

For details and Terms & Conditions,
Log on to

www.citibank.com.pk

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

CBOI-UserGuide-V1-11-06



Citibank Online
User Guide

citibank

Welcome to the world of Citibank Online, your escape from time-consuming, paper-based aspects of traditional banking in order to manage your finances. It's quicker, easier, and best of all, free.

We give you the ultimate experience of doing your everyday banking tasks from the convenience of your computer, anywhere, anytime!

CITIBANK ONLINE EMPOWERS YOU TO:

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	

All you need to do is to register yourself to Citibank Online where you will get a Username and Password of your own choice. Consult our Registration Guide for Citibank Online Registration.

Once you have your Citibank Online Registration done you can cruise to the world of Citibank Online.

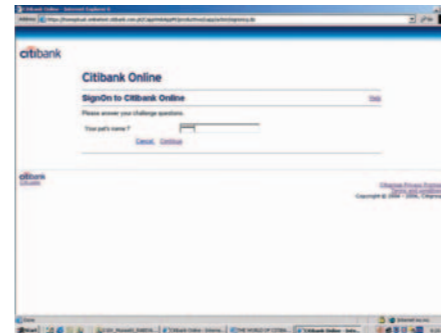
GATEWAY TO CITIBANK ONLINE

1. Log onto www.citibank.com.pk
2. Click on Citibank Online link at the homepage
3. Enter your Username and Password on Citibank Online's Login Screen, and click Sign On



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4. Citibank Online will prompt you to answer any one of your chosen Challenge Questions



5. Correct response will take you to Citibank Online Homepage



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GENERAL FUNCTIONS

a. Account Information

- Balance Summary
- Account Details & Activity
- Download Account Activity

b. Transfer & Payments

- Transfer between my accounts
- Transfer to another customer of Citibank Pakistan
- Foreign Currency Transfer
- Instant Transfers to Citibank Accounts Abroad
- Issuance of Demand Drafts
- Issuance of Manager Checks
- Utility Bill Payments
- See or Delete Payee

c. Customer Services

- Change PIN
- Order for Statement Of Accounts
- Order for Checkbook
- Recommend a Friend to Citibank
- Update your contact information
- Foreign Currency Exchange Rates
- Interest/Profit Rates
- Read New Messages
- Send a Message
- Read Saved Messages

d. CitiAlert

- Registration Process
- Update Information

e. Citibank Online Security Features

ACCOUNT INFORMATION



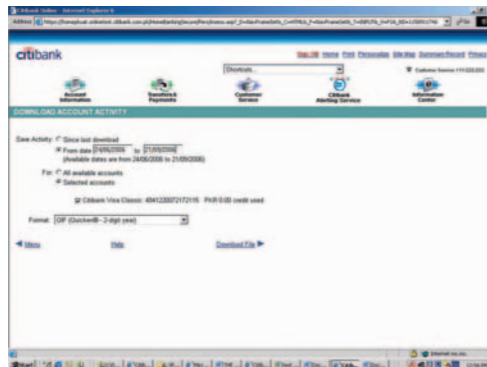
BALANCE SUMMARY

You can check your Credit Card/Account balance as depicted in the screen shown



ACCOUNT DETAILS AND ACTIVITY

Account Details and Activity screen will give a detailed log of your account activities. You get an option to select your account of choice from the list in drop down menu, as illustrated in the screen.



DOWNLOAD ACCOUNT ACTIVITY

If you want to download your transactional details and review offline, using Download Account functionality, you can download your account activity in the following formats:

1. Microsoft Excel
2. Microsoft Money
3. Quicken Format

TRANSFER & PAYMENTS



PAY MY CREDIT CARD BILLS

To pay your credit card bills through Citibank Online, you need to perform the following steps:

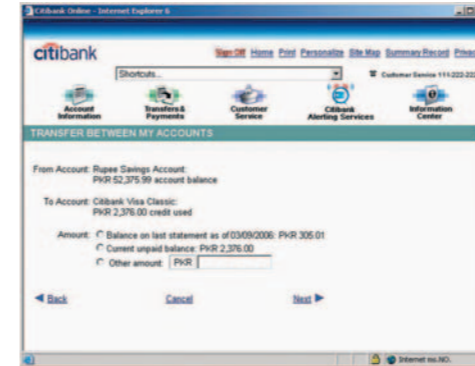
1. Select Transfer between my Account option from Transfer & Payments menu



2. Choose account from first drop down menu with which you want to pay credit card bill and your credit card from the second drop down list for which you need to pay the bill



3. Next select the payment option, i.e. Full Payment, Minimum Payment, or your own preferred amount



4. Confirm your details and make the final transfer



TRANSFER TO ANOTHER CITIBANK BRANCH BANKING ACCOUNT

Citibank Online gives you facility to make transfers between your accounts, thereby maximizing your ability of managing finances. All you need to do is:

1. Select your source and destination account from the drop down list, and click Next

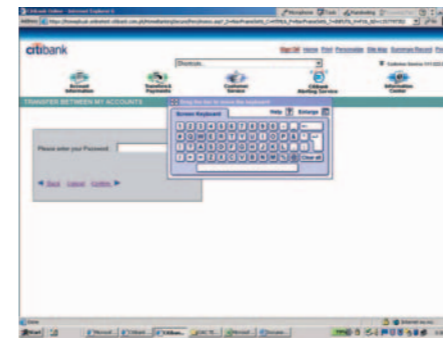


2. With the text box given on the next screen, you can enter Amount of your choice to be transferred (in Pakistani Rupees)



3. After selecting source account, destination account, and amount to be transferred, Citibank Online will make confirmation of the transfer with you by showing you transaction details selected so far, and giving you the following options:

- Make This Transfer:** Give your confirmation to Citibank Online for details shown and go ahead to make the transfer
- Back:** Go back to previous screens and make desired changes if required
- Cancel:** Cancel this transaction and go back to homepage



4. On approval, your transaction completion would require your "Password" input using Virtual Keyboard



5. On successful transfer completion, the complete Transaction Details are shown with Confirmation Number. To take Print Out of Transaction, you can select View Record option and print your Transaction.

The screen shown above gives you transfer details along with a Confirmation Number Links at the bottom of this screen perform the following functions:

Make Another Transfer: This is a shortcut link that would take you directly to the first screen of Transfer Between My Accounts

View Record: This transaction you made can also be viewed in our Record form, as shown in the screen on the next page

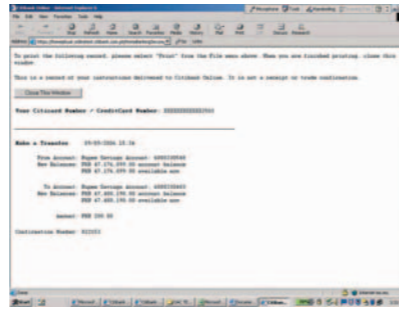
Menu: Clicking on this link will take you to main page of Transfer and Payments

Home: This link will land you on Citibank Online's Home page

Sign Off: You can directly Sign Out from Citibank Online by clicking on this link



6. Record view is depicted on the screen labeled 6



TRANSFER TO ANOTHER CUSTOMER OF CITIBANK PAKISTAN

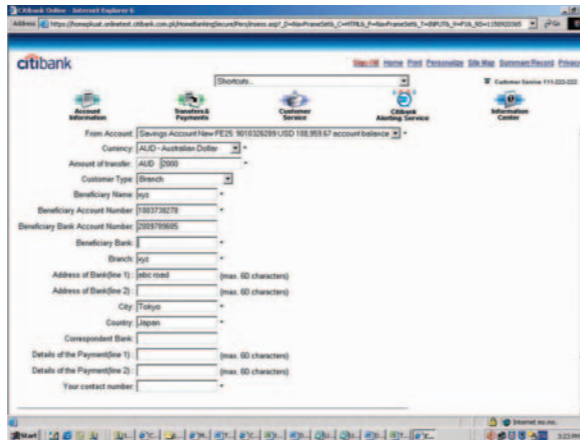
With this capability of Citibank Online, you can easily make money transfers to any other Citibank Customer in Pakistan.

1. Click Add a New Payee in Payee List section of Transfer and Payments
2. Select Transfer to Another Customer of Citibank Pakistan from the next screen
3. Add your payee entering payee name and account number
4. Next click Transfer to another customer of Citibank Pakistan under Transfer label shown in the screen
5. You see a drop-down menu giving you choices of Payees you added
6. After selecting the payee from drop-down list, click Next and complete your transaction



FOREIGN CURRENCY TRANSFER

Transfer can be made through this option to any foreign currency account. This could be your own account or someone else's. You have to select currency from the drop down list on this page. Note that the currency of source and destination should be the same. The destination of this transfer could be a Citibank account or any other bank.



TRANSFER TO CITIBANK ACCOUNTS ABROAD

With this capability of Citibank Online, you can easily make money transfers to any other Citibank Customer Abroad.

1. Click Add a New Payee in Payee List section of Transfer and Payments



2. Select A Citibank Customer in another Country from the next screen.

Here you will get an option of transferring money to the following given destinations. Select your destination and add the payee by his name and account number. Destinations to which transfers can be made:

- Australia
- Bahrain
- Belgium
- Canada
- Chile
- China
- Colombia
- Florida
- Egypt
- France
- Germany
- Greece
- Guam
- Illinois
- Indonesia
- Jersey
- Mexico
- Mid-Atlantic
- Monaco
- Nevada
- New York State
- Philippines
- Singapore
- Spain
- Switzerland
- Texas
- Turkey
- United Arab Emirates
- United Kingdom
- United States of America
- India



3. Add your payee entering payee name and account number

4. Next click Instant Transfer to Citibank Accounts Abroad under Transfer label shown in the screen

5. You see a drop-down menu giving you choices of Payees you added

6. After selecting the payee from drop-down list, click Next and complete your transaction



ISSUANCE OF DEMAND DRAFTS

You can request Demand Draft issuance with Citibank. Demand drafts are issued in the case when destination city does not have a Citibank Branch

1. Click on Issuance of Demand Drafts



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2. This is activity will take you to Demand Draft screen with the form. Fill in the form and click Next



3. The next screen will show the details of data entered and give you option to either go Back and edit the form or move ahead by clicking Send This Request

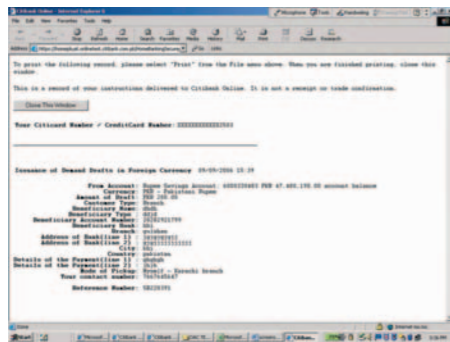


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Demand Drafts

4. On clicking Send This Request, system will prompt you with the message shown. This message will give you a reference number to be used in case of any query. You can View Record, Send Another Request, go to Transfer & Payment Menu screen, or Citibank Online Home page. You can also Sign Off directly from this page.

5. Record of Demand Draft looks like the screen below:

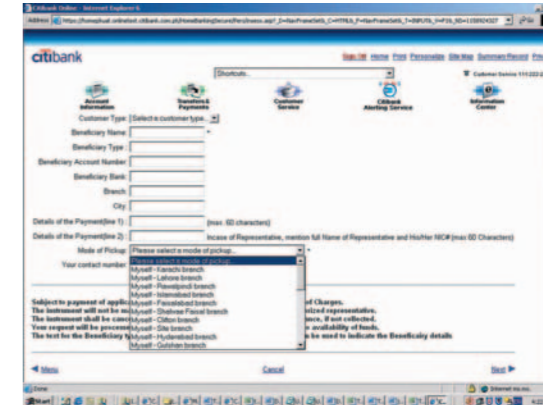


ISSUANCE OF MANAGER CHECKS

1. You can issue Manager Checks with Citibank Online's easy to use electronic forms accessed by clicking on Issuance of Manager Checks-Pak Rupee only



2. Clicking on Issuance of Manager Checks will take you to screen where you have to fill in the form, click Next, and complete transaction



PAY MY UTILITY BILLS

You can beat the queues to pay Utility Bills when you pay them through Citibank Online

All you need to do is:

1. Click Add a New Payee in Payee List section of Transfer and Payments.
2. Make selection from one of the following Utility Merchants:
 - PTCL Karachi
 - PTCL Lahore
 - PTCL Islamabad
 - Paktel
 - Mobilink
 - InstaPhone
3. Enter phone number for which bill is to be paid
4. Now select Utility Bill Payments from payment option in Transfer & Payments, select your utility merchant added, mention bill amount, and make your bill payments



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CUSTOMER SERVICES

1. UPDATE YOUR CONTACT INFORMATION: You can update your contact information by this link



2. SEND A MESSAGE: Send us your queries/request using this option

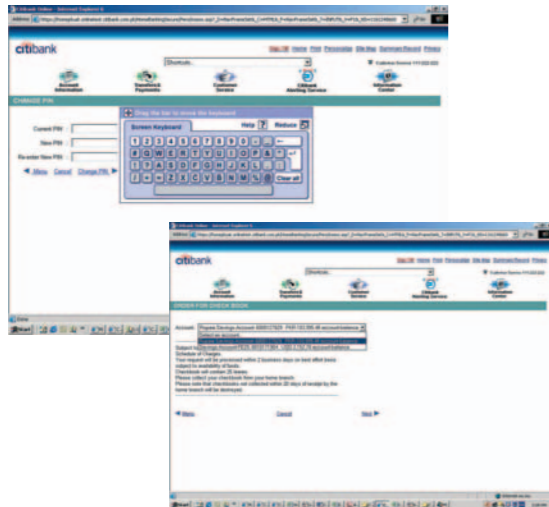


3. ORDER FOR STATEMENT OF ACCOUNT: This option will give you your Statement of Account at your convenience

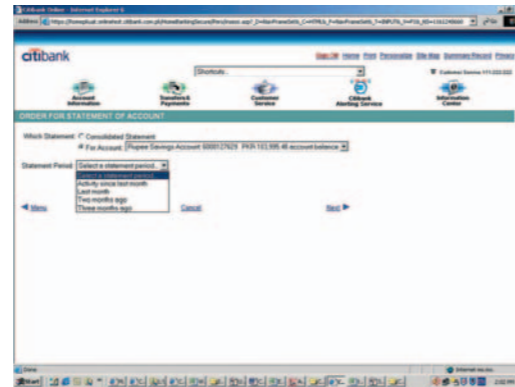


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4. CHANGE PIN: This application enables you to change your Personal Identification Number by simply using our screen keyboard and clicking Change PIN



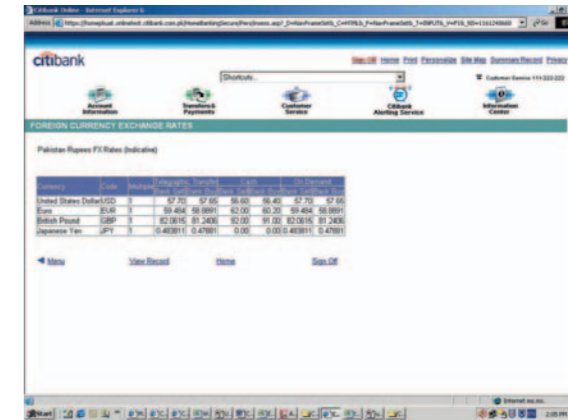
5. ORDER FOR CHECKBOOK: Order your checkbook online



6. RECOMMEND A FRIEND: Recommend someone else to Citibank who is interested in Citibank Products



7. FOREIGN CURRENCY EXCHANGE RATES: Find foreign exchange rates prevailing in the market
 8. INTEREST/PROFIT RATES: Find updated interest/profit rate
 9. READ NEW MESSAGES
 10. READ SAVED MESSAGES



CITIBANK ALERTING SERVICE

With CitiAlert you always stay on top of your financial information by getting real time E-mail and/or SMS Alerts on the credit card/branch banking transactions. All you need to do is to register yourself to CitiAlert either through Citibank Online or by calling CitiPhone at 111-222-222. CitiAlert registration through Citibank Online is a very simple process. Following are steps for registration:

1. Go to CitiAlert main page through Citibank Online. Fill in your details on this page. You have an option to give your mobile number, your e-mail address, or both to receive Alerts. Make sure you provide your mobile number based on the correct format, i.e. if your number is 0300-2727272, you will omit the first zero and write this number as 0300-2727272.
2. Select Account button. You will have to fill in your account details and check mark types of alerts you want to receive. You can also subscribe to more than one card or bank accounts or both using the same Citibank Online login Username and Password. For further details of this feature, visit our website www.citibank.com.pk



SECURITY FEATURES

Username/Password

Selecting a Username and Password is entirely a convenience and customization enhancement for Citibank Online customer logon. In addition, your Username is selected and known only to you, unlike your Debit Card/Credit Card Number, which can be seen by someone each time you perform a transaction.

Verify that the Citibank Online pages belong to Citibank

You can check by following these steps:

- a. Click on the image of the lock or a key at the bottom of the browser window when you have reached the page that needs your ATM PIN input
- b. You will see the Security Info page
- c. Click on View Certificate
- d. You will see the Certificate page which tells you that the page on Citibank Online is encrypted

Challenge Questions

There are five Challenge Questions that you need to 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.

Last successful log on information message

Whenever you logon to Citibank Online, you will get a message of your last successful Citibank Online log in date and time.



Session Time Out Period

There is a security feature intentionally built-in to the system. When there is no activity for 5 minutes, Citibank will terminate your secure Citibank Online session to help protect against unauthorized access.

Strong 128-bit Encryption

All data sent to and from Citibank are 'scrambled' and 'reassembled' between Citibank and your personal computer to protect your personal and financial information. 128-bit encryption, the highest level of encryption commercially available, means there are 2¹²⁸ possible combinations of 'keys' but only one that will 'unlock' the information.

Virtual Screen Keyboard

The New Virtual Keyboard will be an additional tool to increase the security of your logon credentials and will protect internet banking users from the risk of key loggers and screen capturing virus that might have been installed onto your personal computers intentionally or unintentionally.

Steps for your own security

- a. Never tell anyone your Citibank Online Password, not even to a Citibank employee
- b. Never write down your Citibank Online Password, especially on your Citibank Debit Card, Citibank Credit Card, or your computer
- c. Always remember to Sign Off from Citibank Online when you finish a session. If you are using the service at work, never leave your computer with your details on screen
- d. Tell us immediately if you think someone knows your Password by calling CitiPhone at 111-222-222