

CitiDirect® Mobile Token

Frequently Asked Questions

Overview

- 1. What is CitiDirect® mobile token?**

This is a new login credential available on the CitiDirect mobile app that enables users to login to CitiDirect® desktop and mobile.
- 2. Why should I try it?**

Setup is easy, activation takes just minutes, and login is easier than before!
- 3. Will I be able to continue to use my SafeWord card/MobilePASS or any other CitiDirect credential?**

Yes. Existing users can keep using their existing CitiDirect credentials after they activate the mobile token.
- 4. Can a new CitiDirect user be created with multiple credentials, e.g., MobilePASS, mobile token, and SafeWord card?**

New CitiDirect users can be created/provisioned with:

 1. Mobile token only
 2. MobilePASS only
 3. MobilePASS and SafeWord card
 4. SafeWord card only

Users with the above credentials can also activate biometrics authentication if enabled by their Security Managers. In some cases, clients may have biometrics pre-selected by Citi Handlowy to help with the setup of convenient and secure login experience with biometrics.
- 5. Will this new login method be available for CitiDirect users in China?**

No; however, users in China can use the similar token referred to as China mobile token.
- 6. Is a data/Wi-Fi connection required to activate the mobile token?**

Yes.
- 7. How is CitiDirect mobile token different from MobilePASS?**

CitiDirect mobile token is a new, upgraded mobile token for CitiDirect desktop and mobile app login. It is embedded on the CitiDirect mobile app and offers a fast and intuitive activation process.

8. Are there any changes to the security procedures for this new CitiDirect mobile token?

No. The existing security procedures that are currently in place relating to mobile application based soft tokens will continue to apply with respect to the CitiDirect mobile token; nothing has changed in this regard.

9. Am I able to use multiple tokens for different client definitions on one mobile device?

Yes; however, each activation requires the user to create a new passcode.

Setup – Security Managers

1. How do I set up my users for this login method?

The CitiDirect mobile token is available in approved markets, including Poland. If enabled for a particular country and client definition, Security Managers (maker/checker) can go to **“Self Service/Users & Entitlements/Users/All Users”** and add this new credential by selecting **“Mobile Token”**.

2. Can existing users request this new login method through CitiDirect?

Yes – provided that your organization’s **“Client Preferences”** are enabled to **“Allow Users to Request Mobile Token”**. This option can be found under **“Self Service/Client Settings/Client Preferences-New/All Client Preferences/Global”**.

Once **“Allow Users to Request Mobile Token”** is enabled, *existing* users may:

- Log into CitiDirect on their laptop, go to **“My Settings /Authentication”** and request this new login method or tap the **“sign up”** button upon logging out of CitiDirect. To learn more, please see the Security Manager guide.
- Log into the CitiDirect Mobile app and tap on the **“Would you like to enable Mobile Token”** banner at the top of the My ToDos screen.

Note: if your organization’s **“Default Credential Type”** is set to **“Mobile Token”**, the **“Allow Users to Request Mobile Token”** client preference will automatically be selected. Security Managers (maker/checker) can always uncheck the **“Allow Users to Request Mobile Token”** client preference to disable the user self-request option if it is no longer desired.

3. Can users in my organization use mobile token for login with limited access to the mobile app?

Yes. This can be restricted in **“Client Preferences”** or the **“All Users screen”**. Please see the Security Manager Guide for details.

4. When must I approve users’ self-request for the mobile token?

- *Existing MobilePASS* users can request the mobile token without Security Managers’ approval. An email notification will be sent to Security Managers when users request mobile token.
- *Existing SafeWord card and/or Biometric Authentication* users who are not also MobilePASS users will require a Security Manager’s approval before enablement.

5. Can Citi Handlowy enable “Allow Users to Request Mobile Token” so that as a Security Manager I don’t have to?

Yes, in some cases, clients may have this option pre-selected by Citi Handlowy to help with the transition to the upgraded mobile token.

Note: Security Managers (maker/checker) can always uncheck the “Allow Users to Request Mobile Token” client preference to disable the user self-request option if it is no longer desired.

6. After upgrading to the mobile token will any of the user’s entitlements change within CitiDirect?

No, all user entitlements remain the same.

Setup – Users

1. How do I download the CitiDirect mobile app?

- Go to the Google Play™ or the Apple® App Store®
- Search for “citidirect”
- Download the app

2. What mobile operating systems do this mobile token support?

The CitiDirect mobile app, including the new mobile token, works on the iOS and Android mobile operating systems and is compatible with versions iOS 12 and above, and Android 7 and above.

Activation

1. How will I get my activation details?

- You will receive an email with a QR code, a numeric activation code, and activation instructions.
- During the activation process, you must enter a one-time verification code sent by SMS or Voice call.

2. Can I activate from my computer?

No. Activation happens on the mobile phone.

3. I received the activation email – how long is the QR code valid?

The QR code is valid for 10 calendar days. This period begins once the email has been sent (e.g., if the email was sent on January 1, the code will expire on January 11). Users can now re-activate the expired code during the activation process by selecting “Send New Activation” on the Mobile app. This is only possible within 60 days from initial activation.

For assistance, contact your Security Manager or CitiDirect Technical Support Representative.

4. What happens if I cannot find my activation email containing the QR code and activation instructions?

First, check all folders of your mailbox, including spam/junk.

If you still cannot locate the email, it can be resent in one of the following ways:

1. Users can request the activation email to be resent by inputting their user ID into the CitiDirect Mobile app, tapping "YES" when asked if they want to proceed with activation, then by tapping on the "Resend" link.
2. Your Security Manager can re-activate the mobile token from CitiDirect and you will receive an activation email.
3. Existing MobilePASS/SafeWord card users can request the activation email by logging into CitiDirect on their computers and going to "MySettings/Authentication/Reactivate". Note: the "Allow Users to Request Mobile Token" box must be enabled in "Client Preferences" in order to take advantage of this option.

5. What should I do if I do not receive an SMS with a one-time verification code when requested?

After 60 seconds, you can request another one-time code. If no SMS is received after the second attempt, you may request a voice call.

6. What should I do if I still do not receive the SMS/Voice one-time verification code after requesting it?

Contact your Security Manager – they can generate the one-time verification code for you.

7. Can I copy/paste the code from the SMS into the screen?

Yes. You may copy/paste the one-time code.

Re-activation

1. How do I re-activate the mobile token if I lost my email, forgot the passcode, or changed my device?

- Security Managers can re-activate the mobile token.
- Existing MobilePASS/SafeWord card users can log into CitiDirect and reactivate if "Allow Users to Request Mobile Token" continues to be enabled in "Client Preferences".

2. Can I re-activate MobilePASS if I have both: MobilePASS and Mobile Token?

Starting from November 19, to support the transition for existing MobilePASS users, MobilePASS reactivation will no longer be available for clients enabled with Mobile Token. Users will be assigned with Mobile Token as a new login credential instead of reactivating MobilePASS.

3. What should I do if I mistakenly delete the CitiDirect mobile app from my phone?

Go to the Apple App Store or Google Play Store, search for "CitiDirect" and you can re-download the app. Then contact your Security Manager for a new re-activation code. You may also login to CitiDirect with an alternative credential (i.e. biometric or MobilePASS) and reactivate in "MySettings".

4. How do I change my mobile number before I re-activate Mobile Token?

- Security Managers can update your phone number on your behalf.
- Existing users can also log into CitiDirect and update their mobile number by selecting: Settings/Authentication/Mobile Country Code/Telephone. Once submitted, a Security Manager will need to authorize the change before it goes into effect.

Login

1. How do I log into CitiDirect on my computer using this new login method?

- Go to the CitiDirect homepage
- Input your CitiDirect User ID and tap Continue.
- If prompted, enter Password.
- Once you see a QR code on screen, open the CitiDirect mobile app on your mobile phone, tap “Desktop Login” and then enter the passcode.
- Point your mobile phone’s camera at your computer screen to scan the QR code. Once the scan is successful, you’ll see a response code on your phone.
- Input this response code into the login screen and tap continue.

2. How do I log into the CitiDirect mobile app on my mobile device using this new login method?

- After you’ve successfully activated, open up the mobile app.
- Tap the Mobile Login button.
- Input your passcode – for those who have enabled biometrics authentication, you can authenticate here.

3. If I log into CitiDirect using the mobile token, how will I re-authenticate?

For users logging into CitiDirect on their computers, they will re-authenticate by scanning the QR code.

For users logging into CitiDirect on their phones, they must input their mobile token passcode to proceed.

4. How do I log into the desktop using my SafeWord card or MobilePASS on the desktop if for some reason I cannot use mobile token?

1. On your desktop, you should select the “Can’t scan” option.
2. On your mobile phone, you should select the “Use other token” option.

Security

- 1. Does activation require a lock on my phone?** Yes. You cannot activate the mobile token without a phone lock securing your mobile device.
- 2. As a Security Manager, can I deactivate a user?** Yes. Security Manager may deactivate users or remove this new login method in CitiDirect/Self Service.