



CitiDirect BE[®] and CitiConnect[®]

What's New: Release News Highlights

July 2015

CitiDirect BE and CitiConnect will be updated during the weekend of July 11, 2015. High-level descriptions of the planned updates are provided in this Release News including information on new and enhanced functionality and updates in response to Legal and Regulatory changes worldwide.

Please note: You will receive a file download with this update.

INTRODUCTION AND HIGHLIGHTS

To Our Valued Customers:

CitiDirect BE® and CitiConnect® represent the next generation of Citi's access channels for online banking and host-to-host connectivity. Our platforms provide a single point of entry into a complete suite of corporate banking and cash management services. Our CitiDirect BE platform offers improved navigation, quick search capabilities, and a single-entry portal. With CitiDirect BE, customers have access to a wide variety of value-added services including Payment Analytics, ReceivablesVision, and eBAM (Electronic Bank Account Management). Similarly, Citi's premier host-to-host connectivity solution, CitiConnect, offers a multitude of connectivity options along with the flexibility to integrate with ERP, treasury workstations and other accounting systems. CitiConnect aims to solve client's connectivity challenges and to achieve straight-through-processing to increase efficiency and limit manual intervention.

Additionally, CitiDirect BE® Mobile and CitiDirect BE® Tablet are channel extensions of CitiDirect BE that provide clients with the ability to securely manage their global cash and trade needs anytime, anywhere, real-time. Both CitiDirect BE Mobile and CitiDirect BE Tablet utilize the same security and entitlements infrastructure as CitiDirect BE.

On July 11th new features will be deployed for CitiDirect BE and CitiConnect. These new features include global and regional service enhancements for File Processing, Payments, Receivables, and Reporting along with Legal and Regulatory enhancements for countries worldwide. We have provided details of these enhancements in the document herein. Highlights include:

CitiDirect BE® Widgets- New enhancements will be deployed to provide clients with an improved user experience while performing common tasks directly from the CitiDirect BE home page for inquiries and payments

Proof of Payment Letter - The Proof of Payment report is now available globally and is supported in all CitiDirect BE local languages. This report provides key payment details such as amount, value date, beneficiary name and beneficiary bank details for wire payments processed by Citi.

Payment Services- A funds transfer inquiry management tool is now live on CitiDirect BE. This capability allows clients to submit amendment, cancellation, recall and Beneficiary Claims Non Receipt (BCNR) service requests for funds transfers without having to go through manual steps of submitting manual initiated paper/Facsimile requests, placing a phone call or sending emails.

Holiday Calendar – The Holiday Calendar page has been redesigned to make the data it presents more usable. Instead of a static PDF, you can view a table of Holiday data and can filter that view based on month, year, or country.

CitiConnect® for SWIFT - Transaction level rejections are now supported. CitiConnect for SWIFT will no longer reject a whole file, but reject transactions that have invalid characters and are not in accordance with format standards.

Document Upload- Citi has created a solution for clients in India and China to digitally submit supporting payment documents to Citi using CitiDirect BE®. This enhancement provides a simple and easy way to Upload, Amend and Link Supporting Payment Documents.

We hope these added features provide value to your CitiDirect BE and CitiConnect experience. For questions or additional information, please contact your Citi representative.

Sincerely,

The CitiDirect BE and CitiConnect Teams

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Global Updates

The following updates will be available to all Treasury and Trade Solutions clients who have entitlements to the services listed below.

CitiDirect BE®

Payments

Recurring Payments – Recurring Payments feature allows clients to input standing instructions one time and schedule the specific frequency at which the recurring payments need to be made.

Following enhancements have been made to recurring payments

- Eased the validations performed in email address field of Standing Instruction email notifications
- Enhanced the capability to allow clients easily cancel any scheduled Standing Instructions
- For cancelled standing instructions, system is now enabled to disable auto roll-over feature.

Reports

On Demand Proof of Payment Letter: The Proof of Payment report is now available globally and is supported in all CitiDirect BE local languages. This report provides key payment details such as amount, value date, beneficiary name and beneficiary bank details for wire payments processed by Citi. Clients can present this letter to suppliers or any other interested parties as a proof of payment processed and released by Citi. This enhanced Proof of Payment letter is available within the Cash Statements Reports menu options on CitiDirect BE.

Payment Services: A funds transfer inquiry management tool is now live on CitiDirect BE. This capability allows clients to submit amendment, cancellation, recall and Beneficiary Claims Non Receipt (BCNR) service requests for funds transfers without having to go through manual steps of submitting manual initiated paper/Facsimile requests, placing a phone call or sending emails.

The solution is available in the following markets and will be expanded to additional branches throughout the year:

- United States, United Kingdom, Australia, Singapore, Japan, Malaysia, Ireland, Germany, France, Netherlands, Philippines, Hong Kong

This solution provides the following enhancements:

- Initiate the service request directly out of the payments summary screen
- Create service requests for any funds transfers despite of the payment initiation channel
- See the most recent status and track the progress of your request directly out of the Service Request screen
- The entitlements and authorization flow criteria are completely aligned with Payments and it ensures only approved users can initiate and authorize service requests

CitiDirect BE Widgets

Quick Tasks widget: The Authorization and Release tasks have been moved from the Quick Tasks widget to a new Payments Pending Action widget – offering clients an improved user experience.

The Quick Tasks widget will continue to allow entitled users to perform the following common tasks without having to open CitiDirect Services, enabling them to complete these tasks more quickly:

- Balance and Transaction Status Inquiry: Inquiry on account balances and payment transaction status directly from the CitiDirect BE home page.
- Intraday Cash: View intraday cash positions directly from the CitiDirect BE home page.
- Initiate Payments: Initiate individual payments using templates directly from the CitiDirect BE home page.

Payments Pending Action widget: A new Payments Pending Action widget is now available for entitled users to perform Authorization and Release tasks directly from the CitiDirect BE home page. As stated above, these tasks have been moved from the Quick Tasks widget and will provide clients with an improved user experience.

The new Payments Pending Action widget allows entitled users to perform the following common tasks without having to open CitiDirect Services, enabling them to complete these tasks more quickly:

- Authorize: Authorize single/multiple payments, imported files, and batch payments directly from CitiDirect BE home page.
- Release: Release single/multiple payments and batch payments directly from CitiDirect BE home page.
- Filter relevant information based on provided criteria: Use the filter option by selecting available fields to search relevant information. You can view search results in the card view as well as the list view.

Account Balances widget: The Account Balances widget has been enhanced with key improvements such as:

- Provides comprehensive balance information for all accounts in one view.
- In addition to standard List view, a new Graph view has been added (for HTML5 supported browsers such as IE9 and above).
 - Toggle Graph view between Available Balance or Ledger balance types
 - View account information by hovering over any account bar in the graph
- Enhanced Filter allows users to more easily search & select accounts to display in the widget
- Provides the total cash balance in user's base currency or in account currency

Holiday Calendar

The Holiday Calendar page has been redesigned to make the data it presents more usable. Instead of a static PDF, you can view a table of Holiday data and can filter that view based on month, year, or country. Users are also able to download the content of the table to Excel so that it can be reused in other applications. For performance reasons, individual downloads are limited to 500 rows. The Holiday Calendar is available to all Users under Self Service > Reference Information.

Please note that while every effort is made to ensure the holiday data are accurate at the time of publication, authorities in some jurisdictions may add holidays to the calendar at short notice.

Security Manager Updates

Email Domain Setting – Security Managers can now control which domains are acceptable for Users' email addresses within their Client Definition. Enabling this functionality has the following benefits:

1. When creating a new User, the email domain must be in the defined domain list.
2. An existing User who attempts to update their email address via "My Settings" (available in some markets), must provide an address that complies with the email domain rules.

Note: Existing email addresses are not affected by this rule.

User Management –New credential types have been introduced in this release: MobilePass soft token and SMS/Voice One Time Code. These are available to enabled clients only as part of a limited pilot program.

Report Deletion – Going forward, identified users will be allowed to delete the public report created by other users within the same Client ID. For this initiative a “Client Preference” will be created in Global service class as “Delete Public report”. On triggering this preference, list of all users in the client ID will be displayed. User can select 1 or multiple user in the preference. Those identified users will be provided access to delete the public report created by other users.

Client Preference

Client Preference	
Input	Authorization Req'd
(1) Service Class Name	Preference Status
Asia Direct Debit...	Processed
Asia Direct Debit...	Processed
Automated File an...	Processed
Citibank Service ...	Processed
Collection Item I...	Processed
Collections - Dir...	Processed
Debtor Mandates	Processed
Direct Debit Mand...	Processed
Direct Debit Mand...	Processed
Export Data	Processed
Global	Processed
Import Map Manage...	Processed
Import Transactions	Processed
My Accounts	Processed
Netting - Manager...	Processed
Payments	Processed
Purchase FX for P...	Processed
Receivables Colle...	Processed
Smart Account Rep...	Processed
Taiwan Central Ba...	Processed
Trade Services	Processed
Trade Services fo...	Processed

Preference Values

- [-] Other
 - [-] Display Access Administrator List
 - Yes
 - [-] Digital Signing Document Type
 - Portable Document Format(PDF)
 - [-] Allow client association to my client
 - Yes
 - [-] Delete Public Report
 - None Specified

Criteria for Delete Public Report

User Name
C,H
CASHIER,*
FTH,TRE
GRN TST 1,GRN TST 1

<< Row 1 of 30 >> | (1)/(2) sorted columns

OK Update Screen More Cancel

Current preference criteria values

- [-] Other
 - [-] Display Access Administrator List
 - Yes
 - [-] Digital Signing Document Type
 - Portable Document Format(PDF)
 - [-] Allow client association to my client
 - Yes
 - [-] Delete Public Report
 - Test 1
 - Test 2

CitiDirect BE® on Mobile and Tablet

Simplifying CitiDirect BE Mobile and Tablet Logins

- **Log in to all CitiDirect BE channels using the same Login ID as Portal:** Users who have had to use different login IDs across channels will be pleased to hear that we are standardizing access methods. You should now log into CitiDirect BE Mobile and BE Tablet using the same Portal User ID (this includes Alternate IDs). We have worked to streamline the omni-channel user experience and hope you enjoy this enhancement.
- **New Authentication Methods - Pilots:** Please note that the security procedures for CitiDirect BE have been updated to include the two new authentication methods currently being piloted with limited clients: MobilePass soft token and SMS/Voice One Time Code. CitiDirect BE is committed to simplifying your user experience, and we will keep you posted as these new enhancements become available more extensively.

CitiConnect® for Files

Alerts – Enhanced CitiConnect Automated Event Alerts by adding Client File Name and Adding Abbreviations for Client and File Profile ID.

Card Payments – Support MasterCard Virtual Cards for Account Payables (VCA) via CitiConnect Full Service flow. Formats Supported:

- ISOXML 20022 Credit V3
- SAP IDOC

Upload File – CitiConnect for Files has been enhanced to support Enhanced CitiDirect BE File Import (eCDFI) functions below:

- a) Users, using the eCDFI channel for performing the manual upload of CitiConnect for Files, will be restricted from performing a File-level Authorization on the CitiDirect BE UI or CitiConnect browser, even if such a user has Authorization entitlements. There is no restriction on Transaction-level authorization.
- b) To perform Production Verification Testing, Trial Run functionality has been introduced for eCDFI clients. For more details please reach out to your Implementation Manager/Service Team.

CitiConnect® for SWIFT

Local Language – CitiConnect for SWIFT has been enhanced to support Cyrillic characters for imported payments received via ISSAC, and CCF routes. Format Supported:

- MT101

Transaction Rejection – CitiConnect for SWIFT will support transaction rejection. It will no longer reject a whole file, but reject transactions that have invalid characters and are not in accordance with format standards. For the failed transactions, CCS will notify customers via Email/MT199 depending upon client's response cluster set up.

Format Supported:

- MT101

Responses Supported:

- MT199
- E-Mail

CitiConnect for SWIFT will reject payments with invalid Receiver Bank Identifier Code (BIC). It will use customer’s response cluster information to notify customer.

Responses Supported:

- MT199
- E-Mail

Citi’s WorldLink® Payment Services

ACH IAT – A new "Payment Details" field has been added for the WorldLink US ACH Payment Method

CitiDirect BE File Import will support enabling of Payment Details (3*35) for WorldLink US IAT ACH Payments, and new set of values for field 'Transaction Type' to represent WorldLink US Standard ACH Payments in the below File Formats:

- CDFF NUMBER SIGN
- A GDFF WL FTCHQACH

CitiConnect® for Files

Ultimate Ordering Party and Ordering Party Details – CitiConnect for Files has been enhanced to send the Ultimate Ordering Party and Ordering Party details if a Financial Institution client initiates WorldLink Wire (PIUIDs 570 and 571) transactions.

File Import

Account Number Format – CitiDirect BE File Imports will support valid and invalid IBAN & BBAN formats for field 'Beneficiary Account Number' for WorldLink CBFT payments for Kosovo.

Updates by Region

The updates to CitiDirect BE and CitiConnect by region are listed below. These updates will be available to clients who have entitlements to the services listed in the respective regional service offerings.

Asia

Asia – By Region

Payments

Detailed Payment Statuses Visibility- A new payment status ‘Returned’ has been introduced for all transactions returned by the Clearing / Beneficiary Bank. This status is now available in the following Asia markets: Singapore, Australia, New Zealand, Bangladesh, Sri Lanka and Philippines for the below payments methods:

- Book Transfer
- Batch Funds Transfer
- Cross Border Funds Transfer
- Domestic Funds Transfer

A corresponding sub status will reflect the return reason which will provide you with better visibility and will assist with the reconciliation process.

To gain better control over returned or rejected transactions, you can also subscribe for proactive Email or SMS payment status notifications via Mobile User Management interface.

Asia – By Country

CitiConnect® for Files

India – Implementation of Tax payments using ISO XML 20022 Credit V3 for Service Tax, Central Excise Duty and Custom Duty Payments (PIUIDs 925, 926 and 927)

CitiConnect® for SWIFT

India – CitiConnect for SWIFT has been enhanced by aligning India’s Domestic Funds Transfer’s RTGS payment method. Format Supported:

- MT103

CitiConnect for SWIFT will support Intra Group Funds Transfer (IGT) payment methods using the code word “INTC” in Tag 23E.

Formats Supported:

- MT101
- MT103

File Export

Korea – CitiDirect provides functionality to Korean customers where the account information, Beneficiary Name (code word - LLBE) and Ordering Party Name (code word - LLRM), will display Korean language in an EOD export statement. This happens when the account information is originally keyed in the same language for that particular transaction. Supported formats are:

- SAP MT940

File Import

Hong Kong – CitiDirect File Import has been enhanced to support 100 seconds time out validity for One Time password (OTP) Challenge code for Hong Kong (712) branch. Currently, File Import customers in Hong Kong fulfilling One Time Password (OTP) re-authentication during Authorize / Release can provide Challenge code within 900 seconds in order to avoid timeout. With this enhancement, during OTP authentication, validity of the Challenge code is restricted to 100 seconds and if the response code is provided beyond 100 seconds, a new Challenge code will be re-generated.

Singapore – CitiDirect BE File Import will support 9999 lines and 75 characters per line in Unstructured Invoice Details Sub-form for ACH, CBFT, BKT, DFT and RCH payment methods for Singapore branch.

Payments

China and India- Digitization of Supporting Payment Documents: A Simple and Easy way to Upload, Amend and Link Supporting Payment Documents – Clients in India and China are required to submit supporting payments documents to confirm certain payment information. However, the current process of submitting these documents is manual and inefficient. In response to this market need, Citi has created a solution that enables clients to digitally submit supporting payment documents to Citi using CitiDirect BE®. Following enhancements have been made Supporting Document Upload:

- Built additional validations to accept key payment details prior to uploading payment supporting documents
- Enhanced visibility into the document verification statuses to enable clients to resubmit and amend previously submitted documents

Singapore- Detailed Payment Statuses Visibility: CitiDirect BE has been enhanced to provide detailed real-time payment status and sub-statuses in the Payments Summary screens for all wire transactions originating from Singapore accounts. With this enhancement, clients can now enhanced visibility into payment statuses throughout the processing cycle.

Clients can also now subscribe for proactive Email or SMS payment status notifications via Mobile User Management interface and receive proactive alerts for your pending, rejected or returned payments.

Europe, Middle East and Africa

EMEA – By Region

Payments

Beneficiary Bank Account – The "Beneficiary Bank Account held at Intermediary Bank" field is now available in Cross Border Funds Transfer payments for Ireland, Luxemburg and the United Kingdom. Same would also be applicable to the report.

The screenshot displays the 'Payment Detail' form in a web application. At the top right, it shows 'Last Login Date: 26/06/2015 10:13:59'. The form is divided into several sections:

- Value Date:** 26/06/2015
- Beneficiary Account or Other ID Type / ID:** /ACCT/ 1234567890
- Beneficiary Name / Address:** None
- Beneficiary Bank Routing Method / Code:** SWIFT
- Beneficiary Bank Name / Address:** CITIBANK N.A.
- Beneficiary Is:** Not a Bank
- Beneficiary Country Code / Name:** [Empty]
- Beneficiary Bank Country Code / Name:** GB UNITED KINGDOM

Below these is the **Advanced Routing Details** section, which includes:

- Intermediary Bank Routing Method / Code:** [Empty]
- Intermediary Bank Name / Address:** [Empty]
- Bank Details:** [Empty]
- Beneficiary Bank Account held at Intermediary Bank:** Beneficiary Bank Account held at Intermediary Bank (Beneficiary Bank Account: 16223456789012345678)
- Intermediary Bank Country Code / Name:** [Empty]

At the bottom, there is a navigation bar with buttons for 'Submit', 'Create / Modify Standing Instruction Schedule', 'Sign & Submit', 'Submit and Create Preformat', 'Submit and Copy', 'Copy', 'Revoke', 'Reset', 'Return to Summary', and 'Other Options'. A legend indicates that an asterisk (*) denotes a 'Required Field'.

CitiDirect BE File Imports to support enabling of new field 'Beneficiary Bank Account held at Intermediary Bank' for CBFT payments for London, Luxembourg and Ireland branches in the below file format:

- CDF NUMBER SIGN

CitiDirect BE File Export to support enabling of new field 'Beneficiary Bank Account held at Intermediary Bank' for CBFT payments for London, Luxembourg and Ireland branches in the below file format:

- Custom Transaction Initiation

EMEA – By Country

CitiConnect® for Files

Algeria – For Algeria cheque payment method (PIUIDs 336 and 815), the mapping of branch name is to be done from the field PrintLocation <PrtLctn> if value is present and to be put into Payment details line 1 while sending downstream.

Formats Supported:

- ISOXML 20022 Credit V3
- ISOXML 20022 Credit V2

Poland – To comply with CGI guidelines for Social Security Payments and Internal Revenue Payments (PIUID 592 and PIUID 593), additional input format tags (Dedicated tag, Unstructured tag and Additional Details tag) have been offered for several existing fields with a change in the Order of Precedence amongst the multiple input tags.

Format:

- ISOXML 20022 Credit V3

Russia – For Domestic Funds Transfers (DFT), Tax DFT, RTGS DFT and RTGS Tax DFT (PIUIDs 548, 550, 818, 819), VAT Amount field precedence has been updated due to CGI (Common Global Implementation) guidelines as follows:

From

1. <TtlTaxAmt Ccy="AAA">
2. <TtlAmt Ccy="AAA">
3. <Amt Ccy="AAA">

To

1. <TtIAmt Ccy="AAA">
2. <TtITaxAmt Ccy="AAA">
3. <Amt Ccy="AAA">

Format Supported:

- ISOXML 20022 Credit V3

Switzerland – For DFT and Book Transfers (PIUIDs 391 and 393), the Beneficiary account number preferable format is the International Bank Account Number (IBAN), however a local format account number can also be provided. Either format will be validated according to the account numbering scheme in the target country. If both ordering customer and ultimate beneficiary are residents within the EEU/EEA and the transaction is to be paid in EUR, the IBAN should be used in preference to the local account number to avoid an additional charge.

Formats Supported:

- ISOXML 20022 Credit V3

United Kingdom, Ireland, Luxembourg – CitiConnect for Files will support enabling of new field 'Beneficiary Bank Account held at Intermediary Bank' for CBFT (PIUID 392) payments for all file formats.

CitiConnect® for SWIFT

Russia – CitiConnect for SWIFT will use Tag57A and Tag23E values to determine CBFT payment method. To determine CBFT payment correctly, client needs to pass CITIRUMX in Tag57A and EQUI code word in Tag23E. In addition, RUB currency will be supported for CBFT payments. Format Supported:

- MT101

United Kingdom, Ireland, Luxembourg – CitiConnect for SWIFT will support enabling of new field 'Beneficiary Bank Account held at Intermediary Bank' for CBFT payments n Tag 57A. Formats Supported:

- MT101
- MT103

File Export

Russia – In order to support the 1C ERP system, the most commonly used business accounting systems in Russia, a new file export format, Russia 1C, has been introduced in CitiDirect BE.

Export Profile Detail 0 Failed Login since Last Login Date 06/09/2015 09:35:26 SYSTEM SUPPORT

*** Profile Name**

*** Business Service**
 Payments - Statement Data

Encoding Set
 Cp1251 - Windows Cyrillic

Date Range Type (Calendar Days)
 Absolute

Date Type
 Statement Date

Categories

(1) Categories
Account Number

<< Row 1 of 1 >> | (1)(2) sorted columns

Profile Description

*** Output Format Name**
 Russia 1C Version 1.0

Incremental EOD Statement

Activity Only

From Date 06/09/2015 **To Date** 06/09/2015

From Time 00:00:00 **To Time** 23:59:59

Values

(1) Value	Description

<< Row 0 of 0 >> | (1)(2) sorted columns Add Remove

In-Session Profile Parameters

*** Download Destination**
 [Browse](#)

Security Method
 * Required Field

Submit Save Return to Summary Next Print

Export Profile Detail 0 Failed Login since Last Login Date 06/09/2015 09:35:26 SYSTEM SUPPORT

*** Profile Name**

*** Business Service**
 Payments - Statement Data

Encoding Set
 Cp1251 - Windows Cyrillic

Date Range Type (Calendar Days)
 Absolute

Date Type
 Statement Date

Categories

(1) Categories
Account Number

<< Row 1 of 1 >> | (1)(2) sorted columns

Library Look Up Dialog

Format Name	Format Description
CHAC 827	CHAC 827
CTM Account Balance	CTM Account Balance
CTM Account Balance (@ Delimited)	CTM Account Balance (@ Delimited)
ISO XML camt.052.001.02	Account Report v02 (Bank to Custome...
ISO XML camt.053.001.02	End of Day Statement v02 (Bank to C...
Lataam Long Account Statement	Lataam Long Account Statement
Lataam Short Account Statement	Lataam Short Account Statement
Legacy EDIFACT FINSTA - EBR	Legacy EDIFACT FINSTA - Enriched wi...
Legacy ISO XML camt.052.001.01	Legacy Account Report v01 (Bank to ...
Legacy ISO XML camt.053.001.01	Legacy End of Day Statement v01 (Ba...
Legacy SWIFT MT940 - EBR	Legacy SWIFT MT940 - Enriched with ...
MCM	MCM
MultiCash	MultiCash
Russia 1C Version 1.0	Russia 1C Version 1.0
SAP MT940	SAP MT940
SAP MT942	SAP MT942
SWIFT MT940	SWIFT MT940
SWIFT MT942	SWIFT MT942
Spanish AEB43	Spanish AEB43

<< Row 34 of 39 >> | (1)(2) sorted columns

OK Search Update Screen More Cancel

Profile Description

*** Output Format Name**
 Russia 1C Version 1.0

Incremental EOD Statement

Activity Only

From Date 06/09/2015 **To Date** 06/09/2015

From Time 00:00:00 **To Time** 23:59:59

Values

(1) Value	Description

<< Row 0 of 0 >> | (1)(2) sorted columns Add Remove

In-Session Profile Parameters

*** Download Destination**
 [Browse](#)

Security Method
 * Required Field

Submit Save Return to Summary Next Print

Currently, the 'Beneficiary Tax Code', 'Payment Order number', 'Payment Order Date' and 'Internal Reference Number' are available only in EOD statement and not available in intraday statements. So, these fields are also made available in intraday statements.

The following formats are impacted:

- SWIFT MT942
- SAP MT942
- ISO XML camt.052
- BAI1 v1.3
- BAI2 v1.3
- Export Custom Format

File Import

Russia – CitiDirect BE File Import has been enhanced to support a new standard import format “Russia 1C File Import Format” for Russia Domestic Funds Transfer (DFT) - Tax and Ordinary Payments. The "Russia 1C File Import Format" is a standard tagged file format where the import file will adhere to specific requirements for the placement of fields within a record and for the contents of each field. The format will support the creation of outgoing Russia DFT transactions using data from the import file.

[Support Web](#)

Import Map Management

1 Failed Login since Last Login Date 06/09/2015 11:13:50 EMEA FILE DELIVERY & AFRD (UA)

*** Map Name** **Version Number**

*** Business Service** *** Format** [Define Custom Format](#)

*** Region Of Ownership**

*** Rule Set**

(1) Rule Set Name	Transaction Type	Region	Rule Set Description	Complete
DFT OP	Domestic Funds Transfer (RU)	CEEMEA	DFT OP	N
DFT TP	Domestic Funds Transfer (RU)	CEEMEA	DFT TP	N

*** Map Description**

*** Rule Set Name** *** Region** *** Transaction Type** *** Rule Set Description**

*** Required Field**

Import File Structure

- [-] Russia 1C File Format
 - [-] Header Record
 - Format Version
 - Encoding Set
 - Sender Name
 - Recipient Name
 - File Creation Date
 - File Creation Time
 - From Date
 - To Date
 - Debit Account Number
 - Document Name
 - [-] Transaction Record (Budget Classification Code (null))
 - Transaction Reference Number
 - Value Date
 - Transaction Amount
 - Debit Account Number
 - Payer Details (Record Identifier)
 - Payer_Tax Code

CitiDirect Element

- [-] Common Data Elements
 - [1] Debit Account Number =(Russia 1C File Format.Transaction Record.Debit Account Number >>("Extract"=12,9))
 - [1] Russia 1C File Format.Transaction Record.Debit Account Number >>("Extract"=12,9)
 - [1] Payment Currency =("Default" = "RUB")
 - [1] Payment Amount =Russia 1C File Format.Transaction Record.Transaction Amount
 - Russia 1C File Format.Transaction Record.Transaction Amount
 - [1] Payment Method =("Default" = "DFT")
 - () Branch Code
 - [1] Booking Date =(Russia 1C File Format.Transaction Record.Value Date)+(("DateRule" = "RunDate with offset (0)"))
 - Russia 1C File Format.Transaction Record.Value Date
 - [1] Reference =(Russia 1C File Format.Transaction Record.Transaction Reference Number >>("ToUpperCase"=TRUE))
 - Russia 1C File Format.Transaction Record.Transaction Reference Number >>("ToUpperCase"=TRUE)
 - () Character Translation for CTSI
 - () Subsidiary Identifier
 - [-] OriginatorInformation
 - () OriginatorReferenceNumber
 - () Interchange Identifier
 - () Instrument Code

Payments Summary

[Open Modify](#)
[Reset Req'd](#)
[Verification Req'd](#)
[Authorization Req'd](#)
[Batch Authorize](#)
[Offline Authorization](#)
[Fund FX Payments](#)
[Print Cheques](#)
[Release Req'd](#)
[Edit/Release](#)
[View](#)

Status	Sub-Status	Creation Method	Benef or Debit Party Name	Ccy
Released		Import	S&P Bank	USD
Released		Import	S&P Bank	USD
Released		Import	CAF	USD
Released		Import	WAB	USD
Released		Import	WAB	USD
Released		Import	WAB	USD
Released		Import	WAB	USD
Released		Import	S&P	USD

Payment Detail

Payment Method

Preformat Code:

Debit Account Number / Currency / Name: USD

Payment Currency / Amount: USD

Payment Method: Payment Type:

Domestic Funds Transfer Details

Transaction Reference Number: Confidential

Value Date:

Beneficiary Account Number:

Beneficiary Tax Code:

Remitter Tax Registration Code:

Beneficiary Tax Registration Code:

Beneficiary Name / Address:

Beneficiary Bank Routing Code:

Beneficiary Bank Name:

Beneficiary Bank Address:

Payment Details:

Code (BIN/USP):

Priority Code:

VAT Status: VAT Amount:

Delivery Media:

Currency Transaction Certificate [Currency Transaction Certificate Sub Form](#)

[View Attachments](#)

Change Certificate

Token Number:

North America

North America – By Country

CitiConnect® for File

United States – CitiConnect for Files will support removal of NA-US Citibank Account Number Validation for Virtual Accounts for ACH Credit/GIRO, Book Transfer (BKT) and Funds Transfer (FT) payments initiated from Delaware branch.

Payments

US – The Beneficiary Account number validation has been changed for the Delaware Branch and a new warning message has been added.

The screenshot shows a web-based payment form titled "Payment Detail". At the top right, it displays "0 Failed Login since Last Login Date 11/05/2015 13:26:24 EZE CEEMA 4.4". The form is divided into several sections:

- Preformat Code:** 920 ACH - FULL LIMITED
- Debit Account Number / Currency / Name:** USD
- Payment Currency / Amount:** USD 111.00
- Payment Method:** ACH Credit/GIRO
- ACH Credit/GIRO Details:**
 - Transaction Reference Number: NAM
 - Pre Note First Available Date: Pre Note
 - Processing Date: 11/05/2015
 - Beneficiary Account Number: 123456780
 - Beneficiary Name: 303AFSD FASD FASD FASD FSD
 - Beneficiary Bank Routing Code: 031100209
 - Beneficiary Bank Name: Intra Company

A modal dialog box titled "Beneficiary Account Number warning" is overlaid on the form. The message reads: "The Beneficiary Account Number you entered may not be a valid Citibank account number. If you choose 'Proceed' and submit the payment, it may be subject to delay, reject, or return. If you choose 'Review', please verify the account number before you proceed with the payment. For additional assistance, contact your". Below the message are two buttons: "Proceed" and "Review".

At the bottom of the form, there is a navigation bar with buttons: "Submit", "Create / Modify Standing Instruction Schedule", "Sign & Submit", "Submit and Create Preformat", "Submit and Copy", "Copy", "Delete", "Next", "Return to Summary", and "Other Options".

A new warning message has been added in Fund transfer Payment method to educate the use of FCFT

Payment Detail 0 Failed Login since Last Login Date 2015/05/07 18:05:07 E2E CEEMEA 4.4

74FTS Confidential 121212

Intra-Company

* Number of Credit Parties
1 Credit Party Transfer

* Ordering Party ID Type / ID
/CUST/ 12121

* Value Date
2015/05/07

Priority Flag

Beneficiary Account or Other ID Type / ID

Beneficiary Name / Address

* Charges Indicator
Our

Beneficiary Bank Routing Method / Code
SWIFT AS0000

* Beneficiary Bank Name / Address
ABCDEFGHIJ

Beneficiary Bank Advice Type

Warning

This is a Cross Border Payment where the Beneficiary Bank is in AUSTRALIA. You also have the option to make this payment by choosing AUD as your payment currency using the Foreign Currency Funds Transfer Payment Method with a conversion rate of 1.0708. Payment amount can be specified as USD amount or in AUD. Do you want to continue the Payment with Fund Transfer?

ID: CitiSecure

OK Cancel

Advanced Routing Details

First Intermediary Bank Routing Method / Code

First Intermediary Bank Name / Address

* Required Field

Submit Create / Modify Standing Instruction Schedule Sign & Submit Submit and Create Preformat Submit and Copy Copy Delete Next Return to Summary Other Options

CitiDirect BE File Import to support removal of NA-US Citibank Account Number Validation for Virtual Accounts for ACH Credit/GIRO, Book Transfer (BKT) and Funds Transfer (FT) payments initiated from Delaware branch.

Reports

US – The selection criteria "Rule Off Date" has been added to Outstanding Check listing report.

Edit Criteria 0 Failed Login since Last Login Date 03/06/2015 06:07:53 E2E NA. AMERICA

Report Name

Base Report
Outstanding Check Listing Report

Fields

- * Format
- * Share
- * Favorite
- ** Issue Date
- Omnibus Account Number
- Sub Account Number
- ** Rule-Off Date

Criteria for Rule-Off Date

Rule-off Date
02/28/2013

<< Row 1 of 1 >> | (1)(2) sorted columns

OK Search Update Screen More Cancel

Report Content

- Format
 - DHTML Report
- Share
 - Private
- Favorite
 - No
- Omnibus Account Number
 - 1111111111 - ABCD

Add Delete Reset Reset To Defaults

* Required Field ** At least one required field

Save and Run Run Save Print Schedule Return to Summary

Legal and Regulatory Updates

CitiDirect BE and CitiConnect remain current with the latest applicable Legal and Regulatory requirements worldwide. The changes listed below are to be implemented in response to new applicable regulations.

Global

Single Session Enforcement

Users in Argentina, Mexico, Turkey, and Venezuela are already prevented from running more than one concurrent session on the CitiDirect BE desktop site. In this release, the restriction has been extended to include both CitiDirect BE Mobile and CitiDirect BE Tablet. The effect is to ensure that Users in these jurisdictions can only have one active CitiDirect BE session at a time, regardless of the device being used.

Asia – By Region

File Exports

CitiDirect BE File Exports has been enhanced to support Reject Code/Description in the Reject/Return Reason field in Transaction Initiation Custom formats.

Asia – By Country

Data Segregation

Taiwan – To comply with Taiwan regulations, data restrictions have been introduced to prevent internal Support, Activations, Information Security Administration, and Implementations users outside of Taiwan from accessing Taiwan Client data. Client association to a Taiwan client can only be performed by individuals in 'Activation & Support – Taiwan', or by users added to the Taiwan Client Restriction Access Library.

Payments & Reports

Hong Kong – The default value for the client configuration - "Mandate Challenge/Response (OTP) for payments" will be set as "Hong Kong CITIBANK - 712" for all client definitions irrespective of whether or not the client has HK branch accounts. Thereby all Hong Kong transaction(s) will be mandated for One Time Password (OTP) prior releasing the transaction from CitiDirect BE.

CitiDirect BE File Import will support 'Hong Kong CITIBANK - 712' as default value for Client configuration "Mandate Challenge/Response (OTP) for Payment", and will ensure One Time Password (OTP) re-authentication for Hong Kong remains unaffected as a result of default value setting.

Europe, Middle East and Africa – By Country

Activation

Russia – Users entitled with Russian accounts will be captured automatically in Russian Entitlement Control Form. Until an internal user approves the entitlement to Russian Base Number, client cannot perform any action on Payments, Receivables and Admin Messages.

0 Failed Login since Last Login Date 27/05/2015 14:46:35 E2E CEEMEA 4.4



Payment Detail Last Login Date 21

Debit Account Number / Currency / Name
000000000 RUB XYZ CO XX

Payment Currency / Amount
RUB 1.00

Payment Method
Cross Border Funds Transfer

Payment Type

Cross Border Funds Transfer Details

Transaction Reference Number
RUB-H13-T01

Confidential

Ordering Party Account Number

Ordering Party Name

Ordering Party Address

Debit Value Date
13/05/2015

Beneficiary Is
Not a Bank

Beneficiary Account Number
111111111111

Beneficiary Name / Address
YYYYYYYYYY

Beneficiary Bank Routing Method / Code
SWIFT AAAAAAAA

Beneficiary Bank Name / Address
BBBBBBBBBBBBBB

Required Field

Submit Create / Modify Standing Instruction Schedule Submit and Create Preformat Submit and Copy Copy Delete Next Return to Summary Other Optic

Errors

This transaction cannot be submitted for the following reason(s):

You are not approved to use one or more accounts on either branch 810 or 259. Please contact CitDirect Support team for more information.

OK

Administrative Message Request Detail Form 0 Failed Login since Last Login Date 2015/05/18 13:25:13 QC TEST

Account Number / Currency / Name
 ▾ [] RUB []

Message Type
 Administrative Messages ▾

Administrative Messages

Administrative Message Code/Description ▾ HAPIK202 ASDFASDFASFSAFSAF	Transaction Reference Number PEN-M18-T04
Attention PEN TEST	Bank Reference TEST
Test Currency / Amount ▾ RUB 1.00	

Message Text
 HAPI TESTING 1234

Errors

You are not approved to use one or more accounts on either branch 810 or 259. Please contact CitiDirect Support team for more information.

OK

* Required Field

Submit Next Return to Summary Other Options

Payments and Admin Messages will perform validation for user's approval for RBN at the last flow of the transaction.

AML warning message will be introduced in the below service whenever there is a modification or addition in Access Profile, User Profile, User Entitlement and Flow Maintenance

Warning message for Expiry Date logic is implemented during login.

CitiDirect BE File Import has been enhanced to support Russian Base Numbers (RBN) Service functionality for branches – 810 and 259 in order to ensure that non-authorized RBN users cannot initiate payments from Russian Accounts.

CitiConnect® for File

Israel – CitiConnect for Files has been enhanced to support extension of length to 140 characters for Beneficiary Name field for Israel RTGS payments (PIUIDs 605).

Formats Supported:

- ISOXML 20022 Credit V3(This format will support 140 characters)
- ISOXML 20022 Credit V2, CP2E, IDOC, PCRG, PGEN(These formats will support 70 characters)

Norway – CitiConnect for Files imported payments for Norway will now be able to ensure that any imported payment originating from a tax account will always be credited into an approved beneficiary account which will be listed in a new Norway Tax accounts library.

South Africa – The new mandatory field "Payment Category Code" has been introduced in South Africa for Supplier Finance (PIUID 713) payments.

Formats Supported:

- ISOXML 20022 Credit V2
- SAP IDOC

Ukraine – CitiConnect for Files imported payments will be validated for the number of calendar days between the date of submit and the date of final action of the payment. If the difference between these two is more than 30 calendar days, then the payment will be moved to the "Repair Required" tab with the status "Repair Required" in CitiDirect BE. This applies to Ukraine Domestic Funds Transfer (DFT), Cross Border Funds Transfer (CBFT), Payroll Cards and Book Transfer (BKT) payments (PIUIDs 555, 574, 808 and 547).

CitiConnect® for SWIFT

Israel – CitiConnect for SWIFT has been enhanced to support up to 4 lines of 35 characters each in Tag 59 for Beneficiary Name field for Israel RTGS payments.

Formats Supported:

- MT101
- Mt103

Norway – CitiConnect for SWIFT imported payments for Norway will now be able to ensure that any imported payment originating from a tax account will always be credited into an approved beneficiary account which will be listed in a new Norway Tax accounts library.

Russia – CitiConnect for SWIFT imported payments will support validation of Russian Debtor's Account Number against Russian Base Number for branches 259 and 810 in order to ensure that non-authorized RBN users cannot initiate payments from Russian Accounts.

Payments & Reports

Israel – Increase in size of Beneficiary Name field in Israel from 16 A/N to 4*35 A/N for the Intraday Domestic Payment. The client will be allowed to enter the details in line 2 only after Line 1 is completed.

Reports Impacted

- CEEMEA Transaction Initiation Summary Report
- Preformat Library Detail Report
- Preformat Library Summary Report
- Transaction Initiation Payment Details Report
- Transaction Initiation Detail Report
- Transaction Initiation Detail Report by Subsidiary Identifier
- Transaction Initiation Summary Report
- Transaction Initiation Summary Report by Subsidiary Identifier
- Payment Transaction Audit Report
- File Import Transaction Initiation Summary

CitiDirect BE File Import has been enhanced to support extension of length for field Beneficiary Name for Israel RTGS payments in the below File Format.

- CDF NUMBER SIGN

CitiDirect BE File Export has been enhanced by introducing a new field, 'Beneficiary Name - Extended', to accommodate 140 character length for RTGS transactions with amount greater than ILS1.00 million. Format Supported is:

- Custom Transaction Initiation

Norway – Norway users will now be able to ensure that any payment originating from a tax account will always be credited into an approved beneficiary account which will be listed in a new Norway Tax accounts library.

- A Tax indicator will be made available in the Accounts library to mark debit accounts as tax accounts.
- The new Norway Tax accounts library will contain list of all approved beneficiary accounts which need to be selected while making payment from a tax account.

Library Maintenance

0 Failed Login since Last Login Date 06/08/2015 06:56:26 CGSL_WF_IR

Service Class	Description
Payments	Norway Tax Accounts Library

<< Row 1 of 1 >> (1)(2) sorted columns More

OK Search Update Screen

Norway Tax Accounts Library Summary

0 Failed Login since Last Login Date 06/08/2015 06:56:26 CGSL_WF_IF

Input Authorization Req'd View

Clearing number	Tax authorities account name	(t) Account number	Account Status	Maintenance date	Status
11	Tax	1234	Active	05/20/2015	Processed
11	Tax	1234	Deleted	05/20/2015	Processed
83	4jt	2356	Active	06/04/2015	Invalid
18	naa	2930	Active	06/08/2015	Invalid
67	ska	6022	Active	06/03/2015	Repair Required
10	Hal	6345	Active	04/28/2015	Processed
10	Hos	6345	Active	04/28/2015	Processed
10	Sas	6345	Active	04/28/2015	Processed
10	Fre	6345	Active	04/28/2015	Processed
11	Hvs	6345	Active	04/28/2015	Processed
11	Are	6345	Active	04/28/2015	Processed
11	Mar	6345	Active	04/28/2015	Processed
12	DCs	6345	Active	04/28/2015	Processed
12	Hol	6345	Active	04/28/2015	Processed
12	Asl	6345	Active	04/28/2015	Processed
12	Eis	6345	Active	04/28/2015	Processed
12	Asl	6345	Active	04/28/2015	Processed
12	Fab	6345	Active	04/28/2015	Processed
13	FDi	6345	Active	04/28/2015	Processed
13	Fyi	6345	Active	04/28/2015	Processed
13	VDI	6345	Active	04/28/2015	Processed

<< Row 1 of 400 >> (1)(2) sorted columns

More



New Delete Go to Details Other Options

Norway Tax Accounts Library Detail

0 Failed Login since Last Login Date 06/08/2015 06:56:26 CGSL_WF_IR

* Clearing number

* Tax authorities account name

* Account number

* Account Status

Maintenance date

Reserved

* Required Field

Submit Next Return to Summary Other Options

Payment Detail 0 Failed Login since Last Login Date 06/08/2015 06:56:26 CGSL_WF_IR

Payment Method

Preformat Code
▼

* Debit Account Number / Currency / Name
▼

* Payment Currency / Amount
NOK 11.00

* Payment Method
▼ Cross Border Funds Transfer

Cross Border Funds Transfer Details

* Transaction Reference Number
ID

Infra-Company

* Ordering Party Name / Address
▼ Ordering Party Name Release53

* Value Date
06/08/2015

* Beneficiary Account or Other ID Type / ID
/ACCT/ ▼

* Beneficiary Name / Address
▼ BENX

* Beneficiary Is
▼ Not a Bank

* Beneficiary Country Code / Name
▼

Errors

This transaction cannot be submitted for the following reason(s):

Tax account (Skattebrevkonto) validation failure. Provided beneficiary account number cannot be used for payments from Tax account (Skattebrevkonto), as it's not authorized by Norwegian Tax Authorities. Please reach out to Customer Service for further support.

OK

* Required Field

Submit Create / Modify Standing Instruction Schedule Sign & Submit Submit and Create Preformat Submit and Copy Copy Delete Next Return to Summary Other Options

Trusted sites | Protected Mode: Off

Norway Tax Accounts Library Detail 0 Failed Login since Last Login Date 06/08/2015 06:56:26 CGSL_WF_IR

* Clearing number
▼

* Account number
▼

Maintenance date
/ /

* Tax authorities account name
▼

* Account Status
▼
Active
Deleted

* Required Field

Submit Next Return to Summary Other Options

Clearing number	Tax authorities account name	(1) Account number	Account Status	Maintenance date	Status
51	Mon		Active	06/08/2015	Level 1 Authorization Required

CitiDirect BE File Import to support Beneficiary Account Number validation based on the Debit Account Number being identified as Tax Account for Norway ACH/Giro, Domestic Funds Transfer (DFT), Cross Border Funds Transfer (CBFT), Book to Book and SEPA payments.

Ukraine – All payments initiated will be validated for the number of calendar days between the date of submit and the date of final action of the payment. If the difference between these two is more than 30 calendar days, then the payment will be moved to the “Repair Required” tab with the status “Repair Required”. The client will be allowed to repair and re-submit the transaction. This applies to the following payments:

- Book Transfer
- Cross Border Funds Transfer
- Domestic Funds Transfer
- Payroll Cards

Payments Summary 0 Failed Login since Last Login Date 2015/06/09 20:05:13 EMEA FILE DELIVERY & AFRD (UAT31)

Release Req'd	Batch Release	View	File Authorization	FX Funding	File Release	File Verification	Supporting Documents Upload	EBills
Input/Modify	Repair Req'd	Verification Req'd	Authorization Req'd	Batch Authorize	Offline Authorization	Fund FX Payments	Print Cheques	

Creation Method	Bene or Debit ...	Ccy	Amt	Value Date	Pmt Method	Pmt Type	Pmt or Addenda Details	Status	Si
Import	NAME OF ...	UAH	1.00	2015/04/24	Domestic ...		1234567812	CB Rejected	
Import	NAME OF ...	UAH	1.00	2015/04/24	Domestic ...		1234567832	Repair Required	
Import Preformat	BENEFICI...	UAH	1,000.00	2015/05/07	Domestic ...		PRYMENT DETAILS LIN...	Repair Required	
Input	BENE NAM...	UAH	321.00	2015/05/19	Domestic ...		Test Payment	Repair Required	
Input	BENE NAM...	UAH	321.00	2015/03/10	Domestic ...		vvxcbcvbcvnbvnbuhg...	Repair Required	
Input	BENE NAM...	UAH					dfggdfgb f dgb	Repair Required	
Input	BENE NAM...	UAH					dfggdfgb f dgb	Repair Required	
Input	BENE NAM...	UAH					dfggdfgb f dgb	Repair Required	
Input	BENE NAM...	UAH					dfggdfgb f dgb	Repair Required	
Input	BENE NAM...	UAH					dghgfhnf	Repair Required	
Input	BENE NAM...	UAH					dghgfhnf	Repair Required	
Input	BENE NAM...	UAH					dghgfhnf	Repair Required	
Input	BENE NAM...	UAH					dghgfhnf	Repair Required	
Input	BENE NAM...	UAH	3,221.00	2015/03/10	Domestic ...		dghgfhnf	Repair Required	
Import	BENEFICI...	UAH	990.00	2015/03/16	Domestic ...		PRYMENT DETAILS LIN...	CB Rejected	

View Error Messages

This transaction was submitted more than 30 days ago. Please re-submit it.

OK

<< Row 9 of 20 >> [Right Click on column titles to customize](#) **Bold is editable field** (1)(2) sorted columns [More](#)

Branch/Processing Location: KIEV CITIBANK Debit Account Name: BEKO UKRAINE LLC Charges Indicator: Creator Name / Date / Time:	<input type="button" value="Submit"/> <input type="button" value="Delete"/> <input type="button" value="Go to Details"/> <input type="button" value="Other Options"/>
--	---

CitiDirect BE File Import to support 30 calendar days validation logic between the date of submit and the date of final action of the payment for Ukraine Domestic Funds Transfer (DFT), Cross Border Funds Transfer (CBFT), Payroll Cards and Book Transfer (BKT) payments.

Latin America

Activation

Ecuador – The Ecuadorian regulation (Resolution JB-2014-3021 issued July 30, 2014 by La Junta Bancaria del Ecuador de la Superintendencia de Bancos y Seguros) is intended to protect the customer data accessible on electronic banking systems by providing users with mandatory proactive notification of attempted unauthorized entry. Citi has extended the login notification email to login attempts in CitiDirect BE Mobile. Ecuador users may not opt-out of receiving these notifications.

Venezuela – The Sudeban (Venezuela Superintendency of Bank) regulation aims at protecting users from fraudulent logins to the electronic banking platforms by prohibiting multiple simultaneous sessions in CitiDirect BE. As a result, Venezuelan users won't be able to open a new session when another one is still active.

As a consequence of the regulation, the behavior will be as follows,

- Session 1 will remain active
- Session 2 (simultaneous session attempt) will receive the following error message: "For your security, you have a previously active CitiDirect BE session and you cannot open simultaneous sessions".

We have extended the single session enforcement across channels, expanding its scope to CitiDirect BE Mobile and CitiDirect BE Tablet.

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July 2015

Citi Transaction Services

transactionservices.citi.com

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