

About SafeOnline

Prevx is a leading supplier of PC security products and now all our clients have the chance to download SafeOnline software for free.

SafeOnline works on top of any anti-virus software and alongside all other security products you already have on your computer. However, unlike your anti-virus software, SafeOnline is designed to protect your log in details and personal information to help safeguard you against fraudulent websites and malicious software.

There are three ways in which SafeOnline can help to protect you:

1. Helps to ensure the website is genuine

Sometimes, people can try to steal your personal information by replicating a genuine website, then getting you to reveal your personal or financial details. This is known as phishing.

Phishing websites are a growing problem on the internet and sometimes it's hard to tell the genuine sites from the fake. This is why SafeOnline holds a list of well known phishing websites and alerts you if you visit any of them.

2. Added password protection

It can help ensure the log in details you enter for a certain website are meant for that website. Whenever you enter your log in details into a new site for the first time, SafeOnline always asks whether you'd like to associate those details with that site. Doing this means that if you come across a phishing site and you start to enter your log in or personal details, SafeOnline will recognise the web address is different and you'll be alerted that you're entering your password into a site it's not meant for. If you're using Internet Explorer this feature will work automatically, but if you're using any other browser then you'll need to turn this feature on manually. Instructions for how to do this can be found in the user manual on the Prevx site:

<http://info.prevx.com/safehelp.asp#xcredentialsecurity>

Your details and password are never stored by SafeOnline.

3. Protects against malicious software

Like anti-virus software, SafeOnline scans for malicious software, and alerts you if it finds anything. However, unlike anti-virus software, if damaging software manages to slip past undetected, SafeOnline still protects your personal information. This means it's unlikely the malicious software can be used to steal your log in details or personal information.

Online Security Software - SafeOnline

SafeOnline vs anti-virus software

Prevx SafeOnline software protects your identity when using websites. Anti-virus software will protect your PC from viruses. Using both gives you more protection.

Protection	Antivirus software	Prevx SafeOnline
Protects credentials and personal information entered into websites from being stolen by malicious software.	No	Yes
Alerts you if you try to access a phishing website.	No	Yes
Alerts you if malicious software tries to re-direct you to a harmful website.	No	Yes
Prevents malicious software from being able to copy the information on a web page.	No	Yes
Detects existing malicious software and viruses on your computer, including those trying to install onto your system.	Yes	Yes
Removes malicious software and viruses on your computer.	Yes	No – can upgrade to Prevx 3.0 anti-virus software (see below for information).
Advises you if the operating system and browser on your computer are not fully secure or up to date.	No	Yes

If you don't already have anti-virus software on your computer, you can upgrade SafeOnline to Prevx 3.0 for a discounted price. This application detects the early signs of malicious software and protects your computer by removing the threat. Once you have SafeOnline installed, you can purchase Prevx 3.0 by clicking on the Prevx icon in the bottom right hand corner of your screen and selecting the 'buy' option.

What's the threat?

The personal information you share on the internet can be invaluable to a fraudster. It's really important that you protect your personal information at all times, otherwise your identity and your money could be at risk. There are two main types of computer threats SafeOnline can help you stay protected against:

1. Phishing websites

Authentic looking emails will sometimes be sent to unsuspecting internet users to drive them to a fake website in an attempt to steal their log in details or personal information. This is known as phishing. Phishing is a growing problem amongst internet users and there's a very real chance that one day you may receive one of these fraudulent emails.

SafeOnline has a list of well known phishing sites built into its software and alerts you if you unknowingly visit one of them. It also has the added protection to keep your log in details secure by associating those details with a specific website. Therefore, if you unknowingly start to enter your log in details onto a phishing website, SafeOnline will recognise the different web address and alert you that you're entering your details into a site they're not meant for. If you're using Internet Explorer this feature will work automatically, but if you're using any other browser then you'll need to turn it on manually. Instructions for how to do this can be found in the user manual on the Prevx site. <http://info.prevx.com/safehelp.asp#xcredentialsecurity>

In addition, if you receive an email that looks like it's been sent by Citi International Personal Bank, but you actually think it's a phishing email, please forward it to spoof@citicorp.com and then delete it from your inbox. It's very important you don't click on any links or provide any personal details.

2. Malicious software

There are many different types of malicious software; all can be used to try and steal your log in details and personal information or damage the files on your computer. They're fairly common, and without any protection it's very likely they will infect your computer. Here are some common types of malicious software:

Virus: A virus has the ability to replicate itself and can infect a computer without the permission or knowledge of the user. A computer virus attaches itself to other computer files or programs and therefore spreads through the system quickly, often having a damaging effect.

Worm: A worm is similar to a computer virus. Worms only differ from viruses in how they are spread; a virus must be executed (run) for it to infect other systems, whereas a worm actively transmits itself. In other words, a virus requires human action to spread; a worm spreads itself.

Trojan horse: A Trojan horse is a malicious program which pretends to be something harmless; authors of viruses and worms often use Trojans as a way of starting virus or worm outbreaks.

Spyware: Spyware is a name given to any malicious program which steals information for the benefit of its creator or controller. Most banking related malicious software falls into this category. Spyware can be contracted in a number of different ways: viruses, worms, Trojans and fake anti-virus software may all contain spyware.

Online Security Software - SafeOnline

Fake antivirus: Fake antivirus software is a form of Trojan horse software which claims to be genuine antivirus software but exists for the sole purpose of extracting money from unsuspecting users. Fake antivirus software may also function as spyware.

SafeOnline has the ability to check for malicious software and still protects your log in details and personal information even if malicious software manages to slip through undetected.

Using SafeOnline

Once you've downloaded SafeOnline, you can just leave it running in the background and it automatically updates to help ensure you stay protected against the most recent threats. You won't even realise it's there – until it identifies a threat and warns you by displaying an alert message on your screen.

Installation

The product has been designed to be simple, fast and intuitive to set up and run. It takes just a few seconds to download and install, after which SafeOnline protects your computer against the latest online threats. You will need to have administration rights to download and install the software. Once the software has downloaded and installed successfully it will display an information page advising you of how the software works. You can then continue to browse the internet safe in the knowledge you're protected.

Day-to-day use

SafeOnline inserts itself seamlessly into your browser. Whenever you visit a website, a coloured 'tab' appears at the top of your screen which lets you know the level of protection SafeOnline is automatically providing to keep your computer safe. It also provides access to further configuration options to personalise your website security.



When the blue tab appears above your browser bar, it shows you have the standard SafeOnline protection for non-secure (HTTP) websites. This helps protect against malicious websites that try to install viruses, spyware, etc. It also protects against phishing websites.



When the green tab appears above your browser bar, it shows you have enhanced SafeOnline protection for secure (HTTPS) websites, including online banking and online shopping websites. This tab indicates all information being sent to and from the website is fully protected by SafeOnline and also by an SSL (Secure Sockets Layer) certificate. The tab also means you have extra protection against malicious software whenever you enter any log in details or personal information into the website.

Added password protection

Once the software has been downloaded, whenever you enter your personal information into a site for the first time, SafeOnline always asks whether you'd like to associate those details with that site. We recommend you do this as it will help protect you from unknowingly entering your details into a fraudulent site. If you're using Internet Explorer this feature will work automatically, but if you're using any other browser then you'll need to turn it on manually. Instructions for how

Online Security Software - SafeOnline

to do this can be found in the user manual on the Prevx site.

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Alerts

If SafeOnline finds any problems it will alert you. The most common alerts are as follows:

Phishing alert – this means that you are going to a known phishing site. It is recommended that you block the website, stop any downloads that may be occurring and close the browser.

Credential protection alert – if you get an alert whilst entering your log in details online, this is because SafeOnline has identified you are entering log in details you have protected for one website on to a different website. There are two scenarios when this alert could appear:

1. You believe you're at the correct website but you've actually been directed to a fake website. In this case you should select 'Block' from the alert message.
2. You want to use the same log in details you have protected against one website (eg use the same password) for another website. In this case you should select 'Allow' from the alert message – you will then be prompted to choose whether you'd also like to protect these credentials against that website.

Security review

This is a report provided by the software on the security state of your computer and will only be shown to you if there is a gap in the security of your computer. The report will advise you on the state of your operating system, browser and security software, and will recommend actions you should take to ensure your computer is protected. The report will also advise you of any security concerns or infections on your computer and the recommended actions you should take.

Support

SafeOnline is supplied by Prevx and all help and support is provided by them. If you need any guidance on how to use the software, Prevx have a helpful user manual.

<http://info.prevx.com/safehelp.asp>

If you have a question that the user manual doesn't answer you can contact Prevx via their dedicated messaging service for Citi International Personal Bank customers.

Send Prevx a message <http://info.prevx.com/service.asp?source=CitiIPB>

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