



## **Perform transactions with more secure forms of authentication on the Citi Mobile® App and Citibank Online**

As part of our continuous efforts to protect you against scams and provide you with a safe banking environment, we are promoting the use of more secure forms of authentication on the Citi Mobile® App and Citibank Online.

If you are performing transactions

### **1. Via Citibank Online using an Online Security Device (OSD)**

You will only be able to use your OSD to authorise transactions on Citibank Online, starting 21 July 2024. This means that SMS OTP will no longer be sent as a mode of authentication from this date onwards.

### **2. Via Citibank Online using the Citi Mobile® App with enhanced security**

You will be prompted to authenticate your transactions securely by scanning the QR code on screen via the Citi Mobile® App and performing a Biometric or Password authentication.

### **3. Via Citibank Online without an OSD or Citi Mobile® App with enhanced security**

While an SMS OTP will continue to be sent to you as a mode of authentication, you are strongly encouraged to register for enhanced security on the Citi Mobile® App which allows you to proceed with authorising your transactions seamlessly and securely on your device.

### **4. Via the Citi Mobile® App**

If you have registered for enhanced security, there will be no change to how you perform your transactions currently.

However, if you have not registered for it, you are strongly encouraged to register for that on the Citi Mobile® App, for more secure transactions that do not require an SMS OTP.