Exchanging Secure Email with Citi

S/MIME

Why Is Citi Encrypting Email?

Protecting the privacy and security of client information has always been a top priority at Citi. In keeping with this ongoing commitment, Citi has strengthened its controls around the handling of sensitive data when it is being sent via email.

Citi’s Secure Email Program allows us to send you encrypted email communication with greater confidence that Citi’s confidential, proprietary and sensitive information is protected from unauthorized viewing or malicious intervention.

What Do I Need To Get Started?

Encryption credentials are required in order to be able to use the S/MIME delivery preference with Citi.

You will need a digital certificate issued by a trusted Certificate Authority (CA). If you don’t currently have an S/MIME certificate, you can obtain an acceptable X.509 certificate from a trusted third party certificate authority, such as VeriSign.

This certificate can be used with an email system with built-in S/MIME functionality – such as Microsoft Outlook, Outlook Express, Lotus Notes, Groupwise, etc. No additional encryption software is needed.

How Do I Begin Exchanging Secure Email With Citi?

You must begin exchanging secure mail by responding to a secure email sent to you by your Citi contact.

You will initially receive email in the Citi Secure Webmail Center as a ‘Web Pull’ recipient. Once you have registered on the Citi Secure Email site, you can then request a change in your delivery preference to S/MIME. Call the Help Desk at 904.954.6181 or 866.535.2504 when you are ready to use your S/MIME certificate and they will explain the request process to you.

After your credentials are accepted, you can receive and respond to secure email from your Citi partners.

Adding the Citi Sender’s encryption information to your address book

In order to reply to a Citi sender with encrypted mail, you will need to add the sender’s public encryption key to your contact list. Here are the step-by-step instructions for doing this in Microsoft Outlook.

1. Open the digitally-signed message from the Citi sender.
2. Right-click the name in the From box, and then click Add to Contacts on the shortcut menu.
3. If you already have a contact entry for this person, select Update new information from this contact to the existing one.
4. To view the certificates for a contact, in the Contacts folder, double-click the person's name to open the contact, and then click the Certificates tab.

Other email clients may use a different method for making the sender’s digital signature available for sending secure messages. Contact your own email support group for detailed instructions.

Configuring Trust for the Citi Certificates

In order to exchange secure S/MIME email with Citi, you must ‘configure trust’ for the certificate presented by each Citi person with whom you exchange secure mail.

Deciding whether or not to trust a certificate you receive is an important security decision. You may wish to review this matter with your own IT or security personnel before continuing.

To configure trust for your Citi partner’s certificate, you can take these steps:

1. Open the encrypted and signed message from the Citi user.
2. Click the Digital Signature icon with the alert icon and click Details.
3. Click View Details, Click View Certificate.
4. Click Trust.

You are now set up to trust the Citi EMS proxy certificate for this person. You can also trust the underlying Citi EMS certificate in the same way. However, you should be aware the Citi has not yet published a CP statement (Certificate Policy) for this application, nor does it make available a CRL (Certificate Revocation List) now. A Citi CP for EMS and a CRL is expected to be available soon.

Citi Secure Email Help

Help is available 24/7 at 904.954.6181
toll-free in the US at 866.535.2504
or by email secure.emailhelp@citi.com
Q What is S/MIME?
A S/MIME (Secure / Multipurpose Internet Mail Extensions) is an email standard that provides for the encryption and digital signing of email messages; most email clients (Microsoft Outlook, Lotus Notes, etc.) have built-in S/MIME functionality. In order to use S/MIME, you must obtain and install an individual certificate, which can come either from an in-house Certificate Authority (CA) or from a public CA.

Q What kind Certificate Authority is acceptable to Citi?
A In general, Citi expects its external partners to make use of X.509 digital certificates provided by an approved certificate authority, such as VeriSign.

Q I never received an encrypted message that was sent to me by Citi.
A In some rare cases, messages from the Citi Encryption Gateway may be blocked by a company’s spam blocker. Check with your email administration group to verify that you can receive encrypted email from the Citi Encryption Gateway address: ems.securemail@citi.com and admin@citi.com.

Q I tried to submit my credentials to Citi before I received an email, but they were not accepted.
A Citi does not accept unsolicited registration requests. In order for you to exchange secure email with Citi, a Citi sender must initiate the process. Contact your Citi partner for information on how to send and receive secure, encrypted email using the Citi Secure Email system.

Q I have been receiving secure mail in the Citi Secure Webmail Center. I now have an S/MIME certificate and would like to change my delivery preferences. How do I do that?
A Contact the Help Desk at 904.954.6181 or 866.535.2504 to make this request. Quick Reference Cards for all delivery types are available on the Encryption page of Citi.com.

Q I want to receive secure messages in the Citi Secure Webmail Center instead of using my S/MIME credentials.
A Contact the Help Desk at 904.954.6181 and ask to have your delivery preference changed to ‘Web Pull’. You will need to have your old account deleted and a new account created. Before making a change, keep in mind that S/MIME delivery is the most secure encryption method. Additionally, you will need to enter a password each time you want to view a message. And messages in the Secure Webmail Center are only held for 30 days.

Q I received a message that the new S/MIME credentials that I submitted were not valid.
A This may occur if you used the Certificate before its validation date. Check the date on your certificate and resend your credentials after that date.

Q How do I send a secure reply to a secure message from Citi.
A Open the secure message, right-click on the Citi sender’s name, and click “Add to contacts”. Then you can reply to secure messages from this sender. Outlook will automatically send the reply with the same level of security that it was originally sent with.