

Receiving Secure Email from Citi – For External Customers and Business Partners

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 Web Pull, S/MIME or PGP.

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

Call **1-866-535-2504** (in the United States) or **1-904-954-6181**

Email to secure.emailhelp@citi.com - a response will be sent within 24 hours



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.

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

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

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

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See the comparison chart on page 10 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 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.

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

The first time a Citi representative sends you a Secure Email, you will receive an email from ems.securemail@citi.com with the subject line "Choose a Secure PDF Password." Click the link in the message to the Citi Secure Messaging Server.

You must choose a Secure PDF password.
This is an automated message sent to you because [citi member] attempted to send you a secure, encrypted e-mail message. The software chooses a password before you can receive the e-mail message and open its Secure PDF attachment.

Visit the following site: [Citi Secure Messaging Server](#) and choose a password.

Help is available 24 hours a day by calling 1-866-535-2504 or 1-904-954-6181 or by email at secure.emailhelp@citi.com

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

Secure PDF Registration

You must choose a password that will be used to secure your information.

To register your Secure PDF password enter the required information. Click Save to submit your changes.

<p>✳ New Password</p> <input type="text"/>	<p>Password Rules</p> <ul style="list-style-type: none"> ✗ Password must be at least 8 character(s) long ✗ Password must contain an uppercase character ✗ Password must contain a lowercase character ✗ Password must contain a numeric character ✗ Password and confirm password must match ✔ Password cannot contain the email address
<p>✳ Confirm New Password</p> <input type="text"/>	

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

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 v7.0 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 Users: The native PDF reader installed on Macintosh computers will not work with Citi

Secure 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 ems.securemail@citi.com.

▲ You have received a Secure PDF message from the CitiSecure Messaging Server.

Open the PDF file attached to this notification. When prompted, enter your Secure PDF password to view the message contents.

To reply to this message in a secure manner, it is important that you use the Reply link inside the Secure PDF file. This will ensure that any confidential information is sent back securely to the sender.

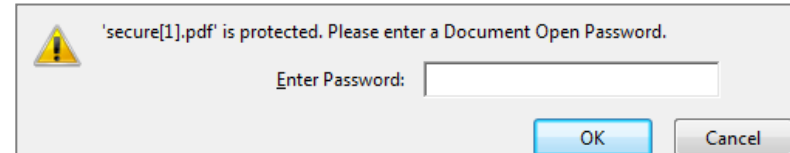
Help is available 24 hours a day by calling [1-866-535-2504](tel:1-866-535-2504) or [1-904-954-6181](tel:1-904-954-6181) or by email at secure_emailhelp@citi.com

Scroll to the bottom of the email message, where you will see an attached **secure.pdf** file.

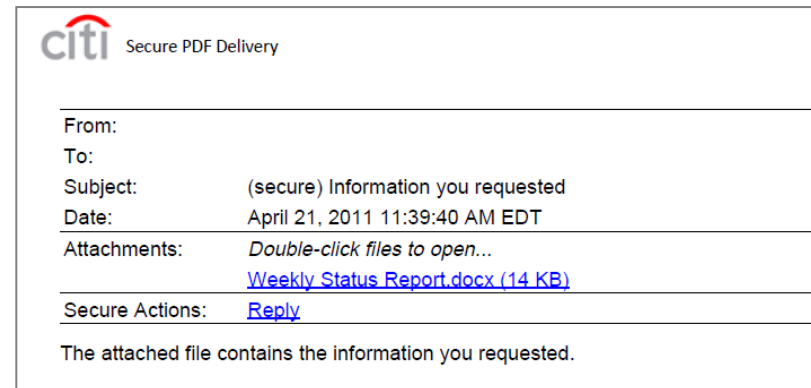


Click the **Download** button (not the **View** button).

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, 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 email itself. There are three places in the message where the Reply link can be accessed:

- In the top right corner of the email notification from ems.securemail@citi.com
- At the bottom of the notification email just below the secure.pdf attachment
- In the Secure PDF email 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, contact the Citi Secure Email Help Desk by phone at 1-866-535-2504 or 1-904-954-6181 or via email at secure.emailhelp@citi.com.

You will receive an email from ems.securemail@citi.com within 24 hours:

▲ Messaging Server secure PDF account information

This is an automated message sent to allow you to manage your Secure PDF password.

Visit the following site: [Citi Secure Messaging Server](#) to change your Secure PDF password or view your Secure PDF password history.

The link above will only be active until: `RecoveryNonceExpiryDate`

Help is available 24 hours a day by calling 1-866-535-2504 or 1-904-954-6181 or by email at secure.emailhelp@citi.com

Click the link to the [Citi Secure Messaging Server](#). You will be able to view your previous password(s) or create a new password.

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 reset or change your password; however, the reset password can only be used for Secure PDF emails received after the reset password 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 ems.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 ems.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.

My Citi representative sent an email message with specific information in the email body, but the message was blank in the PDF when I opened it.

The Citi representative probably sent the message in HTML format, which is not supported in Secure Email. Contact the Citi representative and let them know that the message came through blank and ask them to resend it in plain text format.

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 PDF email 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 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.

The **Citi Secure Webmail 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 Webmail Center and are decrypted only when you open them.

You can use Web Pull without the need for encryption software on your own computer. All you need to do is complete a one-time registration process to set up your Account ID and Password.

Getting Started with Web Pull

To get started with Web Pull, 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 Web Pull.

- *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 or 1-904-954-6181 and let the agent know that you want to change to the Web Pull 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 ems.securemail@citi.com with instructions to complete the registration process. (For detailed instructions, see *Completing the One-Time Registration Process – Setting Up a Secure PDF Password* on page 2.)

Once you complete the Secure Email registration process and set up your Secure PDF password, 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 email delivery option to Web Pull.

Setting Up Your Citi Secure Web Pull Email Account

After you have notified the Citi Secure Email Help Desk that you want to convert to the Web Pull delivery method, you will receive an email from ems.securemail@citi.com with instructions for registering for Web Pull.

1. Click the link in the email to go to the **Citi Secure Email Registration** page.
2. Enter your first and last name and your email address and click **Submit**.
3. Go back to your local email inbox. You will receive two separate email messages from Citi Secure Email (ems.seuremail@citi).
 - An email containing your new Account ID
 - An email with your temporary password

Note: If you do not receive these emails, it may be because 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 ems.securemail@citi.com to your email address book or contact your email administrator.

4. Click the link in the emails to go to the **Citi Secure Email Login** page.
5. On the login page, click **Sign in to Citi Secure Email** and use your Account ID and your temporary password to log in.
6. Follow the prompts to set up your account with your own private password on the **Password Change Request** page and click **Change Password**.

The email sent to you by the Citi representative now displays in clear text.

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. 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://securemailserver.citigroup.com/webmail>.
2. Enter your Account ID and Password and click Login.
You will then see a list of Secure Email messages.
3. Click on the message to read it in clear text.

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 Webmail Center messages 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.

Recovering or Changing Your Password

To recover your Secure Webmail Password if you have lost or forgotten it, contact the Citi Secure Email Help Desk by phone at 1-866-535-2504 or 1-904-954-6181 or via email at secure.emailhelp@citi.com. An email from ems.securemail@citi.com will be sent to you with a link to recover your password.

You can change your password at any time by clicking the **Change Your Password** link on the Login page for your account on the Citi Secure Webmail Center. You will need to enter your Account ID, your old password and your new password and then click **Change Password**.

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 Webmail Center, open the message that you want to reply to.
2. Click **Reply** or **Reply All** if you want your message to go to all recipients of the original email. Note that you can reply only to the sender and other recipients of the original email – you cannot add new people to the reply.
3. Compose your reply message. You can add a single attachment 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 copy it and store it, in clear text, in your own environment.



S/MIME

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.

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:*

Contact the Help Desk at 1-866-535-2504 or 1-904-954-6181 and let the agent know that you want to change to the S/MIME 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 ems.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, 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.

Configuring Trust for Citi Certificates

In order to exchange S/MIME email with Citi, you must “configure trust” for the certificate presented by each Citi sender with whom you exchange S/MIME email.

Deciding whether or not to trust a certificate you receive is an important security decision. You may wish to review this matter with your own IT or security personnel.

To configure trust for your Citi partner's certificate:

1. Open the encrypted and signed message from the Citi user.
2. Click the **Digital Signature** icon and click **Details**.
3. Click **View Details** and then click **View Certificate**.
4. Click **Trust**.

You are now set up to trust the Citi EMS proxy certificate for this person. You can also trust the underlying Citi EMS certificate in the same way. Once you have configured trust for your Citi partner's certificate, you will be able to exchange PGP encrypted email with that person.

You will need to repeat this process for each of the Citi partners with whom you exchange S/MIME secure email.

Note: You should be aware that Citi has not yet published a Certificate Policy (CP) statement for this application, nor has a Certificate Revocation list (CRL) been made available. A Citi CP and CRL are expected to be available soon.

Sending a Secure Reply to an S/MIME Email from a Citi Partner

Once you receive an S/MIME encrypted email from a Citi sender, in order to send an encrypted S/MIME reply, you will need to add the sender's public encryption key to your contact list in your email client. If you use Microsoft Outlook, follow these steps:

1. Open the digitally signed message from the Citi sender.
2. Right click the name in the **From** box and then click **Add to Contacts**.
3. If you already have a contact entry for this person, select **Update new information from this contact to the existing one**.
4. To view the certificates for a contact, in the Contacts folder, double-click the person's name to open the contact and then click the **Certificates** tab.

If you use an email client other than Microsoft Outlook, contact your email support group for detailed procedures to make the sender's digital signature available for sending secure messages.



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 have 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 or 1-904-954-6181 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 ems.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, 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 PGP.

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.

Submitting Your PGP Keys to the Citi EMS Administrator

As a first step in setting up PGP as your Secure Email delivery option, you will receive a “harvest” request from the Citi EMS Administrator to submit your PGP keys. You will need to send a reply to this email with your PGP public key attached. The basic steps for doing this are listed below.

1. Create a PGP key file:
 - a. Open **PGP keys**.
 - b. Right click on your public key and select **Export**.
 - c. **Save** the file.
2. Send the PGP key file to the Citi EMS Administrator:
 - a. Open the request email from the Citi EMS Administrator and click the **Reply** button.
 - b. Attach the PGP key file created in Step 1 to your reply to the Citi EMS Administrator and click **Send**.

These steps may vary depending on the setup of your email or PGP keys. For example, if you don't see an Export button as an option when you view your keys, you can detach and save a copy of your key in a PGP-compatible ASCII format and attach it to the reply message. Contact your email administrator or review your PGP manual for specific instructions that apply to your PGP software.

Note: If you revoke your PGP key, contact the Citi Secure Email Help Desk at 1-866-535-2504 or 1-904-954-6181. Your Citi EMS account associated with the revoked key can be deleted, and you will be able to create a new account by responding to the “harvest” request that will be sent to collect your new key.

Sending a PGP Encrypted Message to Your Citi Partner

In order to send encrypted email to a specific Citi partner, you must first collect that person's public key. 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 (this will ensure that the Citi partner's PGP keys get installed in Citi's EMS system).
2. Send an email message to ems.securemail@citi.com with “get <email address of Citi partner>” in the subject line. For example: “get john.doe@citi.com.”
3. You will receive an email from ems.securemail@citi.com with the Citi's partner's public key. Detach 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.

You will need to repeat this process for each of the Citi partners with whom you exchange PGP secure email.

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

Call **1-866-535-2504** (in the United States) or **1-904-954-6181**

Email to secure.emailhelp@citi.com - a response will be sent within 24 hours

Citi Secure Email Options – Pros and Cons

Secure Email Option - Description	Pros	Cons
<p>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.</p>	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Cannot Reply to 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
<p>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.</p>	<ul style="list-style-type: none"> 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 Can Reply to All 	<ul style="list-style-type: none"> 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 forward emails
<p>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.</p>	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Initial configuration may require local technical support
<p>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.</p>	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Initial configuration may require local technical support