CitiDirect® Online Banking will be updated during the weekend of August 11, 2012. High-level descriptions of the planned updates to CitiDirect 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 CitiDirect® Online Banking update.

CitiDirect BE® and CitiConnect® will be updated during the weekend of August 9, 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 BE℠ 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). Similarly, 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 August 2nd enhancements were deployed to enrich user experience with new communication features and improvements to the Security Manager Workflow. We have replaced the My Announcements widget with two new communication features for Broadcast Messages and My Messages. This allows users to access important information more easily. Additionally, Security Managers can now create multiple users with one easy file upload and perform password resets for multiple users at one time. Please read the CitiDirect BE August 2nd Release News for full details regarding all of the enhancements. In addition, on August 9th 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 include:

**Tax Related Functionality** - In this release we have made a number of changes to tax related functionality that include the introduction of new capabilities for South Africa, Uganda, Zambia, Tanzania and Cameroon as well as changes to existing functionality in Turkey, Russia and Romania.

**CitiDirect BE℠ Mobile** - Accessing critical information on CitiDirect BE℠ Mobile is now easier than ever users can:
- View the day’s ten most recent account movements with enhanced Balance Inquiry and Intraday Cash Position
- Quickly access items with our new Main Menu design

**CitiDirect BE℠ Tablet** - Nine local languages including English, Spanish, Portuguese, Simplified Chinese, French, Traditional Chinese, Polish, Czech and Russian are now available via Tablet.

**File Export** - Enhancements for EDIFACT and ISO XML file formats are being introduced to support the IBAN format for the Debit Account Number

**China** – Per local regulatory requirement, China clients are required to perform the account reconciliation confirmation for accounts with Citibank China on a quarterly basis. A new function will be added to allow clients to confirm the account balance reconciliation online.

**Guatemala** - Several enhancements will be deployed for CitiDirect BE File Import and CitiConnect® to support the IBAN Account Number implementation

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 BE

File Export

Account Output Format Library – Export Profile creation has been enhanced for EDIFACT FINSTA, EDIFACT FINSTA v1.1 and ISO XML camt.052.001.02 formats to support Account Output Format Library functionality. New library lookup field "File Export Account Output Format Library Name" has been added under Configure hyperlink in the Export Profile screen to support IBAN format for Debit Account.

Local Transaction Code – CitiDirect Export has been enhanced to support local transaction codes for Slovakia in ISO XML camt053.001.02 output file. A new option "Local Transaction Code" has been introduced under Transaction Code at export profile for CAMT053v2

New Field – New field "Source Document" has been added to Payment Initiation (PI) custom format builder to support the output of MT103/MT202 data.

CitiDirect BE SM Mobile

Accessing your critical information on CitiDirect BE SM Mobile is now easier than ever:

- View the day’s ten most recent account movements with enhanced Balance Inquiry and Intraday Cash Position
- Quickly access items with our new Main Menu design
*Note: In this release, we have renamed “Transaction Inquiry” to “Payment Status Inquiry.” This still provides the same real-time payment status & sub-statues as before, similar to “View All Payments” on CitiDirect BE®.

CitiDirect BE℠ Tablet
CitiDirect BE Tablet is now available in 9 local languages including English, Spanish, Portuguese, Simplified Chinese, French, Traditional Chinese, Polish, Czech and Russian. Also remember that you can now access CitiDirect BE Tablet from both the Apple App Store and the Google Play store!

CitiConnect® for Files
Notifications – The e-mail size of the notifications sent to clients to inform of rejected transactions has been increased from 1KB to 1MB. Hence, client systems should allow for the 1MB email messages.

CitiConnect® for SWIFT
Acknowledgments – For MT101, MT103 and MT210 messages, a new response cluster “RC04” is being introduced which will include only the Final Acknowledgement (PR001) and all Negative Acknowledgements.

De-Bulked Messages – For MT101 messages Citi will recognize the Message Separator “$” symbol to debulk instructions.
Citi’s WorldLink® Payment Services

EPA Payments – Two new sub statuses (Returned and Rejected) added for WorldLink SEPA transactions

File Export
SEPA Payments – WorldLink Flat File by G/L standard format has been enriched to support SEPA payment in the output statement.

SEPA Payments – CitiDirect has been enhanced to support Sub-Status for WorldLink SEPA transactions. Impacted formats are WorldLink Flat File by G/L and WorldLink Custom Format.

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

CitiConnect® for Files
Direct Debits – Payer Reference Number will be getting mapped in Payments UI for ASIA Direct Debit transactions. Impacted formats are V1 Debit, V2 Debit, IDOC, CP2E and DIRDEB.

File Import
Stop Payment – GDFF STOP CHQ FMT and PIPE STOP CHQ FMT formats have been enhanced to support stop cheque functionality for Indonesia (ID), Philippines (PH), Singapore (SG) & Thailand (TH).

Payments
Advice to Receive – Users will no longer be required to enter both fields: Payments Ordering Party Name/Address or Ordering Party Bank Name/Address details. If the user wishes to proceed with Ordering Party Name/Address, Ordering Party Account Number will be optional and will no longer be mandated.
This change is also supported in file imports in the below import format (TechCR0555774)
  - GDFF EN 2004

**Electronic Statutory Payment** – The Electronic Statutory Payment method will now support LHDN (INLAND REVENUE BUREAU) and EPF (Employees Provident Fund) file formats. The Electronic Statutory Payment Details Report has been enhanced to support LHDN and EPF payment and file details. Daily and Monthly feeds will be sent to LHDN and EPF with the payment and employee details.
Asia – By Country

File Import
Malaysia – File imports has been enhanced to support uploading Employee records in Malaysia LHDN (INLAND REVENUE BUREAU) and EPF (Employees Provident Fund), across the below payment instrument and new import formats.

- Payment instrument:
  - Employee Statutory Payments (ESP)
- Import formats:
  - LHDN Format
  - EPF Format

Reports
Thailand – A new selection criteria "Amount" has been added to the following reports:
- Transaction Initiation Summary Report
- Transaction Initiation Detail Report

Europe, Middle East and Africa

EMEA – By Region

File Export
SEPA Transactions – AFB120 format has been enriched with 3 main enhancements:

1. Addition of new AFB codes (local transaction codes) for SEPA transactions
2. Populate additional payment details for SEPA payments, with new information qualifiers and Record Type 05 fields.
3. Addition of the new AFB reject codes in Record 04 - Position (41-42) to support SEPA reject/return codes received from EBA for R-messages.
Payments

Tax/Social Payment – A new payment method "Tax/Social" has been introduced for South Africa, Uganda, Zambia, Tanzania and Cameroon.

EMEA – By Country

CitiConnect® for Files

Luxembourg – The use of fields for SEPA credit transfer transactions is governed by a SEPA Rule Book. Citibank Luxembourg is changing to use SEPA Rule Book 6.0 for all SEPA credit transfer transactions. The Rule Book change applies to SEPA credit transfers with individual debit as well as SEPA credit transfers with the bulk debit option. Citibank Luxembourg currently uses either Rule Book 2.3 (for individual debit) or 3.2 (for bulk debit). This change involves the addition of new optional fields and, importantly, changes to the way some existing fields are formatted. Rule book 6.0 preserves unchanged the mandatory fields of Rule Books 2.3 and 3.2. However, a number of new optional fields become available and there are changes to the format of some existing optional fields.

Changes to Existing Optional fields: Organization IDs; Private IDs; Purpose of Transaction Data. Addition of New Optional fields: Local Instrument Code and Local Instrument Description. The exact impact on file imports will depend on the CitiConnect for files supported standard format that are being used by the customer. Customers are requested to please get in touch with their Citi representative for updated file format specific specification and any other concerns if any. The SEPA Rule Book used by Citibank Luxembourg will change effective 13th September 2014. All SEPA credit transfers imported on or after that data must comply with the requirements of SEPA Rule Book 6.0.

Russia – In the continuous effort for Citi to align with the CGI guidelines as well as to comply with the Russia Regulations, we have enhanced our technical specifications for Russia as follows:

1. Domestic funds transfers and Tax payments under PIUID 548, 550, 818, 819) for the field “VAT Amount”. The file format impacted from this change is pain 001.001.03.
   VAT amount is an existing field in Russia domestic funds transfer and tax payments and it is currently populated at <Am Ccy="AAA"> / 2.74 <Am> tag. To align with the CGI guidelines, we are populating the “VAT Amount” additionally at the
<TtlTaxAmt> and 13.1.34 <TtlAmt> tags. In case the customer provides the code in some/all tags (overpopulate the file with providing the data at all three tags), then the following priority should be considered: 1.) 13.1.15 <TtlTaxAmt>; 2.) 13.1.34 <TtlAmt> and 3.) 11.1.9 <Amt Ccy="AAA"> / 2.74 <Amt>.

2. Russia Tax and RTGS payments under PIUIDs 550, 819 for the field “Beneficiary tax registration code”. The file formats impacted is pain 001.001.03. "Beneficiary tax registration code" is currently populated to <RegnId> in <cdtr> currently for Russia RTGS and Tax payments. To align with the CGI guidelines, we are populating the “Beneficiary tax registration code” at additionally the <TaxTp> in <Cdtr> Tags. In case the customer provides the code in some/all tags (overpopulate the file with providing the data at both tags) , then the following preference logic would occur: 1.) 13.1.13 <TaxTp> in <Cdtr>; 2.) 13.1.12 <RegnId> in <cdtr>.

3. As per Russian Regulation starting from the tax code field in the payment, previously named OKATO, changes its name to OKTMO. This will be applicable for the Russia Domestic Tax and RTGS Payments under PIUIDs 550 and 819, where the field 'OKATO' is being renamed to ‘OKTMO’ (label name change only). The field will follow the same specifications as till now. The impacted formats are all CitiConnect supported file formats (ISO XML V2 Credit, ISO XML V3 Credit, IDOC, CP2E, PAYMUL CRG and PAYMUL GEN.

Romania - In the continuous effort for Citi to align with the CGI guidelines we have enhanced our technical specifications for Romania Tax payments (PIUID 817) for the field “Fiscal code of beneficiary”. The file format impacted from this change is pain 001.001.03. Currently “Fiscal code of Beneficiary” element of Romania Tax payments is getting populated to Cdtr/Id/PrvtId/Othr/Id tag. To align with the CGI guidelines, we are populating the “Fiscal code of Beneficiary” at additionally the "Tax/Cdtr/TaxId" tag. In case the customer provides the code in some/all tags (overpopulate the file with providing the data at all three tags), then the following priority should be considered: 1.) Tax/Cdtr/TaxId; 2.) Cdtr/Id/PrvtId/Othr/Id.

Turkey – Name change for SSK Payment under PIUID 853. In order to align Citi terminology with current legislation in Turkey, the name of the public institution SSK (Sosyal Sigortalar Kurumu) is changed to SGK (Sosyal Güvenlik Kurumu) for “Turkey SSK Payment”. Currently in in Turkey the payment method name is Turkey SSK Payment, which is getting changed to Turkey SGK Payment. In the formatted rules wherever SSK is referred, it will be modified to SGK.

File Import
Italy – File imports have been enhanced to support migration of ACH to SEPA as below

- Payments instrument:
  - SEPA
- Import format:
  - Italy ACH Credit / GIRO and Cheque
**Payments**

**South Africa:** There is an amount restriction on the transitions for NAEDO. If the transaction type value is from 01 to 07 or 12 to 19, the debit amount should be less than or equal to ZAR 15,000 & not be greater than ZAR 15,000. If the validation fails, the system will display the following error message, “Debit Amount should not be greater than ZAR 15000”. This change is also supported in file imports in the below import format

- CDFF NUMBER SIGN

**Turkey:** There is change in the label name for SSK Payment. The changes are also applicable in Local language Fields in the UI are

- Payment Method: SSK Payment
  - Under SSK Payment Period: field “SSK Payment Period”
  - SSK Payment Details
  - Under Payer Account Details field “SSK Office”

- After the change they will be:
  - SGK Premium Payment
  - SGK Payment Period
  - SGK Payment Details
  - SGK Office

Also the labels in CBG-Turkey Customer Profile Library will be updated to reflect the name change:

“SSK Payment Plan” will be “SGK Premium Payment Plan”
“Tax Number / SSK Registry Number” will be “Tax Number / SGK Registry Number”

“Tax Office / SSK Office” will be “Tax Office / SGK Office”

In the: CBG Turkey - Institution Payment Plan Library “SSK” will be replaced by “SGK”.

Romania – A new checkbox "RTGS Payment" will be displayed if the client configuration is enabled for Romania Domestic Funds Transfer payment method and payment types:

- Ordinary
- Tax
Receivables

Italy – The “Right to Reimbursement” field is now mandatory for Direct Debits for Italy. The drop down will only have options Blank and “Fixed amount with no right to Reimbursement”

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

- Italy Direct Debit CBI RID
- CDFF NUMBER SIGN

Direct Debit / RID
Latin America

Latin America – By Country

Disbursements
Puerto Rico – Existing Match Pay functionality available for North American accounts is extended to Puerto Rico accounts.

File Import
Argentina – CitiDirect file imports has been enhanced to support One Time Password (OTP) authentication prior to releasing transactions from CitiDirect for all transaction(s) originated from Argentina branch accounts. This is applicable when the client configuration "Mandate Challenge/Response (OTP) for Payments" is on.
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.

Asia – By Country

China – Per local regulatory requirement, China clients are required to perform the account reconciliation confirmation for accounts with Citibank China on quarterly basis. A new function will be added to allow clients to confirm the account balance reconciliation online.

![Image of the new feature for online account balance reconciliation]

- **Statement Date**: 3/31/2014
- **Branch number**: 713
- **Account Number**: 9876535321
- **Account Name**: HMT Ltd
- **Account Currency**: USD
- **Closing Available Balance**: 1500.00
- **Reconciliation Status**: Incorrect
- **Remarks**: Balance incorrect

- **Statement Date**: 6/30/2014
- **Branch number**: 713
- **Account Number**: 1428523858
- **Account Name**: ABC Ltd
- **Account Currency**: CNY
- **Closing Available Balance**: 2500.00
- **Reconciliation Status**: Pending
- **Remarks**: Balance incorrect

- **Statement Date**: 8/30/2014
- **Branch number**: 713
- **Account Number**: 9876535321
- **Account Name**: HMT Ltd
- **Account Currency**: USD
- **Closing Available Balance**: 2000.00
- **Reconciliation Status**: Pending
- **Remarks**: Balance incorrect
In order to have the access to this new function, the Service Class “Online Account Balance Reconciliation” needs to be assigned in the solution package for the CitiDirect definition, and the user should have the entitlement with the access profile which contains the entitlement criteria named Online Account Balance Reconciliation.

Japan – In compliance to the Local regulations, the 'Bank of Japan Report' layout has been revised in CitiDirect. The ‘Reporter’ Library has been enhanced to include the new values for the 'Reporter Segment' attribute.
支払又は支払の受領に関する報告書
(銀行等又は資金移動業者を経由する支払又は支払の受領)

（該当分に○）

①支払

2. 支払の受領

報告年月日： 2014.05.30

財務大臣
（日本銀行経理）

支払又は支払の受領の実行日 06/25/2014

<table>
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<th>①報告者</th>
<th>③金額（決済通貨により記入すること。）</th>
</tr>
</thead>
<tbody>
<tr>
<td>氏名又は名称</td>
<td>USD</td>
</tr>
</tbody>
</table>

3. 担当者の氏名（電話番号）

4. 訂約書等番号（15～17）（「4 国際収支項目番号」が記入要綱に該当する場合に記入）

5. 報告者の区分（33）

| ①銀行 |
| ②その他金融機関 |
| ③一般財政 |
| ④中央銀行 |
| ⑤その他 |

6. 国際収支項目番号

| ①企業（貿易等） |
| ②個人（訪問者） |
| ③政府（支出） |
| ④中央銀行 |
| ⑤その他 |

7. 報告書の内容

（注）

1. 実質的に現金化代金については、本報告の対象外である。
2. 貸倒れの影響により損失がある(100円未満を除く)ものについては、損失（貸倒れの影響に

(日本工業規格 A6)
Europe, Middle East and Africa – By Country

Russia – The ‘Reference Number’ field in the ‘iCTC’ form will now allow Cyrillic characters to be input. This change is also supported in file imports in the below import formats:

- RU CDFF CC FMT

The Currency Control Message Summary form is enhanced with additional column ‘User’:

There is a change in the label name of OKATO field in CitiDirect Tax payment for Russian branch. Currently, the label displayed is OKATO and after the change it will be OKTMO. The changes are also applicable in Local language. This change will be visible in these reports as well:

- Transaction Initiation Payment Details Report (TIPDR)
- Payment Transaction Audit Report (PTAR)
Latin America – By Country

CitiConnect® for Files and SWIFT

Guatemala IBAN – As per this initiative, enhancements are required to support the IBAN Account Number implementation for Guatemala. Along with this change, 2 fields namely IBAN and Beneficiary Bank Identification Code are getting introduced and will be supported.

File Import

Guatemala – CitiDirect file imports has been enhanced to support IBAN validation across the below payment instrument and new import formats.

- Payment Instruments:
  - Domestic Funds Transfer
  - Incoming Domestic Funds Transfer
- Import formats:
  - Paylink 1024
  - Paylink 400
  - Paylink 500
Disclaimer:

The authoritative and official text of this CitiDirect BE℠, CitiDirect® Online Banking and CitiConnect® documentation shall be in the English language as used in the United States of America. Any translation of any CitiDirect BE℠, CitiDirect® Online Banking and CitiConnect® 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.

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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 this CitiDirect BE℠, CitiDirect® Online Banking and CitiConnect® (collectively, “User IDs”). Customer agrees to keep all User IDs strictly confidential at all times. Customer shall immediately cease use of this CitiDirect BE℠, CitiDirect® Online Banking and CitiConnect® 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.

August 2014

Citi Transaction Services

transactionservices.citi.com

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