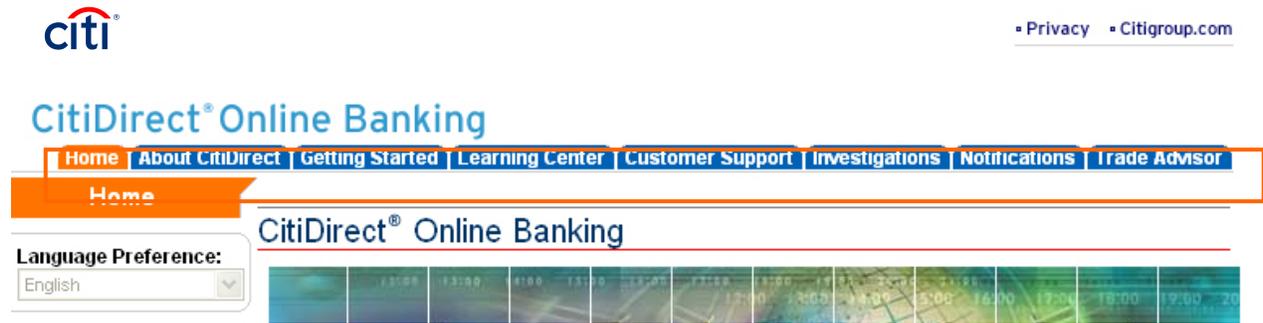
If you are at www.citidirect.com or any other Web site, while the CitiDirect application is running in the background, closing www.citidirect.com **will not close** the CitiDirect Online Banking application; it will continue to run.

Closing Additional Windows

Occasionally Citibank will send a **Broadcast Message** or a “**Did You Know?**” message through the CitiDirect Online Banking application or www.citidirect.com. Closing a **Broadcast Message**, a “**Did You Know?**”, or any pop-up window, **will not close** the CitiDirect Online Banking application.

The CitiDirect® Online Banking Web Site

The CitiDirect® Online Banking Web Site - www.citidirect.com - provides information and content to support the CitiDirect application. You can find content such as FAQs that address both the use of the application and the Web site, and CitiDirect News articles to keep you updated on events that affect your use of CitiDirect. A Learning Center, where you can access training support materials at anytime - 24 hours a day, 7 days a week - is also available.



The tabs listed below are currently available on www.citidirect.com. These tabs may vary as new content and services are added or revised.

- **About CitiDirect.** Contains general information on CitiDirect.
- **Getting Started.** Contains links to Check My PC, System Requirements, and FAQs.
- **Learning Center.** Contains links to CitiDirect Basics and Quick Reference Guides, CitiDirect Services Training Guides, and online Tutorials.
- **Customer Support.** Contains links to Support News, Release News, and FAQs.
- **Investigations.** Contains links and information on Investigations, which enables you to initiate, view, search, query, and update Investigation requests.
- **Trade Advisor.** Contains links and information on Trade Advisor, which enables you to submit an inquiry to view the status of a letter of credit or bill.

Accessing The Web Site

You can access the CitiDirect Web site through the CitiDirect application or by going directly to www.citidirect.com.

Access Through the CitiDirect Application

You can access the CitiDirect Web site through the CitiDirect application as follows:

1. When you sign on to CitiDirect, the Web site home page automatically opens in a separate browser window behind the application.
2. Click the window that has opened behind the application, or click the **CitiDirect Support Website** link on the upper right of the screen. The Web site appears on your desktop as the active browser window.
3. Click the tab that you are interested in viewing.

Notes:

- If you exit the CitiDirect application, the www.citidirect.com window will also close.
- If you exit www.citidirect.com, the CitiDirect application will remain open.
- For more information on Logging out, refer to the *Log-out Procedures* section of this Guide.

Go to www.citidirect.com

You can access the CitiDirect Web site without being signed on to the CitiDirect application by going directly to www.citidirect.com however, we suggest that you register with an **Access Code** should you use this method. Registering with an Access Code will enable you to view content on the Web site such as the **Learning Center** and **Release News**, which is available to entitled CitiDirect users only. Your local Implementation Manager provides Access Codes.

Note: If you go to www.citidirect.com from the CitiDirect application, you will automatically see an entitled user's view of the Web site.

Register Using An Access Code

Follow the steps below if you have already registered at www.citidirect.com and created a Personal ID. If you have not, please refer to the *Registration, Check My PC, and Installation* section in this Guide.

1. From your Internet browser, go to www.citidirect.com.

The **CitiDirect Online Banking** Web site home page appears.



2. Click **Already Registered**. The **Registration** form appears.

Note: If you have already registered and created a Personal ID, the Registration screen appears as shown below.



3. In the **E-mail** field, enter the e-mail address you input during your original registration.
4. In the **Personal ID** field, enter the unique ID you created during your original registration.
5. Click **Submit**.

The page refreshes and you are signed-on to the **CitiDirect Online Banking** Web site.

The screenshot shows the CitiDirect Online Banking website. At the top left is the Citi logo. To the right are links for Privacy and Citigroup.com. Below the logo is the heading "CitiDirect® Online Banking" followed by a navigation bar with tabs: Home, About CitiDirect, Getting Started, Learning Center, Customer Support, Investigations, Notifications, and Trade Advisor. The main header area displays "Your Name, Your Organization" and "CitiDirect® Online Banking". A language preference dropdown is set to "English". A sidebar on the left lists various links, with "Update Registration" and "Add A Service" highlighted by an orange box. The main content area features a large banner image with currency symbols and a welcome message: "Welcome to CitiDirect® Online Banking, Citibank's Web-based banking platform. CitiDirect puts all your corporate banking functions in one security-protected place, giving you around the globe, centralized access to your account information in real time right from your desktop." Below this is a "CitiDirect News" section with a list of news items, including "CitiDirect Update", "CitiDirect Customer Satisfaction Survey", "E-mail Fraud on the Rise", "Important Notice to all Secured (static) Password users", and "The Best Just Keeps Getting Better". A "View All..." link is provided. The "Solutions & Services" section follows, describing an ever-expanding suite of solutions and services, with a list of services: Collections, Liquidity, Netting, Trade, and Insurance Letters of Credit. A "View All..." link is also present.

- Click **Add A Service**. The **Add A Service** form appears.

The screenshot shows the CitiDirect Online Banking interface. At the top left is the Citi logo. To the right are links for Privacy and Citigroup.com. Below the logo is the heading 'CitiDirect® Online Banking'. A navigation bar contains links: Home, About CitiDirect, Getting Started, Learning Center, Customer Support, Investigations, Notifications, and Trade Advisor. The 'Home' link is highlighted in orange. Below this is a sub-header 'Add A Service'. On the left, there is a 'Language Preference' dropdown menu set to 'English'. Below that is a list of links: CitiDirect News, Solutions & Services, FAQs, Contacts, Other Links, Transaction Services, Release News, Site Map, Update Registration, Add A Service (highlighted in orange), and Log-out. The main content area contains a text prompt: 'Please enter the Access Code in the field below for the service that you are adding to your user registration.' Below this is a text input field labeled '* Access Code:' with a note 'This field cannot exceed 10 characters.' To the right of the input field is a '* Required Field.' label. Below the input field is another text prompt: 'Please be aware that Web site pages may be written to your temporary Internet file cache on your workstation and are accessible offline from that location. If the information is sensitive or considered confidential, please clean out your temporary Internet cache.' At the bottom right of the form are three buttons: Submit (highlighted in orange), Clear Form, and Back. At the bottom of the page, there is a footer with the Citi logo, Citigroup.com, Privacy, Terms and Conditions, and Copyright © 2003 - 2008 Citigroup.

- In the **Access Code** field, enter the code provided by your Local Implementation Manager.
- Click **Submit**.
The confirmation page appears.

The screenshot shows the CitiDirect Online Banking interface after successful registration. At the top left is the Citi logo. To the right are links for Privacy and Citigroup.com. Below the logo is the heading 'CitiDirect® Online Banking'. A navigation bar contains links: Home, About CitiDirect, Getting Started, Learning Center, Customer Support, Investigations, Notifications, and Trade Advisor. The 'Home' link is highlighted in orange. Below this is a sub-header 'CITIDIRECT CLIENT, CITIBANK'. On the left, there is a 'Language Preference' dropdown menu set to 'English'. The main content area contains a confirmation message: 'You have successfully updated your profile with the additional service.' At the bottom right of the form is a 'Continue...' button highlighted in orange. At the bottom of the page, there is a footer with the Citi logo, Citigroup.com, Privacy, Terms and Conditions, and Copyright © 2003 - 2008 Citigroup.

9. Click **Continue**. You will now have access to complete information available on www.citidirect.com, including the **Learning Center**.

The screenshot shows the CitiDirect Online Banking Learning Center page. At the top left is the Citi logo. To the right, there are links for "Privacy" and "Citigroup.com". Below the logo is the heading "CitiDirect® Online Banking". A navigation bar contains links for "Home", "About CitiDirect", "Getting Started", "Learning Center" (highlighted with an orange box), "Customer Support", "Investigations", "Notifications", and "Trade Advisor". Below the navigation bar is a sub-header "CITIDIRECT CLIENT, CITIBANK" and the main heading "CitiDirect® Online Banking - Learning Center". On the left side, there is a "Language Preference" dropdown menu set to "English". Below that are two lists of links: one for "Reference Guides" (including Training Guides, Tutorials, and Contacts) and another for "Site Map" (including Update Registration and Add A Service). The main content area features a banner image of people using a computer. Below the banner is a welcome message: "Welcome to the CitiDirect® Online Banking Learning Center, where you can find a wealth of information on the features and services available through CitiDirect." Underneath this is a "CitiDirect Basics" section with a sub-header "Using the basic features and functionality of CitiDirect® Online Banking." and a list of links: "Basics Guides" (highlighted), "Quick Reference Guides", "ACH/GIRO Payments", "Cross Border Funds Transfer", and "Domestic Funds/Book Transfer". To the right of the Basics section is a "Contacts" section with the text "Here is where you can find your" and links for "Customer Service" and "Representative".

Disclaimer

The authoritative and official text of this CitiDirect® Online Banking documentation shall be in the English language as used in the United States of America. Any translation of any CitiDirect documentation from English to another language is done solely for the convenience of the reader, and any inconsistencies, or inaccuracies between the English text and that translation shall be resolved in favor of the English text.

These materials are proprietary and confidential to Citibank, N.A., and are intended for the exclusive use of CitiDirect Online Banking customers. The foregoing statement shall appear on all copies of these materials made by you in whatever form and by whatever means, electronic or mechanical, including photocopying or in any information storage system. In addition, no copy of these materials shall be disclosed to third parties without express written authorization of Citibank, N.A.

Customer shall be solely responsible for the use of any User identifications, passwords and authentication codes that may be provided to it, from time to time, in connection with CitiDirect Online Banking (collectively, "User IDs"). Customer agrees to keep all User IDs strictly confidential at all times. Customer shall immediately cease use of CitiDirect Online Banking if it receives notification from Citibank, or otherwise becomes aware of, or suspects, a technical failure or security breach. Customer shall immediately notify Citibank if it becomes aware of, or suspects, a technical failure or security breach.

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