

CitiDirect® | Introducing Our Next Generation Digital Banking Platform

Frequently Asked Questions

What are we launching?

We are launching a next generation digital banking platform. The new website is designed to exceed expectations in terms of user experience and performance. It provides users anytime, anywhere access to Citi's global cash management and trade solutions.

In addition to the new user interface, we are further strengthening our infrastructure to help support your current and future needs. When complete, the new infrastructure will support all of our channels.

- CitiDirect User Interface (Desktop, Tablet, & Mobile)
- CitiConnect Host to Host File & API transmissions

What are the benefits to using this new banking portal?

The website aims to offer a superior user experience. The enhanced user interface is more intuitive and can be customized to meet each users specific banking requirements. The benefits from the underlying changes to the platform architecture include a truly 24x7 website (no downtimes for updates or system maintenance), faster response times, increased access to real-time data, and the ability for us to introduce new functionality & enhancements quicker than ever.

Please see the end of the document for sample CitiDirect screens.

Will there be any changes to my billing?

There will be no changes to your billing. We have invested in the future of our digital treasury management and will be offering the new platform at no additional cost.

When can I get access to the new CitiDirect website?

Ultimately, all current CitiDirect users (known as CitiDirect BE) and future digital banking users will be introduced to the new CitiDirect experience. As we roll out the new experience, we are upgrading specific CitiDirect BE users to enjoy the next generation of CitiDirect. User eligibility relates to location, language, regulatory requirements, and other determining factors. By monitoring eligibility, we can better ensure that each user’s needs are met from the start when transitioning to the new CitiDirect banking platform.

We plan to transition all users into the new CitiDirect experience. If you have not yet been upgraded to the new CitiDirect, you will be in the future.

Can I switch back and forth between CitiDirect and CitiDirect BE?

As a result of our strategic transition plan, users can benefit from a combined experience between CitiDirect BE and the next generation of CitiDirect. The new CitiDirect aims to offer users a seamless move from our existing platform to an enhanced and improved experience. If you have any questions or concerns about the new CitiDirect, please contact CitiDirect Technical Support Representative.

Sample Landing Screen

Users have the ability to customize the contents displayed

The screenshot displays the CitiDirect user interface for user Celina. The top navigation bar includes links for Payments, Receivables & Collections, Liquidity & Investments, Reports & Analytics, Inquiries & Searches, File Services, Self Service, More Citi Products, and Trade FX with CitiFX Pulse. A 'Have Feedback?' button and a user profile icon are also present.

The main content area features a welcome message: "Good Afternoon Celina, Welcome to CitiDirect". Below this, there are two primary sections:

- Accounts:** A table listing various accounts with columns for Account Number, Account Name, Opening Available, Currency, Closing Available, Statement Date, and Branch Number.

Account Number	Account Name	Opening Available	Currency	Closing Available	Statement Date	Branch Number
10021199	CITIBANK E-BUSINESS EUR DUM DEMO	6.86	GBP	6.86	04/25/2022	600
10021210	CITIBANK E-BUSINESS EUR DUM DEMO	0.42	EUR	0.42	04/25/2022	600
38152181	CCM DEL LIVE DEMO A/C 5	4.56	USD	4.58	04/25/2022	920
700021009	CITIDIRECT TEST	(0.31)	EUR	(0.31)	04/26/2022	470
800016002	CITIBANK N.A. GB,LONDON	5.86	EUR	5.86	04/25/2022	550
- Approvals:** A section with tabs for "Authorize Payments" and "Release Payments". The "Release Payments" tab is active, showing a table of pending payments.

Value Date	Currency	Amount	Beneficiary	Payment Method	Status	Ordering Party	Actions
03/17/2022	USD	2.00	CROSS BORDER	BKT-Book Transfer	Level 1 Authorization required	CCM DEL LIVE DEMO A/C 5	...
03/17/2022	USD	1.00	JANE BANK	EFT-Cross Border Funds Transfer	Level 1 Authorization required	CITIBANK E-BUSINESS EU...	...
03/20/2022	USD	1.00	JANE BANK	EFT-Cross Border Funds Transfer	Level 1 Authorization required	CITIBANK E-BUSINESS EU...	...
03/22/2022	USD	1.00	ACME SHOP	FT-Funds Transfer	Level 1 Authorization required	CCM NY LIVE DEMO ACT #2	...

Sample Payment Approvals Screen

The screenshot displays the CitiDirect 'Approvals' screen. At the top, there is a navigation bar with various menu items like 'Payments', 'Receivables & Collections', etc. Below this, the 'Approvals' section is active, showing two tabs: 'Authorize Payments' (selected) and 'Release Payments'. There are filter fields for 'Accounts', 'Beneficiary', 'Value Date Range', 'Group Name', and 'Approver'. Below the filters, it indicates 'Showing 1-4 of 4 Approvals'. A table lists four transactions, each with a checkbox, transaction reference, value date, currency, amount, beneficiary, remitter account, and status. All transactions have a status of 'Level 1 Authorization required'. The footer contains links for 'CITIGROUP.COM', 'SECURITY CENTER', 'PRIVACY', and 'TERMS & CONDITIONS', along with a copyright notice for 2007-2022 Citigroup Inc.

Transaction Reference	Value Date	Currency	Amount	Beneficiary	Beneficiary/Remitter Account	Status	Actions
<input type="checkbox"/> 12244009	03/18/2022	USD	2.00	CROSS BORDER	40553857	Level 1 Authorization required	...
<input type="checkbox"/> 928374	03/18/2022	USD	1.00	JANE BANK	123456	Level 1 Authorization required	...
<input type="checkbox"/> 998776	03/21/2022	USD	1.00	JANE BANK	123456	Level 1 Authorization required	...
<input type="checkbox"/> 112233	03/23/2022	USD	1.00	ACME SHOP	38152181	Level 1 Authorization required	...

Note: As we are transitioning to the new CitiDirect experience, some payment methods and work flows will require final submission in the CitiDirect BE payment screens.

For additional information, please contact CitiDirect Technical Support Representative.