

CitiDirect® Online Banking

Continuity of Business

Frequently Asked Questions

CitiDirect® Online Banking is governed and regulated under Citi's disaster recovery policy and standards for all systems and services supplied. The disaster recovery process is tested and documented on an annual basis, as part of all Data Center disaster recovery plans and exercises. The plan and test include all components of a full site loss, covering network infrastructure, application recovery, data recovery and business user involvement and sign-off attesting to its success or failure.

1. Does Citi have a contingency plan?

Yes. Citi's primary focus in contingency planning is to provide continuous operation in any circumstances and to minimize client impact so that, in the event of a disaster, or any kind of failure, processing can resume as quickly as possible without disruption to your business.

Citi organizes contingency planning and disaster recovery around physical processing locations and Data Center locations. Contingency plans are reviewed by Citi's Internal Audit organization and have been made available to the National Bank Examiners for their evaluation. This plan is reviewed quarterly for changes in the production environment. A test of the system and network infrastructure, and all high-risk and medium-risk applications, is conducted annually at the backup site.

2. How does Citi's contingency plan provide for continuity of processing in the event of a major disaster affecting a major Citi site?

Citi has provided for contingency for each aspect of potential failure in the event of a major disaster. Citi's processing sites are redundant so that in the event of a power failure, major disaster or other contingency at one location, another location can immediately assume processing. This applies to Data Centers, networks and people.

3. How does Citi's contingency plan provide for continuity of processing in the event of a component failure?

Citi has a well-defined business risk process, which prioritizes recovery of components from a financial risk processing time perspective. Citi continually reviews all aspects of contingency to ensure continuous processing for clients under any and all conditions. Citi has integrated physical and logical redundancy in its architecture in order to achieve this. Each potential failure point has redundancy built in, most of it with seamless cutover to provide a recovery with little to no client impact.

4. What can companies do to prepare for a contingency situation?

Clients can make sure they have their own contingency plan specifically addressing how they will maintain key processing with Citi. Plans should include:

- A process for determining most critical processing requirements at the time a contingency is required.
- Alternate ways to transmit information to Citi, if one or all of the electronic systems are unavailable.
- Alternate payment mechanisms – ensuring Manually Initiated Funds Transfers (MIFT) processes and procedures are up-to-date and in place with Citi.
- Methods to communicate with Citi if phone systems are down (e.g., cell phone, e-mail, fax).
- Providing a division of the company in a distant location, or in a different country, the authority to transact business on a client's behalf.
- An ongoing periodic discussion with Citi to ensure all contingency information is up-to-date.
- Ensuring key employees have information on whom to contact at Citi in the event of a contingency.
- Ensuring Citi always has up-to-date information on whom to contact at the client's organization in the event of a contingency.
- Users should carry with them their assigned SafeWord Card so that they can access CitiDirect from another location.
- Consider being entitled for CitiDirect BESM Mobile to access CitiDirect via your mobile phone browser.

For additional questions, please contact your Citi representative.

The authoritative and official text of this CitiDirect® Online Banking documentation shall be in the English language as used in the United States of America. Any translation of any CitiDirect documentation from English to another language is done solely for the convenience of the reader, and any inconsistencies, or inaccuracies between the English text and that translation, shall be resolved in favor of the English text.

These materials are proprietary and confidential to Citibank, N.A., and are intended for the exclusive use of CitiDirect Online Banking customers. The foregoing statement shall appear on all copies of these materials made by you in whatever form and by whatever means, electronic or mechanical, including photocopying or in any information storage system. In addition, no copy of these materials shall be disclosed to third parties without express written authorization of Citibank, N.A.

Customer shall be solely responsible for the use of any User identifications, passwords and authentication codes that may be provided to it, from time to time, in connection with CitiDirect Online Banking (collectively, "User IDs"). Customer agrees to keep all User IDs strictly confidential at all times. Customer shall immediately cease use of CitiDirect Online Banking if it receives notification from Citibank, or otherwise becomes aware of, or suspects, a technical failure or security breach. Customer shall immediately notify Citibank if it becomes aware of, or suspects, a technical failure or security breach.

Citi Transaction Services
transactionservices.citi.com