CitiBusiness® Online Token

Quick Reference Guide

Thank you for choosing Citi® and CitiBusiness® Online to manage your accounts and move funds securely online. Here is a guide to your new, easy-to-use Security Token, which gives you an added layer of security to protect your Citibank account and transaction information.
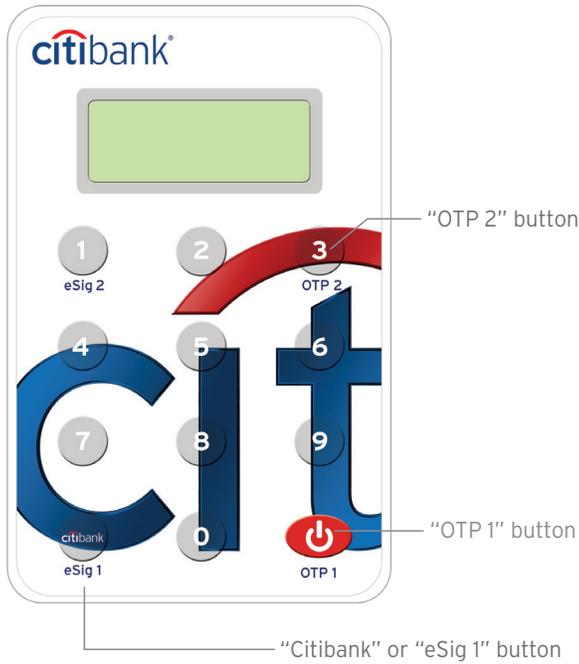
For additional help in the U.S., please contact your Service Officer or call **1-800-285-1709, option 1,** Monday – Friday 7:00 AM – 11:00 PM ET or Saturday & Sunday 9:00 AM – 5:30 PM ET.

Outside of the U.S., please call collect Monday – Friday 7:00 AM – 11:00 PM ET or Saturday & Sunday 9:00 AM – 5:30 PM ET.
English: **210-677-0065**
Spanish: **210-677-3784**

Your New CitiBusiness Online Security Token

"OTP 2" button

"OTP 1" button

"Citibank" or "eSig 1" button

Front of Token

Token serial number

Back of Token

Helpful Tips

Your new Token generates One-Time Passwords (OTP) that are valid for only a short period of time. CitiBusiness Online uses these passwords to authenticate you and to help ensure that unauthorized transactions are not processed from your accounts.

- **Token Function Buttons:** Three function buttons are used to generate Token passwords. You don't need to power on the Token before pressing the function button. The function buttons will power the Token on.
  - › Use **OTP 1** for sign on
  - › Use **eSig 1** for wire initiation, when required
  - › Use **OTP 2** for wire approval
- Press the red **OTP 1** button to backspace if you need to re-enter information or turn off the token.
- If you need online help, click the **Green '?'** [?] for more information. The help page will guide you step-by-step.

Registering Your New Token

1. Go to CitiBusiness Online:
   www.citibusinessonline.com

2. Click the Green **'Sign-on'** Button. From the dropdown menu, select **'New User'**, then click **'Enter'**.

3. Before your first sign on, you should have called Customer Service to obtain your Business Code and User ID. Enter into the fields:
   > Business Name
   > Last 8-digits of your Business Code
   > User ID; check **'Save on this computer'**
   > Temporary Password

4. Leave the 'Token' field blank.

5. Then click **'Sign On'**.

6. Review the User Agreement, then click **'Accept'**.

7. Select a new password and enter security information.

8. Click **'Sign On'**.

Now it's time to register your Token.

9. **Enter the 10-digit serial number** found on the back of your Token.

10. Press and hold the red **OTP 1** button.

11. A **6-digit password** will appear in the Token display. **Enter the 6-digit password** into the 'OTP 1 Token password' field.

12. Click **'Submit'**.

You will now be at the CitiBusiness Online Main Menu and can access your account information.

We urge you to register your Token as soon as you receive it. If not registered **within 30 days of issuance**, you will be limited to view-only account access.

When you sign on to CitiBusiness Online, you can still choose to sign on **with** your Token for full menu access or **without** your Token for view-only access to your balances and account activity.

Signing On With Your New Token

1. Go to CitiBusiness Online:
   www.citibusinessonline.com

2. If you checked the 'Save on this computer' box previously, your User ID will be prefilled. **If not, just enter your User ID and Password**.

3. To generate a Token password, press and hold the red **OTP 1** button.

4. A **6-digit password** will appear in the Token display. **Enter the 6-digit password** into the 'Token' field.

5. Click **'Sign On'**.

Initiating Wire Transfer

Depending on the user and transaction-type, you may be required to enter a Token-generated password to complete your transaction.

1. Press and hold the Citibank or **eSig 1** button until a dash displays.

2. Enter the **last 6-digits of the Beneficiary's Account Number*** into the Token keypad. (Enter zeros where spaces, dashes, or non-numeric characters appear in the account number; if less than 6 digits add leading zeros).

3. Press the Citibank or **eSig 1** button again.

4. A **6-digit password** will appear in Token display. **Enter the 6-digit password** into the 'Token' field.

5. Click **'Send Wire'**.

The Security Token enables you to create an **e-signature**, called an **eSig password**, to secure your transaction. An eSig password provides an extra level of security by incorporating specific information about your transaction in the creation of the password. This results in a unique "signature" for that particular transaction.

Approving Wire Transfers

It is good business practice to require both a 'maker' (a wire initiator) and a 'checker' (a wire approver) to submit and approve a wire transfer. Follow these steps to approve wires when dual controls are in place.

1. To select wires for approval, check off the boxes on the far left in the Approval queue.

2. When all desired wires are selected, click the radio dial to **'Approve the Requested Action for all checked items'**.

3. Then, enter your **'static' password**.

4. Press and hold the **OTP 2** button.

5. A **6-digit password** will appear in Token display. **Enter the 6-digit password** into the 'Token' field.

6. Click **'Submit'**.

* For other types of wire entries please see the table on last page.

Fraud Prevention Safeguards

- **PROTECT YOURSELF:** Be aware of non-standard system messages, keep your computer security protection up to date, and do not share your information!

- **ALWAYS** type **www.citibusinessonline.com** directly into your browser and NEVER follow a link to access our site.

- **BEWARE** of any repetitive sign on requests or unusual messages asking for your Business Code or token password.

- **SECURE** your computer with anti-virus and anti-spyware software protection programs and update them regularly.

- **DO NOT** respond to e-mails that appear to be from Citibank asking for business or security information, and NEVER give out your token password over the phone to anyone.

- **CHECK** your account activity frequently to ensure that there are no unauthorized transactions.

- **BE SUSPICIOUS** of any offer or scheme involving wire transfers and cashier's checks.

  If in doubt, or if you spot an unauthorized transaction, immediately call your Citibank representative or call the **CitiBusiness Online help desk** at **800-285-1709**

Token Function Guide **Transaction Type**	**Wire Initiator:** Token button pressed to get Token Password	**Wire initiator (eSig1) Entry:** Up to 6 digits	**Wire Approver:** Token button pressed to get Token Password
Domestic Wire Transfers		**Enter the last 6 digits of the Beneficiary's Account Number.** (Enter zeros where spaces, dashes, or non-numeric characters appear in the account number; if less than 6 digits, add leading zeros).	
Foreign Wire – U.S. Dollar			
Foreign Wire – Foreign Currency, for International Money Transfers	**eSig 1**		**OTP 2**
Foreign Wire – Foreign Currency, with International Check		Enter **whole dollar equivalent amount** (up to 6 digits). If the **whole dollar equivalent amount** is greater than 6 digits, use the first 6 digits. If less than 6 digits, add leading zeros.	

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