

## **Secure online code - Frequently Asked Questions**

### **What is secure online code?**

Secure online code is a free card protection service we provide in association with Visa International and MasterCard Worldwide. Secure online code provides additional protection against unauthorised use of your Citi corporate card when shopping online at participating merchants. With secure online code:

- You know your personal information and card details are safe.
- We know it's you using your card to purchase online-not a fraudster.

### **How does secure online code protect me?**

Every time you make an online purchase at a participating merchant, a screen will automatically appear asking you to enter your one-time passcode. Citi will send this unique passcode to your mobile phone by SMS text message. You will need to enter this one-time passcode to confirm your identity. So even if someone knows your card number, the secure online code service will add an extra layer of security to your card transaction.

### **How do I shop using the secure online code?**

The first time you make an online purchase at a participating merchant, a secure online code screen will appear. You will have the option to select your preferred language. Every time you make an online purchase, Citi will send a one-time passcode to your mobile phone by SMS text message. This passcode is unique and can only be used once. You will need to enter this one-time passcode in the secure online code screen in order to complete your online purchase. When you correctly enter your passcode, Citi will confirm that you are the authorised cardholder and your purchase will be successful. If an incorrect passcode is entered, your purchase will be declined as your identity can not be verified.

### **Do I need to register for the secure online code service?**

All Citi cardholders with a valid mobile number will automatically qualify for the secure online code service. It is essential that Citi has your current mobile number. If we do not have a mobile number on file you will not be offered this service. Your online purchases will proceed in the existing manner without the additional card protection.

### **How do I know if an online merchant participates in this secure online code service?**

Participating merchants will display either the MasterCard® SecureCode™ or the Verified by Visa logo on their website.

### **How do I check or change my mobile number?**

Cardholders can verify on the secure online code screen the last 4 digits of their mobile phone number and the first four digits which includes country dialing code. If your mobile number is incorrect, you will not receive the SMS text message containing your one-time passcode so you will not be able to benefit from this service. It is very important that Citi has your correct mobile number at all times. If you change your mobile number, please notify Citi Customer Services by calling the phone number on the back of your Citi card.

### **Why am I not receiving the one-time passcode?**

This usually happens when Citi does not have your current mobile number. To rectify this, please contact Citi Customer Services by calling the phone number on the back of your Citi card.

### **Do I need to remember my one-time passcode?**

No. For every online purchase that you make, Citi will send a unique one-time passcode to your mobile phone. Once your online purchase has been successfully completed, please delete the passcode text message.

### **Does the one-time passcode expire?**

Yes. You have between 8-10 minutes to enter your one-time passcode before it expires. This time restriction is in line with some merchant's websites. See below for how to get a new one-time passcode.

**I have accidentally deleted my one-time passcode, what should I do?**

To resend your one-time passcode to your mobile phone, please click on the 'resend one-time passcode' button on the secure online code screen. You can use this functionality 3 times. After 3 attempts, you will need to start the online purchase from the beginning.

**My mobile number is correct but I can not access the Citi text message that contains my one-time passcode, what can I do?**

There maybe occasions when your mobile phone is not in your possession or the mobile phone provider's reception is unavailable. In these circumstances you can resend your one-time passcode to your mobile phone at a later time. If this is not convenient and you need to complete the purchase immediately you can cancel the secure online code service. Simply click the cancel button on the payment details screen and you will be returned to the merchant's website. Please note that you can only cancel 4 times.

Alternatively, please contact Citi Customer Services by calling the phone number on the back of your Citi card.

**What if I make an error when I enter my one-time passcode into the merchant's website?**

Don't worry. Simply enter your one-time passcode again. Please note that after 4 attempts you will be returned to the merchant's website.

**What happens when my card is replaced?**

Citi will automatically update your profile with your new card number. You will be able to continue to use the secure online code service in the same manner.

**Do I have to use the secure online code service?**

Secure online code is a free card protection service that Citi is offering to all corporate cardholders. Citi strongly recommends that all cardholders use this service as it offers additional security when you are purchasing online.

You have the option to bypass the secure online code service by clicking on the 'cancel' button. By using this functionality you will return to the merchant's website and can proceed with your purchase. Please note you have only 3 opportunities to bypass this service. After this time, the secure online code service becomes mandatory. To withdraw from this service, please contact Citi Customer Services by calling the phone number on the back of your Citi card.

Citi reserves the right to suspend or withdraw the secure online code service at any time without notifying you in advance.

**Does Citi charge me for the secure online code service?**

No. However, some mobile phone providers may charge for SMSs to be received. For more information please speak to your mobile phone provider directly.

**Does Citi share my personal details with the online merchant or anyone else?**

Citi does not share your personal information or your one-time passcode with the merchant. Citi shares your personal information with MasterCard International Inc, in order to allow it to provide the secure online code service. For further information on how we process your personal information, please see the data protection notice in your Card Application Form [ in Romania there are no Conditions of use], or contact Citi Customer Services by calling the phone number on the back of your Citi card.

**What are the system requirements to be able to use the secure online code service?**

Secure online code works with most browsers. However, you should disable any software that prevents pop-up windows as this will interfere with your use of the secure online code service. You should also be sure that Java Script is enabled; if it isn't the secure online code service may not work properly. If you have any difficulty, please contact Citi Customer Services by calling the phone number on the back of your Citi card.

**Can I use secure online code from any computer?**

Yes, there's no special software to install, so you can shop from any computer and still receive the added protection provided by the secure online code service.

**Who can I contact if I have more questions?**

For more information or assistance please contact Citi Customer Services by calling the phone number on the back of your Citi card.