CitiDirect BE® and CitiConnect®

What's New: Release News Highlights

November 2015

CitiDirect BE and CitiConnect will be updated during the weekend of November 14, 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.

Treasury and Trade Solutions

citi®

INTRODUCTION AND HIGHLIGHTS

To Our Valued Clients:

On November 14th Citi will be releasing the next version of CitiDirect BE and CitiConnect with new features and functionality. 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 this document.

The most important aspects of our new release include:

- **CitiDirect BE® Widgets** – New enhancements to provide clients with an improved user experience while performing common tasks directly from the CitiDirect BE home page. A new Payment Status inquiry widget is now available which replaces the feature in the Quick Tasks widget. In addition, more enhancements have been added to the Account Balances widget. Click "Customize Homepage" to add widgets to your CitiDirect BE home page, as desired.

- **Enhanced authentication and security services**
  - **Ecuador** – local regulations in Ecuador demand that users logging into electronic banking platforms using IP addresses domiciled outside Ecuador will no longer be able to access their information unless the client provides the proper authorization.
  - Beginning January 1, 2016 as part of the Local Country Regulations, client users domiciled in China will be issued VASCO tokens when requesting new or replacement tokens.
  - Users are now able to receive their SafeWord PIN via email. This option applies to all users with the credential type "Challenge/Response - Host 9". This feature is not available in all markets.

- **Improved payment status information**
  - CitiDirect BE® Mobile users can now inquire about Payment Status directly from the Authorization / Release work lists.
  - For CitiConnect® for SWIFT users new payment sub statuses have been introduced for our EMEA countries. The sub status description will enable users to gain more information when a transaction is rejected.

- **CitiDirect BE® Tablet**- Now available in Singapore to access global account balances. The CitiDirect BE Tablet app can be downloaded via The Apple Store, Google Play, and Windows Store.

- **Trade**- the Document Upload functionality has been expanded to include additional services for Trade Advance Exporter/Importer and Extend / Update an Existing Loan.

CitiDirect BE® and CitiConnect® are Citi's access channels that provide a single point of entry into a complete suite of corporate banking and cash management services. With CitiDirect BE, you have access to a wide variety of value-added services including Payment Analytics, ReceivablesVision, and eBAM (Electronic Bank Account Management). Similarly, Citi's 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 addresses your connectivity challenges and helps achieve straight-through-processing to increase efficiency and limit manual intervention. 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.

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®

CitiDirect BE Widgets

Quick Tasks widget: We are gradually replacing all features available on the Quick Tasks widget with new widgets such as: Account Balances, Payments Pending Actions, and Payment Status Inquiry. To leverage these new improvements, users should add the new widgets to their CitiDirect BE home page. New Widgets would be available via pop-up or by clicking on the "Customize Homepage" from CitiDirect BE home page. To help ensure awareness of new widgets, we will prompt users with a pop-up window when they try to access a Quick Task feature that has been replaced with a new widget (e.g. Payment Status Inquiry).

Payment Status Inquiry widget: A new Payments Status Inquiry widget is now available for entitled users to quickly view for a list of transactions and to search for the status of a specific transaction – directly from the CitiDirect BE home page.

Without having to open CitiDirect Services, using this widget's robust filtering options, entitled users can:

- View multiple transactions in a List view or Card view (toggle between views)
- View all Payment Details of a specific transaction
- View Recent transactions
- View Largest Transactions
- Search for specific transactions by filtering on: creation or value date range, transaction amount range, currency, branch, status, beneficiary name or account number, etc.

Account Balances widget: The Account Balances widget has been enhanced with key features allowing entitling users to:

- View 10 most recent transactions for a selected account number
- View account balances grouped at a currency level – thereby viewing a currency position across multiple accounts, currencies, countries
- View account balances and currency positions in a List view or Graph view(for HTML5 supported browsers such as IE9 and above) (toggle between views)

CitiDirect BE Performance Optimizer

Running this new tool can improve your CitiDirect BE performance! From the Self Service menu item on your CitiDirect BE home page, select Performance Optimizer. This tool will run on your computer to gather certain system information (e.g. operating system, browser, Java details) which will be used to provide you with a customized list of performance-related recommendations focused on improving your CitiDirect BE experience. The tool will not make any changes to your computer or its settings. It will simply present recommended changes and/or upgrades for you to consider implementing. The tool's results will also provide basic troubleshooting tips for your easy reference.

Historical Document Inquiry

A new inquiry is available for Brazil only via CitiDirect BE. The new inquiry provides details about supplier payments, payroll payments (up to 90 days) and receipts/invoices which clients can use as Proof of Payment.

Security Manager Updates

Digitized SafeWord PIN delivery: Clients are now able to receive their SafeWord PIN via email. This option applies to all users with the credential type "Challenge/Response - Host 9". This feature is not available in all markets.

Client Defined Access Controls-Login Day time Restrictions: Clients are now able to define the time range (day of week or daily range of hours) for their users to log in to CitiDirect BE. Users attempting to log in to CitiDirect BE outside of the client defined time periods will receive the following warning message: "Your Security Manager has defined a rule that only permits logins on specific days and/or at specific times. If you believe you have received this message in error, please contact your Citi Service Representative or your Security Manager."

Liquidity & Investments Updates

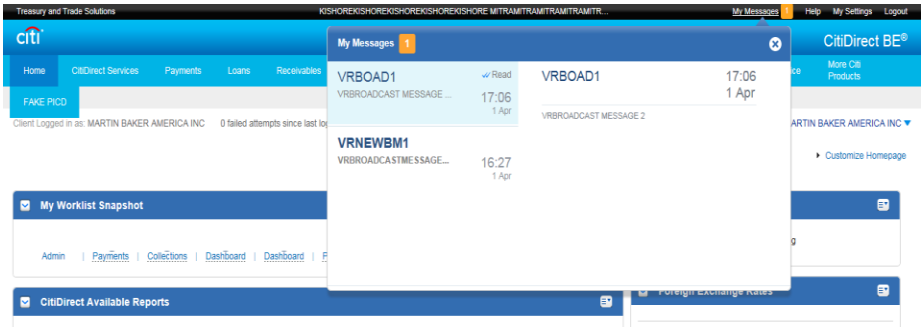
Liquidity Manager will be launched under the same Liquidity & Investment menu but the sub-menu option will refer to Liquidity Risk Management instead of TreasuryVision. All features and functionality within Liquidity Manager remain unchanged. See the before/after screen images below.

Before the release:

After the release:

My Messages Update

The "My Messages" panel has been updated to include a count of the unread messages. The color of the badge icon changes depending on whether all the messages in the panel have been read. If there are no messages in the panel, there is no icon and the My Messages link is disabled. All of these User Interface improvements are designed to help the User quickly evaluate whether there is any new communication requiring their attention.



CitiDirect BE® Mobile

Payment Status Inquiry: Quick Links & Audit History - Anxious about the status of your payments? You can now access Payment Status Inquiry directly from the Authorization / Release worklists. We have also enhanced the audit trail provided in the Payment Status Inquiry Details for your convenience.

CitiDirect BE® Tablet

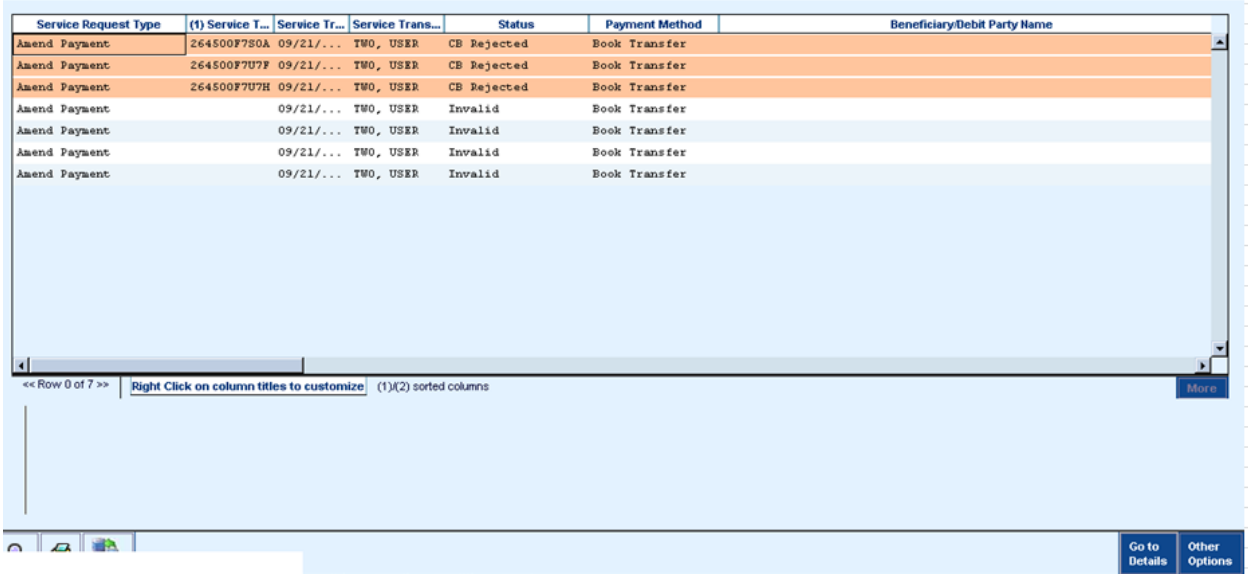
Singapore Launch - We are pleased to launch CitiDirect BE Tablet in Singapore! You may download "**CitiDirect BE**" from the Apple Store, Google Play and Windows Store to enjoy intuitive visualizations of your global account balances, and to securely manage your payments.

Enhanced Global Map View - We have enhanced the map views in the European and African regions for an even more intuitive user experience.

CitiDirect Services

Payments

CitiDirect Payment Services Inquiry management functionality has been enhanced to allow clients to initiate amendment, cancellation, recall or report beneficiary claims non-receipt of funds inquiries. Upon successful submission and authorization of an inquiry, CitiDirect will provide clients with the "Case Number" that can be used for inquiry tracking. Clients can also see all the updates and actions taken by Citi to resolve the inquiry. Also, users now have the option to initiate more than one service request type (Amend, Cancel, Recall, BCNR) for the same payment instrument.



Additionally, CitiDirect Payment Services capability will be extended to the following countries:

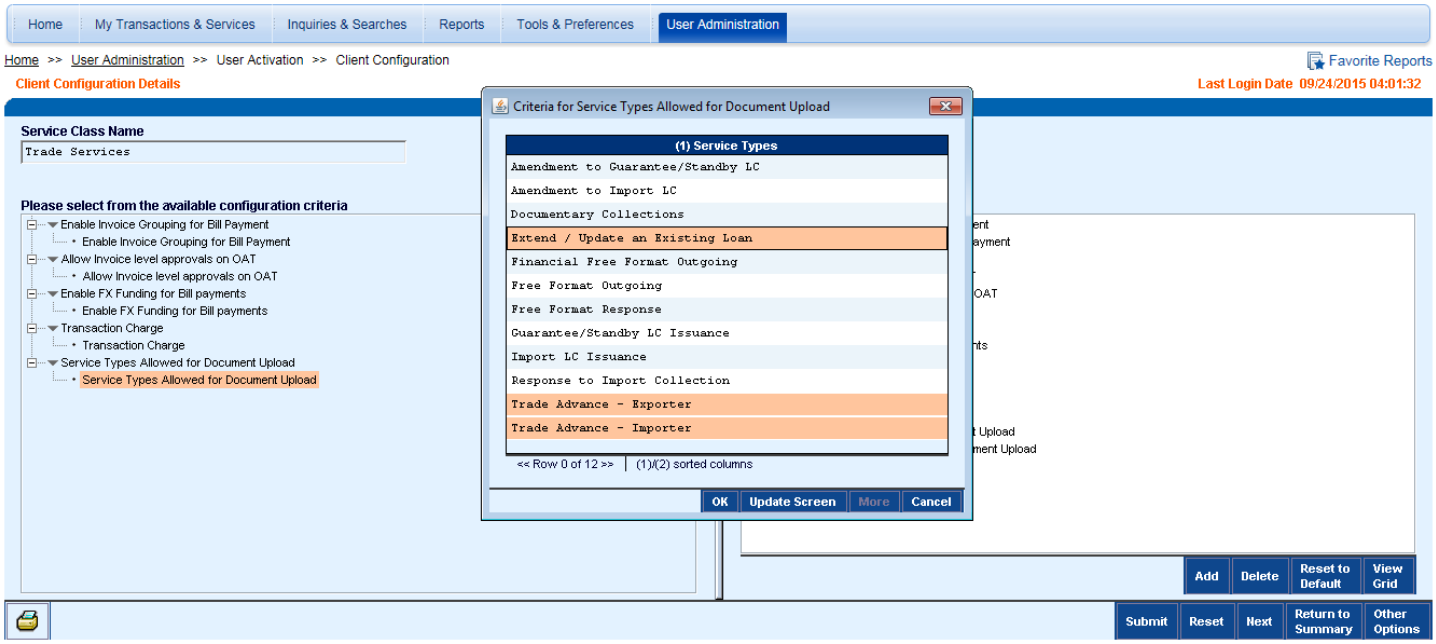
1. INDONESIA
2. BRAZIL
3. CANADA
4. COLOMBIA
5. JERSEY ISLAND
6. NEW ZEALAND
7. TAIWAN
8. SWEDEN
9. FINLAND
10. NORWAY
11. PORTUGAL
12. CHINA
13. VIETNAM
14. Czech REPUBLIC
15. SOUTH AFRICA
16. TURKEY
17. BULGARIA
18. INDIA
19. UAE
20. THAILAND
21. CANADA

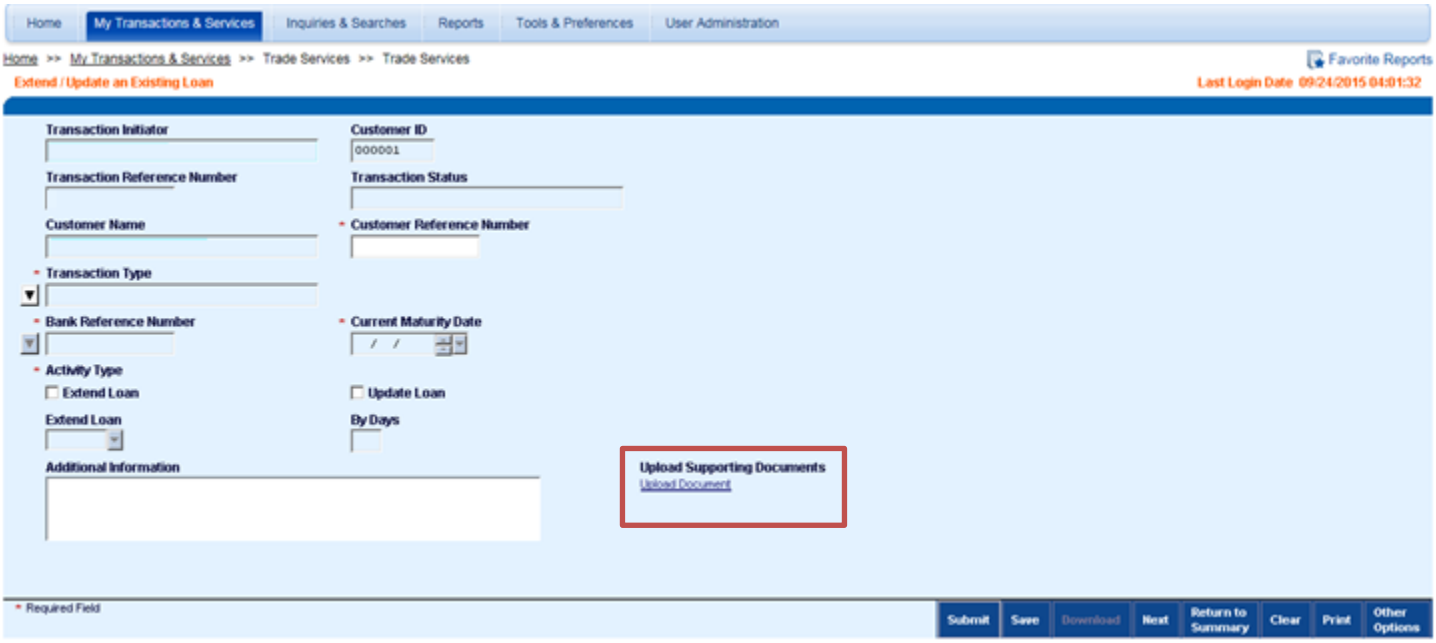
Trade

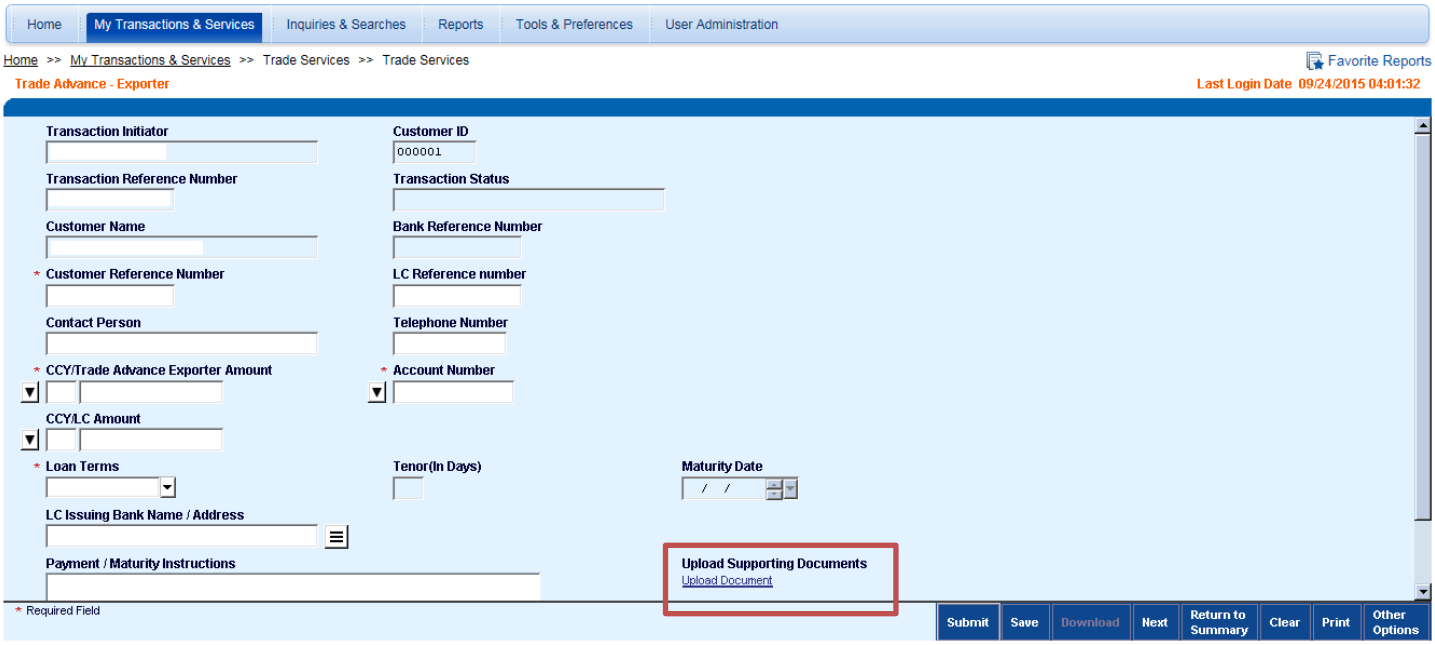
Global Trade Document Upload functionality expanded for Trade

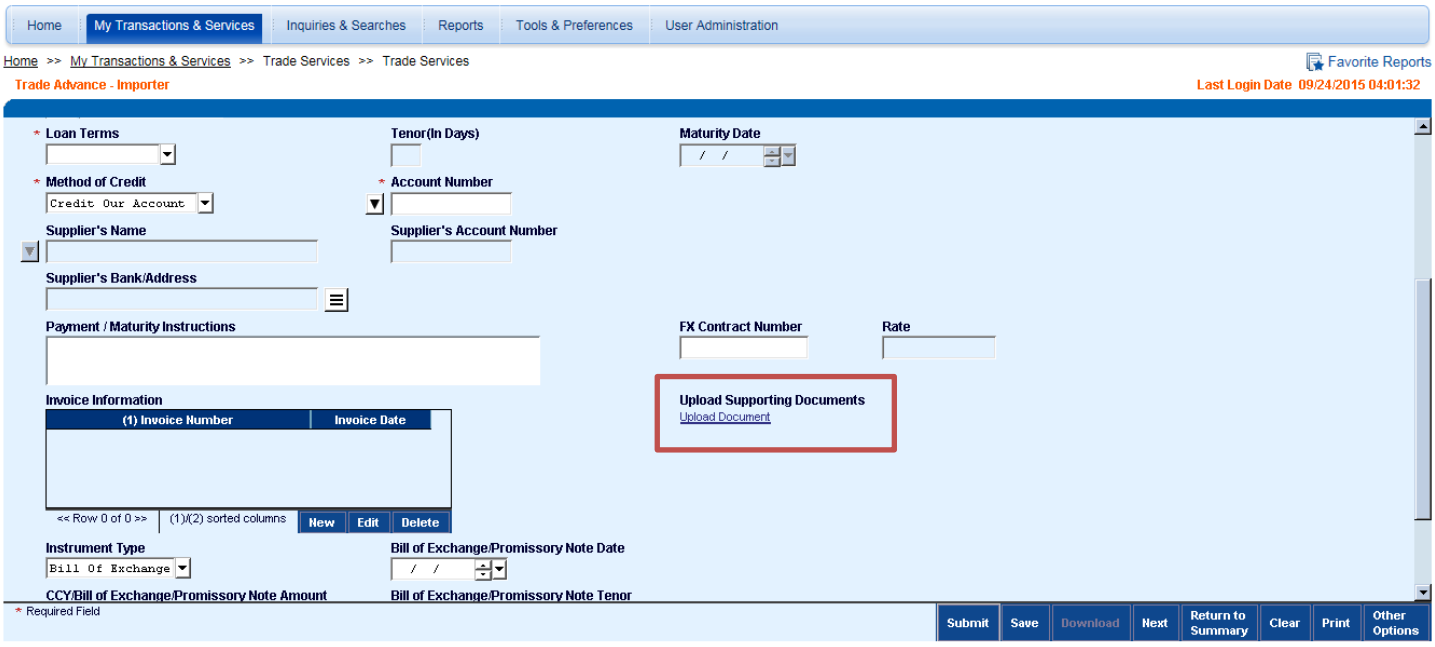
Document Upload functionality has been added for the below services:

1. Trade Advance Exporter
2. Trade Advance Importer
3. Extend / Update an Existing Loan









CitiConnect® for Files

Entitlements – Enhanced user role entitlements for file authorization as follows:

- Existing 'Authorize' entitlement and its maintenance process will remain unchanged.
- In addition, a new 'AUTHREJECT' entitlement will be added to existing 'roles'.
- Each user has to be granted 'AUTHREJECT' entitlement at file profile level if the given user must perform 'Authorize' or 'Reject' functions at file level.
- Authorize and Reject buttons will be displayed only when user has required entitlement.

WorldLink® Payment Services

CHF (Confoederatio Helvetica Franc) onsite Cheque template update - CHF Cheque template must have Beneficiary and Ordering party Name and Address.

CitiConnect® for Files

India – Currently, the Purpose Code field for Payment WorldLink GPP (PIUID 949) supports only data provided in <Cd> in <CtgyPurp> tag. Purpose Code for India consists of 5 alphanumeric characters and clients are expected to provide data in <Prtry> in <CtgyPurp> tag.

Regional Updates

Asia

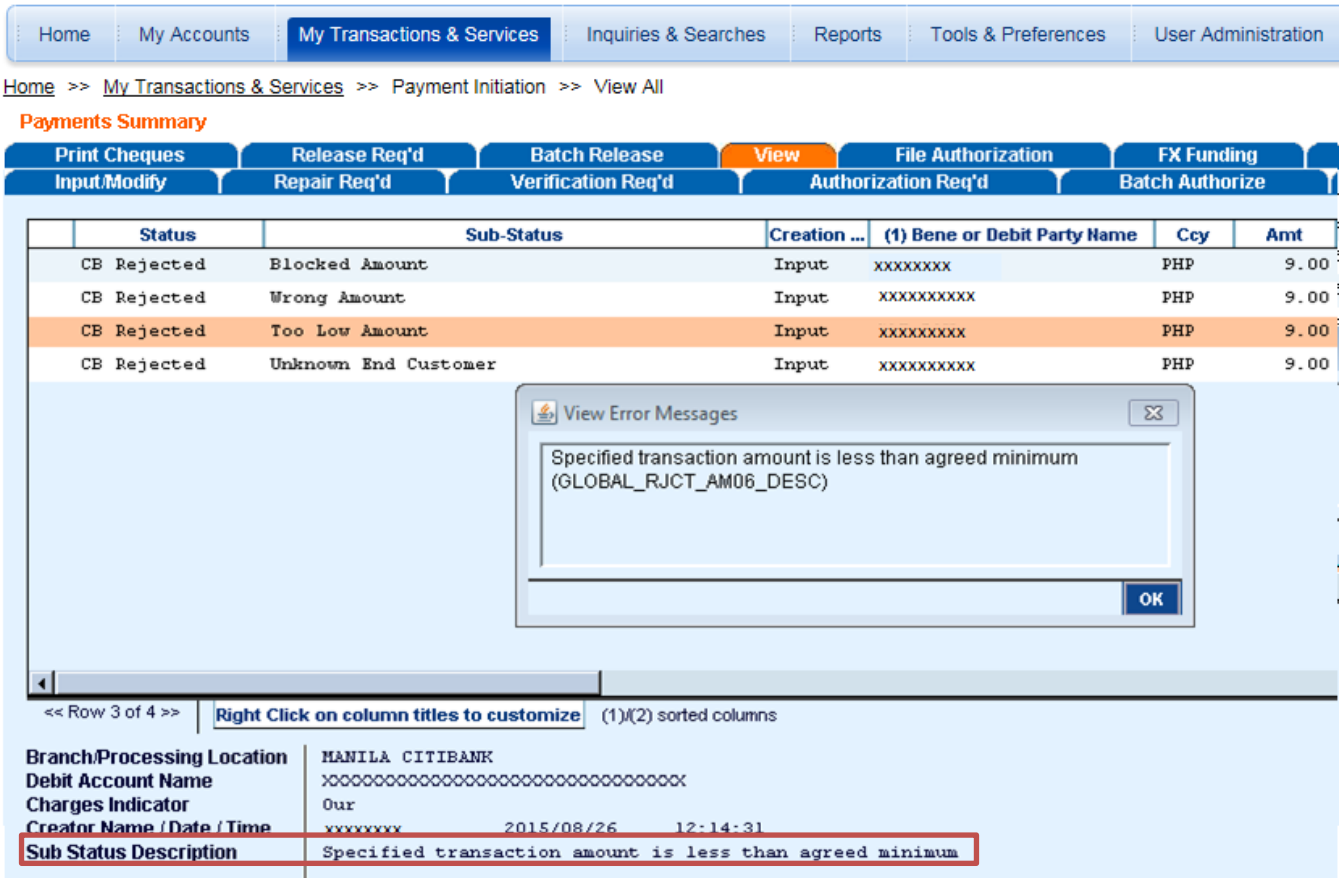
Asia – By Region

Payments

The sub-status description will be displayed for 'CB Rejected' status in the payment view screen and reports for the following Asian countries:

1. Australia
2. New Zealand
3. Philippines
4. Sri Lanka
5. Bangladesh

6. Singapore



Supported reports:

1. Transaction Initiation Payment Details Report
2. Reject/Return Transaction Detail Report

File Export

Sub-Status Standardization – The payment sub-status category in the export profile is made to reflect five new sub-statuses. These new sub-statuses are the replacement of the existing sub-statuses. For Custom Transaction Initiation formats (i.e., those created under the Payments - Transaction Initiation Data business service), Sub-Status filtering criteria will display the new values.

Existing sub-status before release:

- Party who initiated the payment is not recognized by the beneficiary
- Balance of payments complementary info is requested
- Missing or incorrect originator address
- Due to originator bank account configuration
- Due to beneficiary bank account configuration

Equivalent replaced sub-status post release:

- Unrecognized Initiating Party
- Balance Info Request
- Missing Debtor Address
- Specific Service offered by Debtor Agent
- Specific Service offered by Creditor Agent

Asia – By Country

CitiConnect® for Files

China – RMB (Renminbi) Extended Services - Cross Border Payment Method offers an additional local routing method called CIPS (Cross-border Interbank Payment System) that is supported for the Beneficiary and Intermediary Banks. This payment method is enhanced to enable the clients to provide the Purpose of Payment for all routing methods. In addition, Local language support is extended for CIPS Routing Method in multiple fields, including Beneficiary Name, Address, Beneficiary Bank Name, Address, Intermediary Bank Name, Address and Payment Details.

- PIUID : 896 (CN – RMB Extended Services Cross Border Payments)
- File Formats : All

File Import

China – CitiDirect BE File Imports has been enhanced to support validation, if the entitled User is assigned with the new China Dynamic Password VASCO credentials while performing One Time Password (challenge/Password) authentication.

Malaysia – EPF file format has been enhanced to update field Member IC Number from Mandatory to Optional and support alpha numeric validation.

- Impacted File Import Format: EPF Format

In addition, SOCSO 8A file format has been enhanced to support current and previous month for field Month Contribution.

- Impacted File Import Format: SOCSO 8A and 8B FORMAT

Furthermore, SOCSO 8A & 8B file formats have been enhanced to support "T" as a valid value for field Employment Status.

- Impacted File Import Formats: SOCSO 8A AND 8B FORMAT

File Export

Korea – CitiDirect BE provides a capability to the Korean Clients where the account information will be displayed in Korean language in the Export statement. This will happen when the account information is originally keyed in the same language for that particular transaction. In the Transaction Details Configuration Library, “Beneficiary Name – Local Language” and “Remitter’s Name – Local Language” fields when selected will output local language information in the account statements.

Impacted formats are:

- SWIFT MT940
- BAI1 v1.3
- BAI2 v1.3

Europe, Middle East and Africa

EMEA – By Region

CitiConnect® for SWIFT

Sub-Status – New payment sub statuses has been introduced to check the granular level status of a transaction initiated. The sub status description will enable users to gain more information when a transaction is rejected.

File Export

Sub-Status – New payment sub-status has been introduced to the existing list of sub-statuses. New Sub-Status: 'Status error generated'. For Custom Transaction Initiation formats, Sub-Status filtering criteria will display the new value.

File Import

Beneficiary Bank Routing Code – For SEPA Credit Transfer, Beneficiary Bank Routing code will become Optional and auto-populated by payment application when the Beneficiary Account Number is passed in IBAN format for Ireland, United Kingdom, Greece, San Marino, Croatia, and Cyprus. CitiDirect BE File Import supports this optional field.

Confidential Indicator – CitiDirect BE File Imports has been enhanced to support mapping for field Confidential Indicator for Egypt, Morocco, Algeria, Tunisia, Pakistan, Bahrain, Kuwait, Lebanon and Jordan CBFT payments.

- Impacted File Import Format: CDFF NUMBER SIGN

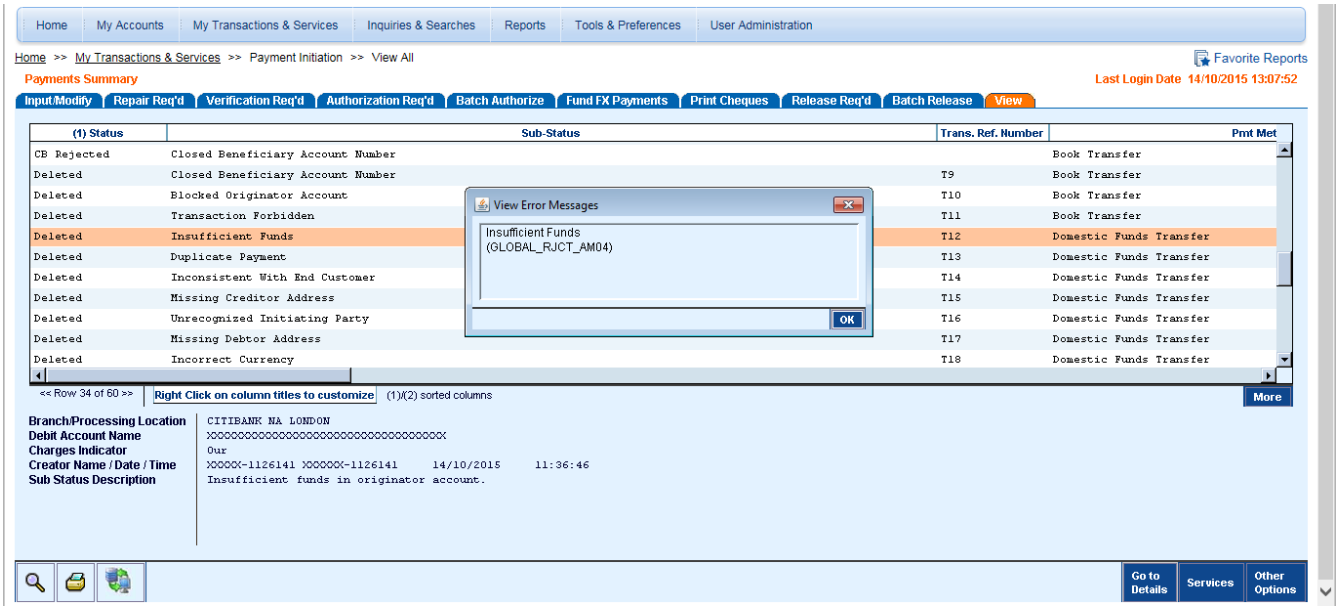
Creditor Reference – For CEEMEA & Europe Direct Debits, the field Creditor Reference has been made conditionally mandatory when a value is passed for the Issuer field. Clients importing SEPA Direct Debits via file must include a value for Creditor Reference, whenever Issuer is passed in the file, otherwise error will be displayed.

Debtor Bank Routing Code – For SEPA Direct Debits, the Debtor Bank Routing code will become Optional and auto-populated by payment application when the Debtor Account Number is passed in IBAN format for Ireland, United Kingdom, Greece, San Marino, Croatia, Cyprus, and Portugal. CitiDirect BE File Import supports this optional field.

Payments

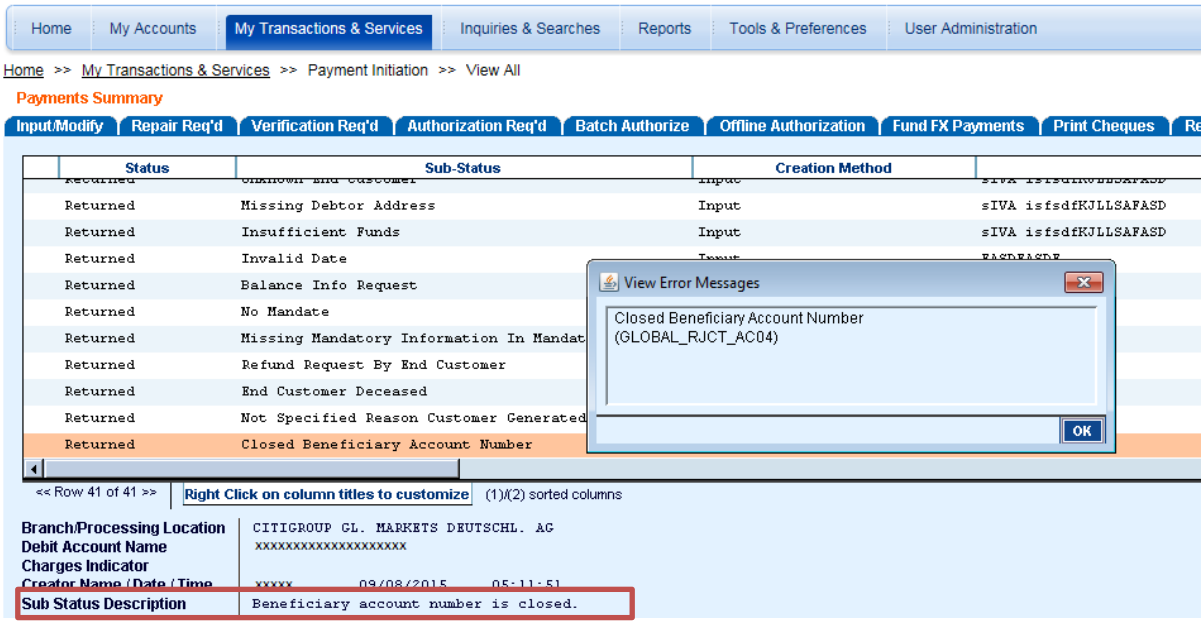
Western Europe – Payment Sub-status standardization for Greece:

The Reason for transaction Rejected will be available in CitiDirect BE under Other Options -> View Error Message in both Summary and Details Screen.



EMEA CitiFT branches: Wire Payments - The transactions Rejected/Returned by Beneficiary Bank/SWIFT will be updated with new status as 'RETURNED' in Payments view screen and Reports for the following countries:

1. London
2. Germany
3. France
4. Ireland
5. Netherlands
6. Belgium
7. Austria
8. Luxembourg

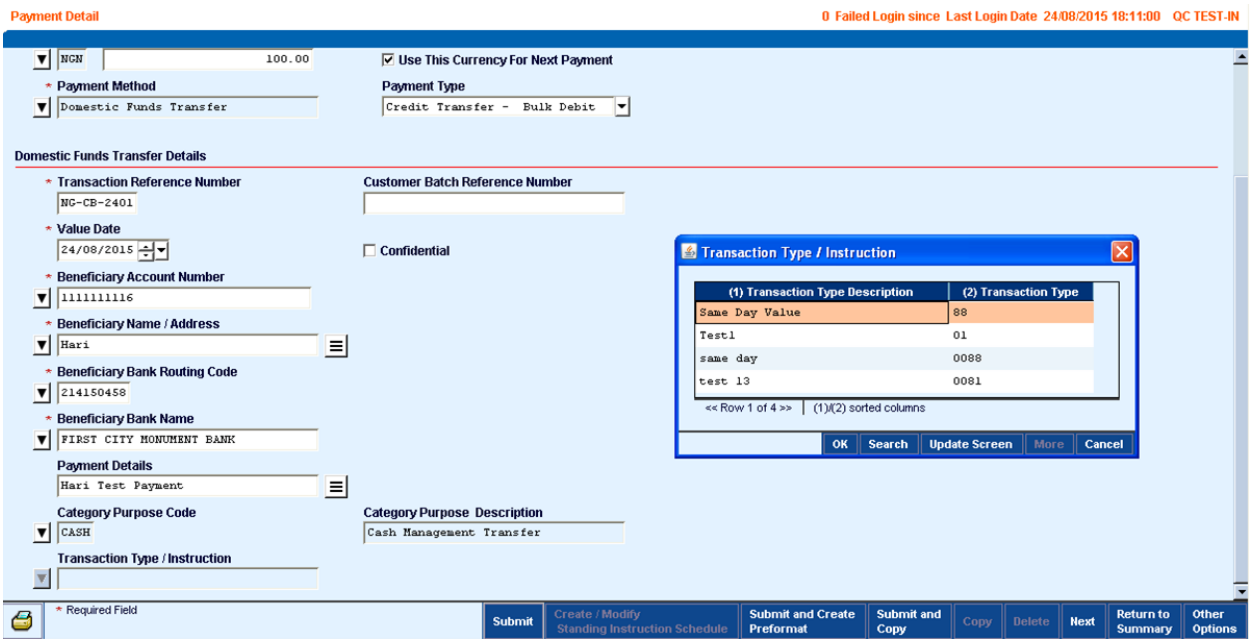


Supported reports:

1. Transaction Initiation Summary Report
2. Transaction Initiation Detail Report
3. Payment Transaction Audit Report
4. Transaction Initiation Payment Details Report
5. Reject/Return Transaction Detail Report

South Africa - ACH Credit / GIRO payment method, Credit Transfer, Single Debit and Credit Transfer: Values will not be displayed for the Bulk Debit payment type in Transaction Type / Instruction field NAEDO (Non Authenticated Early Debit Order).

Nigeria / Kenya / Uganda – DFT (Domestic Funds Transfer) payment method, Credit Transfer - Single Debit and Credit Transfer - Bulk Debit payment type the batching limit to be increased from 30,000 to 60,000.



EMEA – By Country

CitiConnect® for Files

Uganda – As per changes made for Utility and Tax payments, Electricity Account Number field is renamed to Customer reference number field and extended to 'Utility Type- Water' payment too. New fields "Customer Type" and "Customer Mobile Number" are introduced for 'Utility Type –Electricity'. New fields "Area" and "Property Reference" are introduced for 'Utility Type – Water'. New field ''Expiry date'' is being introduced for internal tax payment.

- PIUIDs: 876 (Uganda Book Transfer- Utility Payment) and 875 (Uganda Book Transfer- Tax Payment).
- Applicable for all formats

Compliance to CGI Guidelines – ISO XML V3 (pain.001.001.03)

- **Bulgaria –** Mapping needs to be established as per CGI (Common Global Implementation) recommendation for fields: Type, Pay Code and Identification Number for Domestic and Budgetary payments. Clients need to provide data for: Type field in <AddtlInf> in <Rcrd> in <Tax> in <CdtTrfTxInf> in <PmtInf>, Paycode field in <Prtry> in <Purp> in <CdtTrfTxInf> in <PmtInf>, Identification number field in <TaxId> in <Dbtr> in <Tax> in <CdtTrfTxInf> in <PmtInf> The current mapping will be retained for the benefit of existing clients for a stipulated amount of time.
    - PIUIDs: 555 (DFT) and 567 (Budgetary DFT).
- **Romania –** Mapping needs to be established as per CGI recommendation for field: Beneficiary Fiscal Code for Romania payments. Clients need to provide data for Beneficiary Fiscal Code field in <TaxTp> in <Cdtr> in <Tax> in <CdtTrfTxInf> in <PmtInf>. The current mapping will be retained for the benefit of existing clients for a stipulated amount of time.
    - PIUIDs: 817(Romania Tax DFT)

- **Russia**
  - Mapping needs to be established as per CGI recommendation for the following field: Tax period. Clients need to provide data for Tax period field in <RegnId> in <Cdtr> in <Tax> in <CdtTrfTxInf> in <PmtInf>. The current mapping will be retained for the benefit of existing clients for a stipulated amount of time.
  - Tax Payment date expected to be sent by the clients as per the existing rules. In case a value is not provided, the same will be defaulted to 0.
    - PIUIDs: 550(Russia Tax DFT) ,819(Russia RTGS Tax DFT)

- **Ukraine –** Mapping needs to be established as per CGI recommendation for the following fields: VAT amount and VAT Included flag for Domestic payments. Clients need to provide data for VAT Amount field in <TtlAmt> in <TaxAmt> in <Rcrd> in <Tax> in <CdtTrfTxInf> and VAT Included flag in <AddtlInf> in <Rcrd> in <Tax> in <CdtTrfTxInf>. The current mapping will be retained for the benefit of existing clients for a stipulated amount of time:
  - PIUIDs: 555(Ukraine DFT).

- **UAE –** Mapping needs to be established as per CGI recommendation for the following fields: Employee MoL Id, Pay Start Date, Fixed Salary Amount, Variable Salary Amount for WPS (Wages Protection System) payments and Transaction type code for Cross-border payments. Clients need to provide data for Transaction type Code field in <Cd> in <Dtls> in <RgltryRptg> in <CdtTrfTxInf> in <PmtInf>, Employee MoL Id in <Id> in <Othr> in <PrvtId> in <Id> in <Cdtr> in <CdtTrfTxInf> in <PmtInf> along <Cd> in <SchmeNm> in <Othr> in <PrvtId> in <Id> in <Cdtr> in <CdtTrfTxInf> in <PmtInf> as 'EMPL' , Pay Start Date in <Dt>in <Dtls> in <RgltryRptg> in <CdtTrfTxInf> in <PmtInf>, Fixed Salary Amount in <Dtls> in <RgltryRptg> in <CdtTrfTxInf> in <PmtInf> along with <Cd> in <Dtls> in <RgltryRptg> in <CdtTrfTxInf> in <PmtInf> as 'FIX', Variable Salary Amount in <Dtls> in <RgltryRptg> in <CdtTrfTxInf> in <PmtInf> along with <Cd> in <Dtls> in <RgltryRptg> in <CdtTrfTxInf> in <PmtInf> as 'VAR'. The current mapping will be retained for the benefit of existing clients for a stipulated amount of time:
  - PIUIDs: 882(UAE WPS),574 (UAE CBFT).

Compliance to Local Market Guidelines – ISO XML V3 (pain.001.001.03)

- **Sweden –** Mapping needs to be established as per CGI recommendation for the following fields: OCR (Optical Character Recognition) Reference for Sweden Invoice transaction payments and Target Bank Code for Sweden PLUS GIRO payments. Clients need to provide data for OCR reference field in <Ref>in <CdtrRefInf> in <Strd> in <RmtInf> in <CdtTrfTxInf> and Target bank Code in <MmbId> in <ClrSysMmbId> in <FinInstnId> in <CdtrAgt>. The current mapping will be retained for the benefit of existing clients for a stipulated amount of time:
  - PIUIDs: 941(Sweden Plus giro), 147(Sweden Invoice Transaction)

- **Denmark –** Mapping needs to be established as per CGI recommendation for the following field: OCR Reference for Denmark FI (Financial Institution) card payments. Clients need to provide data for OCR reference field in <Ref>in <CdtrRefInf> in <Strd> in <RmtInf> in <CdtTrfTxInf>. The current mapping will be retained for the benefit of existing clients for a stipulated amount of time.
  - PIUIDs: 556(Denmark FI CARDS 71-Unsupported), 558(Denmark FI CARDS 75-Unsupported)

File Export

Greece – For Greece, the payment status and sub-statuses are standardized to align with other Western European countries. No change in the existing export output. For Custom Transaction Initiation formats, Status and Sub-Status filtering criteria will display the standardized values.

File Import

Jordan – CitiDirect BE File Imports has been enhanced to update the format with which Purpose Code and Purpose Code Description is sent currently for Jordan DFT & CBFT.

- Impacted File Import Format: CDFF NUMBER SIGN

Lebanon – For Lebanon ACH & DFT payments, the payment amount field should not contain any values in decimal places other than '.00' when the payment currency is LBP.

Portugal – Tilde character (~) is restricted for Portugal including - CitiPay Cheque for all fields.

South Africa – NAEDO values are restricted for field Transaction Type / Instruction for South Africa Mass Payments.

Uganda – CitiDirect BE File Imports has been enhanced to support addition of new fields for Uganda BKT Utility Payments for Utility Type - Electricity and Water.

- Fields:
  - Customer Type
  - Customer Mobile Number
  - Area
  - Property Reference
- Impacted Format: CDFF NUMBER SIGN

Israel – CitiDirect BE File Imports has been enhanced to support mapping for field Confidential Indicator for Israel CBFT payments.

- Impacted File Import Format: CDFF NUMBER SIGN

Payments

Nigeria – Two new Sub-statuses have been introduced to Nigeria RTGS Payments payment method. Along with the sub-status we will receive the error codes for rejection from the backend system which will be displayed to the client in Other Options -> View Error Message Option in CitiDirect BE.

CitiDirect BE File Export has enhanced the Custom Transaction Initiation formats for Nigeria to reflect the 'Reject/Return reasons' for RTGS reject transactions. These reasons will only reflect when the 'Payment Status' is 'CB rejected' and 'Payment sub-status' is 'Settlement failed'.

Trade

Global Trade CitiDirect BE M Form Integration:

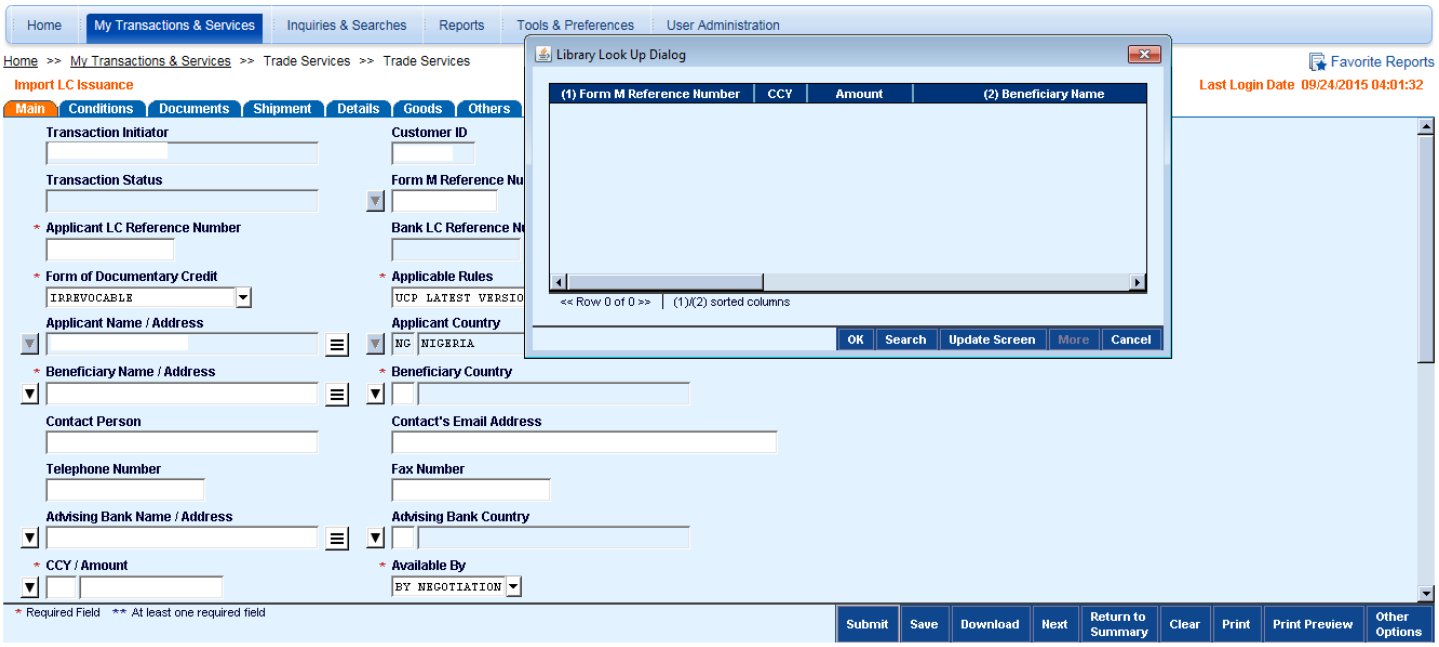
A new field Form M reference number introduced for Import LC (Letter of Credit) Issuance only for Nigeria.

If library look up is used to get the Form M reference number, then the below fields should be auto populated

1. Beneficiary Name and Address
2. Beneficiary Country
3. Goods text before Details
4. Shipment Terms

5. Port of Loading
6. Port of Discharge
7. CCY/Amount
8. Expiry Date

This field will not be available while creating a preformat in library.



Latin America – By Country

CitiConnect® for File

Argentina – CBU -Clave Bancaria Uniforme (Uniform Bank Key) Account Number (similar to IBAN) is implemented for Argentina DFT Interbank Fund transfer transactions to enable the client to pay his beneficiaries using CBU code.

Argentina CBU Account Number: CBU is a 22-digit number called Clave Bancaria Uniforme (Uniform Bank Key), similar to international IBAN. It is a local convention in Argentina to identify account numbers.

PIUID: 441 (AR)
File Formats: ISO XML v2, v3, IDOC, CP2E, PAYMUL GEN, PAYMUL CRG

CitiConnect® for SWIFT

Argentina – There is a new field, "CBU" checkbox for Argentina DFT- Interbank Transfer payment type, being introduced to support a 22 Digit CBU number for the beneficiary account number field. The same has to be supported through CitiConnect® for SWIFT. CBU number will be supported through tag 59 (Account number Line) and CBU checkbox will be supported through tag 77B using a code CBUIND followed by "Y" indicator.

File Export

Brazil – The 'Paylink Standardized Payment V1.1' export format has been modified to capture a new field, 'No. Of Documents'.

Payments

Argentina - A new field named Beneficiary CBU created for the client to be able to pay his beneficiaries using CBU code for Domestic Funds Transfers (071).

CitiDirect BE File Imports has been enhanced to support CBU validation for Beneficiary Account Number for Argentina Interbank Transfers. A new checkbox field is added to the existing target definition.

- Impacted File Import Format: Paylink LATAM 1024 – PAY

Argentina - A new payment type "080" – "AFIP Tax Payment" within the PAYMENTS menu in the field "Payment Type" will be displayed when the option "Domestic Funds Transfer" is selected in the field Payment Method

Brazil - A new payment type "090" – "Tax Without Barcode" within the PAYMENTS menu in the field "Payment Type" will be displayed when the option "Tax Master" is selected in the field Payment Method

Reports

Mexico – A new field "Debit Account Number" must be included in both Mexico Tax Payment Reports: Referenced and Annual. As these reports are handled in local language, please consider that "Debit Account Number" is identified as "Cuenta Cargo:"

Legal and Regulatory Updates

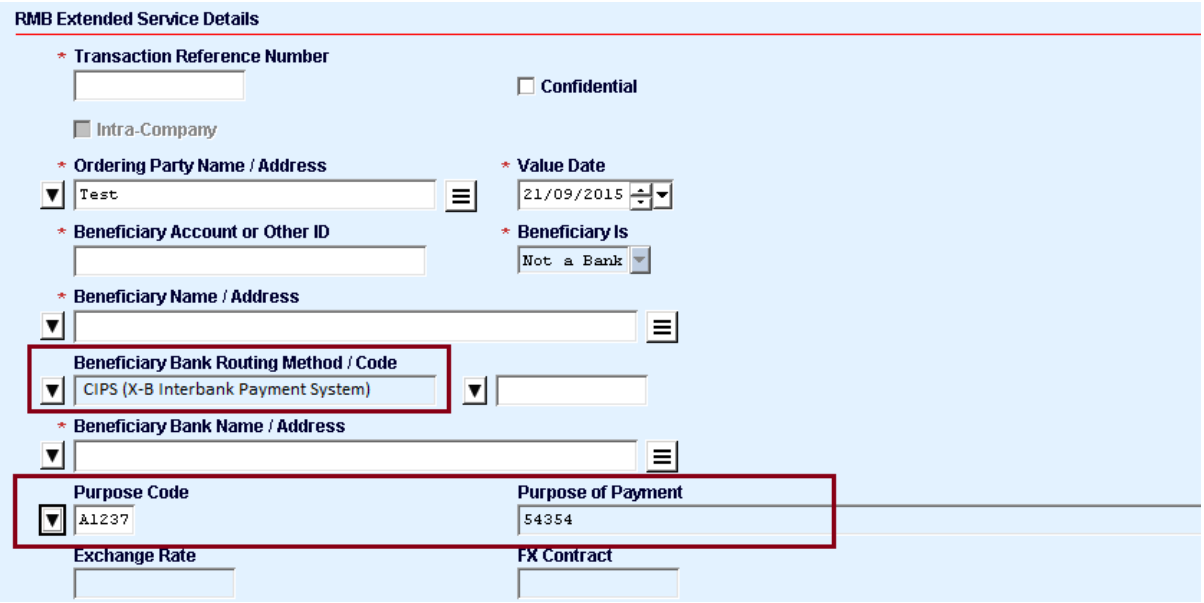
CitiDirect BE and CitiConnect remain current with the latest applicable Legal and Regulatory requirements worldwide. The changes listed below are to be implemented in response to new applicable regulations.

Asia – By Country

Payments & Reports

China - Cross-border Interbank Payment System (CIPS)

The following changes will be implemented for China RMB Cross Border Payment type:
- A new routing method 'CIPS' will be introduced
- A new field 'Purpose Code' and 'Purpose of Payment' will be introduced
- If the routing method is selected as 'CIPS' then the following fields will accept both English and Chinese characters: Beneficiary Name, Beneficiary Address, Beneficiary Bank Name, Beneficiary Bank Name Address, Payment Details.



CitiDirect BE File Imports has been enhanced to support a new Beneficiary Bank Routing method C9, along with addition of two new fields Purpose Code and Purpose of payments in the existing target definition for China RMB payments.

Impacted File Import Format:

1. GDFF EN RMB 2013 v1

Impacted CitiConnect for File Formats:

1. CP2E
2. IDOC
3. Paymul GEN
4. Paymul CRG
5. ISOXML V2 Credit

6. ISOXML V3 Credit

China VASCO Token
Beginning January 1st, 2016 for new and replacement tokens, a China domicile client user will be issued new VASCO tokens in replacement of existing SafeWord tokens, as part of the Local Country Regulations. The VASCO tokens will be supported during login to CitiDirect BE and also during Transaction signing.

Europe, Middle East and Africa – By Region

CitiConnect® for SWIFT

Supporting Documentation Required – Gabon branch currently has a regulation to produce 'Supporting Document' for Domestic Funds Transfers initiated from Gabon to beneficiaries in Gabon region. The requirement mandates the clients to provide supporting documentation when they are issuing payments which are equal and above 200 MM XAF set by the regulator.

Europe, Middle East and Africa – By Country

CitiConnect® for File

Gabon – For the Gabon region, while initiating the DFT payment of an amount more than 200 MM XAF, client has to submit the supporting documents as per the regulatory norms. If the documents are not presented within the prescribed number of days, the transaction will be rejected.

- PIUID: 555 (GA DFT)
- File formats: All

Jordan – For Jordan DFT (PIUID 555) and CBFT (PIUID 574) Payment, the Purpose Code field was being provided by the Clients with slashes. E.g.: "/0101/". As per the Jordon Regulator body, going forward Client will have to provide the Purpose Code without slashes. E.g.: "0101". Enhancements are made to accept and handle the new change i.e. without slashes. To avoid the client impact for CitiConnect for File clients, application will support the old behavior (/0101/) for some period of time.

- PIUID: 555 (JO DFT), 574(JO CBFT)
- File formats: All non-xml file formats

Lebanon – Due to heavy devaluation over a number of years amounts with decimal points are no longer accepted in Lebanon for LBP (Lebanese Pound) transactions. Citi would start rejecting those ACH/DFT payments initiated from Lebanon branch if the amount contains non zero decimal portion post November release.

- PIUID: 924, 555
- File formats: All

Nigeria – Nigeria has the Regulatory requirement to provide payment status notifications for RTGS transactions based on response received from clearing.

For Transactions flowing through CitiConnect for Files channel, the additional statuses from clearing would be reported back in the outbound response files post November release.

- PIUID: 576 (NG RTGS)

- File formats: All

CitiConnect® for SWIFT

Lebanon – Currently, for Lebanon DFT, amount carrying decimal values is acceptable for LBP currency in CitiDirect BE. But, Local clearing regulations in Lebanon do not allow ACH and RTGS payments with decimals if payment currency is LBP.

Post the November release, for Lebanon DFT, when payment currency is LBP then decimal values in amount will not be supported except '00'. Example transactions with amount as 100.00 will be allowed but transactions with amount value as 100.01, 100.10 or 100.99 will be rejected.

Nigeria – Introduction of 2 new Sub-Status to Nigeria RTGS Payments payment method. Along with the sub-status we will receive the error codes for rejection from the backend system which will be displayed to the client in Other Options -> View Error Message Option in CitiDirect BE.

For Transactions flowing through CitiConnect for SWIFT channel, if the sub-status is updated within CitiDirect Services, the same will be captured in MT199 and Email responses.

File Export

SEPA Transactions – CitiDirect BE File Exports will show the auto populated BIC (Bank Identification Code) based on the IBAN provided by the customer while initiating a SEPA transaction to Portugal, Ireland, Greece, UK, San Marino, Croatia, and Cyprus. In cases where BIC is provided by customer, the same will be displayed. CitiDirect BE File Export will output BIC in ISO XML format tags below:

- Creditor BIC

  <CdtrAgt>

  <FinInstnId>

  <BIC>

- Debtor BIC

  <DbtrAgt>

  <FinInstnId>

  <BIC>

Payments & Reports

Gabon - A ‘Static text’ at the bottom of screen and a ‘Checkbox’ (English Label: Supporting Documents) (French [Local Language] Label: Justificatifs) to be displayed on Gabon DFT CD UI screen advising the clients to submit supporting document, if they are submitting payment equal to or exceeding 200,000,000 XAF.

Supporting Document checkbox will be disabled (greyed out) by default for Gabon Domestic Fund Transfer (DFT) payments created via File Import when amount is greater than or equal to 200,000,000 XAF.

Jordan – There will be changes in the information displayed in Payment Details Line 1 and 2, for Jordan DFT and CBFT payments.

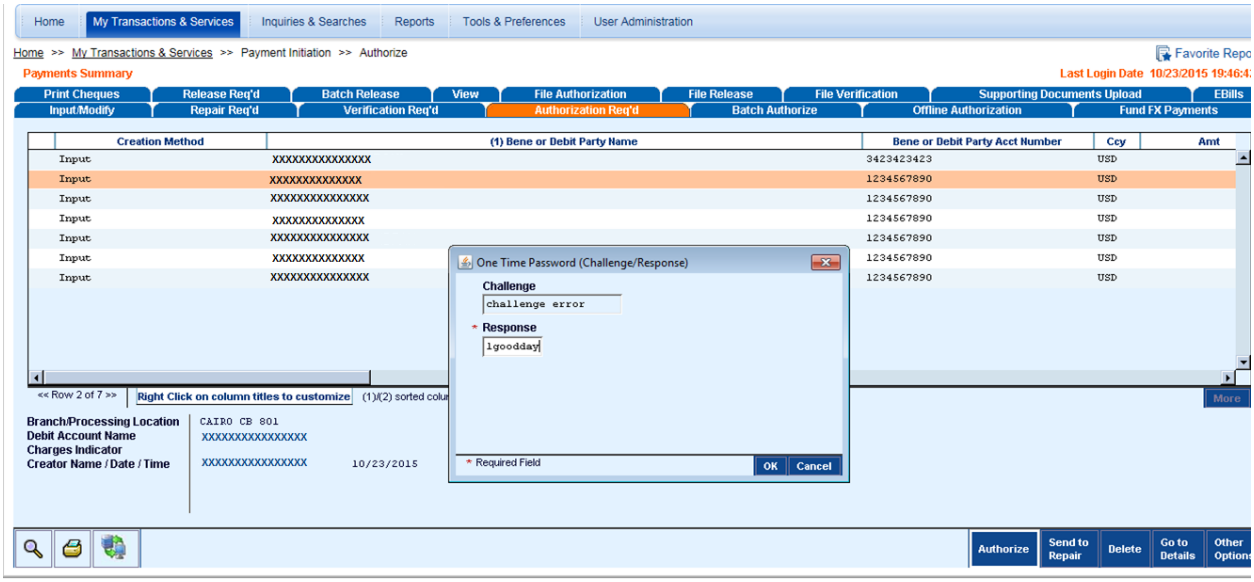
- Purpose Code in Line 1 of Payments Detail

- Purpose Code Description in Line 2 of Payments Detail. If it exceeds 35 characters then the remaining characters will be ignored.

For DFT & CBFT transactions, Purpose Code and Purpose Code Description will be output in the Payment Details fields, and the Purpose Code Description will only output the first 35 characters in the File Export account statements.

Lebanon - For Payment methods DFT and ACH Credit/GIRO if the payment currency is LBP then the payment amount cannot contain any values in decimal places other than '.00'. If a client enters any values in decimal places of Payment amount then an error message is displayed.

Egypt - Existing One Time Password authentication functionality in CitiDirect BE is now being extended to Egypt branches 266 and 801.



CitiDirect BE File Imports has been enhanced to support One Time Password (OTP) authentication for transaction(s) originated from Egypt branch accounts, when the client configuration "Mandate Challenge/Response (OTP) for Payments" is on, while releasing the transaction from CitiDirect BE.

Russia - CitiDirect BE File Imports has been enhanced to support addition of a new checkbox field to the existing target definition for Credit Passport of Deal (Re-opening) & Trade Passport of Deal (Re-opening) Sub forms.

Impacted File Import Format: RU CDFF CCM FMT v2

Latin America

Ecuador – This change is to mask email address and phone number in COB contact information form for all external users entitled to Ecuador account or client definition country 'Ecuador'. However internal users and security managers can view Email address and phone number in COB contact information.

As a result of a regulatory request, users logging into our electronic banking platform from IPs domiciled outside Ecuador will not be able to access their information unless the client provides the proper authorization through the paper based process implemented.

For users belonging to clients, who haven't agreed to allow foreign IP access, foreign IP blocking will be enabled at setup. Also, an error message will be displayed when user does Client Linkage in CitiDirect Services.

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Citi Transaction Services

transactionservices.citi.com

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