

For details and Terms & Conditions,
Log on to

www.citibank.com.pk

Or call **111 222 222**
for further assistance



CBOL-RegGuide-V1-11-06

Citibank Online Registration Guide

citibank

Introduction

How does Citibank Online empower me?

Citibank Online gives you the power and convenience to perform most of your banking activities from the comfort of your home or office, any day, any time!

With Citibank Online, you can:

View	Manage	Transact
<ul style="list-style-type: none">• Access your account anywhere, anytime	<ul style="list-style-type: none">• Order checkbook• Order Statement of Account	<ul style="list-style-type: none">• Pay Credit Card Bills• Transfer funds
<ul style="list-style-type: none">• Download statements	<ul style="list-style-type: none">• Update personal contact details	<ul style="list-style-type: none">• Pay Utility Bills
<ul style="list-style-type: none">• View transaction details	<ul style="list-style-type: none">• Change Username and Password	<ul style="list-style-type: none">• Order Demand Draft(s)
<ul style="list-style-type: none">• View foreign exchange rates	<ul style="list-style-type: none">• Contact Citibank Customer Services	<ul style="list-style-type: none">• Order Manager Checks
<ul style="list-style-type: none">• View interest profit/rates	<ul style="list-style-type: none">• Recommend a friend	<ul style="list-style-type: none">• Redeem Reward Points
	<ul style="list-style-type: none">• Apply for an additional card	
	<ul style="list-style-type: none">• Register for instant CitiAlert	

Welcome

to Citibank Online

The secure and convenient way to manage your funds, wherever you want, whenever you want it!



As a Citibank customer, you automatically get the privilege to:

- ✓ **Save Time** - If you want something done you just go online and do it, quickly and easily
- ✓ **Experience the convenience** - Need to see your last 90-day transactions with details or download them for review? You can, at any time, from anywhere in the world
- ✓ **Be Secure** - Our Internet Banking features a range of security measures, so you can enjoy total peace of mind
- ✓ **Control your money** - Paying Utility Bills Online, Citibank Internet Banking allows you to manage your money, your way

What do I need to use Citibank Online?

- ✓ An active Credit Card/Debit Card
- ✓ A valid ATM PIN
- ✓ A PC with MS Windows 95/98/2000/ME/NT/XP Operating System
- ✓ An Internet Browser: Microsoft Internet Explorer 4.0 or above, Netscape Navigator 4.7 or above, Firefox, Opera. In case you use another browser not listed above, call 111-222-222 for more information
- ✓ A Dial up/Broadband Internet Connection

LET'S GET STARTED!

Citibank Internet Banking with its enriched features is called Citibank Online. This guide is designed to help answer your questions about how Citibank Online works and how this service can help you manage your finances online.

Getting started is a snap! All you need to do is to

1. Log onto www.citibank.com.pk

Address	<input type="text" value="www.citibank.com.pk"/>	<input type="button" value="Go"/>
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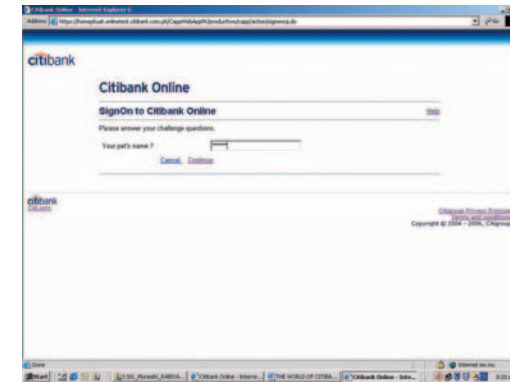
2. Click on **Citibank Online** button



3. You'll see an Internet Security Notice, please read carefully and click on **Take me to Citibank Online** button



4. You will now be able to see Citibank Online Sign On screen



I have not used Citibank Online

How do i register myself?

To use Citibank Online, you need to perform following 6 simple steps to get yourself registered. This registration and thus Citibank Online facility is absolutely free for you!

STEP 1: Click **Register Now** button on CBOL Sign On Screen



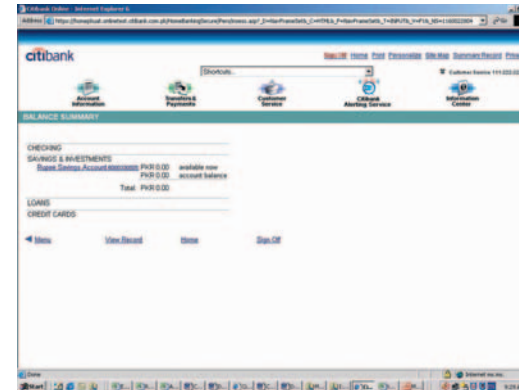
STEP 2: You will be prompted to select your card type (Credit Card/Debit Card), enter card number, ATM PIN, and click **Next**



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STEP 3: This activity will take you to Citibank Online Registration Page. There are few simple details required from you, their details are as follows:

- Username:** Select a username of your choice. For your account security, you are required to select in alphanumeric with minimum of 6 characters
- Password:** Select a password of your choice. For your account security, you are required to select in alphanumeric with minimum of 6 characters. This will be done through virtual screen keyboard for security reasons
- Confirm Password:** Enter the same password in 'Confirm Password' text field
- Challenge Questions*:** There are five different questions you need to select from drop-down menus shown on the screen. For each question, you will have a choice of 15 questions. Note that these questions should all be different from each other. Remember your answers at all times. They would be used at Sign On and Password Reset to maximize your security
- Answers*:** For each question selected, you need to provide answers. Note that these Challenge Answers are:



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- i. Answer length should be minimum of 3 and maximum of 50 characters
 - ii. Answers should be different for all five questions
- Click **Continue** after answering the questions

*Effective November, 2006

STEP 4: You will now have to fill in fields of **Confirm Answers**. This is a very simple step. All you need to do is to enter the same answers here too. Click **Continue**



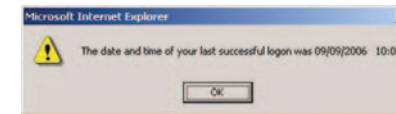
STEP 5: After confirmation step completion, Citibank Online Terms & Conditions will be displayed. You are required to read Terms & Conditions carefully, and click **I Agree** if you consent with them. On selecting **I Disagree** button, you would not be able to complete your Citibank Online registration



STEP 6: Only if you have successfully registered your details, you would be able to log into our system



Every time you log on to Citibank Online, starting from first-time registration, you will get an updated message of your last successful login date and time.



You are now a valued member of our Citibank Online customer base, and can maximize your benefits of being a Citibank Customer by accessing wide range of banking facilities online. Just launch Citibank Online Sign On screen, enter your valid Username and Password, answer one of the five selected Challenge Questions, and you are equipped with Citibank's Internet banking power!

I HAVE MY USERNAME & PASSWORD, BUT I'M NOT ENROLLED TO CHALLENGE QUESTIONS

Citibank Pakistan is currently in the phase of launching globally recognized multi-factor authentication by introducing **Challenge Question and Response Verification**, effective from November, 2006. There are five challenge questions that you need register and answer any one of them selected randomly by the system every time you Sign On. They are to be used in authenticating your access to sensitive customer information. This is additional level of security to guarantee a protected online transaction over Citibank Online. If you already have a Username and Password, and you log onto Citibank Online for the first time after Challenge Question Implementation, you will need to register yourself to Challenge Questions with the following steps:

1. Enter a valid Username and Password



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2. You are prompted by the system to register Challenge Questions after entering valid Username and Password

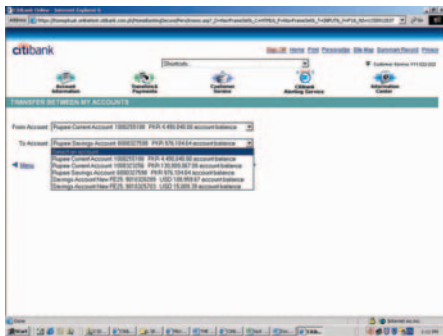


3. You now need to choose 5 different Challenge Questions with their answers. Answers should be different for all challenge questions, and you have a choice to select any 5 questions out of 15 Challenge Answer Field Requirements
 - a. Answer length should be minimum of 3 and maximum of 50 characters
 - b. Answers should be different for all five questions

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I'm not enrolled to Challenge Questions

- After entering answers to 5 challenge questions and clicking Continue, you will see be required to re-enter your answers in Confirm Answer fields. If the challenge questions are answered correctly Citibank Online Homepage will be displayed



- If the challenge questions are answered correctly, you will be taken to Citibank Online Home Page

NOTE: Within first 30 days of Challenge Question implementation, you may not be asked to register Challenge Questions and can access Citibank Online with just your Username and Password. Once this one-month period is over, every customer will be asked to register Challenge Questions and use them for subsequent log ins.



Citibank Online Troubleshooting Guide

Welcome to the Citibank Online Trouble Shooting Guide. This will help you overcome any major issues you might face while accessing Citibank Online. Following is a list of frequently faced problems that you can face and our assistance for them:

Correct Credit/Debit Card Number and ATM PIN at First-time Registration

You need to enter your correct and active Credit/Debit Card number and ATM PIN at registration time to Citibank Online. If the system is prompting you of incorrect entry, call our CitiPhone Helpline at 111-222-222 for assistance.

Username & Password

At the time of registration, you are required to select a Username and Password based on the following guidelines:

Username	Password
<ul style="list-style-type: none"> • Username must be minimum of 6 characters long, preferably in alphanumeric characters 	<ul style="list-style-type: none"> • Password must be minimum of 6 characters long, in alphanumeric (alphabets and numbers)
<ul style="list-style-type: none"> • Username cannot be same as your Password 	<ul style="list-style-type: none"> • It cannot have more than 2 consecutive identical numbers
<ul style="list-style-type: none"> • It should not begin or end with space character 	<ul style="list-style-type: none"> • Password cannot be the same as your Username • Password should not begin or end with space character

You are required an active Citibank Online Username and Password to login at all times.

Challenge Questions & Answers*

There are five different questions you need to select out of 15 at the time of first-time registration or when the system prompts you to register once you log in to Citibank Online with your Username and Password after Challenge Question implementation. Note that these questions should all be different from each other. Remember your answers at all times. They would be used at Sign On and Password Reset to maximize your security.

Answers: For each question selected, you need to provide answers. Note that these Challenge Answers are:

- i. Answer length should be minimum of 3 and maximum of 50 characters
- ii. Answers should be different for all five questions

Citibank Online Enrolment Status

If you are sure that all the information that you have keyed in is correct and still find yourself not able to log in, please make sure are activated for Citibank Online by calling CitiPhone Helpline at 111-222-222.

Important: Please indicate the CitiPhone Officer about your relationship date/time period

*Effective November, 2006.

Transactional Limit Exceeded

There is a 24-Hour transactional total limit of Rs. 20,000 on Internet Banking. This means that you can transfer any amount of money between your own internal accounts (For example, paying off your Credit Cards from your Branch Account, provided that Credit Cards are mapped to your account); however you cannot transfer more than Rs. 20,000 to another account holder. When this limit is completely utilized you will not be able to carry out any further transactions until the next day on Citibank Online. After 24 hours, you will be able to carry out another transaction that may amount to Rs. 20,000.

Expired Credit Card or Debit Card

Please make sure that your Citibank Debit/Credit Card is not expired. If your card is expired you will not be able to log in to Citibank Online even with a valid Card Number and ATM PIN. Please Contact CitiPhone at 111-222-222 to ask for a replacement card as soon as possible

CitiCard to Debit Card Migration

If you were using Citicorp for Citibank Online before, and have now received Citibank's New Debit Card, you need to do the following steps to activate your Citibank Online account:

1. Log onto Citibank Online using the same old Username and Password
2. System will prompt you to enter your new Citibank Debit Card Number and ATM PIN. If you don't know your ATM PIN, call CitiPhone Helpline for assistance

3. You will receive a message that the new Citibank Debit Card Number is successfully updated
After this migration, you will be able to use same old Username and Password at all times to access Citibank Online.

Password Retry Limit

During Sign On, incorrect password entry would block your Citibank Online account on the sixth incorrect attempt. You will need to reset your Citibank Online account by clicking **Unlock** option on the Sign On Screen.

ATM PIN Retry Limit at First-Time Registration

During registration to Citibank Online, your ATM PIN would be blocked on the third incorrect attempt. You will then be required to call CitiPhone at 111-222-222 to get a new ATM PIN.

Username Change Limit

Using **Change Username** option on the Sign On screen, you can change your Username at the maximum of 5 times in a day. At the sixth attempt, your Username will be locked and you will have to reset by selecting **Unlock** option on the Sign On Screen.



Challenge Answer Retry Limit

If at Citibank Online login time, you enter incorrect answer to the challenge question asked for verification, your account will be locked on the 6th incorrect attempt. You will then need to reset by using **Unlock** option on the Sign On Screen.

Session Timed Out

If your computer is inactive for 5 minutes, a Time Out facility is triggered to help protect you against unauthorized access. You will need to log in again to carry out further transactions.

Forgotten Username or Password

If you have forgotten your Username or Password, you need to click Forgotten Username and Forgotten Password on Citibank Online Sign On screen for respective cases.

Forgotten both, Username & Password

If you have forgotten both, Username and Password, you need to click on Unlock your Username option on the Sign On Screen.

Forgotten Answer(s) to Challenge Question(s)

If you have forgotten your Answer(s) to Challenge Question(s), you need to reset your account by clicking Unlock your Username.

Change Challenge Question(s)

If after registration, you wish to change your Challenge Questions and Answers, enter your valid Username and Password on Citibank Online Sign On screen, and then click Change Challenge Question link on the same screen without clicking Sign On. This will verify your access by asking you to answer any one of the questions you selected before, and correct answer will take you to the screen where you can change your Challenge Questions/Answers.