One-time Passcode

September 2014
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Key Concepts

The type of information you access in the CitiManager® Site is sensitive, therefore we want to ensure this information is protected at all times. One-time Passcode (OTP) is an additional layer of security used in the login process. This capability enables Citi to protect information and help minimize the risk of potential unauthorized viewing.

Each time you login to the CitiManager Site, the system will assess the risk associated with that session. For sessions that are deemed unusual or risky, you will be required to enter an OTP. This additional authentication step will not be necessary during every login attempt — only in those that appear unusual based on your prior login history.

To access the CitiManager Site, enter your valid username and password. At the login stage, the CitiManager Site will determine whether you will enter the site via the normal process or if you will be required to enter an OTP. If you are required to enter an OTP, the One-time Passcode receipt option screen displays. Otherwise you will be directed to the CitiManager Site Home screen where you can continue as you normally would. To receive your OTP, it is necessary to select your preferred delivery method.

Please be aware that message and data rates may apply for OTPs received via text message.

Step-by-Step instructions

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<tr>
<th>Screen</th>
<th>Step/Action</th>
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<tbody>
<tr>
<td>CitiManager Site Login Screen</td>
<td>1. Navigate to <a href="http://www.citimanager.com/login">www.citimanager.com/login</a>.&lt;br&gt;The CitiManager Site Login screen displays. 2. In the Username field, type your username. 3. In the Password field, type your password. 4. Click the Login button. If the system determines it is necessary, the One-time Passcode receipt option screen displays. Otherwise the CitiManager Site Home screen displays.</td>
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| **One-time Passcode Receipt Option Screen** | 5. Select the option for how you would like to receive your OTP and click the Continue button.  

The One-time Passcode entry screen displays.  

**Note:** Possible options are:  
- Email  
- Text Message  
- Call Office  
- Call Home  
- Call Mobile  

Only the options currently set up in your CitiManager Site profile will be available as possible options. |
| **One-time Passcode Entry Screen** | 6. In the One-time Passcode field, enter the eight-digit passcode received via the receipt option you selected and click the Continue button.  

The CitiManager Site Home screen displays and you can continue to use the tool as you normally would.  

**Note:** The OTP expires five minutes after it is sent. Additionally, you have six attempts to enter the OTP correctly. If your OTP is expired, or you have more than six failed attempts, you can click the Cancel button to return to the receipt options screen or you can log into CitiManager again to initiate the process from the beginning. |