CitiDirect® Online Banking

CitiDirect Basics: General Navigation Guide
July 2006

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Overview

CitiDirect® Online Banking provides many useful features designed for efficient, secure, and reliable Internet banking. This Guide describes general navigation features available to all CitiDirect Online Banking customers. General navigation begins with the main screen that appears after you sign-on to CitiDirect.

Additional Resources

Basics Guides

This *Basics Guide* is one of a series of *CitiDirect Online Banking Basics Guides* that cover features and functionality across all CitiDirect services. You can access the series of Basics Guides in the **Learning Center** at www.citidirect.com.

Online Help

For general questions while working in CitiDirect Online Banking, you can use Online Help. A comprehensive self-service capability, Online Help contains detailed information and descriptions of terms for all functionality and services offered through CitiDirect.

You can access Online Help by clicking the ? icon in the lower left corner of your CitiDirect navigation bar or by pressing the **F1** key on your keyboard.

CitiDirect Customer Support

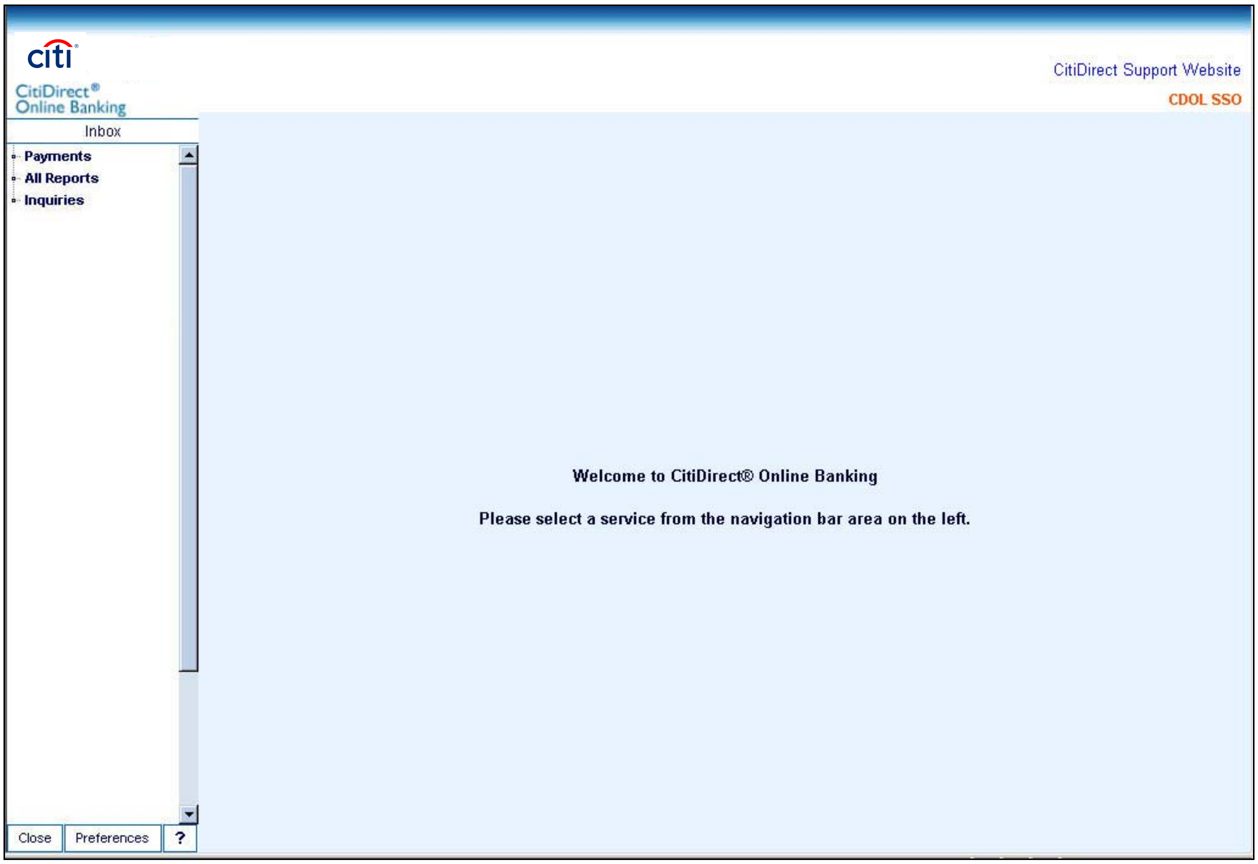
In addition to Online Help, the CitiDirect Customer Support resources described below are available to you.

www.citidirect.com Our Web site contains FAQs, which address both the use of the application and the Web site. The Web site also offers the **Learning Center**, referenced in this Guide, where you can access training support materials at anytime – 24 hours a day, 7 days a week.

Customer Service You can contact our CitiDirect Online Banking Service Representatives who are available to support your technical needs, as well as to assist you with general CitiDirect questions. For a list of representatives in your area, go to the *Contacts* section of www.citidirect.com.

CitiDirect Welcome Screen

The **Welcome to CitiDirect® Online Banking** screen is the first screen that appears each time you sign on to CitiDirect. To begin working in CitiDirect click the name of the category/service class that you want to access from the left navigation bar. In the example below, the **Payments, All Reports,** and **Inquiries** category/service classes appear.



To personalize your CitiDirect experience and work more efficiently, you can select a customized main screen. This customized main screen will appear each time you sign-on to CitiDirect, replacing the **Welcome to CitiDirect Online Banking** screen. You can make this change using the **Preferences** feature.

The **Welcome to CitiDirect Online Banking** screen continues to appear until you select and submit a preference to personalize your main screen,.

Note: For complete details on setting your preferences, see the *CitiDirect Basics: Setting Your Preferences Guide* available in the **Learning Center** at www.citidirect.com.

Familiarization with the Main Screen

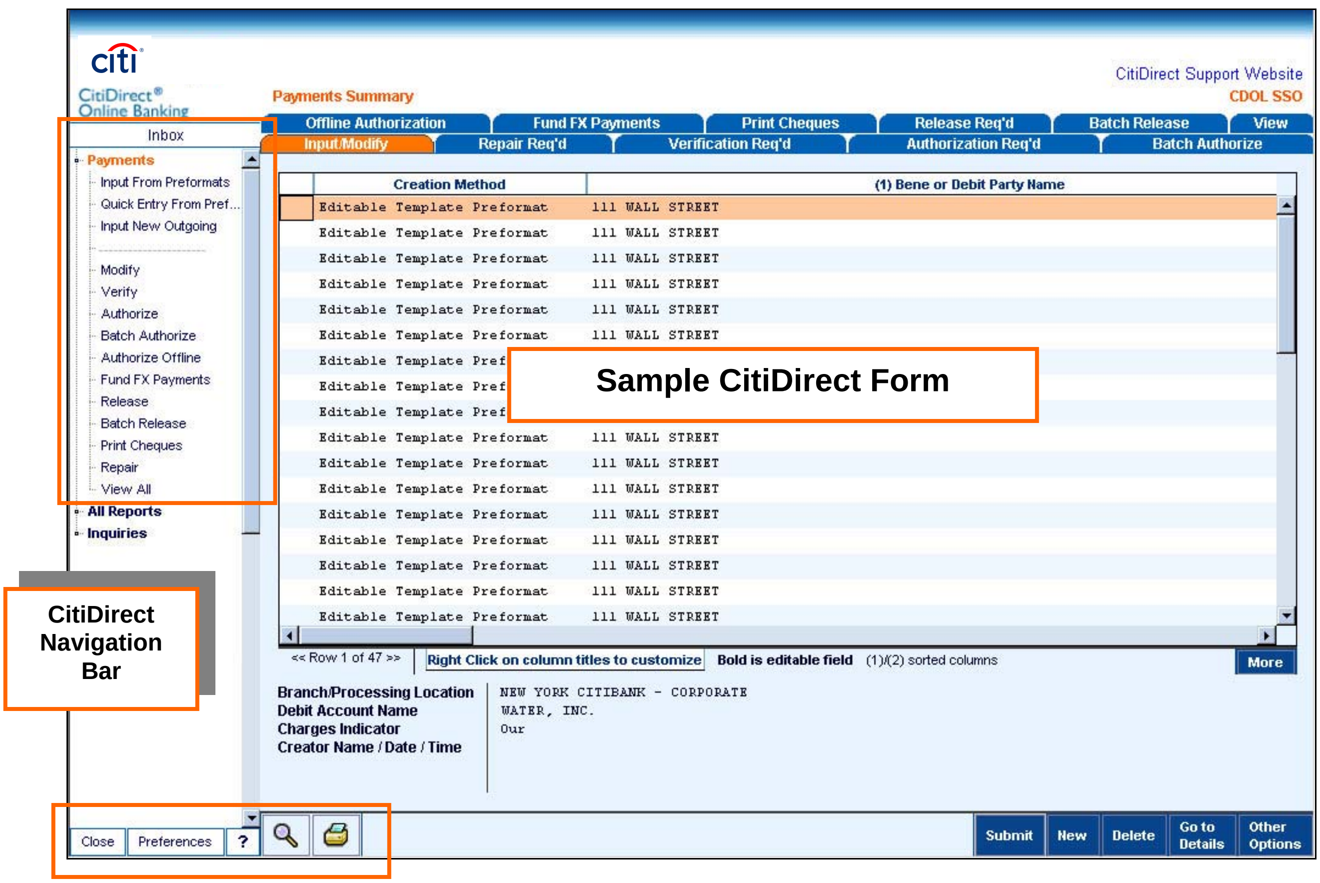
The CitiDirect® Online Banking main screen offers features designed to make your banking experience easy. Features available to all CitiDirect users appear in the corners of the main screen. Specific features assigned to you through your Access Profile are listed on the left navigation bar.

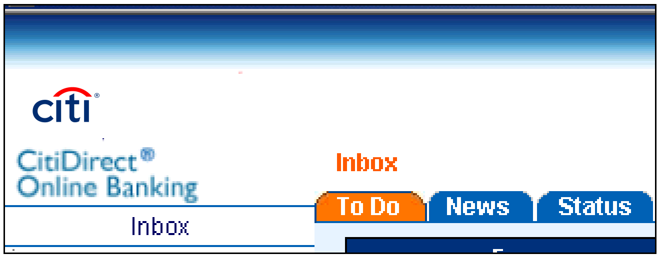
Main Screen Features

This section describes the following main screen features:

- **Inbox**
- **Close**
- **Online Help**
- **CitiDirect Support Website**
- **Preferences**
- **Forms**

Once you have set your **Preferences** to an assigned category, the category and an associated open form will appear when you sign-on to CitiDirect. In the example below, the **Input/Modify Summary** form is open in the **Payments** category.





Inbox

When you click **Inbox** at the top of your CitiDirect navigation bar, you have access to the tabs listed below.

- **To Do.** The **To Do** tab lists items in your workflow queue that require action before Citibank can process them, indicates where the items came from, shows any comments associated with the items, and provides each item's priority and status.
- **News.** The **News** tab lists messages from Citibank and other information sources. The screen is divided into summary and detail sections. All messages are listed in the summary section in the top half of the screen, which also displays the source of the message, comments associated with the message, and its priority and status.
- **Status.** The **Status** tab lists all of your current and open CitiDirect items and their related status. The items on this tab are listed for informational viewing purposes only.

Notes:

- All transactions with **CB Failed** status appear individually, and will remain in your Inbox for nine calendar days.
- To refresh the **To Do, News,** or **Status** tabs with the most recent data at any time, click the **Update Screen** action button on the lower right portion of your screen.

To take action on an item on the To Do list:

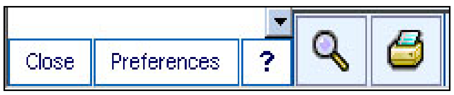
1. Perform either of the following actions:
   - Select the item you wish to act on. Click **Go To.**
   - Double click the item you wish to act on.
2. The CitiDirect form needed for the selected item appears and the appropriate process tab is active.

To view the details of a message listed on the News tab:

- Click a message. The **Details** section in the bottom half of the screen contains the details of any selected message.

CitiDirect Support Website

Click **CitiDirect Support Website** to go to the CitiDirect Online Banking Web site (www.citidirect.com). The Web site offers information and news about CitiDirect, including Customer Support and a **Learning Center**, where you can access training support materials at anytime - 24 hours a day, 7 days a week.



Close

To log-out and close your CitiDirect Online Banking session, follow the steps below.

1. Click **Close** to log-out and close all session browser windows. A confirmation dialog box appears.

2. Click **Yes** to exit CitiDirect Online Banking.

Note: For complete details on CitiDirect log-out procedures, refer to the *CitiDirect Basics: Getting Started Guide* available in the **Learning Center** at www.citidirect.com.

Preferences

The **Preferences** feature in CitiDirect Online Banking enables you to customize CitiDirect for the way you do business. The Preferences feature also enables you to access Favorite reports and change your password. Found at the bottom of the CitiDirect navigation bar, **Preferences** offers the options described below.

- **My Preferences** Select this option to change the CitiDirect assigned information that appears in various fields on CitiDirect forms, and to change the process tabs that appear when you access a service class. Using the **My Preferences** function you can do any of the following to customize CitiDirect to meet your business needs:
  - Customize date and currency formats.
  - Create a list of frequently used accounts.
  - Select the form you wish to view when you first sign on to CitiDirect.
  - Customize the appearance of your navigation bar.
  - Define the frequency of functions such as automatic report generation.

> **Note:** For some service classes, such as **General Trade PI**, certain user preferences must be defined before CitiDirect Reports and Inquiries can be run. For complete details on setting your Preferences, see the *CitiDirect Basics: Setting Your Preferences Guide* available in the **Learning Center** at www.citidirect.com.

- **Customizer** Select this option to customize the CitiDirect Online Banking navigation bar to your specifications.
- **Change Password** Select this option to change your CitiDirect password. This option is available only if you are using a Secured Password.
- **Favorite Reports** Select this option to view a list of reports that you have designated as Favorites. For complete details on Favorite Reports, refer to the *CitiDirect Basics: Reports and Inquiry Guide* available in the **Learning Center** at www.citidirect.com.

Online Help

CitiDirect Online Help is available to provide you with detailed and helpful information about using CitiDirect, including step-by-step instructions that guide you through basic functionality.

To access Online Help, click the question mark icon ? in the lower left corner of your navigation bar and select **Online Help** or press the **F1** key on your keyboard.

Administrator Contacts

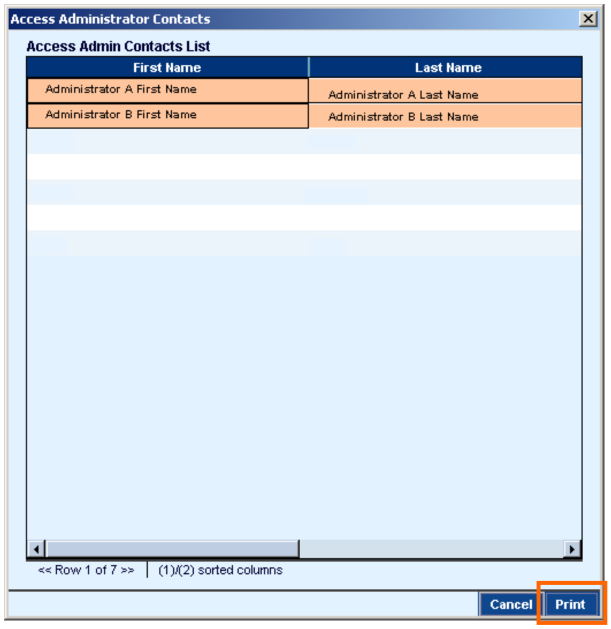
Administrator Contacts information is conveniently accessible at the bottom of your screen under the ? icon. Administrator Contacts allows you to print contact information for your security managers so that you can notify them if you require additional access to navigation bar services or service features. This option is only displayed if **Display Access Administrator List** is set to **Yes** in Client Preferences.

To print your Administrator Contacts from anywhere within the CitiDirect application, follow the steps below.

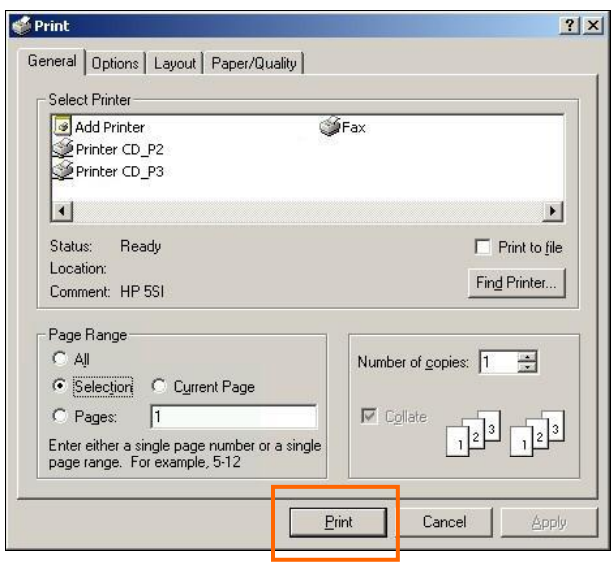
1. Click the ? at the bottom of your screen, and then click **Access Administrator Contacts.**

The **Access Administrator Contacts** dialog box appears.

2. Select the Administrator Name from the **Access Admin Contacts List** and click **Print**.



The **Print** dialog box appears.

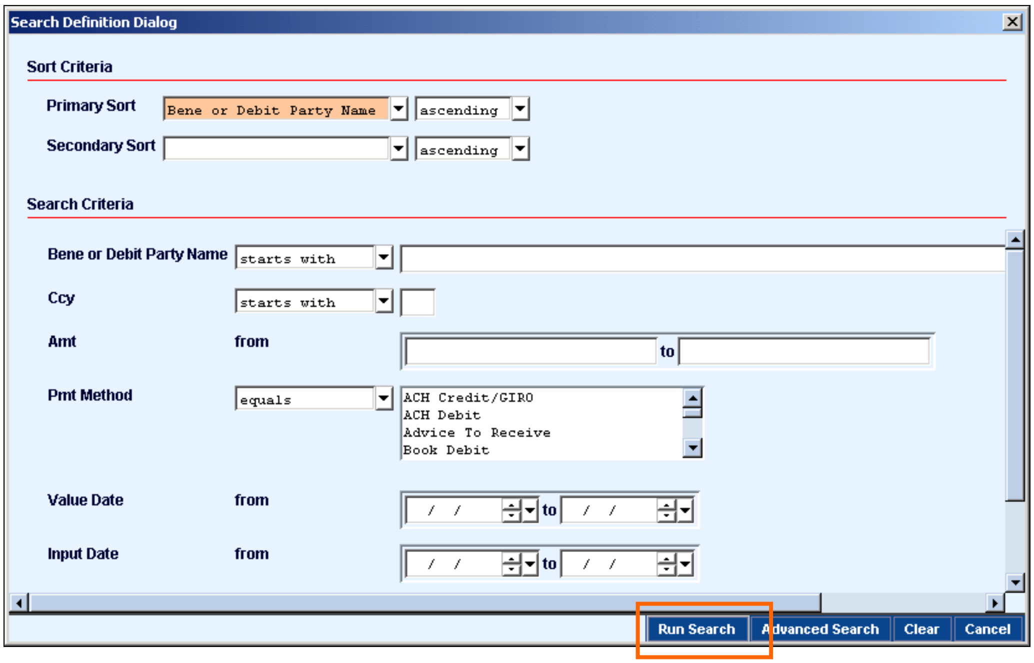


3. Click **Print.**

Search Button

To perform a search on the current summary detail, follow the steps below.

1. On the CitiDirect Summary form, click the search icon  to find specific records. The **Search Definition Dialog** box appears.



2. Enter your search criteria. Click **Run Search.** Your search results appear.

Note: For more information on how to perform a search, refer to the *Right-Click On A Summary Form* section of this Guide.

Print Button

On the CitiDirect Summary form, select records and click the print icon  to print a summary list of the selected records, including column headings and some details. This button provides easy access to the same functionality as Print on the Other Options menu.

Forms

There are two main form types in CitiDirect® Online Banking:

1. Summary Level
2. Detail Level

Summary Level Forms

CitiDirect Online Banking summary forms show summary level details for groups of records within service classes. Summary forms vary based on service class, but most contain tabs and action buttons that provide functionality. You can change the way information is presented on most CitiDirect summary forms. For example, you can sort records, reposition columns, hide columns, change default settings, and save your settings.

The availability of each tab on summary forms is determined by your Access Profile, which details the actions you are authorized to perform within CitiDirect.

To sort all records on the summary form by column:

1. Click the heading of the column by which you want to sort the records.
2. All information on the summary form is sorted in ascending order (A to Z), based on the data in that column. For example, if you click the column labeled **Value Date**, all records in the summary list will be sorted from the earliest to the latest **Value Date**.

Note: If there are more than 400 items on a summary form, a notice appears to remind you to click the **More** button to view the additional items.

To move columns on the summary form:

1. Position the cursor on the heading of the column you want to move. Click and hold the mouse button.
2. Drag the column to its new location and then release the mouse button.

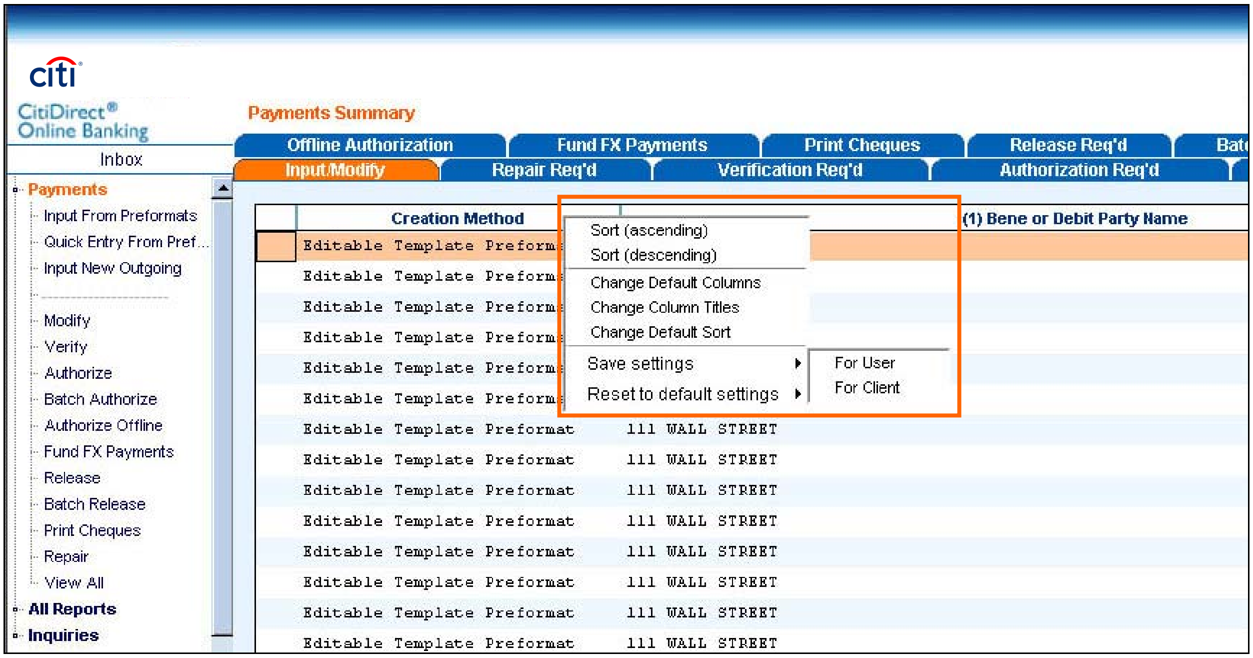
Right-Click Menu

The right-click menu available from your mouse provides many features designed to conveniently streamline your workflow. This section provides an overview of the features available on the right-click menu.

Note: When you right-click a summary form, the items available to you on the shortcut menu depend on where your cursor is positioned.

Right-Click A Column Heading

If you right-click a column heading, the shortcut menu enables you to **Sort, Change Default Columns, Change Column Titles, Change Default Sort, Save Settings,** and **Reset to Default Settings.**



Notes:

- Most of the right-click functionality is also available through the action buttons on the summary form.
- Right-click functionality available on the shortcut menu may differ based on the active form.

To Sort the summary items by column heading:

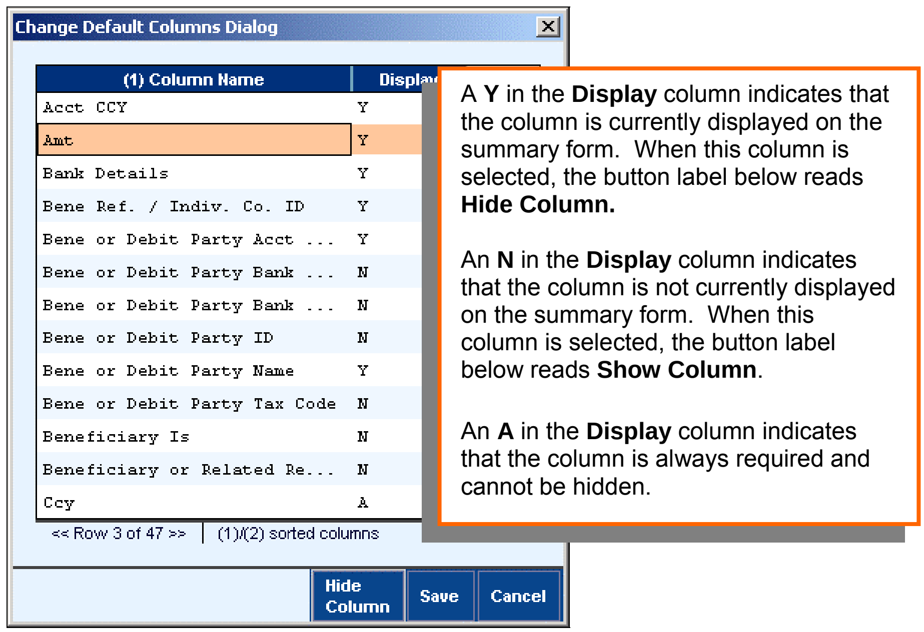
1. Right-click the column heading by which you want to sort. The shortcut menu appears.
2. Click **Sort (ascending, A-Z)** or **Sort (descending, Z-A).**

To Change Default Columns:

You can select the columns you want to appear on the form by following the steps below.

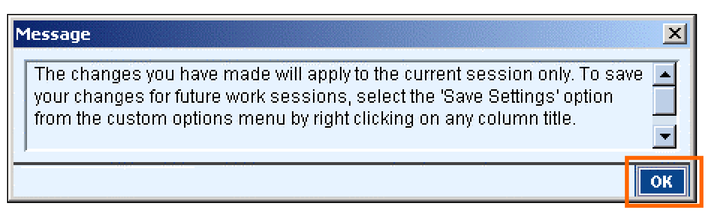
1. Position the cursor on any column and right-click. The shortcut menu appears.

2. Click **Change Default Columns**. The **Change Default Columns Dialog** box appears.



3. Select the **Column Name** you want to display/hide on the summary form and click **Hide**/**Show Column** as appropriate.

4. When finished, click **Save**. The **Message** dialog box appears.



5. Click **OK** to close the dialog box, and return to the modified summary form.

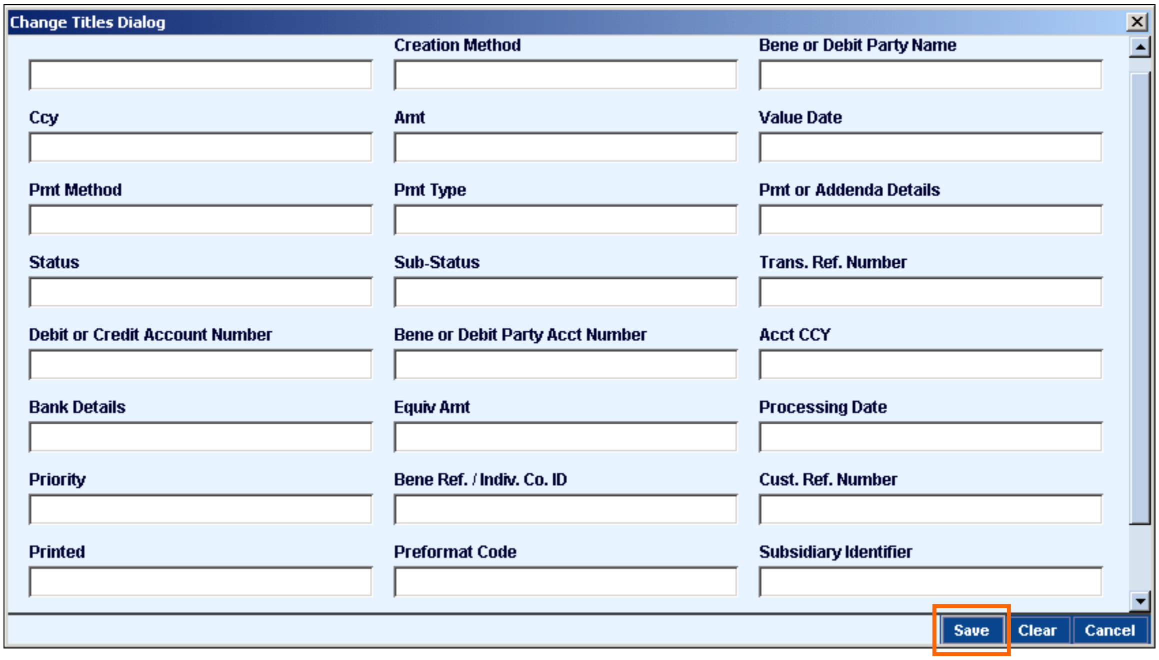
To Change Column heading titles:

You may want to change column heading titles to something more specific to your work.

1. Position the cursor on the column title you want to change and right-click. The shortcut menu appears.

2. Click **Change Column Titles.**

The **Change Titles Dialog** box appears.



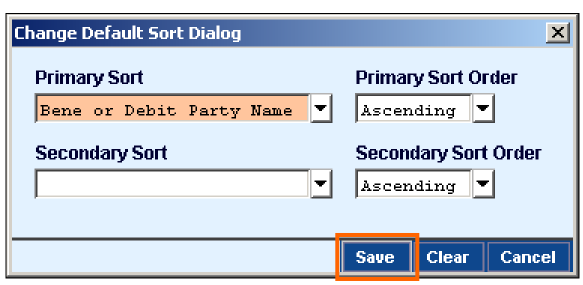
3. Enter the new column title in the appropriate fields. Click **Save.**

Note: Any changed titles will appear in the language you selected during sign-on to CitiDirect.

To Change Default Sort order:

1. Position the cursor on a column heading and right-click. The shortcut menu appears.

2. Select **Change Default Sort.** The **Change Default Sort Dialog** box appears. In this example, **Primary Sort Order** is ascending (A to Z).



3. Select your **Primary** and **Secondary Sorts,** and **Sort Orders.** Click **Save**. Your new **Sort Order** will be used for your current session. To make your new **Sort Order** your default feature every time you enter the **Service Class,** use the **Save Settings** feature. For more information on saving settings, refer to the *To save your settings* section on the next page.

To Save your settings:

To make your changes the default settings for every session, follow the steps below.

1. Position the cursor on any column heading on the summary form and right-click. The shortcut menu appears.

2. Select **Save Settings.**

Notes:

- If you are entitled to **Allow grid customizations on behalf of Client,** a small pop-up is displayed when you place your cursor on **Save settings** or **Reset to default settings.**
- The choices are **For User** and **For Client.** To save settings for your own use, click **For User.** To save settings as the default settings for your entire group, click **For Client.**

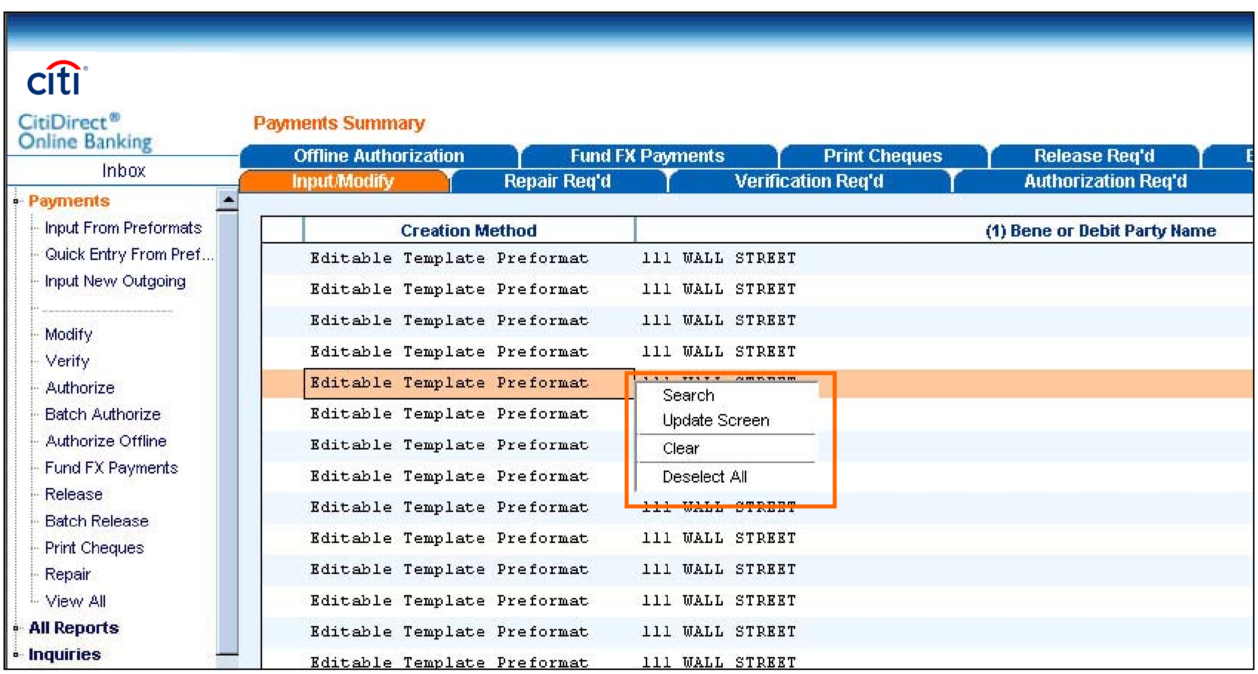
To Reset to the default settings:

1. Right click any heading on the summary form. The shortcut menu appears.

2. Select **Reset to default settings.**

Right-Click On A Summary Form

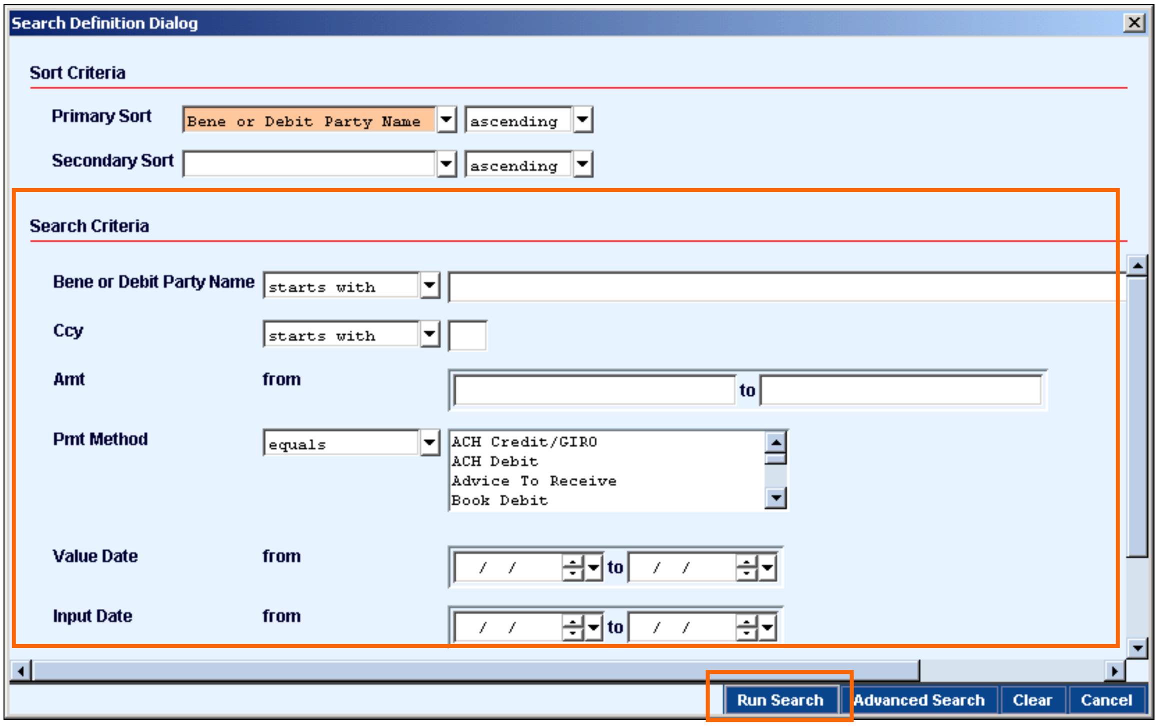
If you right-click the main section of the summary form, the shortcut menu enables you to: **Search, Update Screen, Clear,** and **Deselect All.**



To Search for specific items on a summary form:

1. Position the cursor in the main section of the summary form and right-click. The shortcut menu appears.

2. Select **Search**. The **Search Definition Dialog** box appears.



3. Enter your search criteria. Click **Run Search.** Your search results appear.

Note: Sort functionality is also available in the **Search Definition Dialog** box for all fields presented on the summary form.

Operators

The operators available for each field on the **Search Definition Dialog** depend upon the nature of the field. For example, text fields can generally be searched based upon whether the data in the field starts with, equals, or contains the value you specify on the Search Definition Dialog. The specific filtering operators that are available, along with their functional meaning, are listed in the table below.

Operator	Select to:
contains	Find all records that contain the specified value anywhere in the data value of the field in the database.
equals	Find all records where the data value of the field in the database is exactly equal to the specified value.
is not equal	Find all records where the data value of the field in the database is any value other than the specified value.
starts with	Retrieve all records where the data value of the field in the database begins with the specified value

Notes:

- Search applies to all qualifying records in the database, not just to the records listed on the summary form. After a search is applied, the summary form will list the maximum number of records that it can contain that match the search criteria.
- For certain search parameters that present a list of possible values to filter on, you can select multiple entries from the drop-down list using standard Windows™ selection techniques.
- The number of records that can be listed on the summary form may exceed the maximum number that can be displayed without scrolling.
- Numeric and date fields can generally be searched based upon whether the data in the field in the database is between a pair of values you specify on the Search Definition Dialog.
- To search for a single specific numeric or date value, enter that specific value as both the starting and ending value of a range.

To Update the summary form with the most recent data:

1. Position the cursor in the main section of a summary form and right-click. The shortcut menu appears.

2. Select **Update Screen**.

To Clear a summary form:

To work in another type of form or with new data, you may want to clear a summary form by following the steps below.

1. Position the cursor in the main section of the summary form and right-click. The shortcut menu appears.

2. Click **Clear.**

To Deselect All records on a summary form:

1. Position the cursor in the main section of the summary form and right-click the mouse. The shortcut menu appears.

2. Click **Deselect All.**

To select a sequential group of items on a summary form:

You can select more than one item to perform various functions at once on all those items, including view details and delete.

1. Click the first item and hold the **SHIFT** key while clicking the last item.

2. The first and last items, as well as all items in between, are selected.

To select a non-sequential group of items on a summary form:

You can select more than one item to perform various functions at once on those items, including **View Details** and **Delete.**

1. Click the first item and hold the **CTRL** key as you click each subsequent item.

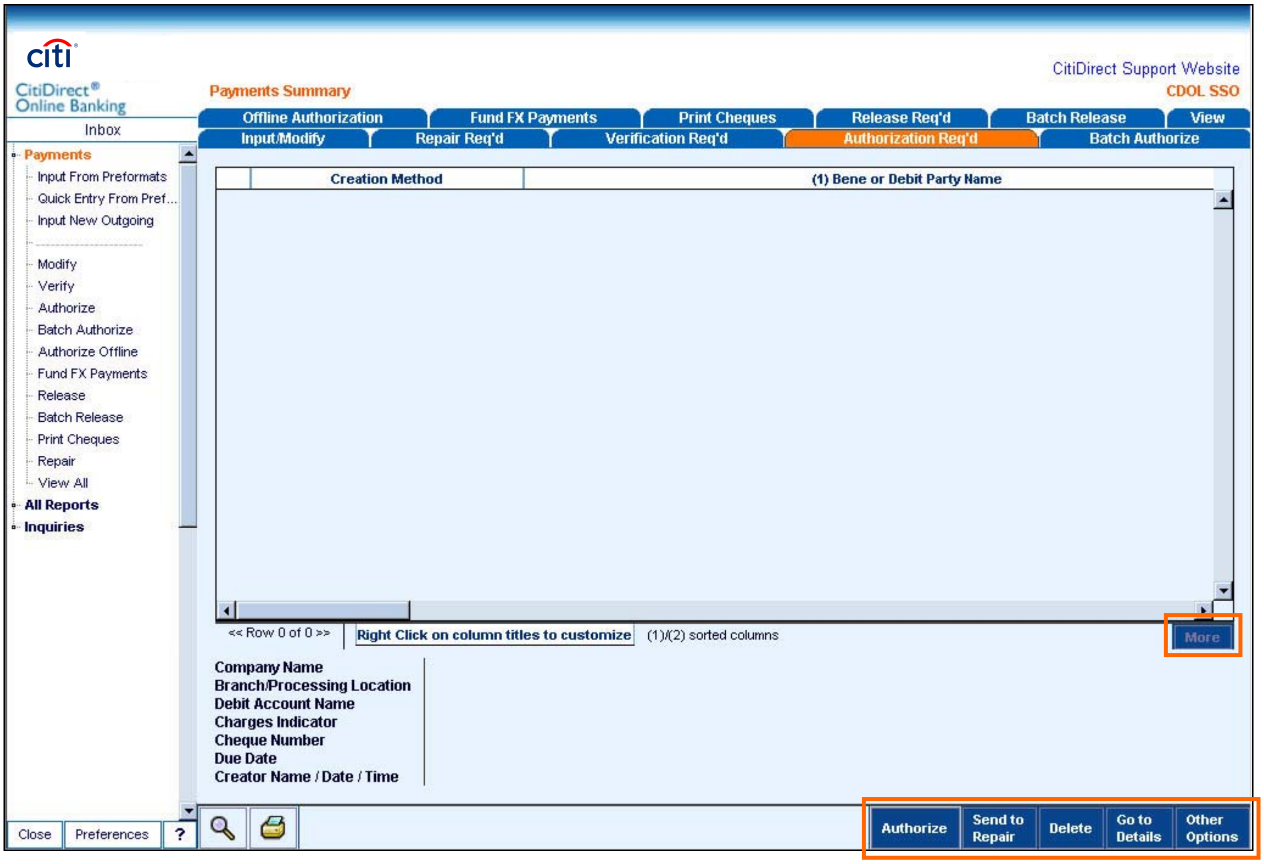
2. Each item you click is selected.

Detail Level Forms

Detail forms can only be accessed from within summary forms. Detail forms:

- Show all details of one record – library entry, transaction, report criteria.
- Show any corresponding actions that you need to perform.
- Allow you to manage and act on a single item or record at a time.

Additional Form Features



More Button

Click the **More** button to retrieve records without having to repeatedly scroll.

Note: The button is enabled only if there are more than 20 items available for viewing.

Action Buttons

Action buttons are found on the lower right of all CitiDirect forms. They provide functionality for active forms and selected items. The Action buttons that appear on the screen vary depending on the active form and service class.

Listed below are examples of Action buttons included on the Authorize tab of the Payments Summary form.

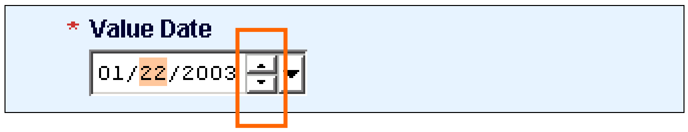
- **Authorize**
- **Send to Repair**
- **Delete**
- **Go to Details**
- **Other Options**

Date Spinner and Calendar Buttons

On forms and dialog boxes where date information is required, CitiDirect® Online Banking provides date spinner and calendar functionality.

To use the Date Spinner:

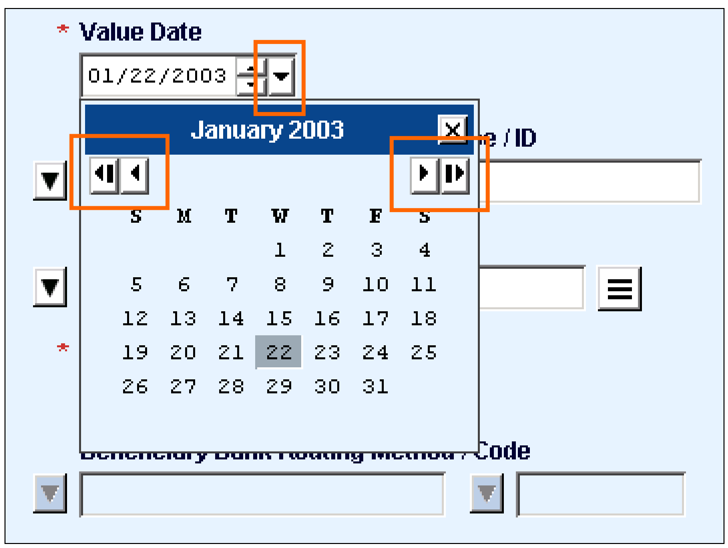
1. Select the month, day, or year that you want to change.



2. Click the up arrow to advance the date or the down arrow to move the date back.

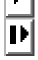
To use the Calendar Buttons:

1. Click the drop-down arrow to the right of a date field. A small calendar appears showing the current month with the current date highlighted. Value Date is shown in this example.



2. Move between months by clicking the single left or right arrows at the top of the calendar. The single left arrow moves back and the single right arrow moves forward, one month at a time.

3. If you wish to change the year, click the left double arrows to move back and the right double arrows to move forward one year at a time.

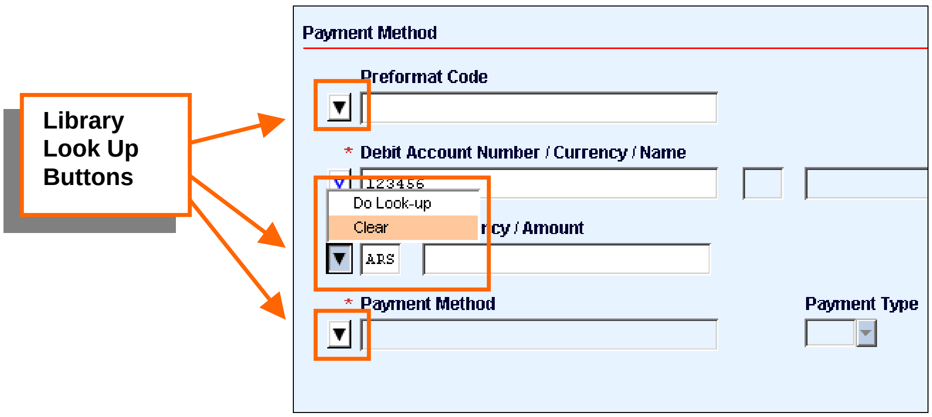
    **Decreases the month**
    **Decreases the year**
    **Advances the month**
    **Advances the year**

4. When you have reached the correct month and year, click a day. The full date appears in the date field.

Library Look Up

Libraries are CitiDirect Online Banking database tables that make completing forms and data entry easy and fast. The **Library Look Up** button is the feature that accesses the database tables. When information is selected from a Library Look Up list, the relevant information automatically populates the current field and any related fields.

In this example, the **Library Look Up** features on the **Payment Method** form are shown.



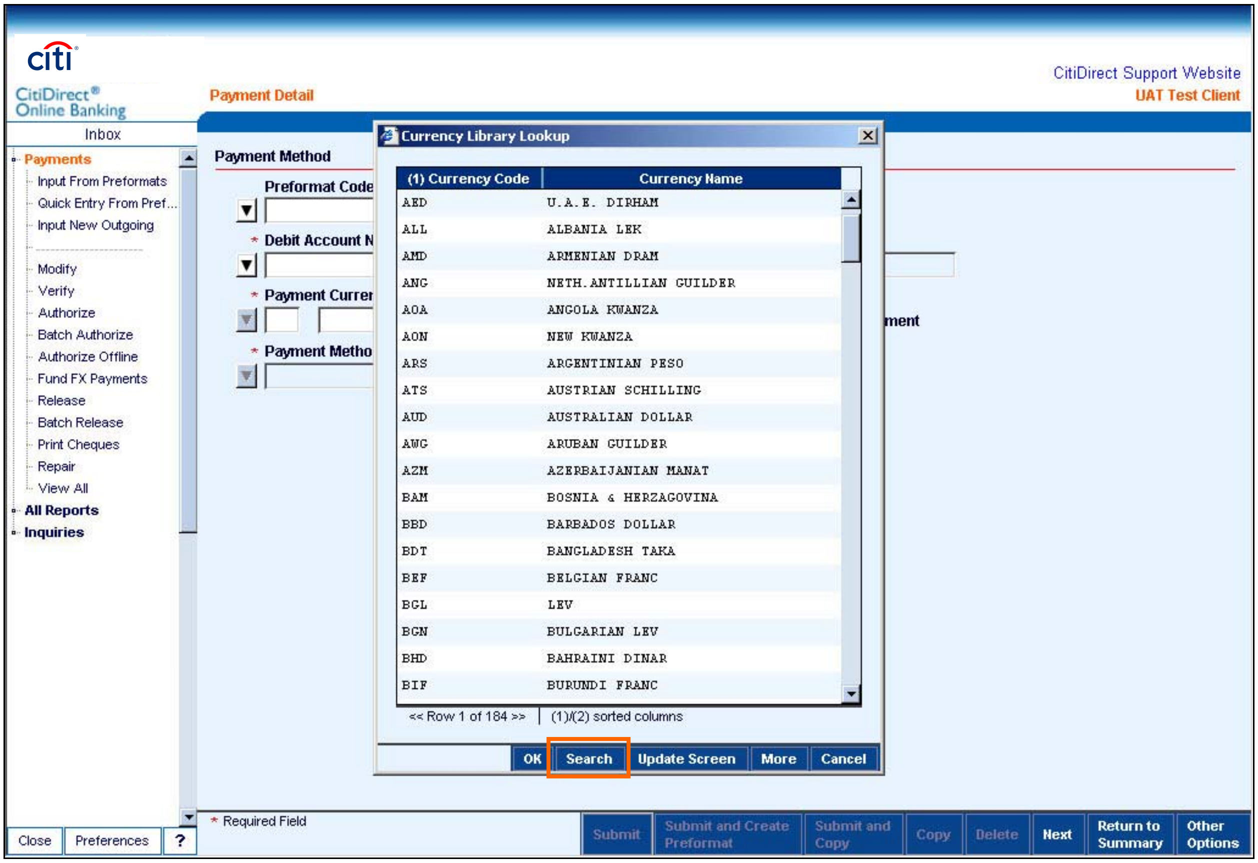
Note: If a data entry field is populated and you want to include different information in that field, you must clear the field before you can use the **Library Look Up** feature.

To use the **Library Look Up** feature, follow the steps below.

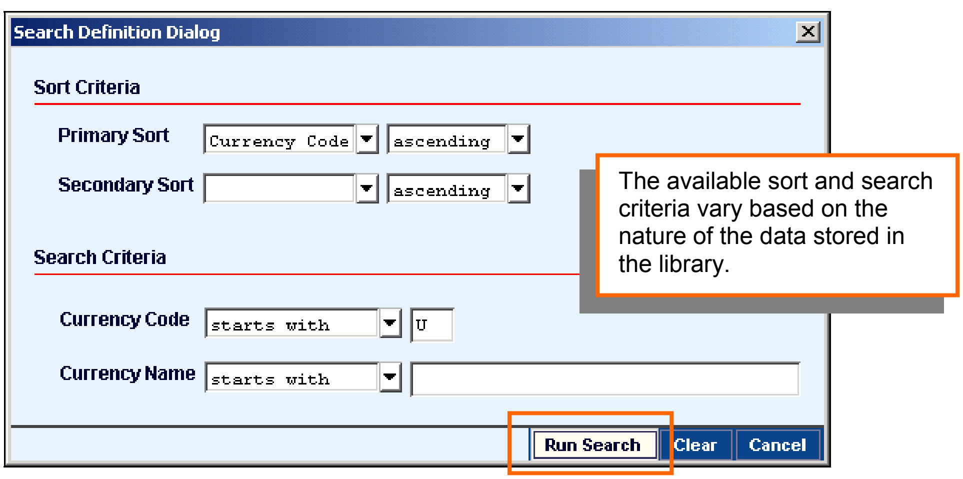
1. Position the cursor on the **Library Look Up** button, right click, and then select **Clear**. You can also highlight the contents of the field and press **DELETE** on your keyboard.

2. Once the field you are looking up is clear, click the **Library Look Up** button.

3. A Library Look Up list appears. The **Currency Library Look Up** is shown in this example.



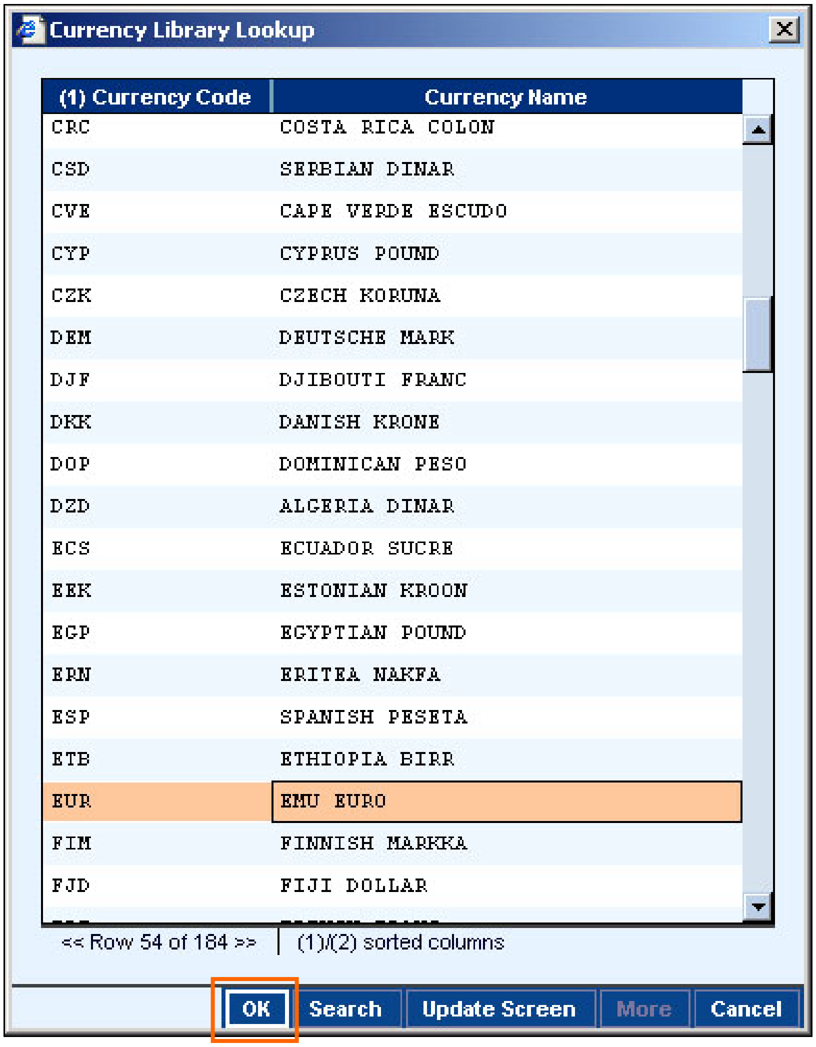
4. If the library list contains a large number of records, click **Search** to find the information you need. A **Search Definition Dialog** screen appears.



5. Enter your **Search Criteria.** Click **Run Search.**

The **Currency Library Lookup** appears.

6. Select the currency you wish to use from the library. Click **OK.**



The field you looked up is populated with the selection from the library. Any related fields, such as description or address, are also populated as applicable.

Disclaimer

The authoritative and official text of this CitiDirect® Online Banking documentation shall be in the English language as used in the United States of America. Any translation of any CitiDirect documentation from English to another language is done solely for the convenience of the reader, and any inconsistencies, or inaccuracies between the English text and that translation shall be resolved in favor of the English text.

These materials are proprietary and confidential to Citibank, N.A., and are intended for the exclusive use of CitiDirect Online Banking customers. The foregoing statement shall appear on all copies of these materials made by you in whatever form and by whatever means, electronic or mechanical, including photocopying or in any information storage system. In addition, no copy of these materials shall be disclosed to third parties without express written authorization of Citibank, N.A.

Customer shall be solely responsible for the use of any User identifications, passwords and authentication codes that may be provided to it, from time to time, in connection with CitiDirect Online Banking (collectively, "User IDs"). Customer agrees to keep all User IDs strictly confidential at all times. Customer shall immediately cease use of CitiDirect Online Banking if it receives notification from Citibank, or otherwise becomes aware of, or suspects, a technical failure or security breach. Customer shall immediately notify Citibank if it becomes aware of, or suspects, a technical failure or security breach.