

CitiDirect[®] Online Banking

Client Linkage

May 2010



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Overview of the Client Linkage Functionality

Module 1: Overview of the Client Linkage Functionality

Client Linkage in CitiDirect® Online Banking provides users with the ability to perform functions across clients with different client configurations and definitions. Thus, the key advantages of Client Linkage are twofold:

- More flexible security management
- Cross-client interaction between related entities

As a gateway between related clients, Client Linkage can be one directional or multidirectional depending on the client interrelationship. Client Linkage facilitates the movement of users across related CitiDirect client entities without the need for multiple sign-ons or multiple sets of security credentials. Since Security Managers may have different privileges, Client Linkage expands the security administration functionality in order to support a customer's need for centralized or decentralized security management.

After the appropriate review has taken place between Citibank and your organization, the Client Linkage solution can be implemented by Citibank for your use with CitiDirect. Additional client documentation and access approvals may be required prior to activation of the Client Linkage configuration on CitiDirect.

For Security Managers, the only visible change is in the process for assigning Access Profiles. For clients that have client linkage capability, each Access Profile assigned to the user has the added dimension of *Client*.

Note: Instead of being part of the User Profile Service Class, there is a separate Service Class – *User Entitlements*. This change is implemented for all security management functions, not just those with Client Linkage.

Examples are provided at the end of this document.

Responsibilities of Citibank Support of Client Linkage

The responsibilities of Citibank concerning Client Linkage are to configure the Client as specified by the customer organization through contractual agreements, as well as provide training materials.

Citibank needs to complete the following before enabling Client Linkage:

1. **Activate the customer.** A customer requests Client Linkage as part of the services and functions that Citibank activates for its CitiDirect customers.
2. **Identify customer Security Managers.** Citibank creates User Profiles for the customer's initial Security Managers, enabling them to access CitiDirect Online Banking with the proper security credentials.
3. **Distribute security credentials to customer Security Managers.** Each Security Manager receives a separate package of security credentials including a SafeWord™ Platinum card and a security credential envelope that contains a SafeWord ID and a Personal Identification Number (PIN).

Client Configuration Option for Client Linkage Functionality

This presents a high-level concept of one directional and multidirectional for Client Configuration. A Client Configuration setting enables users of a client to link to one or more client (specified in this setting).

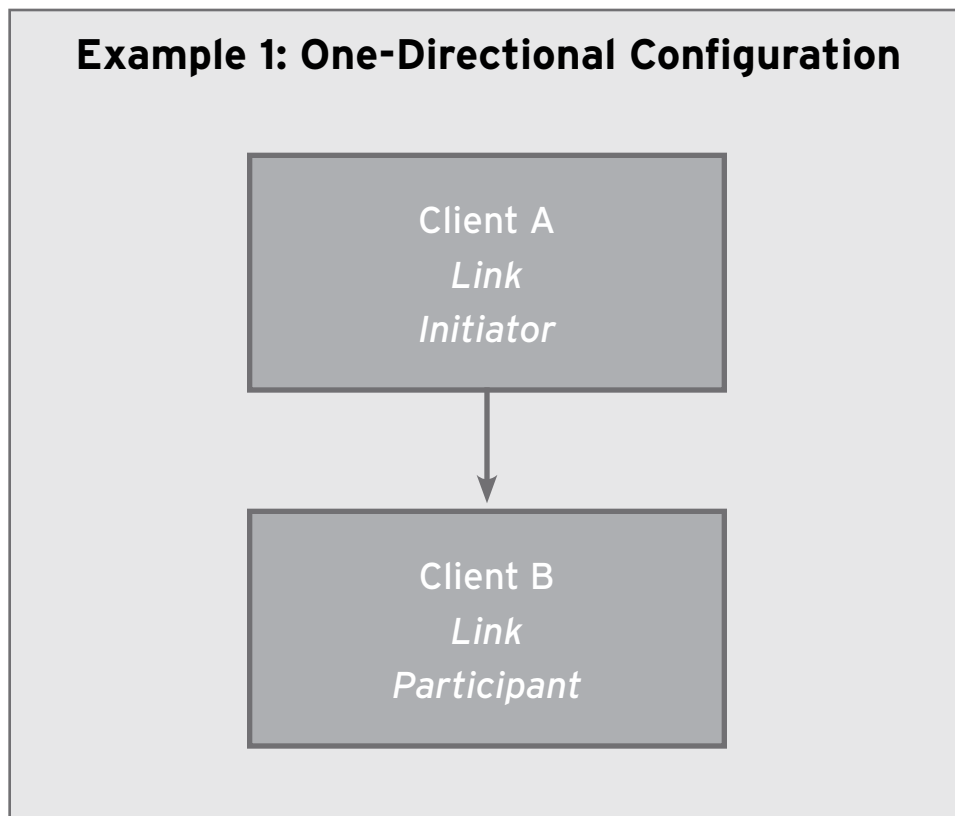
There are several new terms associated with Client Linkage:

- *Link Initiator*: client where the configuration option is set. Users of this Link Initiator client can be enabled to act on Link Participant clients
- *Link Participant*: client related to the Link Initiator granting access to its users
- *Home Client*: client where an individual's User Profile resides

Whether the relationship is one directional or multidirectional, each client in the relationship must be configured by Citibank. If the relationship requires users to have cross-client access, this, too, must be configured by Citibank. After being granted cross-client access, users are entitled through the security management processes and procedures governing the linked clients.

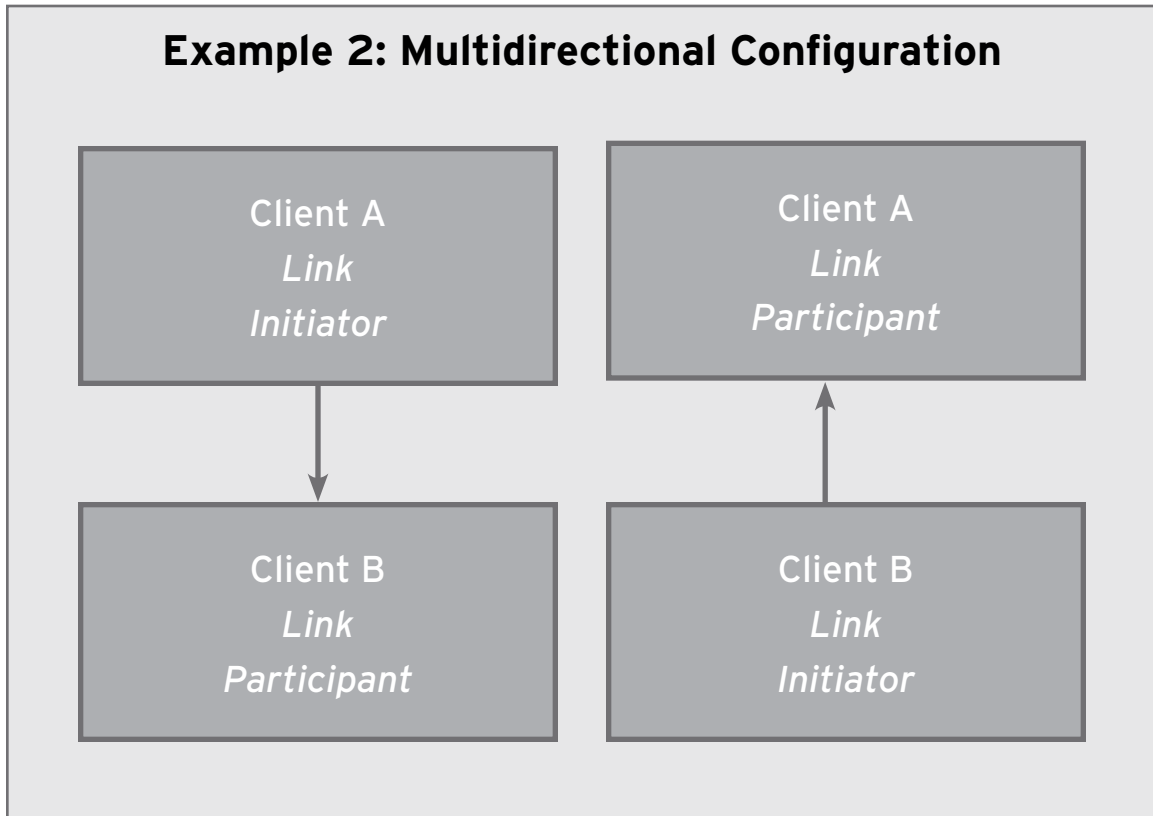
Example 1

Client A is configured with Client B as participant. Only users of Client A can have cross-client access.



Example 2

Client A is configured with Client B as a participant. Client B is configured with Client A in its participant list. Both users of Client A and users of Client B have cross-client access when linked to one another.



Aspects of Client Linkage

Module 2: Aspects of Client Linkage

Overview

For Security Managers, Client Linkage is an operational enhancement of the processes with which you are already familiar. Many of the components of client security management are unchanged.

1. Access Profiles, User Profiles, Flow Controls, Libraries and client settings remain specific to each client.
2. The processes of building these profiles for each client are still the same.

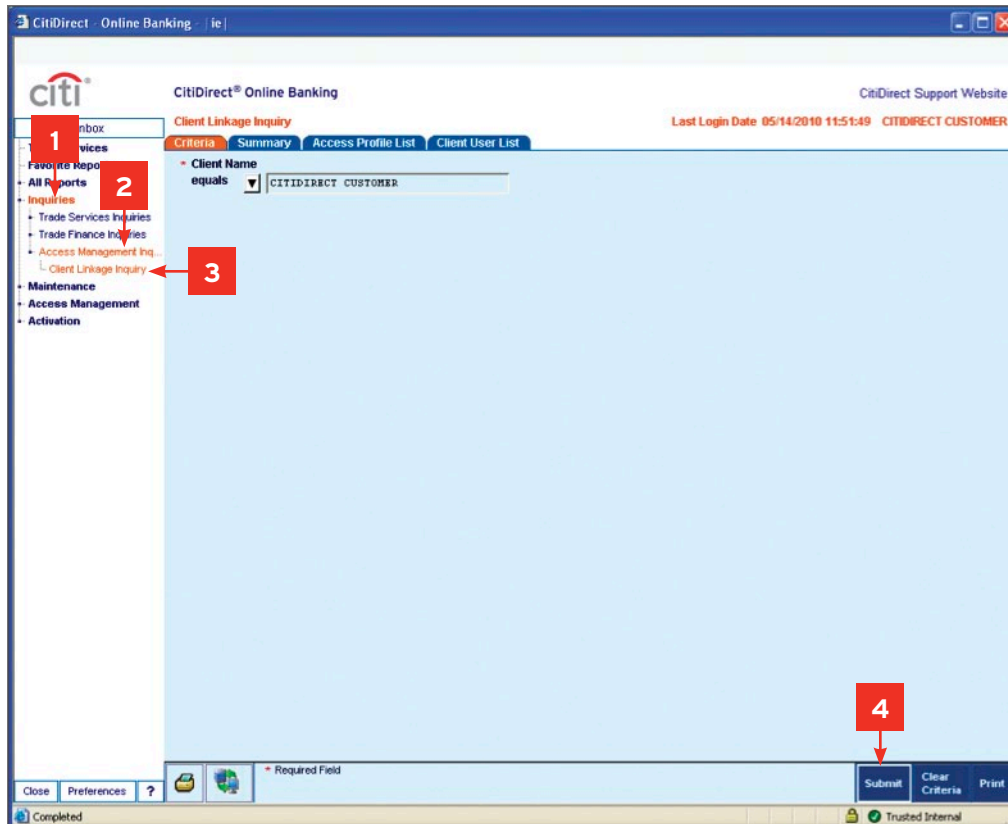
What is critical to Security Managers who are entitling users with Client Linkage is a clear understanding of their **orientation** with respect to the clients with whom the entitled users are linking. Security Managers must always be aware of:

1. The home client to which the user belongs (i.e., where the user is located);
2. What they want the Client Linkage user to be able to do in the linked client environment and where that action takes place. Since the rules governing each client in the link relationship may differ, it is important to understand the context of the entitlement being granted (flow of the participant client, etc.). In short, the Security Manager must be able to grant entitlements to the Client Linkage user that properly function in the linked client environment.

In order to facilitate this entitlement process for Client Linkage, CitiDirect Online Banking provides some new tools to the Security Manager – such as Client Linkage Inquiry.

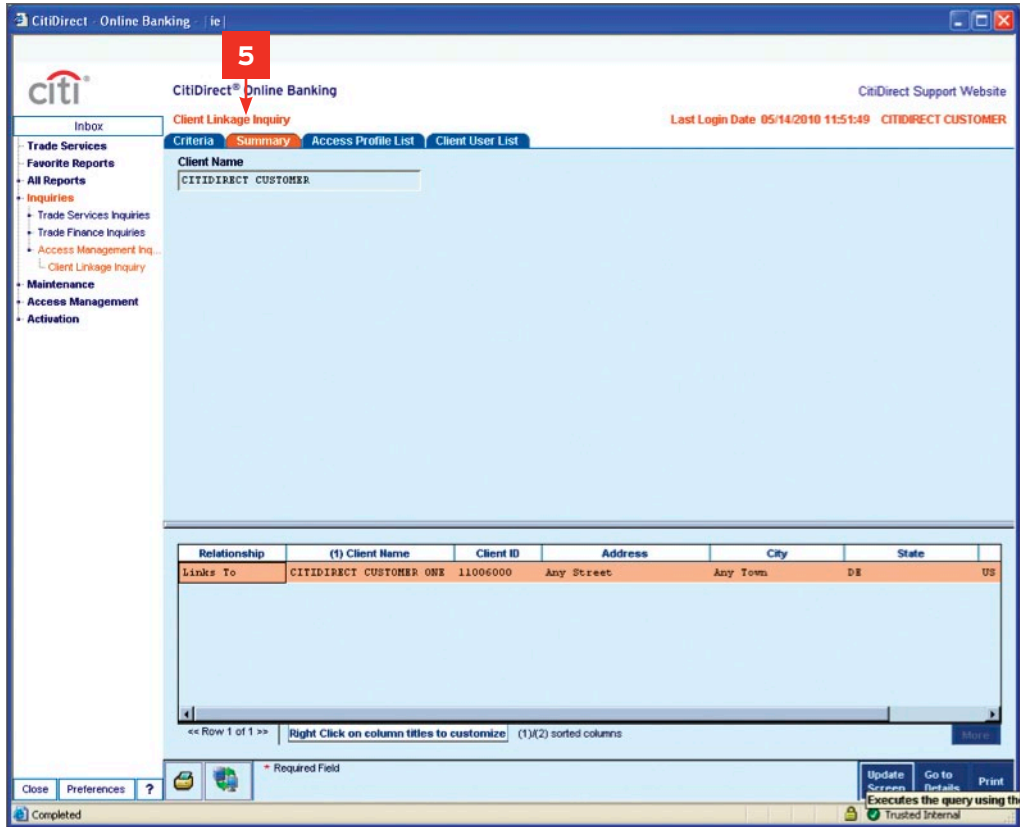
Client Linkage Inquiry

You can view all the clients to which the selected client can link and be linked by performing the steps listed. This also allows you to view the *Access Profiles* for each client and the users assigned to a selected profile.



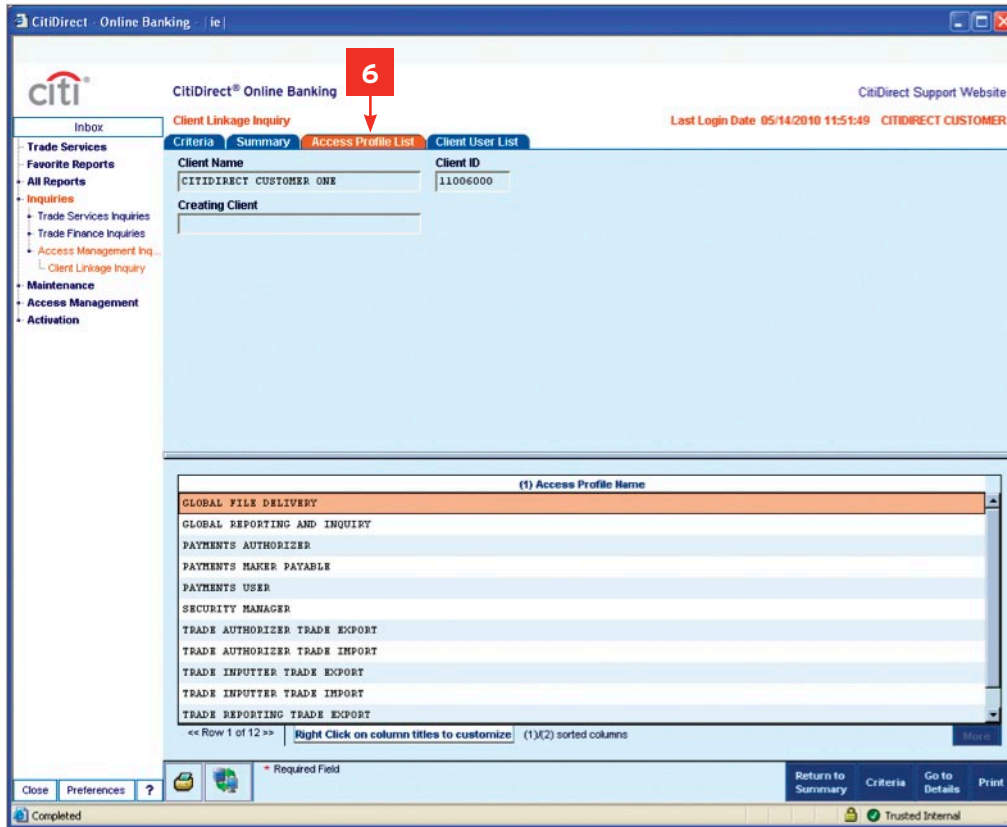
- 1 Select the **Inquiry** Category on the navigation bar.
- 2 Select the **Access Management Inquiry** Service Class on the navigation bar.
- 3 Select the **Client Linkage Inquiry** Service Class on the navigation bar.
- 4 Click **Submit**. The *Summary* tab displays.

The *Summary* tab appears.



5 The *Summary* tab displays the clients to which a client can link (*Link Participants* to the selected client) and be linked (*Link Initiators*).

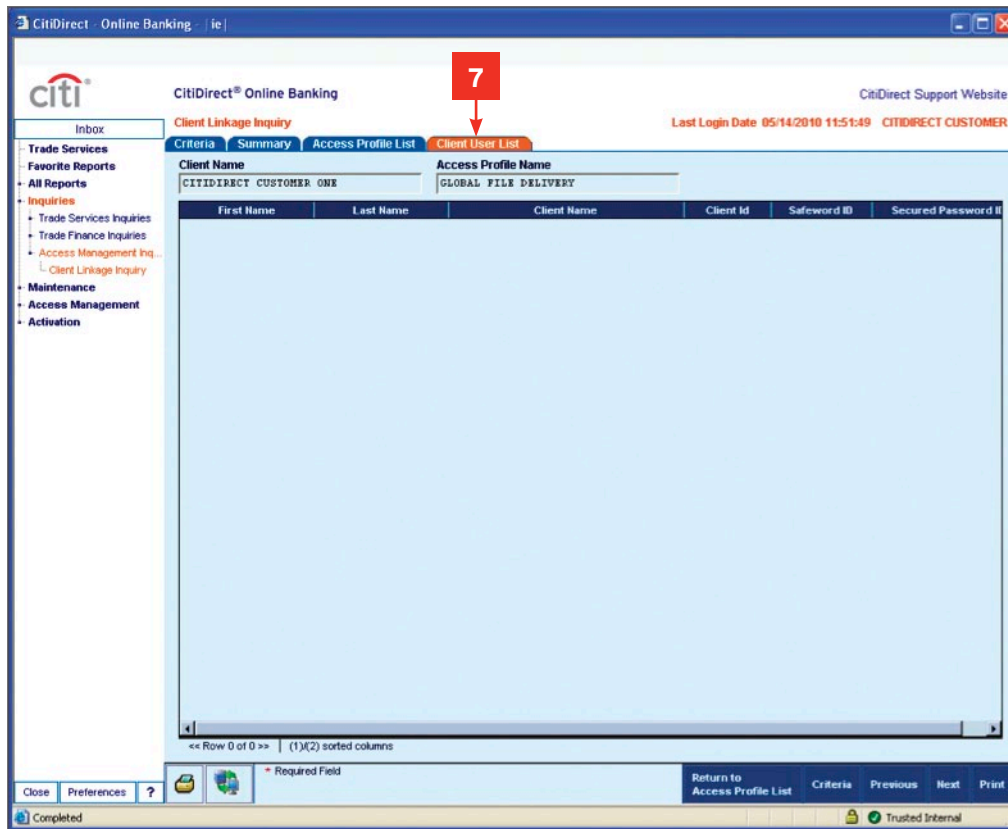
The *Access Profile List* tab appears.



6 Select the **Access Profile List** tab.

The *Access Profile List* tab displays the associated Access Profiles for any selected client from the *Summary* list.

The *Client User List* tab appears.



7 Select the **Client User List** tab.

The *Client User List* tab displays the users associated to a particular Access Profile within the selected *Access Profile List*.

Compare Access Profiles

The image displays two overlapping screenshots of the CitiDirect Online Banking interface, specifically the 'Access Profile Summary' page. Both screenshots show a table of access profiles with columns for '(1) Access Profile Name' and '(2) Status'. The top screenshot is for 'CITIDIRECT CUSTOMER' and the bottom screenshot is for 'CITIDIRECT CUSTOMER ONE'.

Top Screenshot (CITIDIRECT CUSTOMER):

(1) Access Profile Name	(2) Status
AFPD LIBRARY SHINE	Processed
AUTHORIZER1	Processed
COLLECTIONS	Processed
FILE	Processed
LIQUIDITIES	Processed
SECURITY REPORTS	Processed
SYSTEM ADMINISTRATOR	Processed
TRADE FI	Processed
US DISBURSEMENTS	Processed
USER1	Processed
WORLDBANK	Processed
WORLDBANK FI	Processed

Bottom Screenshot (CITIDIRECT CUSTOMER ONE):

(1) Access Profile Name	(2) Status
GLOBAL FILE DELIVERY	Processed
GLOBAL REPORTING AND ...	Processed
PAYMENTS AUTHORIZER	Processed
PAYMENTS MAKER PAYABLE	Processed
PAYMENTS USER	Processed
SECURITY MANAGER	Processed
TRADE AUTHORIZER TRAD...	Processed
TRADE AUTHORIZER TRAD...	Processed
TRADE INPUTTER TRADE ...	Processed
TRADE INPUTTER TRADE ...	Processed
TRADE REPORTING TRADE...	Processed
TRADE REPORTING TRADE...	Processed

Note: Even though these clients are linked, they have their own specific *Access Profiles* for their respective client. Access Profiles are derived from services available to each specific client.

Compare User Profiles

The image displays two screenshots of the CitiDirect Online Banking interface, specifically the 'User Profile Summary' page. Both screenshots show a table of user profiles with columns for Last Name, First Name, Status, and User ID. The top screenshot is for 'CITIDIRECT CUSTOMER' and the bottom screenshot is for 'CITIDIRECT CUSTOMER ONE'.

Top Screenshot: CITIDIRECT CUSTOMER

(1) Last Name	(2) First Name	Status	User ID
AJFRD	15	Processed	46684
COLLECTIONS	COLLECTIONS	Processed	49088
DISBURSMENTS	DISBURSMENTS	Processed	49084
FILE	11	Processed	35423
FILE	12	Processed	35422
LIQUIDITIES	10	Processed	18725
LIQUIDITIES	3	Processed	18718
PAYMENTS AUTHORIZER	5	Processed	18720
PAYMENTS USER	4	Processed	18719
SECURITY/LINKAGE	13	Processed	39085
SECURITY/LINKAGE	14	Processed	39086
SYSTEM ADMINISTRATOR	1	Processed	16651
SYSTEM ADMINISTRATOR	2	Processed	16652

Bottom Screenshot: CITIDIRECT CUSTOMER ONE

(1) Last Name	(2) First Name	Status	User ID
AUTHORIZER	6	Processed	34990
AUTHORIZER	7	Processed	34991
AUTHORIZER	8	Processed	34992
NETTING	9	Processed	34994
PAYMENTS - AUTHORIZER	2	Processed	34986
PAYMENTS - USER	1	Processed	34985
TRADE	3	Processed	34987
TRADE	4	Processed	34988
USER	5	Processed	34989

Note: Even though these clients are linked, they have their own specific *User Profiles* for their respective client. Individuals should have a single *User Profile* (within their home client) and be granted entitlements to access profiles available in linked clients as required.

Compare User Entitlements

The image displays two screenshots of the CitiDirect Online Banking interface, specifically the 'User Entitlements Detail' page. Both screenshots show the user's profile information and a table of assigned access profiles.

Top Screenshot (User 1):

- Client Name:** CITIDIRECT CUSTOMER
- Access Profiles:**
 - SYSTEM ADMINISTRATOR
 - SECURITY REPORTS
 - SECURITY MANAGER

Bottom Screenshot (User 2):

- Client Name:** CITIDIRECT CUSTOMER ONE
- Access Profiles:**
 - PAYMENTS AUTHORIZER

Note: Even though these clients are linked, they have their own specific *User Entitlements* for their respective client. User Entitlements within a client are specific to the User Profiles of that client only. User Entitlements (the Access Profiles assigned to users) can be cross-client in nature under Client Linkage.

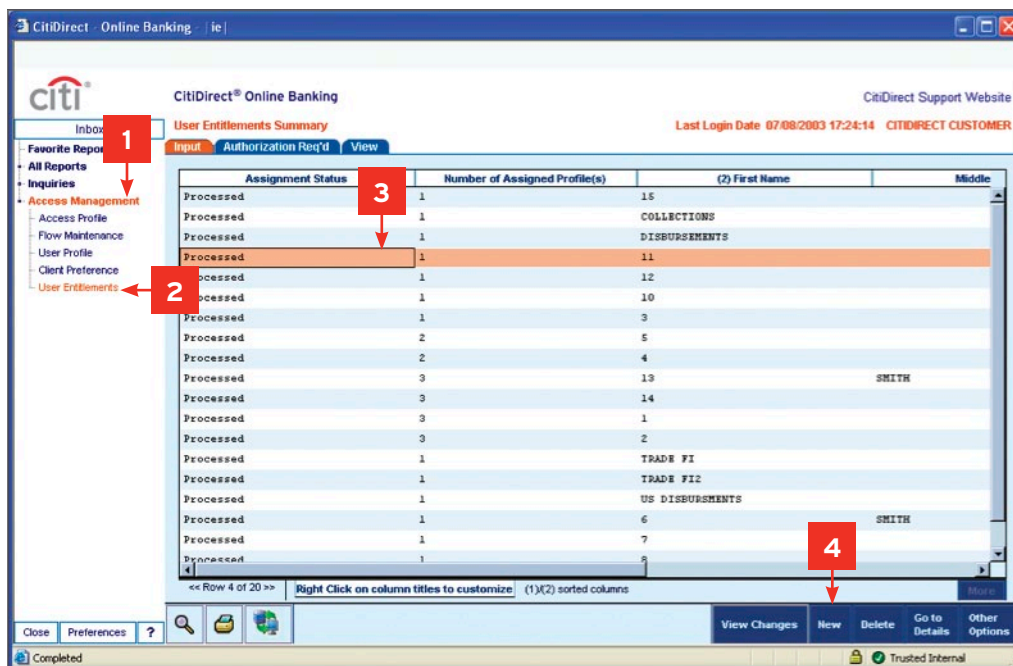
User Entitlements

For clients that can link to another client (*Link Initiator* clients), user entitlement can be granted to users with respect to:

- A user's home client (the one in which they are being built)
- Any clients to which their home client can link (*Link Participant* clients)

Note: A user must have entitlement to at least one Service Class in their home client.

The *User Entitlements Summary* screen appears.



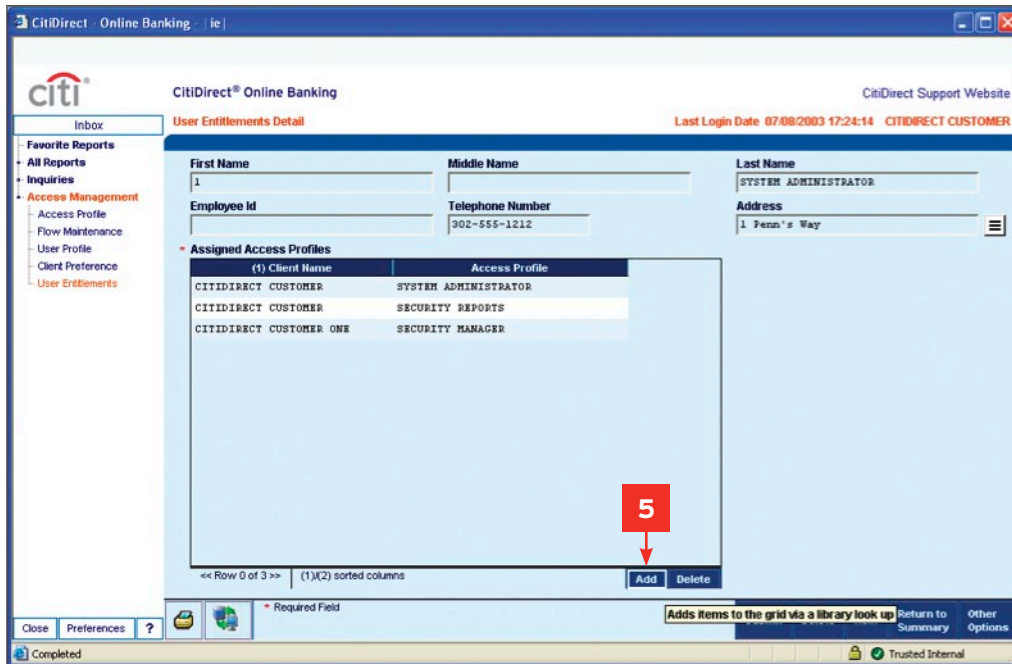
- 1 Select the **Access Management** Category on the navigation bar.
- 2 Select the **User Entitlements** Service Class.
- 3 Either select a row from the *Summary* screen to modify entitlements of a user

-OR-

- 4 Click **New** to assign entitlements to a new user. Use the *Search* dialog box to locate the new user. Click **Apply** to assign the entitlements.

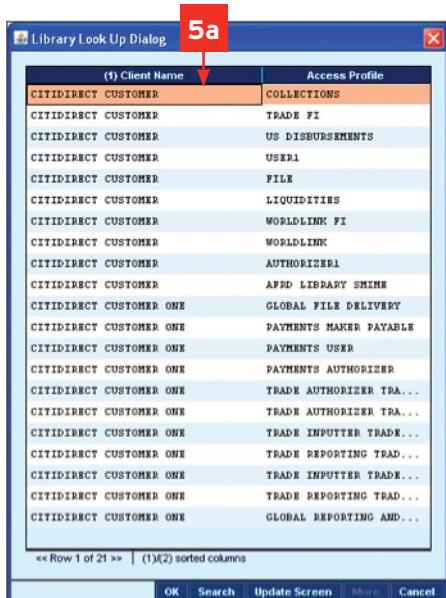
Note: Depending upon whether the user's client is allowed to link to other clients, a different form will be presented.

The *User Entitlements Detail* screen appears.



5 Click **Add** on the *Access Profile* sub-form to assign new entitlements.

The *Library Look Up Dialog* screen appears from which to choose Access Profiles.



5a A cross-client list of Access Profiles appears. This Access Profile function allows you to choose from the list of the displayed Access Profiles. Click **OK** to return to the *User Entitlements Detail* screen.

Note: Security Managers may assign new entitlements to users in this manner if the client is a *Link Initiator* and the Security Manager has cross-client entitlement.

The *User Entitlements Detail* screen reappears, allowing you to complete assigning user entitlements.

CitiDirect® Online Banking

Last Login Date: 07/08/2003 17:24:14 CITIDIRECT CUSTOMER

Assigned Access Profiles

(1) Client Name	Access Profile
CITIDIRECT CUSTOMER	SYSTEM ADMINISTRATOR
CITIDIRECT CUSTOMER	SECURITY REPORTS
CITIDIRECT CUSTOMER ONE	SECURITY MANAGER

6

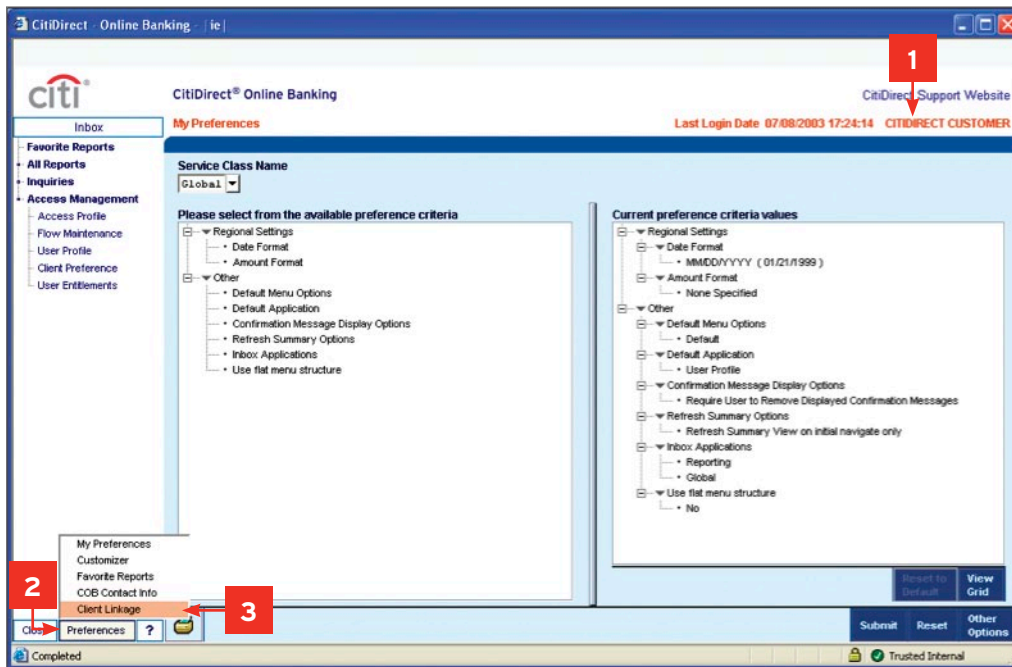
Submit Delete Next Return to Summary Other Options

6 Click **Submit** in order to process your selections.

Note: If you are acting as Security Manager for a *Link Participant*, you will need to Execute Client Linkage to link to the appropriate client **before** doing your Security Manager-type tasks (Access Profile, User Profile, User Entitlements, etc.).

Executing Client Linkage

The sequence of steps presented in the next few screens demonstrates how easy it is to link to clients. The Client Linkage screen displays once the Client Linkage function is selected from the *Preferences* menu. Only users that have cross-client entitlements will see the Client Linkage option on their *Preferences* menu.

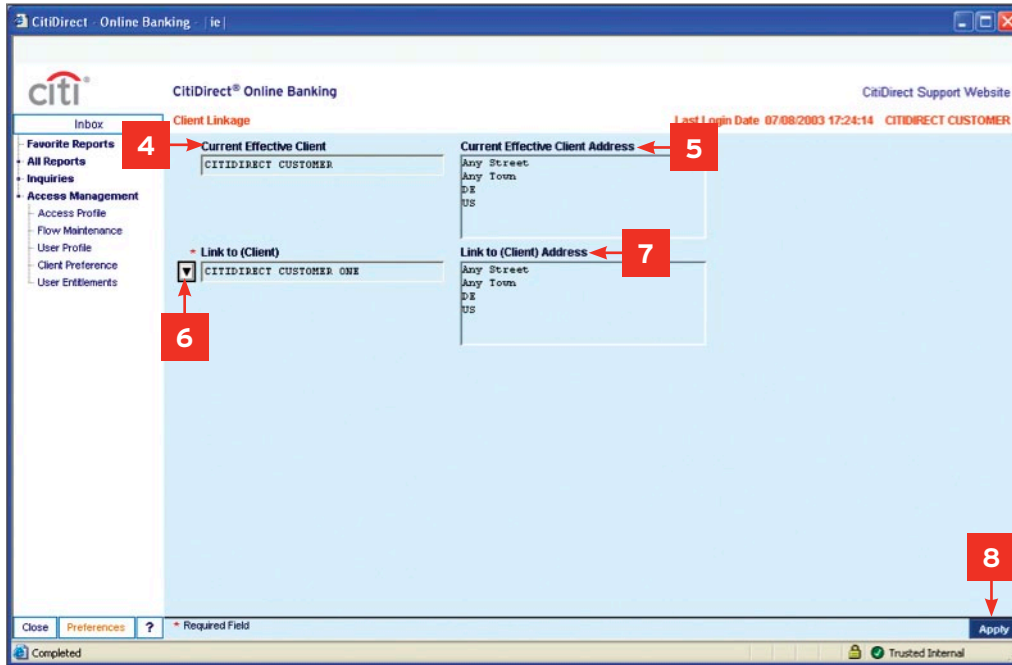


1 This is the current client, *CITIDIRECT CUSTOMER*.

2 Click **Preferences** on the bottom left of the screen (below the navigation bar).

3 Select the **Client Linkage** option on the *Preferences* menu.

The Client Linkage screen appears.

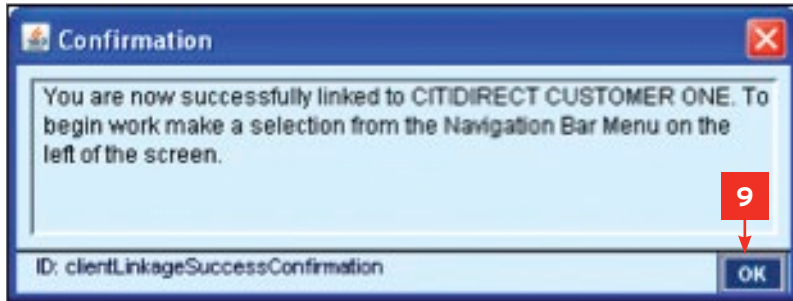


- 4 The *Current Effective Client* name field. This displays the current client.
- 5 The *Current Effective Client Address* field. This displays the current client address.
- 6 Click the **Link to (Client) Library Look Up** icon. This displays the chosen linkage client.
- 7 The *Link to (Client) Address* field. This displays the chosen linkage client address.
- 8 Click **Apply** to link to the chosen client.

Note: In this example, the current client can link to only one client; thus, this information fills in automatically. Otherwise, a *Library Look Up* dialog box displays where you:

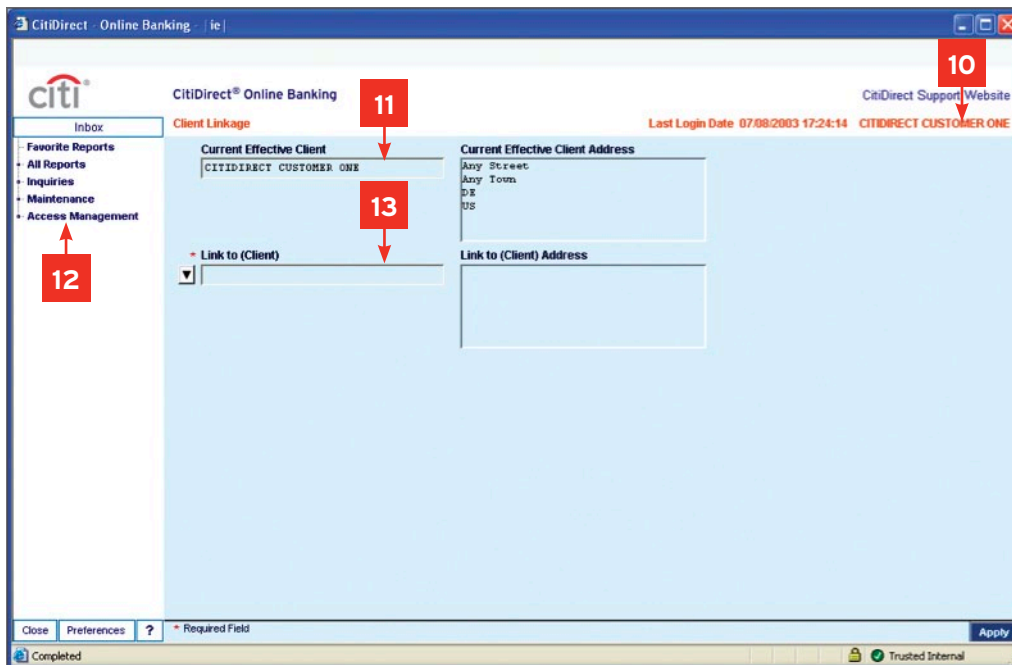
- Choose the Client Name to which linkage is required
- Click **OK** to link to the client chosen in the *Library Look Up* dialog box

The Confirmation message appears.



- 9 Click **OK** to acknowledge the successful linkage confirmation message.

This is the view of information that is changed according to the Linked Client.



- 10 *CITIDIRECT CUSTOMER* has changed to *CITIDIRECT CUSTOMER ONE*, the Linked Client.
- 11 These fields have changed. Instead of the information for *CITIDIRECT CUSTOMER*, they now reflect the information for *CITIDIRECT CUSTOMER ONE*, the Linked Client.
- 12 The navigation bar has refreshed to reflect your entitlements in the current effective client, *CITIDIRECT CUSTOMER ONE*.
- 13 These fields have cleared out.

Examples of Client Linkage

Module 3: Examples of Client Linkage

In this section, you will read examples of how using Client Linkage can simplify global operations while maintaining the security of those transactions.

Large Multinational Company (LMNC) Use Case

LMNC has the need to create a centralized security management organization. As the *Link Initiator*, the North American office of LMNC creates a one-directional linkage to accommodate its centralized security structure. With Client Linkage, the North American office can manage security and entitlements for all the *Link Participants* in their various locations, such as LMNC Argentina, Columbia, Panama, Brazil and Guatemala.



Each location will be responsible for execution and reconciliation of its transactions. However, because this is a one directional linkage, the various LMNC locations will not be able to use Client Linkage to access the North American location or any other LMNC location.

In another scenario, a large corporation sought to reduce the heavy workload of central office Security Managers. Its solution was to decentralize some security management functions due to increased workload on the central office Security Managers. Using Client Linkage's multidirectional option, the central office has control over all locations but can delegate the management of security and entitlements to other offices for some of the *Link Participants* at their various locations.



Client Linkage has the flexibility to address both centralized and decentralized security management, allowing greater control and responsiveness to all locations in an organization.

Transaction Initiation Use Case

The Senior Treasurer of a food importer with offices in London, Strasbourg, Oslo, Beirut, Mumbai and Hong Kong needs to authorize all payments involving currencies other than the local currency of that office. If the transaction is in excess of a negotiated amount, many of the importer's suppliers require payment in either euros or U.S. dollars, depending upon the relative strength of each.

Using Client Linkage greatly simplifies and expedites this process. As the *Link Initiator*, the Senior Treasurer is linked to the *Link Participant* offices in London, Strasbourg, Oslo, Beirut, Mumbai and Hong Kong. As such, the Treasurer is entitled to authorize those transactions involving an exchange of currencies efficiently and conveniently. Client Linkage eliminates the Senior Treasurer's multiple sign-ons as a user in the London office, a user in the Strasbourg office, a user in the Oslo office, etc. Thus, Client Linkage allows this food import company to leverage the foreign exchange expertise of its Senior Treasurer across all locations.



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