

Sign-on to CitiDirect® Online Banking Using the SafeWord™ Card

After your initial sign-on and the creation of your personal sign-on name, follow the steps below for subsequent sign-ons to CitiDirect® Online Banking.

1. Connect to CitiDirect Online Banking.
2. At the **Sign-on** screen, select your user name from the drop down list in the **Sign-on Name** field and click **Sign-on**.
 - The **Challenge/Response** screen appears. You must input a dynamic password response generated by using your SafeWord™ card's numeric keys and your PIN.
3. Press **ON** to activate your SafeWord card.
4. At the SafeWord card's **Enter Pin** prompt, enter your 4-digit PIN.
5. At the **host?** prompt, enter the number "9."
6. At the **CHALLNG?** Prompt, enter the CitiDirect Challenge (excluding the first "9"), which appears in the **Challenge Field** on your computer screen.
7. In the **Response:** field on your computer screen, enter the response displayed on the SafeWord card. (Ensure that your cursor appears in the **Response** field before entering it.)
8. Click **Submit**. Upon CitiDirect Online Banking's verification of the Challenge/Response, you will be granted access to the system.

SafeWord Card Functions

① - ⑨ -	Numeric buttons used to type your PIN and the CitiDirect Challenge.
Clr -	Clear. Clears the display area and user history.
Entr -	Enter.
Pin -	Change PIN. Starts the "Change PIN" procedure.
Bksp -	Backspace and Erase. Backspaces and deletes the last character that you typed.
Bad Pin -	Alerts you that an incorrect PIN has been entered. Wait until this disappears before re-entering PIN.



CitiDirect®
Online Banking
and Your SafeWord™
Platinum Card

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4. You will receive a confirmation e-mail from Citi Client Service Academy with complete session details for all Instructor Led sessions.

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Enclosed is your SafeWord™ card, which you need to sign-on to CitiDirect® Online Banking. The SafeWord card is used in conjunction with your Personal Identification Number (PIN), which is provided to you in a separate mailing.

SafeWord™ Card Features

Battery - An internal non-accessible, non-replaceable battery, which lasts approximately five years, is contained in each card.

Serial Number - A unique, six-character number affixed to the reverse side of each card.

Display Area - When the card is on, this area displays prompts to guide you in using it and records your entries as you type them while accessing CitiDirect Online Banking.

Keypad - A set of buttons used to type data or enter commands.



How to Change Your SafeWord Card PIN

Change your SafeWord PIN as follows (note: you can cancel the following procedure at any time by pressing **Clr**):

1. Press **ON** to turn your SafeWord card on.
2. At the **Enter Pin** prompt, type your existing PIN.

3. The **host?** prompt is displayed. Since you are not entering a Challenge, ignore this prompt and continue with the next step.
4. Press **Pin** to indicate that you want to change your PIN.

Note: Please ensure that you remember the new PIN that you enter in Step 5 below, as this PIN will be known only to you. If you forget your new PIN, Citibank cannot reset it. You must contact Citibank to have a new SafeWord card issued to you.

5. At the **new Pin** prompt, type your new PIN on the keypad. You can change the digits in your PIN but not the length. It must be four digits long. After you type the last digit, your new PIN is stored in the SafeWord card.

Note: The display area on your card may contain the following alpha-numeric:

- 0 is **zero** not O as in Oscar
- 8 is **eight** not B as in Bravo
- 5 is **five** not S as in Sierra
- A is **A** as in Alpha not R as in Romeo
- I is **one** not L as in India

6. At the **AGAIN** prompt, retype your new PIN.
7. At the **SUCCESS** prompt, you may turn **OFF** your SafeWord card. You have successfully changed your PIN.

Where to get more information on CitiDirect® Online Banking

To get additional training material on CitiDirect, please visit the Learning Center at www.citidirect.com where you will have access to:

- Quick Reference Cards to help you navigate CitiDirect Online Banking quickly
- Web-based self-paced training that interactively demonstrates key CitiDirect features
- Complete e-Manuals with detailed step-by-step instructions on how to use CitiDirect Online Banking

SafeWord Card Helpful Hints

- Memorize your PIN; do not write it down.
- Change your PIN regularly, and be sure to change it immediately after your first successful sign-on.
- Never give your card or reveal your PIN to anyone else.
- Do not use sequential numbers for your PIN since they may be easily guessed.
- When you are not using it, keep the card in its case to protect it.
- Always keep your card in a safe place and never leave it anywhere that is accessible to others.
- Do not bend your card; it is not flexible.
- Never use a sharp object to press the buttons on the card as it may damage the card.

To report a lost or stolen card, or if you have forgotten your PIN, contact your company's Security Manager or call your Electronic Banking Support.