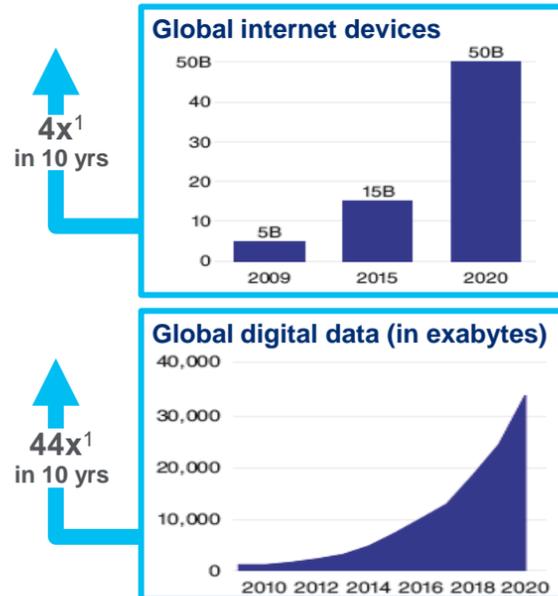


# Digital Security: Protecting Your Assets

## Tremendous growth of online interactions and digital data



### Cyber Threat

**\$3 Trillion**  
Estimated cyber attack fallout cost to global economy by 2020.<sup>2</sup>

**\$200+ Billion**  
Estimated amount stolen from companies and individuals, double the amount in 2010.<sup>3</sup>

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.

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

## Transaction Monitoring

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

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

## Data Privacy

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

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

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