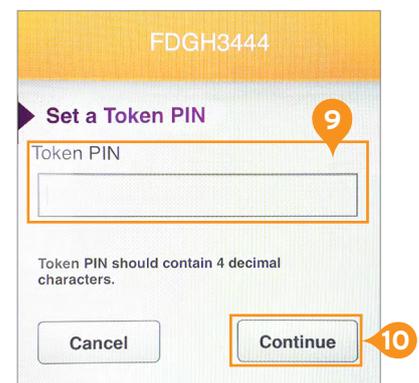
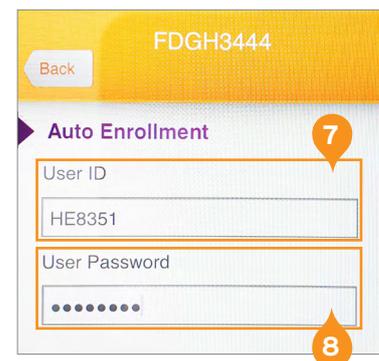
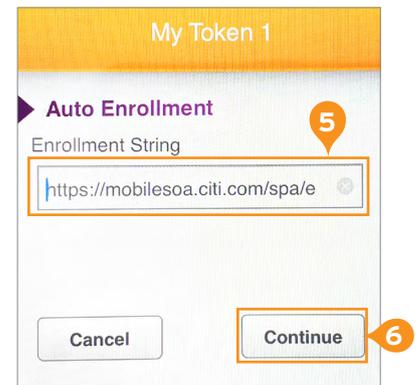
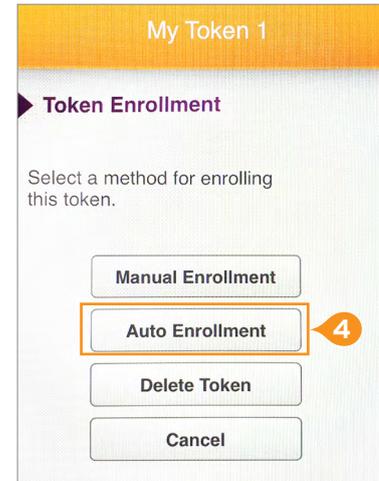


How to activate access to CitiDirect BE® using MobilePASS method

1. Before you open MobilePASS for the first time, please make sure that you have:
 - your **login ID** from the first activation email message (e.g. Alco2233 or mg3412),
 - 8-character activation code, you will find the first 4 characters in the second activation email message and the last 4 characters in the text message, and if you already have access to CitiDirect BE via a hardware token, the password to the MobilePASS application will also be available in My Settings after logging in,
 - prepare your own 4-digit **PIN** you will set in the application.
2. Download the **Safenet MobilePASS** application from an application store available on your device.
3. Tap the application icon to start the activation process. You will see the window **Token Enrollment**. We are creating a default token named **My Token 1**.
4. Touch **Auto Enrollment**.
5. You will be asked to enter the URL address of the portal. Enter: <https://mobilesoa.citi.com/spa/enroll>
6. Select **Continue**.
7. **USER ID** enter the correct **login ID received** by e-mail e.g. KH4531 or mztr4467.
8. **User Password** - enter, together, the two parts of the activation code (from email and text messages) and make sure to properly use upper or lower case characters.
9. Set your **PIN** - it consists of 4 digits. This **PIN** protects your token.
10. Click on **Continue**.
11. Again, enter the same **PIN** and click on **Continue**. From this moment on, every time you are starting the application, you will have to enter your **PIN**. The window **Token Authentication** will be displayed, which means the configuration of your MobilePASS token is complete.
12. Close the application.



Logging in to CitiDirect BE using MobilePASS

1. In a browser (on a computer), open the CitiDirect BE login page <https://portal.citidirect.com>.
2. Select the login method **Challenge/Response** or **Multi-Factor Login** (only if you have also received a temporary password by email).
3. Enter the login ID and click on **Continue**. A challenge code will be displayed on the CitiDirect BE login screen.
4. Open the **SafeNet MobilePASS** application on your phone.
5. Select the correct token (the application may contain more than one token).
6. Enter your **PIN** in the Token PIN field.
7. Enter the **challenge code to SafeNet MobilePASS** on your phone.
8. A response code will show up that you should enter in the field **Response** on the CitiDirect BE login page. If you have selected **Challenge/Response**, click on **Log in**. And if you have chosen **Multi-Factor Login**, you will be asked to enter the password to complete the login process.
9. After you are logged in, you will be asked, only once, to set **Safety Questions**. They are to protect your access from potential unauthorized login.

Note: After you have changed your device (smartphone or tablet), you have to download the application again, obtain new activation codes (they can be generated by the CitiDirect BE Helpdesk Team or a Security Manager of the system) and set the token again.

Note: The application is absolutely safe and its installation on a phone creates no risk of disclosure of any data.