PROTECTING YOURSELF FROM UNAUTHORISED USAGE OF YOUR CREDIT CARD

Citibank would like to inform all Citibank Credit Cardholders that in our efforts to protect you from unauthorized usage of your credit card, we will be introducing a One-Time Password (OTP) for all online purchases from 15th March 2012. The OTP is an additional layer of security to provide you with greater protection when making online purchases.

How does the OTP work?
Just when you are about to conclude your online purchase, a pop-up screen will appear (refer to the illustration below) prompting you to key in the OTP. The OTP will be sent to your mobile phone number registered with us. Once the OTP is correctly entered, your purchase should then be successfully completed. Note that a new OTP is generated every time you perform an online purchase.

![OTP Illustration](https://secureverificationuat.apac.citibank.com)