



Manage your
account at
a branch

Be in control of
your finances
whenever and
wherever



Citibank Online Internet Banking Manual

Citi never sleeps™

www.citibank.cz

The Citibank logo, featuring the word "citibank" in a blue, lowercase, sans-serif font. A red arc is positioned above the letter "i" in "citibank".

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Comfortable banking with Citibank Online

Citibank Online will help you carry out all your routine banking transactions. It is very user-friendly and always accessible. You will not need to install anything on your computer. Make yourself comfortable and get started.

What do you need to register at Citibank Online?

IF YOU HAVE:

a current account with Citibank

a Citi Credit Card

YOU WILL ONLY NEED:

your debit card number and the PIN for your card

your credit card number and the PIN for your card

Anytime you sign on to Citibank Online, you will need your Security Key.





STARTING AT CITIBANK ONLINE

REGISTER FOR THE FIRST TIME

1. Connect to the Internet.
2. Open your web browser.
3. Enter one of the following addresses into your browser
www.citibank.cz, www.citibankonline.cz or www.citibusiness.cz.
4. Select the "first time here?" option.
5. Type in your debit or credit card number and your PIN for ATM withdrawals (A-PIN). A-PIN is to be used for your first sign-on only.
6. Click on Continue.
7. Create the username that you will use for signing on to Citibank Online. Username length must be between 8 and 30 characters, and none of them may be used more than twice consecutively. The username must not contain diacritics and spaces.
8. Create your password. The password must differ from your username. It must contain at least 8 alphanumeric characters, and none of them may be used more than twice consecutively. The password must not contain diacritics and spaces, and at least one of the characters must be a number.
9. Type in your password again to confirm.

10. Choose two of the offered security questions and type in your answers. Your answers must not be identical with your username.
11. Confirm the answers to the security questions.
12. Click on Continue.
13. You will see on the screen that your registration has been confirmed. Then you will automatically be redirected to a website where you can sign on for the first time.

Citibank Online only permits three wrong attempts at entering your password. After another attempt, your access to Citibank Online will be blocked. In such a case, choose "Forgot your Password?", and you will be able to reset your account. To accomplish that, you have to know your card number and A-PIN, and answer the two security questions chosen when you activated your account. You are then authorized to make three attempts to reset the account. If the required information is not entered correctly, the access will be blocked completely and can be restored with the help of the CitiPhone line.



EASY SIGN ON

1. Connect to the Internet.
2. Open your web browser.
3. Enter one of the following addresses into your browser www.citibank.cz, www.citibusiness.cz or www.citibankonline.cz.
4. Click on the "Citibank Online" - "sign in - English version" icon.
5. Enter your username and password. If you do not have any, follow the instructions in the previous chapter concerning 'Register for the First Time'.
6. Switch on your Security Key by pressing the red button. Before you start to use it, you have to activate your Security Key at 233 062 222 (or 233 061 567 for CitiBusiness clients)
7. Enter your PIN into your Security Key.
8. Copy the code from the Security Key onto the "One-time password" on the screen.
9. Click on the Sign on button.

YOU CAN ORDER YOUR CITIBANK ONLINE SECURITY KEY ANYTIME:

- with the help of a phone banker at 233 062 222,
- with the help of the customer line 233 061 567 for CitiBusiness clients,
- personally at all Citibank branches.

With Citibank Online you can among other things:

- display your up-to-date account balances,
- create a list of frequent domestic and foreign payees,
- manage easily domestic and foreign payment orders to selected payees,
- set up a request for or approve a direct debit
- manage standing orders,
- make SIPO payments,
- set up an auto-sweep between your current and savings accounts
- adjust the limits for your cards,

- manage your time deposits with Citibank,
- arrange the use and repayment of loans (CitiBusiness clients only)
- send messages to the bank,
- receive messages from the bank,
- discover current interest rates for time deposits and current exchange rates.

LOG OFF

After finishing work in Citibank Online, please do not forget to log off by clicking on the Log Off button.

After a period of inactivity, the Internet banking application will prompt you to confirm whether you wish to continue working. If you do not confirm this request, you will be logged off automatically. This is a security element protecting you from an unauthorized person accessing your account while you are away for a prolonged period of time, or if you forget to log off.



TIPS FOR USERS

- Remember your Internet banking password and never share it with other people, not even Citibank employees.
- Protect your card number from abuse too. Do not disclose it to unknown persons and Internet merchants during unsecured communication on the web. The same holds for slips issued by ATMs and payment terminals where the number is indicated as well. We urge you either to keep the slips in a safe place or to discard them without unnecessary delay.
- We do not recommend that you perform banking transactions from computers that you do not know or where you are not sure who used them before you, or from computers where you cannot verify that they do not contain pirate applications harvesting usernames and passwords.
- This concerns mainly public computers, e.g. in Internet cafés. It is very difficult to verify whether they are safe for use. If you cannot avoid performing banking transactions from such a computer, we suggest that you clear the browser cache before you leave the computer and that you change your Internet banking password subsequently - as soon as possible.
- We recommend you to change your access password at least once a month.
- Do not use passwords that are easy to guess, e.g. birthdays, ZIP codes, phone numbers etc.

SECURITY GUARANTEE

Security test

Citibank Online is regularly tested and examined by our specialists.

Detection systems

Detection systems that monitor attempts at attacking the integrity of Citibank Online run 24 hours a day.

Security Key

Your authentication calculator (or Security Key) is yet another layer of security of Citibank Online. It generates a One-time password that permits you risk-free access to your bank account.



VeriSign certificate

VeriSign is a digital certificate that users obtain from a certification agency (VeriSign) as proof that what they are trying to access is the true server of the service provider. The digital certificate protects users from communicating with servers trying to pass themselves off as the server to which the user would like to connect in order to obtain their personal data (username and password). The user will find an icon of a lock in the bottom corner of the browser. By clicking on the icon, you can visualize the VeriSign certificate that identifies the website.

Whether you sign on through the www.citibank.cz homepage, www.citibankonline.cz or www.citibusiness.cz, you should always verify the correctness of the certificate by clicking on the lock symbol in the bottom right-hand corner of the login window before you enter your login data. Continue signing on only as long as the website shows the correct Citibank certificate, i.e. with an address Issued to: production.citibank.cz. Should this not appear, please contact the CitiPhone customer line immediately.

Automatic access blocking

If your password is used three times incorrectly and if you provide three incorrect answers to security questions, the system will lock your account, and only the bank can grant you access again as soon as you prove your identity.

System and bandwidth requirements:

- Win Vista - Internet Explorer 7, FireFox 2.0, FireFox 3.0
- Win XP - Internet Explorer 6, Internet Explorer 7, FireFox 2.0, FireFox 3.0
- W2K - Internet Explorer 6, FireFox 2.0, FireFox 3.0
- Mac OS X - FireFox 2.0, FireFox 3.0, Safari 1.2, Safari 2.0, Safari 3.0
- Bandwidth - 33.6 kb/s and higher

Please note that Citibank Europe plc, organizační složka ("Citibank") cannot assume any responsibility if your password or other means of identification are stolen, abused or used inappropriately due to circumstances beyond the control of Citibank.

PLEASE NOTE:

Electronic access to banking products on the internet can be influenced by breakdowns, flaws or interruptions in the operation of the Internet, by delays in operation and transmissions, computer virus attacks, unauthorized attacks by third parties or link or system failures. All aforementioned security elements and our utmost effort to guarantee secure electronic access to banking products notwithstanding, Citibank does not bear any responsibility for any damage resulting from such access to the banking products unless the damage occurred because Citibank failed to comply with its obligations.

FOR MORE INFORMATION, CALL 24 HOURS A DAY, 7 DAYS A WEEK

CitiPhone customer lines

233 062 222

233 061 567 (for CitiBusiness clients)

Website:

www.citibank.cz

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