

Citi Commercial Cards: Secure Online Code

Frequently Asked Questions

What is Secure Online Code?

Secure Online Code is a 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, you may have to enter a Secure Online Code. 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?

When you make an online purchase at a participating merchant, a Secure Online Code screen may appear. 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 have 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 authorized cardholder and your purchase will be successful. If an incorrect passcode is entered, your purchase will be declined as your identity cannot be verified.

Do I need to register for the Secure Online Code service?

All Citi cardholders will automatically qualify for the Secure Online Code service. It is essential that Citi has your current mobile number. If you do not have your mobile number registered with Citi, you will not be able to complete your transactions with your Citi corporate card at participating merchant sites.

How do I know if an online merchant participates in this Secure Online Code service?

Participating merchants will display either  or the  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. If your mobile number is incorrect, you will not receive the SMS text message containing your one-time passcode. You will not be able to complete your purchase without entering a correct one-time passcode and hence it is very important that Citi has your correct mobile number at all times. You can update your mobile number on CitiManager (*My Profile -> Update User Profile-> Contact details page*), it takes about 24 hours for the mobile number to be updated on the Secure Online Code program.

When can I perform a transaction after I update my mobile number with Citi?

Citi requires 24 hours to update your mobile number in our Secure Online Code program. Please update your mobile numbers well in advance to avoid inconvenience. In case of emergency, please contact Customer Service team 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, check that your current mobile number is updated under *My Profile -> Update User Profile-> Contact details page*. Alternatively there might be issues with your mobile network. In this case, please try resending the one-time passcode or get in touch with your mobile service provider.

Do I need to remember my one-time passcode?

No, for every online purchase that you make Citi will send a unique 6 digit one-time passcode to your mobile phone.

Does the one-time passcode expire?

Yes. Your one-time passcode will expire after 10 minutes.

Can the same passcode be used for multiple transactions?

No, each time a new purchase is made online a new one-time passcode will be sent. The advantages of this are enhanced security and that there is no need to remember a password.

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 via SMS' button on the Secure Online Code screen. You can use this functionality three times. After three attempts, you will be re-directed to the merchant site to start the online purchase from the beginning.

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

There may be occasions when your mobile phone is not with you or the mobile network is unavailable. Unfortunately for your own protection, Citi cannot allow you to proceed with the transaction without entering the one-time passcode sent to your mobile. You can cancel the transaction.

What if I made an error when I enter my one-time passcode into the merchant website?

Don't worry. Simply enter your one-time passcode again. Please note that after 3 incorrect 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 card protection service that Citi is offering to all corporate cardholders. You will not be able to proceed with the online transaction if the merchant has already subscribed to Secure Online Code Service.

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?

There is no charge from Citi for this service. However, some mobile phone providers may charge for SMSs to be received. For more information, please speak to your mobile service 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. For further information on how we process your personal information, please refer to the privacy consents and notification insert sent along with your 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.