

Frequently Asked Questions

CitiDirect BESM Mobile

1.0 Background to Citi Direct BE Mobile (General Information)

1.1 What types of phones will CitiDirect BE Mobile be compatible with?

CitiDirect BESM Mobile is a mobile Internet application which can be used through most feature and Smartphone browsers. This includes many BlackBerry, Apple iOS, Android, Windows and Symbian phone models, as well as many other devices that meet the minimum technical requirements. To use the application the phone's browser must, at a minimum, support XHTML-MP 1.0, JavaScript 1.5, CSS-MP 1.0 and allow cookies to set.

1.2 How secure is CitiDirect BE Mobile?

CitiDirect BE Mobile will extend the current security enablement with your existing Safeword Card challenge/response system. By doing so, Citi will authenticate and authorize the user based on the very secure entitlement engine that CitiDirect currently employs. You will receive the benefit of this security feature by making sure that the person who is making the authorization has a full responsibility of his/her actions while using a mobile device.

1.3 What languages is CitiDirect BE Mobile in?

CitiDirect BE Mobile is now available in English, Chinese (simplified and traditional), Czech, French, Hungarian, Polish, Portuguese, Romanian, Russian, Slovak, Spanish and Turkish. CitiDirect BE Mobile will default to the language setting on your mobile device. If the language you are using is not supported at this time, the application will display in English. At this time, some dynamic fields cannot be translated (e.g., Creation Method and Status).

1.4 Is CitiDirect BE Mobile available on Tablets such as iPad?

Users may access <https://m.citidirectbe.com> via such a device, although the presentation may not be as crisp.

1.5 Does CitiDirect BE Mobile save data to your mobile device?

No. As a browser-based application, it accesses the information through CitiDirect BE's website, just as you would on a desktop. No information will be stored on your device.

Developed by:

CITI
INNOVATION
LAB DUBLIN



2.0 User Setup Questions

2.1 What is the procedure to set up new users?

Please see the User Guide available on CitiDirect Online (CDOL). There is also a Quick Start flash demo on Citi's Client Service Academy to provide users setup and functional training.

2.2 Are all new users enabled for CitiDirect BE Mobile? If not, how will this be done?

CitiDirect Client Definitions are entitled with the Solution's Package and configured. However, users must be set up by the CitiDirect Client Definition's Security Managers or by Citi in some countries where Citi acts as Security Administrator for its clients. (Update intake form and process as per existing CitiDirect Process.)

2.3 Is Client Linkage supported on CitiDirect BE Mobile?

Client Linkage is not supported via mobile functionality. Mobile functionality is only available on the primary client definition that you are set up on.

2.4 Is there an option to opt out from receiving SMS or E-mail Payment notifications?

Yes, uncheck SMS and e-mail notification for that user on Mobile User Management screen.

2.5 How long will it take for a user to begin receiving SMS notifications?

Once you have been set up for CitiDirect BE Mobile, you will receive an SMS with your PIN so that you can opt-in via CitiDirect. Once this step is completed, you should start receiving SMS notifications within 24 hours based on payment activity.

Please Note: Because of local regulation, SMS may not be available in specific countries.

2.6 How long will it take for a user to begin receiving e-mail notifications?

You will start to receive e-mail notifications within 24 hours after you have been set up for CitiDirect BE Mobile.

2.7 How can the PIN be resent?

Your Security Manager can resend the PIN from CitiDirect, by going to the user profile: Access Management/Mobile User Management.

2.8 Is it possible to confirm when a user has opted-in, opted-out or when the PIN was generated?

Yes, it is possible. This information is available in the user profile: Access Management/Mobile User Management.

2.9 Is CitiDirect BE Mobile available for all CitiDirect users?

Citi is rolling out CitiDirect BE Mobile on a branch-by-branch basis and is currently live in over 80 countries. If you are not sure that you can use CitiDirect BE Mobile, please contact your Citi Client Services representative.



2.10 What are the default notifications settings?

The default values for notifications depend on the type of notification. For SMS Event Notifications, the default is 10 SMSs per day. The SMS notification default value for Payment Notification (Authorize, Release or All) is 10 SMSs per day. The e-mail notification default value for Payment Notification (Authorize, Release or All) is notifications for all payments pending authorization or release over 1,000,000 in client's base currency. For File Notification (Authorize), the SMS notification default is 2 SMSs per day and there is no default limit for e-mail notifications.

3.0 Functional Questions

3.1 What payment(s) will appear within the CitiDirect BE Mobile browser application for me to authorize and release?

All payments within CitiDirect Online Banking that are pending your authorization and release will be displayed here.

3.2 How many payments will appear per page?

The payments list is dynamically generated depending on your screen size, but a minimum of six payments will be displayed.

3.3 How does the filtering functionality work?

Payment Authorization Refine Worklist will appear at the **bottom** of the Payment Authorization Worklist, below the multiselect Authorize/Send to Repair buttons.

Payment Currency: Only the top six currencies will appear on the Worklist screen. These are defined based on the number of payments in your Worklist associated with the currency. If the currency you are looking for does not appear and you have more than six currencies in your Worklist you will get the option to "View All..." This will show all currencies which appear in your Worklist. Beside each currency is the number of payments associated with that specific currency.

Payment Method: Only the top four payment methods will appear on the Worklist screen. These are defined based on the number of payments in your Worklist associated with the payment method. If the payment method you are looking for does not appear and you have more than four payment methods in your Worklist you will get the option to "View All..." This will show all payment methods which appear in your Worklist. Beside each payment method is the number of payments associated with that specific currency.

Payment Debit Account Number: This will appear on your Worklist screen as "Select Account Numbers." By clicking on this you will be presented with a list of all the account numbers, which appear within your Worklist. Beside each account number will be the number of payments associated with that account number.

Value Date: This will appear on your Worklist screen as "Select Value Date Range." By clicking on this you will be presented with a screen that allows you to select a date range.



3.4 How can a user check the status of a transaction processed on their mobile device?

If you wish to confirm any aspect of the payment including its audit trail, you can log on to CitiDirect.com (NOT MOBILE) and run an Audit Log Detail Report. Payments authorized on mobile devices will be marked as MOBILE-AUTHORIZE in the Reference Details Section. Payments released on mobile devices will be marked as MOBILE-RELEASE in the Reference Details Section. Payments sent to repair on mobile devices will be marked as MOBILE-SEND TO REPAIR in the Reference Details Section. Payments initiated on mobile devices will be marked as MOBILE-SUBMIT in the Reference Details Section. Batch Payments authorized on mobile devices will be marked as BATCH-AUTHORIZE. Batch Payments released on mobile devices will be marked as BATCH-RELEASE. Batch Payments deleted on mobile devices will be marked as BATCH-DELETE. Imported files authorized will be marked MOBILE-RUN-AUTHORIZE. Imported files rejected will be marked MOBILE-RUN-REJECT.

3.5 What is the settings section on the mobile device?

The settings section on the mobile device allows you to change the language settings and page settings. Page settings can be changed by selecting "Settings" on the footer of the screen when viewing the worklists for payments pending authorization or release. This will allow you to change the number of payments viewed on each screen.

3.6 What information is displayed on the Main Menu screen?

The Main Menu displays the four feature functionalities of CitiDirect BE Mobile: Authorize Payments, Release Payments, Authorize Batch Payment, Release Batch Payment, Authorize Imported File, Initiate Payment, Account Inquiry and Transaction Inquiry. Please Note: You can only view functionalities to which you have been entitled.

3.7 What is filtering?

Filtering is used to refine the Payment Authorization and Release Worklists in order to find specific payments. Within the Refine Worklist section, you are able to filter your Worklist by Payment Currency, Payment Method, Payment Debit Account Number and Value Date.

3.8 Can users modify the number of transactions displayed?

A user can select "Settings" from the footer of the Payment Authorization or Release Worklist. This will allow the user to change the number of transactions viewed on a page.



3.9 Are account balance and transaction inquiry available in real time?

The account balance and transaction status will reflect the exact information as on CitiDirect online.

3.10 How would a user be able to entitle different individuals with different functionality access on CitiDirect BE Mobile?

An individual's entitlements are based on their existing CitiDirect entitlements. At this point in time, when an individual is entitled to mobile access, they will be able to perform all functionalities they currently have access to. If the user would like to add functionalities for an individual, they would have to do that through CitiDirect.

3.11 Why do transactions that I have authorized/released at times continue to appear as transactions pending authorization/release?

Some branches require transaction authorizers/releasers to be approved by the countries due to their Anti-Money Laundering (AML) regulations, therefore only AML approved users can authorize/release a payment. Information on this is available on CitiDirect. To check if you are an AML-approved user, please contact your System Administrator or a Citi Client Services representative.

3.12 Can payments be initiated in CitiDirect BE Mobile?

Yes, pre-formatted payments for domestic and international funds transfers can be initiated for debit accounts in a limited number of countries. Additional payment methods and countries will be available in later releases of CitiDirect BE Mobile.



3.13 In what countries and payment methods can users initiate pre-formatted payments in CitiDirect BE Mobile?

CitiDirect BE Mobile currently supports payment initiation for pre-formatted payments for the following countries and payment methods:

Country	Payment Methods
USA	BKT
	FT
Kenya	BKT
	Cheque
	CBFT
	DFT
Romania	DFT
	CBFT
	SEPA
UAE	CBFT
	BKT
	DFT
Czech Republic	DFT
	CBFT
	SEPA
Pakistan	CBFT
	BKT
Nigeria	BKT
	DFT
	CBFT
	Cheque
	EFT
Congo (DRC)	BKT
	DFT
	CBFT
	FT
	PAYLINK (RCH)
Greece	BKT
	CBFT
	DFT
	ACH Credit/Giro
Poland	DFT
	CBFT
Russia	CBFT
	DFT



- 3.14 When initiating a payment, does the user have to enter all the data elements or is some basic account information pre-populated?**
- Pre-format code, Debit account name & account number, Beneficiary name & account number, Payment CCY, Payment method and Payment type are all pre-populated. The user must enter a "Value Date" and "Payment Amount." Depending on the clients' setup, a Transaction Reference may be available for update. Entering Payment Details is optional.
- 3.15 How can a user check the status of a payment initiated on their mobile device?**
- If you wish to confirm any aspect of the initiated payment including its audit trail, you can log on to CitiDirect.com (NOT MOBILE) and run an Audit Log Detail Report. Payments initiated on mobile devices will be marked as MOBILE-SUBMIT in the Reference Details Section.
- 3.16 What if you authorize or repair a single payment that is part of a batch payment?**
- If you authorize a single payment that is part of a batch payment, the batch payment will be updated with the exclusion of the authorized payment. If you send to repair, the batch payment is updated with the exclusion of the payment sent to repair. If a payment is repaired successfully, it is returned to the batch payment.
- 3.17 How do you create a batch payment?**
- A user can create a batch payment on CitiDirect Online as well as CitiDirect BE Mobile. On CitiDirect BE Mobile, a user can create a batch payment to authorize or release. To create a batch payment to authorize, go to the Batch Payment Authorization Worklist and click on the grey plus sign in the top right-hand corner of the screen. Then enter the necessary criteria. To create a batch payment to release, go to the Batch Payment Release Worklist and click on the grey plus sign in the top right-hand corner of the screen. Then enter the necessary criteria.
- 3.18 How do you know if your batch payment has been created?**
- Once a batch payment has been created it will appear in the Batch Payment Authorization or Release Worklist. Please Note: It may take a short time before the results are available for viewing in the Batch Payment Authorization Worklist.
- 3.19 In batch creation, how do you search for a File Run ID?**
- On the Search page for File Run IDs, enter the File Run ID you are looking for. You do not have to enter all the digits in the File Run ID. You can enter the first few digits and perform a partial File Run ID search.
- 3.20 Can you create import file profile using CitiDirect BE Mobile?**
- Import file profile must first be created on CitiDirect Online through Maintenance, Import profile menu.
- 3.21 Can you create import file & test files using CitiDirect BE Mobile?**
- File must be imported and tested on CitiDirect Online through Import transactions menu.

3.22 How do you Authorize Import File transactions?

Users can authorize import files on CitiDirect Online as well as CitiDirect BE Mobile. To authorize File imports on CitiDirect BE Mobile, click on "Authorize Imported File" menu on the login page and from the work list select the payment files to authorize and click Authorize button.

3.23 How do you search for Import Files pending authorization?

To search import files on CitiDirect BE Mobile, click on "Authorize Imported File" menu on the login page and select search option and input required search criteria like File run ID.

3.24 How do you see transactions in the Import Files during authorization?

CitiDirect BE Mobile will display File import level summary to facilitate authorization. Other details like Run details and Import Profile details can be viewed on CitiDirect Online.