



Release News for CitiDirect BESM and CitiConnect[®]

February 15, 2014

CitiDirect BE and CitiConnect will be updated during the weekend of February 15, 2014. 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 BESM 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). Also, 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.

On January 11th new CitiDirect BE features were deployed to include enhancements for the Announcement Widget to display broadcast messages, Security Manager updates were introduced to improve the process to create new users and the Login Help Page was updated to include information regarding System Requirements, Multi-Factor, and Customer Security. In addition, users can now access payment transactions related inquiries directly from the Payment Analytics dashboard. Please read the CitiDirect BE [January 11th Release News](#) for full details regarding all of the enhancements

In addition, on February 15th more new features will be deployed. 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 for some of these enhancements are:

- **CitiDirect BESM Mobile-** We have further expanded our Trade Authorization functionality to include Response to DAN (Clean) and Response to DAN (Discrepant)
- **CitiConnect[®]-** We have further expanded our payment functionality to include Utility Payments in Brazil and extended support of Citi's Payment Exchange platform.
- **Citi's WorldLink[®] Payment Services--** CitiDirect BE is now able to automatically book Same Day or Next Day FX contracts for currencies for which same day / next day delivery is supported
- **Argentina – User re-authentication on payments –** For all transaction(s) originated from Argentina branch accounts a One Time Password (OTP) authentication will be mandated prior releasing the transaction from CitiDirect BE.

We hope these added features provide value to your CitiDirect BE 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 BESM Mobile

Trade Authorization – We have further expanded our Trade Authorization functionality to include the following products:

- Response to DAN (Clean)
- Response to DAN (Discrepant)

Foreign Currency Funds Transfer – Users can now initiate preformatted payments that use Foreign Currency Funds Transfer (FCFT) as a payment method

Venezuela – For users whose client's location is Venezuela, multi session login will not be allowed via Mobile and CitiDirect BE channels

CitiConnect® for Files

Integration with Payment Exchange – For CitiConnect we have enabled SAP IDOC, CP2E and ISO 20022 XML V2 file formats to support Payment Exchange products. This also includes Direct Debit and ACH Deposit for South Africa.

Brazilian Utility Payments – CitiConnect has been enhanced to support utility payments in both SAP iDOC and ISO 20022 XML v3 formats

CitiConnect® for SWIFT

SEPA support – For Greece and Italy, CitiConnect for SWIFT has been enhanced to support SEPA payment functionality

Citi's WorldLink® Payment Services

Same Day / Next Day Automated FX- CitiDirect BE is now able to automatically book Same Day or Next Day FX contracts for currencies for which same day / next day delivery is supported. CitiDirect BE has also introduced a check against a currency cut-off time on each of the 4 required steps (payment's input, authorization, FX request if required and release of payment's instructions) to ensure the chosen value date can be achieved.

- If the currency is available as a same day / next day currency and the user selects same day or next day as value date, the system will check for the cut-off time. If the payment is inputted before cut-off time then the payment will pass through. If the currency is not available as a same day / next day currency or it is passed the cut-off time, then the system will auto-populate the next available value date and will pass the transaction to the next step.
- FX booking will follow the same logic (payment details, FX booking if needed, and payment release need to all happen before cut-off). If the cut-off is passed the system will roll-over the value date and FX contract to the next available value date.
- On the release screen if the transaction is released with a value date not achievable based on cut-off, a standard message will appear for the user to check the value date applied to the payment released.

This enhancement aligns CitiDirect BE with the File channel offering and fully automates the FX process making it easier for clients to issue send same day / next day payment via CitiDirect BE

On-Site Cheque – A new attribute ‘Memo line’ has been introduced for manual input in On-Site cheque, and will be printed between the Payable at and the Drawer information in the Cheque template only if Payment Currency = USD.

Trade

Collection Shipment Compliance Enhancement – New fields have been added in the Export Bill Details Report and Trade Bill Details Inquiries:

- Type of Export
- Country of Origin
- Shipping Company or Air Carrier Name
- Vessel Name
- Mode of Transport

Export Bill Details

Customer ID	000001	Branch Code	940
Customer Name	XXXXXXXXXXXX	Branch Name	NEW YORK CITIBANK - FI
Bill Reference	XXXXXXXX	LC Reference	
Direct Collection Reference		Courier Reference	
Product Type	COL	Product Description	Export Documentary Collection
Drawee Reference		Drawer Reference	0078
Drawee Name	XXXXXXXXXX	Drawer Name	XXXXXXXXXX
Drawee Address	XXXXXXXXXXXXXXXXXX	Drawer Address	XXXXXXXXXXXXXXXXXX XXXXXX
Drawee Country	UNITED STATES OF AMERICA	Drawer Country	UNITED STATES OF AMERICA
Collecting Bank Reference		Remitting Bank Reference	
Collecting Bank Name		Remitting Bank Name	NEW YORK CITIBANK - FI
Collecting Bank Address		Remitting Bank Address	
Collecting Bank Country	UNITED STATES OF AMERICA	Remitting Bank Country	UNITED STATES OF AMERICA
Bill Amount	.000,00	Booked Date	2014/01/02
Outstanding Amount	0,00	Settlement Date	2014/01/02
Settlement Amount	.000,00	Acceptance Date	
Tenor Type	Sight	Maturity Date	
Tenor Terms		Last Tracer Type	
Last Activity	Settle	Last Tracer	
Last Activity Status	Approved	#Acceptance Tracers	
Last Activity Date	2014/01/02	#Payment Tracers	
Type of Export	GOODS	Country of Origin	U.S.A.
Mode of Transport	SEA	Shipping Company or Air Carrier Name	as ltd
Vessel Name	r43222		

Updates by Region

The updates to CitiDirect BE 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

Reports

Posted Time –The field 'Posted Time' will be displayed in the Reports and Inquiries for Singapore account transactions. Impacted Reports:

- Account Statement Details Report
- Incremental Accounts Statement Details Report
- Transaction Detail Advice Report

Impacted Inquiries:

- Account Statement Inquiry
- Transaction Detail Advice Inquiry (Summary & Detail)
- Transaction Summary Inquiry



CitiDirect® Online Banking

Transaction Detail Advice Report

Bank Name	CITIBANK	
Customer Number / Name	XXXXXXXX	XXXXXXXX XXXXXX XXXXXXXX XXXXXXXX
Branch Number / Name	760	SINGAPORE CITIBANK
Account Number / Name	XXXXXXXX	XXXXXXXX XXXXXX XXXXXXXX XXXXXXXX
Account Currency / Type	SGD	Current Account
Bank Reference	0000000000	
Customer Reference	NONREF	
Value Date	2013/01/29	
Statement Date	2013/01/29	
Entry Date	2013/07/02	
Posted Time	06:44	
Product Type	Data Entry	
Transaction Description	PAYLINK GIRO CHG/WHT/GST (We Have Debited Your Account)	
Transaction Code	MSC	
Transaction Amount	50.00-	
Extra Information	PAYLINK GIRO CHG/WHT/GST /CPD/CGD	

Display Single Transaction – A new criteria 'Show single transaction per page' has been introduced within the selection criteria for Account Statement Details Report. If the criterion is set as 'Yes', only one transaction will be displayed per page.



Account Statement Details Report

Bank Name	CITIBANK	
Customer Number / Name	XXXXX	3X XXXXX XXXXXXXX
Branch Number / Name	713	CHINA CITIBANK
Account Number / Name	XXXXXXXX	3X XXXXX XXXXXXXX
Account Currency / Type	CNY	Current Account
Statement Date	2012/12/31	
Opening Ledger Balance		0.00
Current / Closing Ledger Balance		0.00
Opening Available Balance		0.00
Current / Closing Available Balance		0.00
Bank Reference	XXXXXXXX	
Customer Reference	XXXXX XXXXX XXXXXXXX	
Value Date	2012/12/31	
Entry Date	2012/12/31	
Transaction Amount	XXXXX XXXXXXXX	
Product Type	Data Entry	
Transaction Description	ZERO BALANCE REVERSE TRANSACTION	
Extra Information	ZBA: TRANSFER FROM XXXXXXXX XXXXX XXXXX XXXXXXXX	



= Indicates Calculated Balances

Report Date 2013/12/23 23:53:30 (PST)

1 of 355

Report Date – A new criteria 'Report Date' has been added as a selection criterion in the Balance Summary Report. Upon selecting 'Yes' a new field 'Report Date' will be displayed in the report output. The report date will be the date when the report was run and will be displayed as per user's country time zone.



Balance Summary Report

Bank Name	CITIBANK								
Customer Number / Name	XXXXXXXX			XXXXXXXX XXXXXXXX					
Branch Number / Name	884			DOUALA CITIBANK					
Account Number / Name	XXXXXXXXXXXX			XXXXXXXX XXXXXXXX					
Account Currency / Type	USD								
Last Entry Date	2012/05/23								

Statement Date	Report Date	Opening Ledger Balance	Current / Closing Ledger Balance	Opening Available Balance	Current / Closing Available Balance	Credit Count	Total Credit Amount	Debit Count	Total Debit Amount
2014/01/06	2014/01/06	0.00	0.00	0.00		3	0.00	1	0.00

Asia – By Country

File Export

Posted Time – The 'Posted Time' will be available in Tag 13 for Singapore transactions in SWIFT and SAP MT942 formats. The impacted formats are SWIFT MT942 and SAP MT942.

File Import

India and Malaysia – File imports has been enhanced to support 'Stop Cheque' and 'Stop and Reissue Cheque' Services across below payment instrument and import formats.

- Payment instrument:
 - Cheque
- Import formats:
 - GDFP STOP CHQ FMT
 - PIPE STOP CHQ FMT

Korea – File imports has been enhanced to display a warning message in all stages when the client configuration 'Allow Transaction Signing Using Korea Digital Certificate' is turned on across the payment instruments and import formats below:

- Payment instruments:
 - ACH
 - Batch Funds Transfer
 - Book Transfer
 - Cheque
 - Domestic Funds Transfer
 - Cross Border Funds Transfer
- Import formats:
 - GDFP KR 2004
 - GDFP EN 2004
 - GDFP EN RMB 2011 v1

Payments

Hong Kong – For transactions initiated from accounts which require Letter of Authorization (LOA), Line 1 in Bank Details sub-form will be auto-populated with the value '/ACC/LOA' and will be protected. This will over-write any value that is already stored in line 1 of the Bank Details sub-form.

Impacted Payment methods:

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

This change is also supported in file imports in the below import format

- GDFP EN 2004

Home | **My Transactions & Services** | Inquiries & Searches | Reports | Tools & Preferences | User Administration

Home >> My Transactions & Services >> Payment Initiation >> Input New Outgoing

Payment Detail

Invoice/Other Sub Forms
None Sub Form Details

Advanced Routing Details

Intermediary Bank Routing Method / Code
▼ []

Intermediary Bank Name / Address
▼ []

Intermediary Bank Country Code / Name * Charges Indicator
▼ [] 0ur ▼

Bank Details
/ACC/LOA

Bank Details

Codeword	Description Text
/ACC/	LOA
▼ []	[]
▼ []	[]
▼ []	[]
▼ []	[]
▼ []	[]

Save Print Cancel

Bank Details Sub-Form

China and Thailand – The Standing Instruction functionality has been enabled for the following payment methods in China and Thailand:

- ACH Credit/GIRO
- Cheque
- Domestic Funds Transfer (Thailand Only)
- Cross Border Funds Transfer
- Book Transfer

Home | **My Transactions & Services** | Inquiries & Searches | Reports | Tools & Preferences | User Administration

Home >> My Transactions & Services >> Payment Initiation >> Input New Standing Instruction

Payment Detail

Payment Method

Preformat Code
▼ []

* Debit Account Number / Currency / Na
▼ []

* Payment Currency / Amount
▼ []

* Payment Method
▼ []

ACH Credit/GIRO Details

* Transaction Reference Number
[]

* Transaction Type
▼ []

* Ordering Party
▼ []

Standing Instruction Schedule Details

Standing Instruction Details

* Standing Instruction Name [] * Start Date [/ /] * End Date [/ /]

Auto Roll Over

Standing Instruction Type [] Business Unit [] Email Address []

Recurring Payment Details

* Recurring Payment Amount Type
Fixed ▼

* Recurrence Pattern
[]

* Recurring Payment Flow
Straight to Release ▼

* Holiday Options for Recurring Payment
Move to Previous Business Day ▼

* Recurring Payment Start Time
6.00 AM ▼

Recurring Payments Schedule Details

Clear Print Cancel

* Required Field

Submit **Create / Modify Standing Instruction Schedule** Sign & Submit Submit and Create Preformat Submit and Copy Copy Delete

Reports

Korea –The Korea Consolidated Sweeping Report has been enhanced to support CSV format. A new selection criterion 'Debit/Credit' has been added, to filter transactions at Debit/Credit level. A minus symbol (-) will be suffixed for the Transaction Amount to indicate debit transactions.



CitiDirect® Online Banking

Consolidated Sweeping Report

Customer Number / Name		XXXXXXXX		XXXXXXXX		XXXXXXXX		XXXXXXXX		
Account Number / Name		XXXXXXXX		XXXXXXXX		XXXXXXXX		XXXXXXXX		
Branch Number		951								
Value Date	Bank Code	Bank Name	Their Account Number	Sequence Number	Transaction Time	Transaction Amount	Commission	Balance	Type 1	Type 2
						Processing Branch	Branch Region	Branch Office	Reference	Cheque Number
27/04/2010	20	우리	XXXXXXXXXX	1	15:05	5.300-	0	0		
						방배동지점				
29/04/2010	20	우리	XXXXXXXXXX	1	16:35	1.000	0	1.250		
						남산지점				

Europe, Middle East and Africa

EMEA – By Region

Payments

SEPA – The Priority Payments option in the SEPA module will no longer be supported as this has now been replaced with new payment options

EMEA – By Country

CitiConnect for Files

South Africa – Payment Instrument Unique Identifiers (PIUID) 809 and 800 were updated to align with CitiDirect BE product requirements. The PIUID 809 (ACH-Payroll) was also updated to make it equivalent to the CitiDirect BE product requirements-‘ACH Credit/GIRO (South African Domestic Payments - EFT’s)’. The PIUID 800 is equivalent to the CitiDirect BE product- South Africa Direct Debits.

File Export

Spain – SEPA CR 101: Spain SDD AEB Reject messages. As part of SEPA phase D release, 2 new formats ‘AEB 19.14’ and ‘AEB 19.44’ will be supported for Spain in CitiDirect BE. These formats will consist either ‘Rejected’ or ‘Returned’ SEPA direct debit transactions.

File Imports

Italy – File imports have been enhanced to support migration of Italy RID to SEPA Direct Debit as below.

- Receivable instrument:
 - SEPA Direct Debit
- Import format:
 - Italy Direct Debit CBI RID

Qatar – File imports has been enhanced to support defaulting of Current Date in the map when Value Date is not passed across below payment instruments and import format.

- Payment instruments:

- Cheque
- Book Transfer
- Cross Border Funds Transfer
- Import format:
 - CDFE NUMBER SIGN

Payments

Turkey – The Following changes are planned for Tax Code - Explanation and Amount fields' behavior in Tax Payment

1. Tax Code/Explanation and Amount should be used in pair. If Tax Code/Explanation is selected, Tax Amount must be provided and vice versa.
2. At least one Tax Code/Explanation and Amount must be specified, namely Tax Code/Explanation 1 and Tax Amount 1 are required.
3. Tax rows should be input sequentially. The user needs to proceed to next row to input another Tax Code/Explanation and Amount.
4. For same payment the same Tax code should not be allowed. Tax Code can be specified only once in a payment.

The change is also applicable for Commercial Banking Group clients and Local Language versions. Also, these changes will be available via File Import and CitiConnect for Files.

Home >> My Transactions & Services >> Payment Initiation >> Input New Outgoing

Payment Detail

Payment Method

Preformat Code
▼

* Debit Account Number / Currency / Name
▼ TRY

* Payment Currency / Amount
▼ TRY Use This Currency For Next Payment

* Payment Method
▼ Payment Type

Tax Subcategories

* Tax Code - Explanation	* Amount (TRY)
▼ <input type="text"/>	<input type="text"/>
▼ <input type="text"/>	<input type="text"/>
▼ <input type="text"/>	<input type="text"/>
▼ <input type="text"/>	<input type="text"/>
▼ <input type="text"/>	<input type="text"/>
* Total Amount	<input type="text" value="0.00"/>

Latin America

Latin America – By Country

File Export

Brazil – For Febraban 2.0 and 3.0 formats, updated local descriptions or category codes will be shown on statements

North America

North America – By Country

CitiConnect for Files

Integration with PMTX – Enable SAP IDOC, CP2E and ISO XML V2 file formats to support Payment Exchange products.

Legal and Regulatory Updates

CitiDirect BE remains current with the latest applicable Legal and Regulatory requirements worldwide.

The changes listed below are to be implemented in response to new applicable regulations.

Europe, Middle East and Africa – By Region

SEPA – IBAN-only instructions for SEPA Credit Transfer and SEPA Direct Debits – CitiDirect BE is enhanced to auto-populate the Bank Routing code (based on the IBAN Account Number input) for transactions submitted by user with no value input in the field 'Beneficiary / Debtor Bank Routing Code'. Based on the IBAN number input, the corresponding SWIFT BIC Code is populated. The transaction will be submitted successfully based on the validity of the extracted BIC code. This functionality is extended for Latvia, Lithuania, Estonia, Iceland, Liechtenstein, Monaco, Switzerland and Gibraltar.

This change is also supported in file imports in the below import formats

- Spanish AEB19 SEPA DD
- Italy Direct Debit CBI RID
- SAP - SAP Payment
- CDFD NUMBER SIGN

Europe, Middle East and Africa – By Country

Ukraine – CitiDirect BE will now display the appropriate statuses for the 'Domestic Funds Transfer' transactions which are rejected or reversed at the backend. A new set of error codes and description are introduced for rejected or reversed transactions and can be viewed under 'Other Options → View Error Messages'.

Existing Cash Transaction Initiation (TI) reports have been enhanced to support this functionality.

- Return/Reject Transaction Detail Report
- CEEMEA Transaction Initiation Summary Report
- Transaction Initiation Summary Report
- Transaction Initiation Detail Report
- Transaction Initiation Payment Details Report
- Transaction Initiation Summary Report by Subsidiary Identifier
- Transaction Initiation Detail Report by Subsidiary Identifier
- File Import Transaction Initiation Summary Report
- Payments Transaction Audit Report

A new bank seal has been introduced for the 'National Bank of Ukraine Transaction Initiation Report' and this seal will be displayed only when the status of the transaction is 'CB Rejected'.

For File Exports the new error codes/description will be available in TI Custom format Output.

Home >> My Transactions & Services >> Payment Initiation >> View All

Payments Summary

Batch Authorize | Offline Authorization | Fund FX Payments | Print Cheques | Release Req'd | Batch Release | View

Input/Modify | Repair Req'd | Verification Req'd | Authorization

Status	Trans. Ref. Number	Sub-Status	Ccy	Pmt Method	Bl
CB Rejected	XXXXXXXXXX		UAH	Domestic Funds Transfer	XXXX XXXXX XXXXXX

<< Row 57 of 57 >> | Right Click on column titles to customize | (1)/(2) sorted columns

Branch/Processing Location	KIEV CITIBANK
Debit Account Name	XXXXXXXXXX
Charges Indicator	
Creator Name / Date / Time	TEST USER 1 01/21/2014 11:08:47
Sub Status Description	

Jordan – A Modulo validation has been built to check the correctness of the ‘Beneficiary Account Number’ number to support only valid Jordan IBAN account numbers for all payment methods.

The payment instruments methods have been enhanced to support IBAN format in the ‘Debit Account Number’ field.

- Domestic Funds Transfer
- Cross Border Funds Transfer
- Cheques
- Book Transfer

The ‘Charges Account Number’ field will now support IBAN account number format for Cross-Border Funds Transfer payment method.

The changes are also supported in file imports in the below import format

- CDF NUMBER SIGN

Kuwait – Anti Money Laundering (AML) validation in CitiDirect BE has been extended for Kuwait (286) branch. This change is also supported in file imports in the below import format

- CDF NUMBER SIGN

Latin America – By Country

Brazil – ISPB and IBAN inclusion – The regulatory body in Brazil (FEBRABAN) that represents the Brazilian Banks, established a new rule for ‘TED’s’ (Available Electronic Transfer – ‘Transferência Eletrônica Disponível’). The ISPB (Identificador do Sistema de Pagamentos Brasileiro), is a new code established to identify each financial institution, to substitute the COMPE (Bank Routing Code) and broaden the scope of this type of transaction to non-banking institutions under the SPB.

This will support 3 payment types in Domestic Funds Transfer,

- Diphased Liquidation by Liquid Amount

- Reserve Transfer System
- Credit Doc

The existing Cash TI and Product Inquiry (PI) reports have been enhanced to accommodate this change:

- Transaction Initiation Payment Detail Report
- Payment Transaction Audit Report
- Pre-format Library Detail Report
- Reject/Return Transaction Detail Report

The Domestic Funds Transfer and Book to Book payment methods will now support IBAN in Beneficiary Account Number field to enable our clients to pay their beneficiaries using IBAN code.

This change is also supported in file imports in the below import format

- Paylink LATAM 1024 - PAY

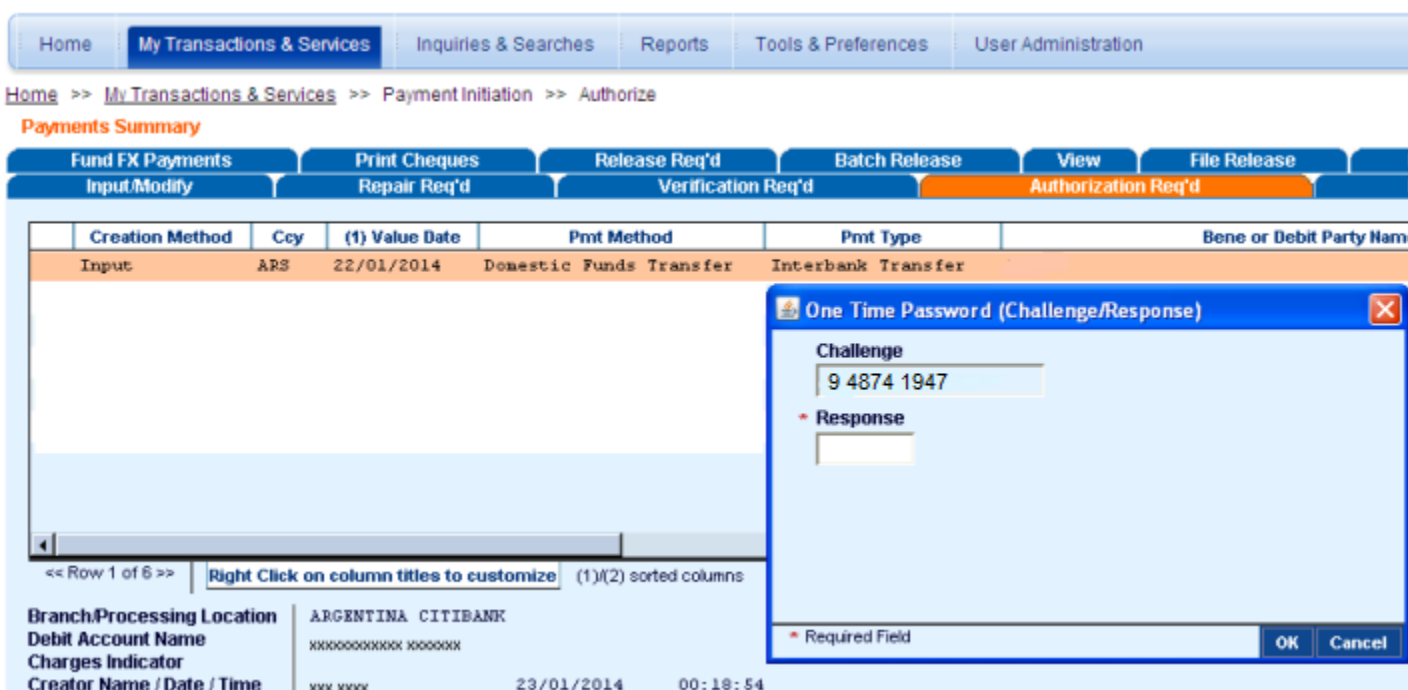
It will be available for payments made via CitiConnect for Files as well

Due Date Factor - The Collection Item ('Boleto bancário') can be initiated 3000 days before and 5500 days after the current date. This change is also supported in file imports in these import formats

- Paylink LATAM 1024 - PAY
- FEBRABAN
- CDFF NUMBER SIGN
- Paylink LATAM 600 – PAY
- Speed Collect 2

Argentina – User re-authentication on payments – For all transaction(s) originated from Argentina branch accounts a One Time Password (OTP) authentication will be mandated prior to releasing the transaction from CitiDirect BE.

- For individual transactions from the detail screens, the OTP – Challenge/Response authentication will be performed at the final step in the payments process flow. For single/multi-selected transactions and/or batches from the summary screens, the OTP – Challenge/Response authentication will be performed on every action irrespective of whether the transaction is already authenticated for OTP.



- The changes made for payments via File Import will be enabled on a scheduled basis. The impacted clients will be notified prior to the activation of these changes. Once enabled for File Import the below message will be displayed.

Warning message displayed:

Some transactions might be subject to regulatory authentication requirements. Please execute the additional authentication (OTP) process under any of the Release tabs for impacted transactions.

Mexico – The payment type ‘Annual Tax’ has been removed from Mexico Tax Payment method.

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February 2014

Citi Transaction Services

transactionsservices.citi.com

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