



## Online Authorisation Code

What is Online Authorisation Code?

Online Authorisation Code (OAC) is a 6-digit code used to authorise every payee for whom you wish to transfer funds, pay Credit Card bills or issue DDs. This will come into force on Citibank Online from November 2006.

Why Online Authorisation Code?

The Online Authorisation Code (OAC) ensures that every payee to whom funds are transferred from your account is personally authorised by you. This makes your online banking experience completely secure!

How to transact with Online Authorisation Code?

Transactions using Online Authorisation Code (OAC) will require you to key in a 6-digit confirmation code for every payee you wish to register on Citibank Online.

This 6-digit code will be sent to you on both your E-mail ID and your mobile phone as an SMS. Key in this 6-digit code on Citibank Online, authorise every payee request and continue transacting online.

What are the transactions that will require Online Authorisation Code (OAC)?

- Funds Transfer to any non-linked Citibank account
- Funds Transfer to any bank account (EFT / RTGS)
- Funds Transfer to any non-linked Credit Card (Citibank Credit Cards which are not linked to a Citibank Suvidha Account)
- Balance Transfer for Credit Cards
- Demand Draft issuance
- View/Edit Mailing address

What are the transactions that will not require Online Authorisation Code (OAC)?

- Bill Payment
- Mobile Prepaid Recharge - Registration and Transaction
- Funds Transfer to any linked account (both banking and Credit Card)
- Demand Draft issuance where the draft is issued in the name of the customer and is dispatched to the mailing address
- Mutual Funds Transactions
- Automated Clearing House (ACH) for NRI's
- Click an EMI



How will Online Authorisation Code (OAC) be delivered?

After you add the payee to your list, an Online Authorisation Code (OAC) will be issued and made available to you via e-mail/SMS. Please read the information given in the table below:

Source	Description	Required Action
E-mail	An e-mail will be delivered to your current e-mail address containing an Online Authorisation Code (OAC).	Use the code supplied within the e-mail to activate the new payee through Internet Banking.
SMS	A SMS will be sent to your current mobile number containing an Online Authorisation Code (OAC).	Use the code supplied within the SMS to activate the new payee through Citibank Online.

**Please note** that the OAC will not be delivered on your e-mail ID or/and mobile number if either/both of them have been changed within the last 30 days.

In the event of your e-mail ID/mobile number changing and you wanting to perform a funds transfer in the interim 30-day period, you will have to retrieve the 6-digit OAC from the CitiPhone IVRS. Once you get your OAC from the CitiPhone IVRS, you can proceed to authorise your new payee on Citibank Online and complete your fund transfer.

How does Online Authorisation Code (OAC) affect the way you transact at Citibank Online?

- Currently, you can transfer funds to any new or existing payee immediately after he/she is added to your payee list
- From November 2006 onwards, you will have to request for an Online Authorisation Code (OAC) and authorise your payees before transacting. This will be a one-time process for every payee

What happens to your existing payees on Citibank Online?

Customers with an existing list of payees on Citibank Online need to re-confirm their payee information by November 30th, 2006.

Customers can re-confirm their payees by visiting the "Payee List" page on Citibank Online and approving every individual payee to be added.

In the absence of re-confirmation of existing payees, from December 1, 2006, current payee information will cease to exist and each payee will have to be set up again using the 6-digit Online Authorisation Code (OAC).

What is the process for registering a payee using Online Authorisation Code (OAC)?

- Before making online transactions to any payee, you need to register the payee by adding him/her into your payee list:  
**For example**, if you wish to make an Electronic Funds Transfer (EFT) you need to provide details, such as Beneficiary Name, Bank Account Number, Branch Name, Name of Bank, City and Account Type, and then register your payee
- After this, an Online Authorisation Code (OAC) will be issued and made available to you via e-mail/SMS/Interactive Voice Response System (IVR)



What is the process to authorise a payee using Online Authorisation Code (OAC)?

- On receiving the Online Authorisation Code (OAC) via e-mail/SMS, login to Citibank Online with your IPIN (Internet Password)
- Click on the "Payee List" link on the left panel
- Then, click on the "Authorise Payee" link against the payee you wish to activate
- Enter your 6-digit Online Authorisation Code (OAC)
- And begin to transfer funds to the authorised payee