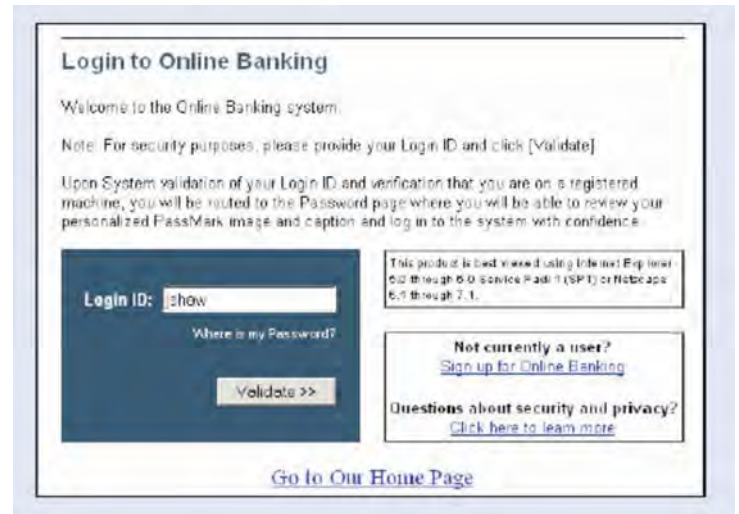




ADVANCED AUTHENTICATION Quick Reference Guide Existing Internet Banking Users

Step 1: Upon first login with the new Advanced Authentication product, you will be asked to enter your current Online Banking User ID only, on the login screen. Once you enter your current User ID, simply click “Validate” to proceed.



Step 2: The next screen will only appear the first time you login to the new system. You will be asked to enter your existing Online Banking password and click the “login” button.

Step 3: This screen will ask you to select or upload an image that will become your unique PassMark. You can view the images by selecting a category from the “Choose an Image” drop-down box. Simply select the desired image by clicking on the link below, “Select Image”. The image will appear in the box labeled “Your Passmark”. Here, you should click “Accept Image” to proceed.



Step 4: The next screen asks you to name your image as well as select and answer 4 challenge questions. Each field must be unique and consist of anywhere from 6 to 30 characters. Once complete, simply click “Preview”. You will then be asked to review and confirm the information. You can click “Go Back” to make changes or “Finished, - Login to enter Online Banking”.

Each time you log into Online Banking from a different computer, you will be asked if you wish to register it. Registration of a PC means that the characteristics of the machines are being logged to the database.

The screenshot shows the 'Set Up PassMark' interface. At the top, it explains that the PassMark consists of an image and a caption. The 'Login ID' field contains 'jshaw'. The 'Your PassMark Image' section shows a picture of oranges with a 'Change Image' link and a 'What is PassMark?' label. Below this, the 'Your Image Caption' field contains 'found Name'. The 'Challenge' section includes four questions: 'What is your father's middle name?' (Answer: William), 'What is the name of the first company you worked for?' (Answer: ACME, inc), 'What was the name of your High School?' (Answer: St. Petersburg), and 'What is your maternal grandmother's first name?' (Answer: Cathlene). At the bottom, there is a radio button selection for 'This is a Personal Computer, Register It' (selected) and 'This is a Public Computer, Don't Register It'. A 'Preview' button is located at the bottom right.

The screenshot shows a login screen with the heading 'Please review your personalized PassMark to ensure your security. After you have verified your PassMark, you can provide your password information with confidence.' Below this, it says 'If the PassMark that displays is not yours, click the Incorrect PassMark link below.' On the left, there is a 'PASSMARK' image of oranges with a 'Change Image' link. To the right, the 'Login ID' field contains 'jshaw' with a 'Not Your Login ID?' link below it. The 'Password' field is empty with a 'Why is the Password here?' link below it. A 'Login >>' button is at the bottom right. At the very bottom, there is a copyright notice: 'Copyright © 1997-2005 Citicorp All rights reserved.'

Step 5: Each time you log in after the initial setup, you will be asked to enter your User ID as shown in Step 1. You will then get a screen where you will enter your password while being able to validate your unique PassMark. You may also be asked challenge questions based on the computer that you are using to access Online Banking.