Security

Online:

- **128-bit Encryption**

  All information transmitted over is protected by 128-bit encryption Secure Socket Layer (SSL).This prevents information theft.

- **Secured log in using username and password**

  Only registered cardholders using Citibank Online username and password will be able to access their accounts. Under no circumstances will we store a cardholder's username and password locally on his/her computer.

- **Personal Image**

  To ensure you are on the right website, all online cardholders must select your key word or phrase during log-in. This word or phrase is shown as an image. DO NOT continue if this image differs from your chosen one.

- **Automatic Time Out**

  When there is no activity for a certain timeframe, the online site will automatically log-out.

- **ATM Transactions:**

  The ATM PIN is encrypted for the whole duration of the ATM transaction thus ensuring a secure environment for your transactions performed via the ATM.

- **Telephone Banking Transactions through Interactive Voice Response (IVR)**

  The Telephone PIN is encrypted for the whole duration of the telephone session thus ensuring a secure environment for your transactions performed via telephone banking.

  If the Telephone PIN is incorrectly keyed in for 3 consecutive times, the telephone PIN and its corresponding Self-Service Phone Banking Service will be disabled.