Protecting the privacy and security of client information is a top priority at Citi. Citi's Secure Email Program allows us to send encrypted email to our customers, business partners and other external parties. Encrypted Secure Email protects Citi and client information from unauthorized viewing or malicious intervention.

Citi provides several options for Secure Email:

- **Secure PDF** is used by most Citi customers and external partners and is an easy and convenient way to exchange secure email with Citi.

- For those who prefer or require other email encryption methods, Citi offers three other options for the delivery of secure email: **Web Pull**, **S/MIME** and **PGP.**

When you initially register to receive Secure Email from Citi, you will be set up with the Secure PDF option. Once registered for Secure Email, you can change your delivery method to S/MIME or PGP.

Secure PDF delivers email to your regular email inbox as a PDF document that you open by entering a private password. No encryption software is required.

Page 2

Web Pull delivers encrypted email to your account on the Citi Secure Webmail Center. No encryption software is required.

Page 6

S/MIME uses encryption functionality that is built-in to some email clients (such as Microsoft Outlook) to send and receive encrypted email.

Page 9

PGP requires the installation of encryption software based on Open PGP standards and uses a public/private encryption key pair to provide email encryption.

Page 11

Need help with Citi Secure Email? Help is available 24 hours a day:

Call **1-866-535-2504** (inside the United States), or International users can call **1-904-954-6181** **(collect calls accepted)**
Email to secure.emailhelp@citi.com - a response will be sent within 24 hours

See the comparison chart on page 13 for the pros and cons of each of these options.

Secure PDF

Secure PDF delivers secure email to your regular email inbox as a PDF document that you open by entering a private password. No encryption software is required. When you initially register to receive Secure Email from Citi, you will be set up with the Secure PDF delivery method.

To receive Secure Email from Citi, you don't need any special encryption / decryption software. You only need to have Adobe Reader v9.0 or higher installed on your computer, which will allow you to open and view files in PDF format. Here's how it works:

- *When a Citi representative sends the first Secure Email to you*, you will receive an email from Citi with a link to a registration site where you need to set up a Secure PDF password. See *Completing the One-Time Registration Process – Setting Up Your Secure PDF Password* below for complete details.

- *Once you have completed the initial registration process and set up your Secure PDF password*, Secure PDF email messages are sent directly to your regular email account. Simply click to open the attached file and enter your Secure PDF password. The email from the Citi representative opens as a PDF document. *See Receiving a Secure PDF Message below for complete details.*

- Note for Macintosh/iOS/Android/Blackberry Users: If the user is reading their email in a webmail program (using a browser), then clicking the PDF attachment to open it will use the native PDF viewer built-in to the browser. Adobe Reader will not be used automatically. The user needs to save the PDF attachment first to their local computer, and then open it in Adobe Reader.

Completing the One-Time Registration Process – Setting Up Your Secure PDF Password

The first time a Citi representative sends you a Secure PDF, you will receive an email from citi.securemail@citi.com with the subject line "You have a new encrypted PDF message from <sender>" Click the link in the message to the Citi Secure Email Center.

English (United States) | **français (France)** | **中文 (中国)** | **中文 (台灣)** | **español (España)** | **русский (Россия)** | **日本語 (日本)** | **Deutsch (Deutschland)** | **português (Brasil)** | **Nederlands (Nederland)** | **français (Canada)** | **čeština (Česká republika)** | **Ελληνικά (Ελλάδα)** | **עברית (ישראל)** | **polski (Polska)** | **română (România)** | **Türkçe (Türkiye)** ⇑

Citi Secure Email Center

citi®

happe@echoworx.com has sent you an encrypted PDF message via Citi Secure Email Center. You must select select a password for the Secure PDF file before it can be delivered. Once you select a password, this message and all future encrypted PDF messages will be delivered directly to your inbox. You have **3 day(s) left** to collect this message before it expires.

Subject : (secure) Sample secure email
Sent : January 12, 2015 9:49:23 PM, GMT+00:00
Importance: Normal
Expires : January 15, 2015 9:49:26 PM, GMT+00:00

Click here to select a Secure PDF Password

Help is available 24 hours a day by calling 1-866-535-2504 (inside U.S.) or International users call 1-904-954-6181 (collect calls accepted) or by email at secure.emailhelp@citi.com.

If you do not see an HTML-formatted email above, copy and paste the link below into your browser:

Clicking the link to the Citi Secure Messaging Server will take you to a registration site where you set up your Secure PDF password.

Follow the screen instructions to create your password and click **Apply**.

Important Note: Be sure to retain this password, as you will need it on an ongoing basis to open any Secure Email messages you receive from Citi.

You will need to complete the registration process within 72 hours of receiving the registration email from Citi. Otherwise, the Secure PDF message expires and you will need to contact the Citi representative to resend the message and reinitiate the registration process.

Installing Adobe Reader
You need to have the PDF viewing software Adobe Reader v9.0 or higher installed on your computer in order to be able to open your Secure PDF Email messages from Citi.

Adobe Reader is included as standard software on most new PC desktops. If it's not already installed on your computer, you can download it free of charge by going to http://adobe.com/reader. Simply select your operating system and click the **Download Now** button.

Note for Macintosh/iOS/Android/Blackberry Users: The native PDF reader installed can open the Secure PDF files. However if the original email from the Citi sender had any attachments, they

are not visible in the Secure PDF. Only Adobe Reader will display attachments inside the Secure PDF. Hence to see the attachment within the email, you will need to download and install Adobe Reader.

Receiving a Secure PDF Email

After you have completed the one-time registration process and set up your Secure PDF password, whenever a Citi staff member sends you a Secure Email, you will be notified via an email from citi.securemail@citi.com.
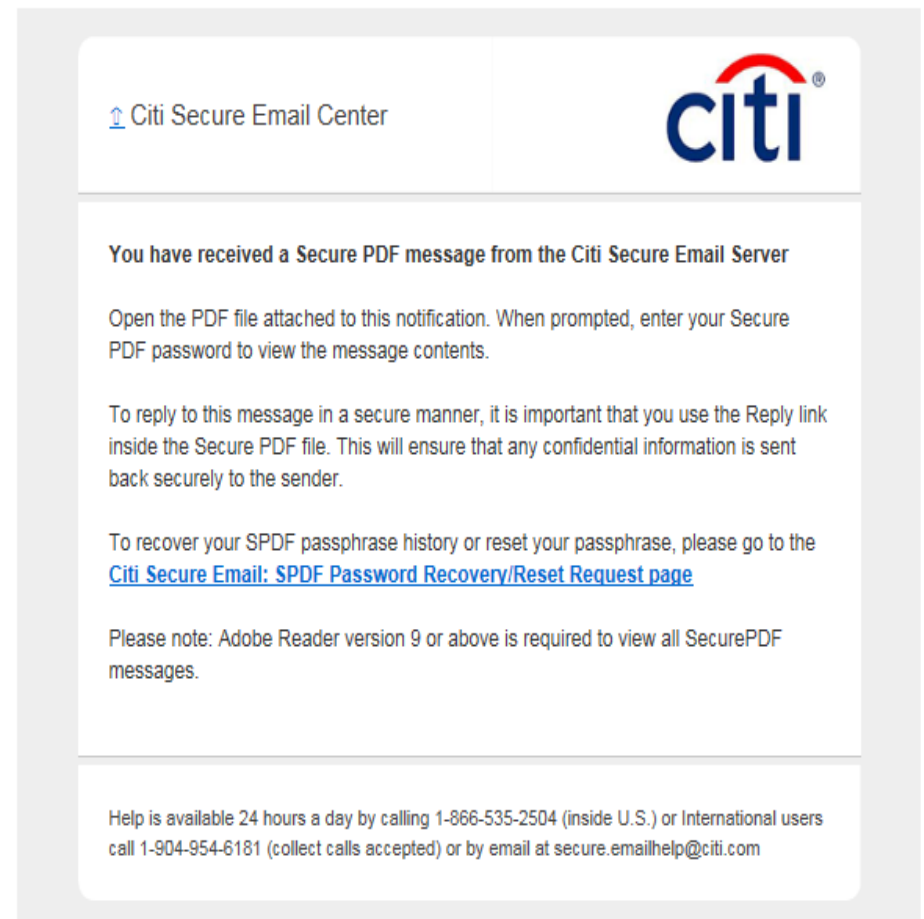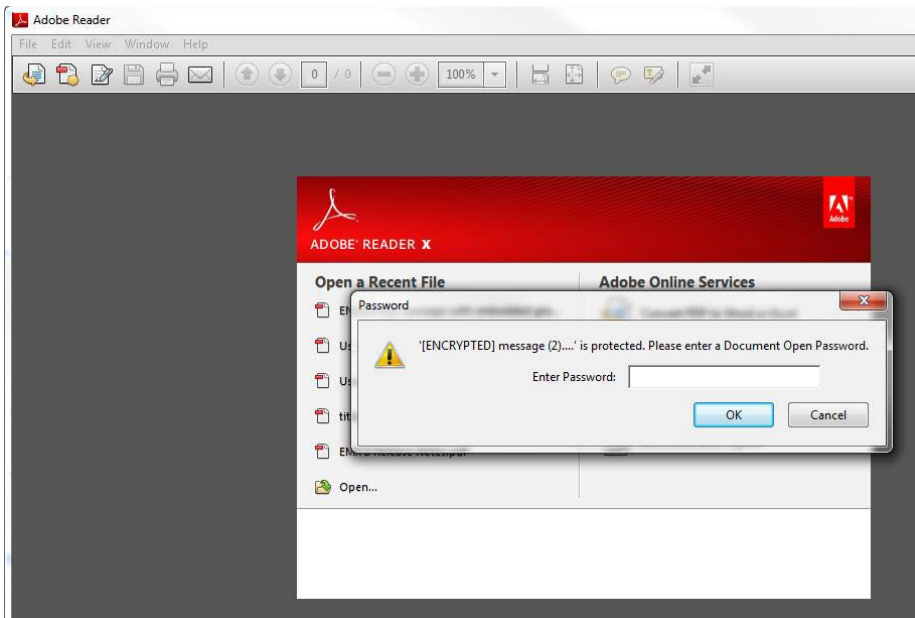
Depending on your email client, the [ENCRYPTED] message.pdf file attachment will appear at the top or bottom of the email..
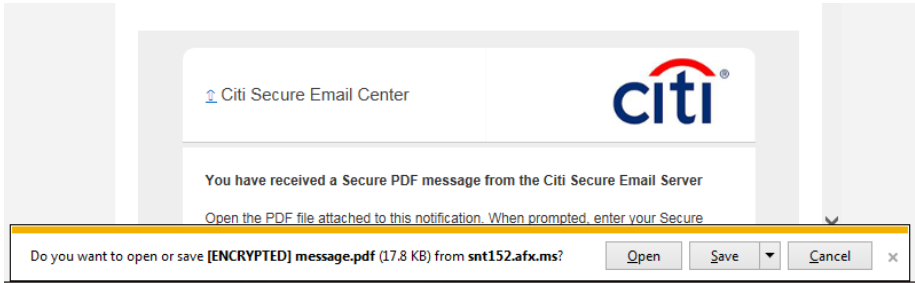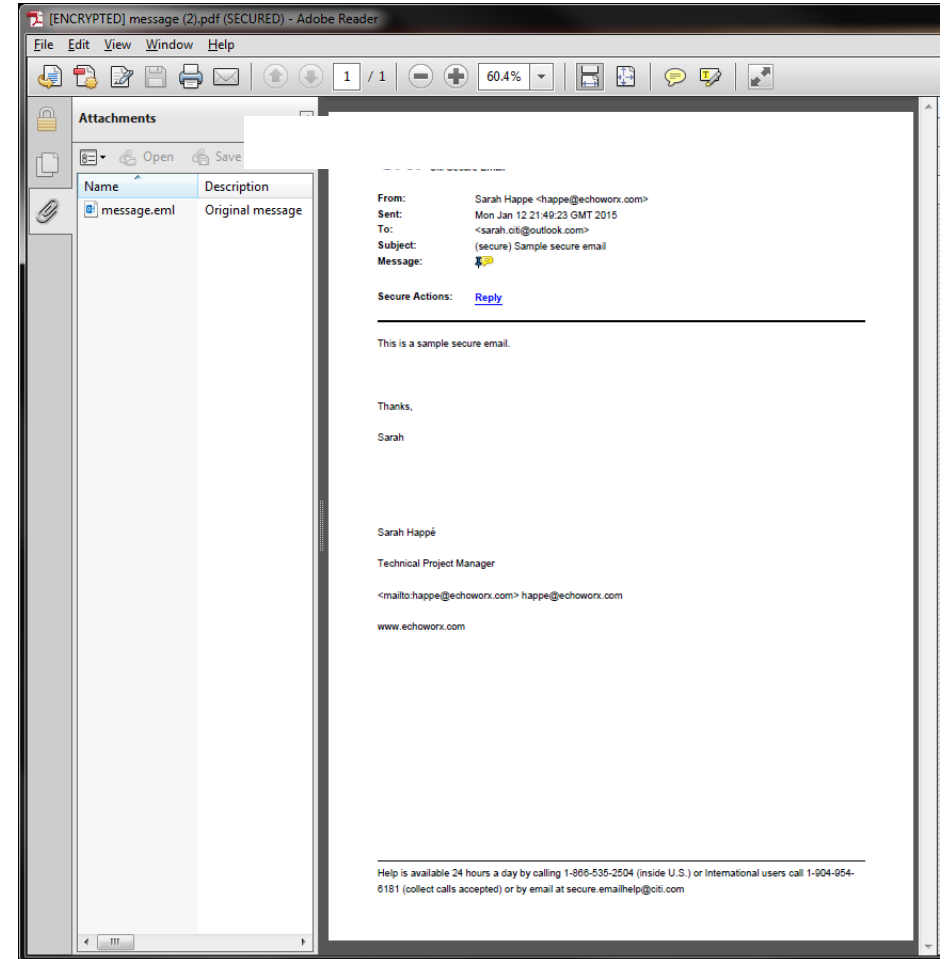

Click the **Open/Save** button (not the **Cancel** button).

Enter the Password you created when you completed the one-time Secure PDF registration process. Then click OK.

The email message from the Citi representative will now open as a PDF document.

If there are any file attachments, such as Word documents or Excel files, they will be listed in the Attachments pane on the left side. Simply double click to open them.

Replying to a Secure PDF Message

To reply to a Secure PDF email, you should always use the **Reply** link within the PDF itself.

When you use the Reply link, your reply message will be sent as a secure, encrypted email, ensuring that the communication, as well as any confidential data contained in it, are sent securely back to the sender.

Password Recovery – If You Forget Your Secure PDF Password

To recover your Secure PDF Password if you have lost or forgotten it, you can access a self-service password recovery/reset function at the Citi Secure Email: SPDF Password Recovery/Reset Request page. (Note: this URL is included at the bottom of every Secure PDF Notification email).

Use your registered Secure PDF email address to log into the SPDF Password Recovery/Reset Request page, and follow the instructions.

If you experience any difficulties using the SPDF Password Recovery/Reset Request page, you can contact the Citi Secure Email Help Desk by phone at 1-866-535-2504 (inside the U.S.), or International user can call 1-904-954-6181 (collect calls accepted), or via email at secure.emailhelp@citi.com. You will receive an email from citi.securemail@citi.com within 24 hours.

You are receiving this email because you started password recovery process.

Below you will find the email address associated with your account and a link to recover your password. This link is valid for **30 minutes**.

Recovery Information

Email: emszhtwspdf@gmail.com

Recover now

If you cannot click the link above, copy & paste the following link into your browser:

https://secureMailCenter.citigroup.com/recoverPsk.html?enterprise=citi

Help is available 24 hours a day by calling 1-866-535-2504 (inside U.S.) or International users call 1-904-954-6181 (collect calls accepted) or by email at secure.emailhelp@citi.com.

Do not reply to this message. This is a system-generated email and all replies will be discarded.

Click on **Recover Now**. The link brings the recipient to the PDF Password Management page, where they can view their PDF password: The current password has no expiration date
Important Note: In order to access Secure PDF emails that you previously received from Citi, you must use the Secure PDF password that was in effect when the email was initially received. You can recover or change your password; however, the changed password can only be used for Secure PDF emails received after the change went in effect.

Frequently Asked Questions

I am not receiving any of the emails from Citi or the emails are showing up in my spam folder.
This can happen if your email system attempts to block spam by not accepting any incoming email unless the sender is known. If your email system is set up this way, you will need to add *citi.securemail@citi.com* to your email address book or contact your email administrator.

I received a message saying that my Secure Email from Citi has expired. What does this mean and what do I do?
You received this message because you did not complete the one-time registration process and set up your Secure PDF password within 72 hours of being notified that you had received an initial Secure Email from a Citi sender. You will need to contact the Citi sender and ask that they resend the message. You will then receive an email notification from *citi.securemail@citi.com* that you must set up a Secure PDF password. You must set up the password within 72 hours. Otherwise, the email from the Citi sender will expire.

I received the notification message to set up a Secure PDF password. However, due to our company's policy that blocks access to the Internet, I cannot get to the registration site where the password needs to be set up.
In this case, you should contact the Citi representative who sent you the Secure Email and ask that they complete the registration process and set up a Secure PDF password for you.

Can I save the Secure PDF email and attachments to my computer without encryption? You can save both the email content and any attachments to your computer without encryption. However, if you close the Secure PDF email without saving it, the email and any attachments revert to the encrypted form and can be reopened only by entering your Secure PDF password.

How can I send a copy of the Secure PDFemail to another recipient?
Ask your Citi representative to send a copy of the Secure PDF email to the other party. That recipient will then need to complete the registration process and set up a Secure PDF password to access the email and any attachments.

Can I use a different email address to receive Secure PDF emails?
A separate Secure PDF email account needs to be set up for each email address at which you will be receiving Secure PDF emails from Citi. Ask your Citi representative to send you a Secure PDF email at the new email address – then follow the process detailed under *Completing the One-Time Registration Process – Setting Up Your Secure PDF Password* on page 2.

I deleted a Secure PDF message but now I need to retrieve it.
If you are not able to retrieve the deleted message in the email environment that you use, you should contact your Citi representative and ask them to resend the message.

Web Pull

Web Pull is a method of receiving encrypted email from Citi where the email is held for you in your own account on the **Citi Secure Email Center**. You will receive an email notification whenever you receive a new encrypted message from Citi. You can then access the email by clicking the link to the Citi Secure Email Center and logging in to your account.

> The **Citi Secure Email Center** is a protected site located inside the Citi network that you access through a secure connection. All messages are stored encrypted within the Secure Email Center and are decrypted only when you open them.

You can use Web Pull without the need for encryption software on your own computer.

Receiving Citi Secure Web Pull Email

Once you have completed the Web Pull registration process, whenever a Citi representative sends you a Secure Email, you will receive a notification email sent to your regular email inbox letting you know that you have a Secure Email waiting for you in the Citi Secure Webmail Center.

1. The recipient receives a notification with a link to open the encrypted message. Click the link in the email to go to the Citi Secure Email Login page. Or, if you don't have the notification email available, you can access the Login page on Citi Secure Webmail Center at this link: https://secureMailCenter.citigroup.com/login.html?enterprise=citi.

You can save the message to your computer to be able to easily access it in the future.

Your Secure Web Pull messages will be retained for 30 days in the Citi Secure Email center where you can access them at any time by logging into your account. After 30 days, the message will no longer be available in the Webmail Center.

Citi Secure Email Center

happe@echoworx.com has sent you an encrypted message via Citi Secure Email Center.

Subject : (secure) Sample Secure Email

Sent : February 20, 2015 5:44:42 PM, GMT+00:00

Expires : March 22, 2015 5:44:48 PM, GMT+00:00

You have **30 day(s) left** to collect this message before it expires.

Click here to open

Help is available 24 hours a day by calling 1-866-535-2504 (inside U.S.) or International users call 1-904-954-6181 (collect calls accepted) or by email at secure.emailhelp@citi.com.

If you do not see an HTML-formatted email above, copy and paste the link below into your browser:

https://m.mobilencrypt.com/login.html?msgUserId=245c6b4c55&enterprise=citi&locale=en_US

2. Enter your email address and Password and click Login.

Citi Secure Email Center

Your Citi Secure Email Center account has been activated. Please enter your email address and password to login.

Select language: English (United States)

Email Address: sarah.webpickup@gmail.com ☐ Remember my email address
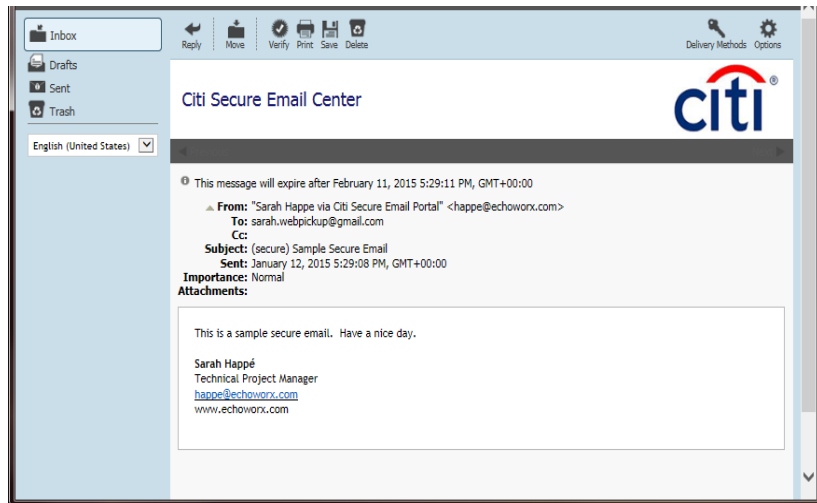
Password: _____ Forgot your password?

Login

Help

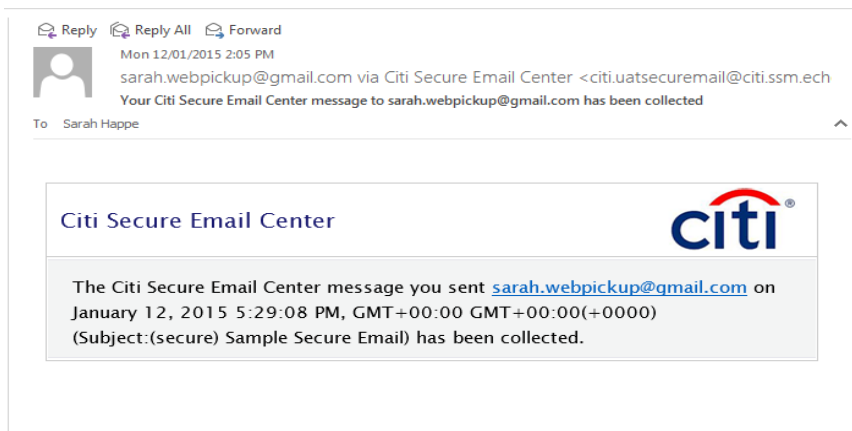By using Citi Secure Email Center, you agree to the terms of the End User License Agreement.

3. The user logs in and reads their message

Read Receipt Notification to the sender

When you have collected the message sent by your Citi contact, the system is set to notify the Citi contact and the following message will be sent to Citi sender

Recovering Your Password

To recover your Secure Webmail Password if you have lost or forgotten it, click on the **Forgot your password** link on the login page for your account on the Citi Secure Webmail Center.

https://secureMailCenter.citigroup.com/login.html?enterprise=citi

If you need further assistance with a lost password, please contact the Citi Secure Email Help Desk by phone at 1-866-535-2504 (Inside the U.S.) or International users call 1-904-954-6181 (collect calls accepted) or via email at secure.emailhelp@citi.com.

Replying to Messages in Your Secure Webmail Account

If you would like to send an encrypted reply to the message you received from your Citi representative:

1. In the Citi Secure Email Center, open the message that you want to reply to.

2. Click **Reply** if you want your message to go to the sender of the original email. Click **Reply-all** if you want your message to go to all the recipients of the email. Note that you cannot add new people to the reply.

3. Compose your reply message. You can add as many attachments as you like to the reply.

4. Click **Send.** Your message will be encrypted and sent.

You cannot create new messages in the Citi Secure Webmail Center – you can only reply to messages you have received.

Managing Messages in Your Secure Webmail Account

The messages in your Citi Secure Webmail account are displayed in the order they were received, with the most recent on top. You can delete messages if they are no longer needed. You can create folders to group your messages. Just select the **Manage Folders** button and add the required folders. Then use the **Move To** button to move messages into folders.

But, remember, messages are only retained in the Citi Secure Webmail Center for 30 days, after which they will be deleted. So if the message is one you plan to refer to later, you should save it to your local computer by clicking the Save icon in the Citi Secure Email Center

S/MIME

S/MIME (Secure / Multipurpose Internet Mail Extensions) is an email standard that provides for the encryption and digital signing of email messages. Some email clients (Microsoft Outlook, Lotus Notes, etc.) have built-in S/MIME functionality. In order to use S/MIME, you must obtain encryption credentials in the form of an individual encryption key / certificate. The certificate can come from an in-house Certificate Authority (CA) or from a public CA.

Getting Started to Exchange S/MIME Secure Email with Citi

You will need an encryption key / certificate in order to use the S/MIME delivery preference with Citi. Specifically, you will need a digital certificate issued by a trusted Certificate Authority (CA). If you don't currently have an S/MIME certificate, you can obtain an acceptable X.509 certificate from a trusted CA such as VeriSign. The certificate can be used with any email system with built-in S/MIME functionality, such as Microsoft Outlook, Outlook Express, Lotus Notes, Groupwise, etc.

To get started to exchange S/MIME email with Citi, you must first be registered with Citi Secure Email and be set up for the Secure PDF delivery method. You can then change your delivery option from Secure PDF to S/MIME.

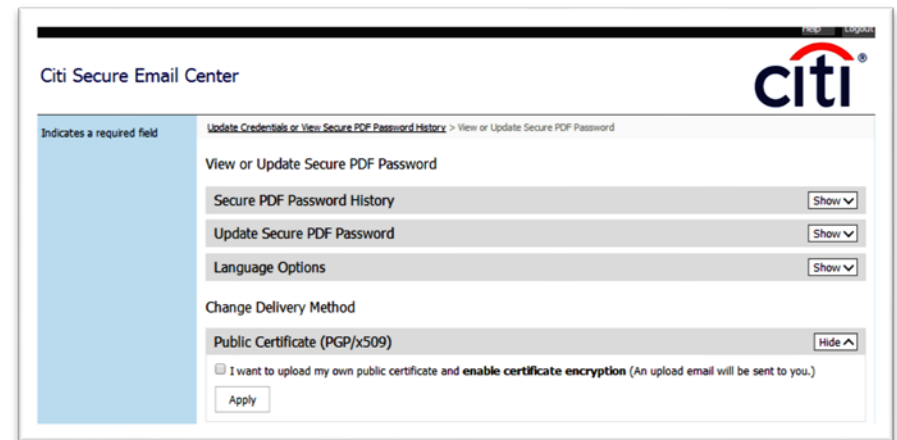- *If you are already registered for Secure Email with Citi and are using the Secure PDF option*:

  Skip to step 1 below.

- *If you have not yet registered for Secure Email with Citi*:

  Ask your Citi representative to send you an initial Secure Email. You will then receive an email from citi.securemail@citi.com with instructions to complete the registration process. (For detailed instructions, see *completing the One-Time Registration Process – Setting up Your Secure PDF Password* on page 2.)

Once you complete the Secure Email registration process, you can change to S/MIME all by yourself using the Delivery Methods section of the PDF Password Management web page.
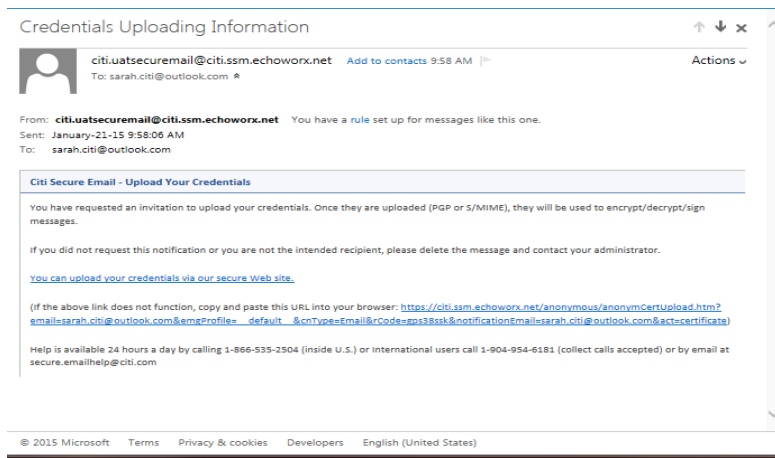
1. Visit the View or Update Secure PDF password page and selects the Public certificate section

2. Check the "I want to upload my own public certificate checkbox, and click the Apply button"

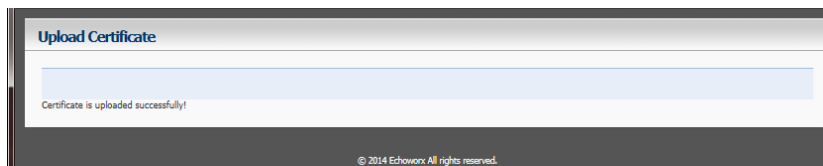3. Confirmation pop-up is displayed on top of the Citi Secure Email Center
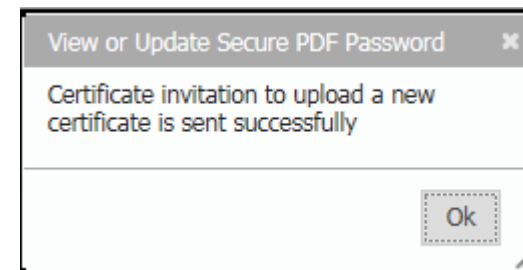
4. You will receive a credential upload invitation email, and you can click the upload link.

5. You will be directed to the certificate upload page to upload your certificate
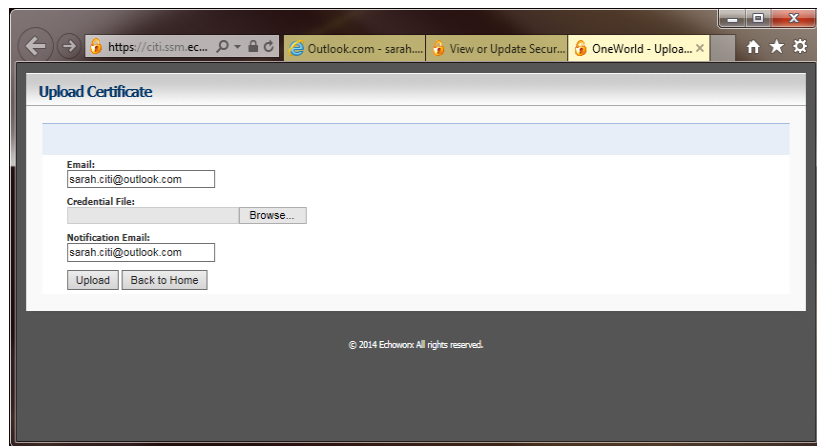
6. When the upload is complete, a confirmation message appears. S/MIME delivery is now enabled.

Alternatively, user can contact the Help Desk at 1-866-535-2504 or 1-904-954-6181 and let the agent know that you want to change your Secure Email delivery option to S/MIME.

If you try to send an S/MIME message to a Citi partner before completing the registration process, your S/MIME certificate will be rejected by the Citi email system. Citi does not accept unsolicited requests to register for S/MIME email. In order for you to exchange secure email, a Citi representative must initiate the process by sending you a secure email, and you must complete the registration process as explained above. If you have completed the registration process and you receive a reply from Citi that your S/MIME credentials are not valid, it could be because you used the Certificate before its validation date – check the date on your Certificate and resend the message on or after that date.

PGP

PGP (Pretty Good Privacy) is an encryption program that uses two digital keys – a public key / private key pair – to protect messages or other information from being read by anyone other than the intended recipient. PGP encryption technology has been standardized as OpenPGP, providing open source standards that are employed in various commercially available PGP-based encryption products.

Getting Started to Exchange PGP Secure Email with Citi

For PGP delivery, you will need PGP-based encryption software and an encryption key pair generated from this software. PGP versions 8.1 and above been verified to work with Citi's encryption system.

To get started to exchange PGP email with Citi, you must first be registered with Citi Secure Email and be set up for the Secure PDF delivery method. You can then change your delivery option from Secure PDF to PGP.

- *If you are already registered for Secure Email with Citi and are using the Secure PDF option*:

  Contact the Help Desk at 1-866-535-2504 (inside the U.S.) or International users can call 1-904-954-6181 (collect calls accepted) and let the agent know that you want to change to the PGP delivery method.

- *If you have not yet registered for Secure Email with Citi*:

  Ask your Citi representative to send you an initial Secure Email. You will then receive an email from citi.securemail@citi.com with instructions to complete the registration process. (For detailed instructions, see *Completing the One-Time Registration Process – Setting Up Your Secure PDF Password* on page 2.)

 Once you complete the Secure Email registration process,

 1. visit the View or Update Secure PDF password page and select the Public certificate section
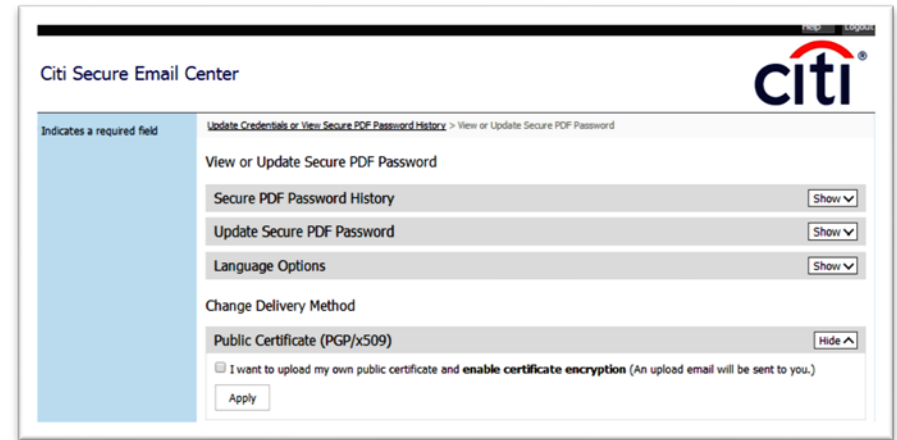
2. Check the "I want to upload my own public certificate checkbox, and click the Apply button"

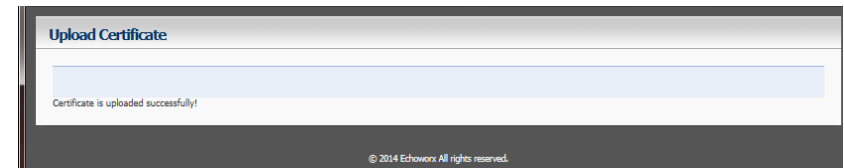3. Confirmation pop-up is displayed on top of the Citi Secure Email Center
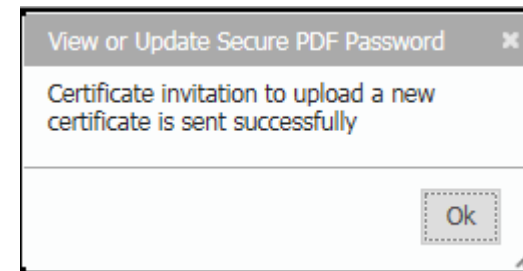
4. You will receive a credential upload invitation email. Click the upload link.
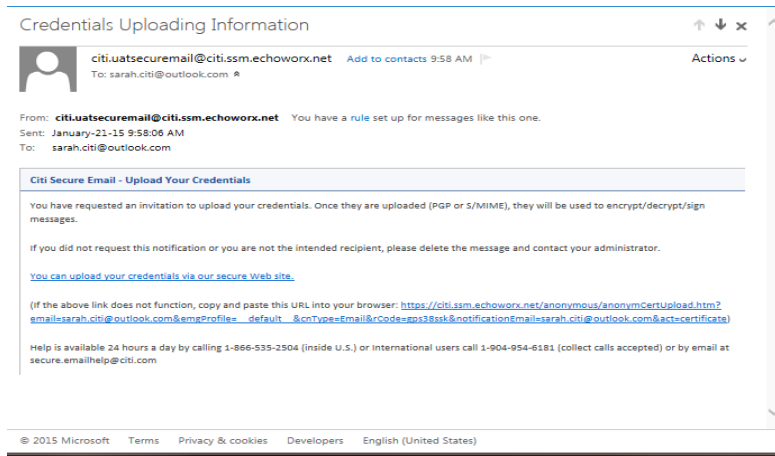
5. You will be directed to the certificate upload page to upload your certificate
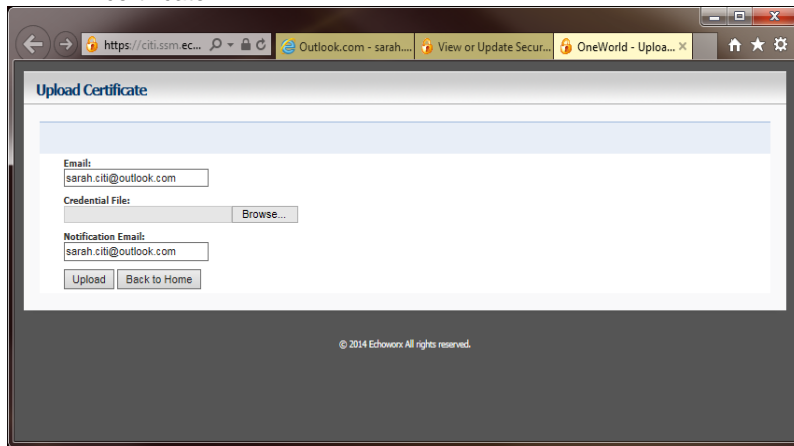
6. When the upload is complete, a confirmation message appears. PGP delivery is now enabled.

If you try to send a PGP encrypted message to a Citi partner before completing the registration process, your PGP credentials will be rejected by the Citi email system. Citi does not accept unsolicited requests to register for PGP email. In order for you to exchange secure email a Citi sender must initiate the process by sending you a secure email, and you must complete the registration process as explained above.

Replying to a PGP Encrypted Message from Your Citi Partner

In order to send encrypted email to a specific Citi partner, you must first receive a PGP message from them. Your PGP software will not be able to send an encrypted message to a recipient until that recipient's public key has been installed into your PGP "key ring."

To collect and install the public key of your Citi partner:

1. Ask the Citi partner to send you a PGP secure email
2. Trust the sender's the public key and import the key into the PGP key ring in your PGP program.

Once you have received and imported the Citi partner's public key, you will be able to exchange PGP encrypted email with that person.

Need help with Citi Secure Email? Help is available 24 hours a day:

Call 1-866-535-2504 (in the United States) or International users can call

1-904-954-6181 (collect calls accepted)

Email to secure.emailhelp@citi.com - a response will be sent within 24 hours; Online support: http://www.citigroup.com/citi/contact.html

Citi Secure Email Options – Pros and Cons

Secure Email Option - Description	Pros	Cons
Secure PDF delivers email to your regular email inbox as a PDF document that you open by entering a private password. No encryption software is required. When you initially register to receive Secure Email from Citi, you will be set up with the Secure PDF delivery method.	Need to complete an initial registration process to set up a Secure PDF password No need for encryption software, only Acrobat Reader Email sent to your regular email inbox, facilitating email retention Password required to open email, which is delivered as a PDF attachment Can Reply to the sender of the email securely	Cannot Reply All or Forward emails Sharing the PDF, for example, by attaching it to an email sent to another party, would require sharing the Secure PDF password with the other party – the password cannot be removed from the PDF
Web Pull delivers encrypted email to your account on the Citi Secure Webmail Center. You will receive an email notification whenever you receive a new encrypted message from Citi. You can then access the email by clicking the link to the Citi Secure Webmail Center and logging in to your account. You can use Web Pull without the need for encryption software on your own computer.	Need to complete an initial registration process to configure your account on the Citi Secure Webmail Center SSL protection when viewing messages and downloading attachments Email attachments can be downloaded over SSL in the original file format and unencrypted	Need to go to a website to access emails. All emails, including files attachments, reside on Citi-managed infrastructure (may not meet email retention requirements) Cannot Reply or Forward emails Messages are deleted after 30 days if no action is taken.
S/MIME (Secure / Multipurpose Internet Mail Extensions) is an email standard that provides for the encryption and digital signing of email messages. Most email clients (Microsoft Outlook, Lotus Notes, etc.) have built-in S/MIME functionality. In order to use S/MIME, you must obtain encryption credentials in the form of an individual encryption key / certificate. The certificate can come from an in-house Certificate Authority (CA) or from a public CA.	Emails and attachments are protected when in transit between sender and receiver Transparency after initial setup – S/MIME email looks and behaves like regular email when sent or received Emails received in the same format as sent Can Reply to All or forward emails	Initial configuration may require local technical support
PGP (Pretty Good Privacy) is an encryption program that uses two digital keys – a public key / private key pair – to protect messages from being read by anyone other than the intended recipient. PGP requires the installation of encryption software based on Open PGP standards.	Emails and attachments are protected when in transit between sender and receiver Transparency after initial setup – PGP email looks and behaves like regular email when sent or received Emails received in the same format as sent Can Reply to All or forward emails	Initial configuration may require local technical support