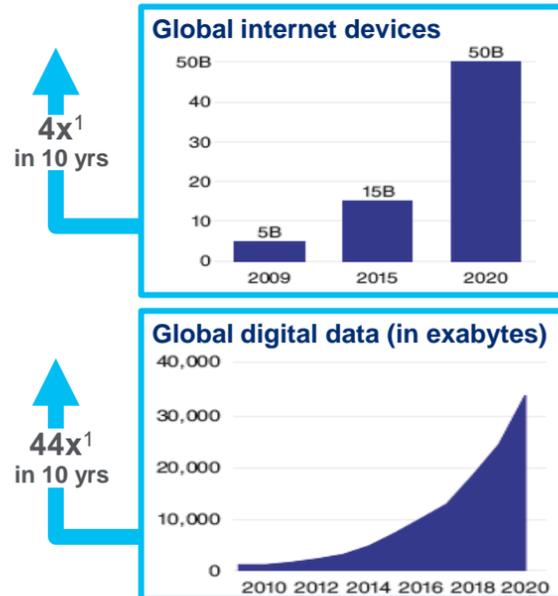


Digital Security: Protecting Your Assets

Tremendous growth of online interactions and digital data



Cyber Threat

\$3 Trillion
Estimated cyber attack fallout cost to global economy by 2020.²

\$200+ Billion
Estimated amount stolen from companies and individuals, double the amount in 2010.³

The increase in Digital Banking enhances the need for Cyber Security

Working together to secure digital transactions



Security goes beyond technology to processes and procedures



We are only as strong as the weakest link!

Digital Security is our Business

Focus on partnering end-to-end, bringing together technology and best practices



Channel Protection

We are leveraging innovation and strong best practices for existing solutions to balance risk and add value.

Technology	Process	Technology	Process
<ul style="list-style-type: none"> Strong log-in credentials for authentication Robust encryption tools to help secure data exchanged between clients and Citi Abnormal login behavior detection 	<ul style="list-style-type: none"> Intelligence on best practices to prevent Social Engineering Regular security health checks on channels (e.g. vulnerability assessment) Global policies and processes 	<ul style="list-style-type: none"> Update browser and Java regularly Use anti-virus and other detection tools Use a pop-up blocker for doubtful sites Use automatic business device updates 	<ul style="list-style-type: none"> Never share SafeWord Cards and keep PINs (Personal Identification Numbers) secret Password-protect all devices (e.g. computers, tablets, mobile)

Transaction Monitoring

Our Transaction Monitoring capabilities help enable Citi and our clients to mitigate transaction level risks.

Technology	Process	Technology	Process
<ul style="list-style-type: none"> Solutions enabling clients to easily identify payment outliers and help mitigate potential risks Leveraging big data to enhance security 	<ul style="list-style-type: none"> Intelligence and industry trends monitoring Fraud and suspicious activities review Robust Security Incident Management 	<ul style="list-style-type: none"> Applications for user and entitlement reviews Tools monitoring approved users for file delivery and processing 	<ul style="list-style-type: none"> Utilize maker/checker compliance for each transaction authorization Regular review of transaction reports and dashboards Never leave an active session unattended

Data Privacy

Data Privacy is a key focus area with flexible controls that meet applicable data privacy guidelines around.

Technology	Process	Technology	Process
<ul style="list-style-type: none"> Stringent protection of information with a variety of systems helping to ensure client data is accurate and reliable Accessible data and fully backed-up at different sites 	<ul style="list-style-type: none"> Regular client training and awareness sessions Strict information security approach in compliance with applicable local data protection regulations 	<ul style="list-style-type: none"> Robust controls for modification of payee information and beneficiary bank account details Controls for sharing and modification of files and messages 	<ul style="list-style-type: none"> Set appropriate levels of approvals Limit access to sensitive and confidential data within your organization Avoid storing sensitive data on device

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