

# eSignature Capabilities

## Making It Easier for You to Do Business with Us

CitiDirect® Digital Onboarding

Click the buttons to find out more.

[Options in eSignature Markets](#) [Citi's Integrated eSignature Solution](#) [Non-Citi eSignature Provider Instructions](#) [Your Experience According to eSignature Standard\\*](#) [eSignature Footprint Expansion](#)

## eSignature

You can eSign documents directly within the CitiDirect Digital Onboarding portal or with your own eSignature tools, such as DocuSign or Adobe Sign.

Leverage eSignatures across all regions

## eSignature Options

### Citi Integrated eSignatures

Available for applicable Citi Account Opening and Product documents



Initiate eSignatures and submit through CitiDirect Digital Onboarding

### Client Managed eSignatures

Available for client-authored documents, letters, Account Opening and Product documents, where requests are managed by your Citi Account Services representative



Initiate eSignatures through your own eSignature provider



Upload documents and submit through CitiDirect Digital Onboarding or eSubmit – Account Services' encrypted email process for offline requests

Some countries may offer additional eSignature options.

Expansion to more request types, documents, countries, and eSignature providers coming soon.

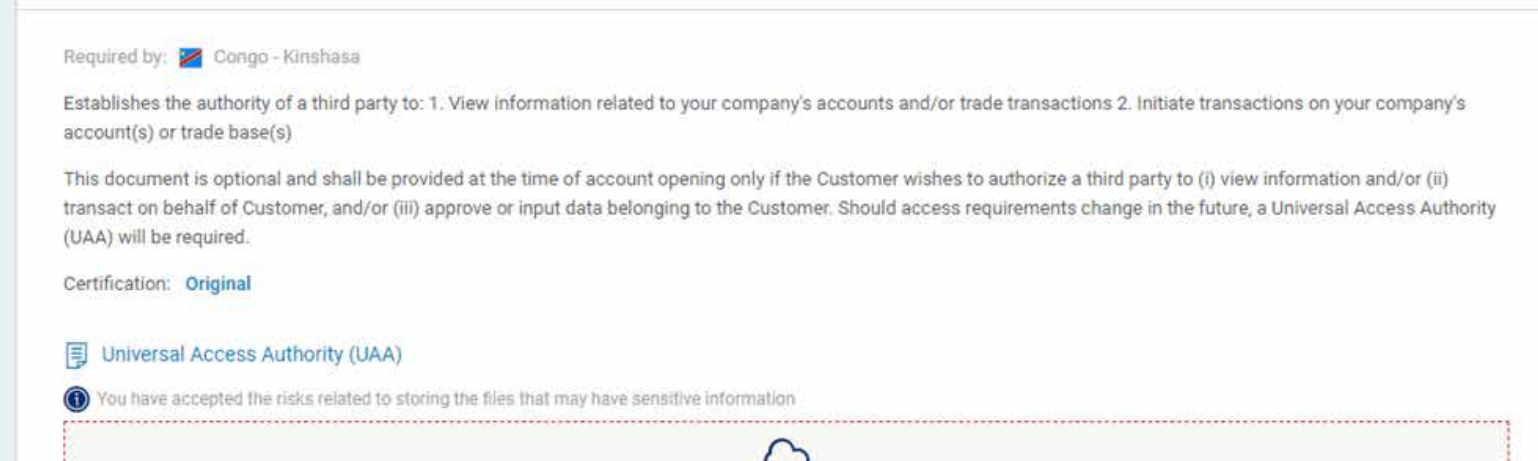
To get started with eSubmit, please contact your Citi representative.

## How to Sign with Citi Integrated eSignatures

### User Experience

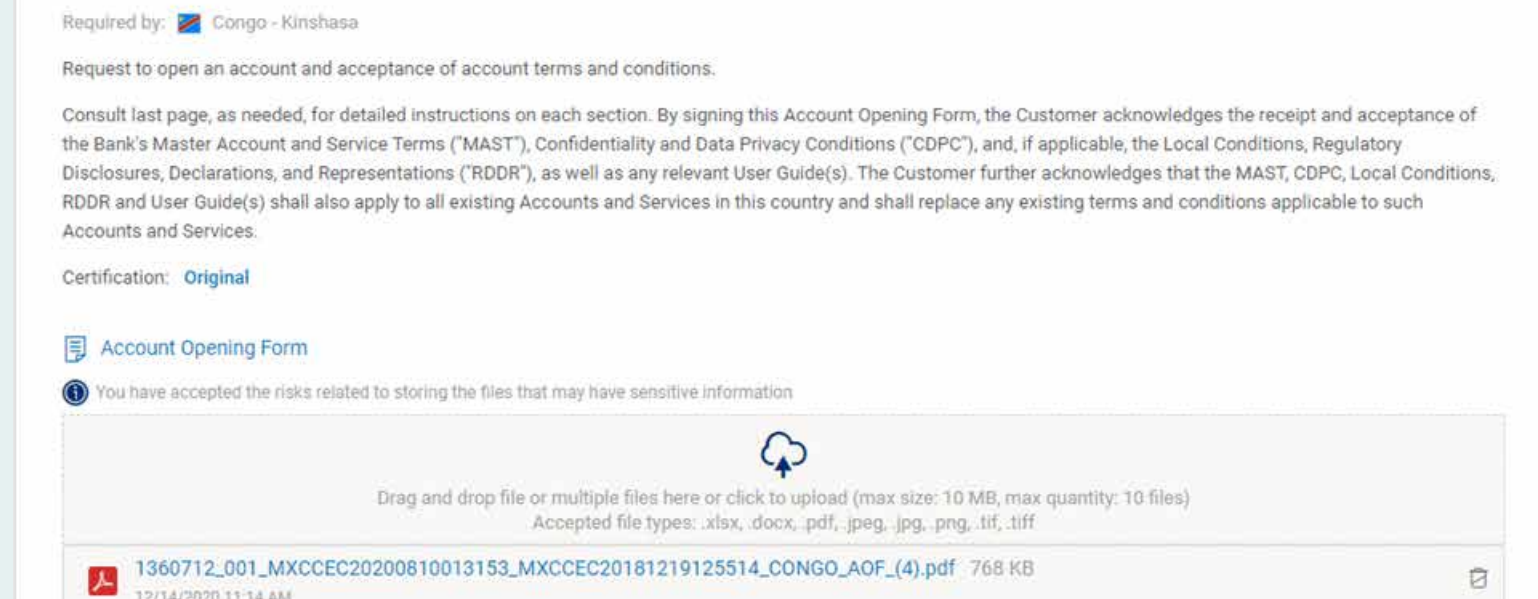
eSignatures are integrated with applicable Account Opening and Product documents on CitiDirect Digital Onboarding

#### Step 1 - Download and complete documents



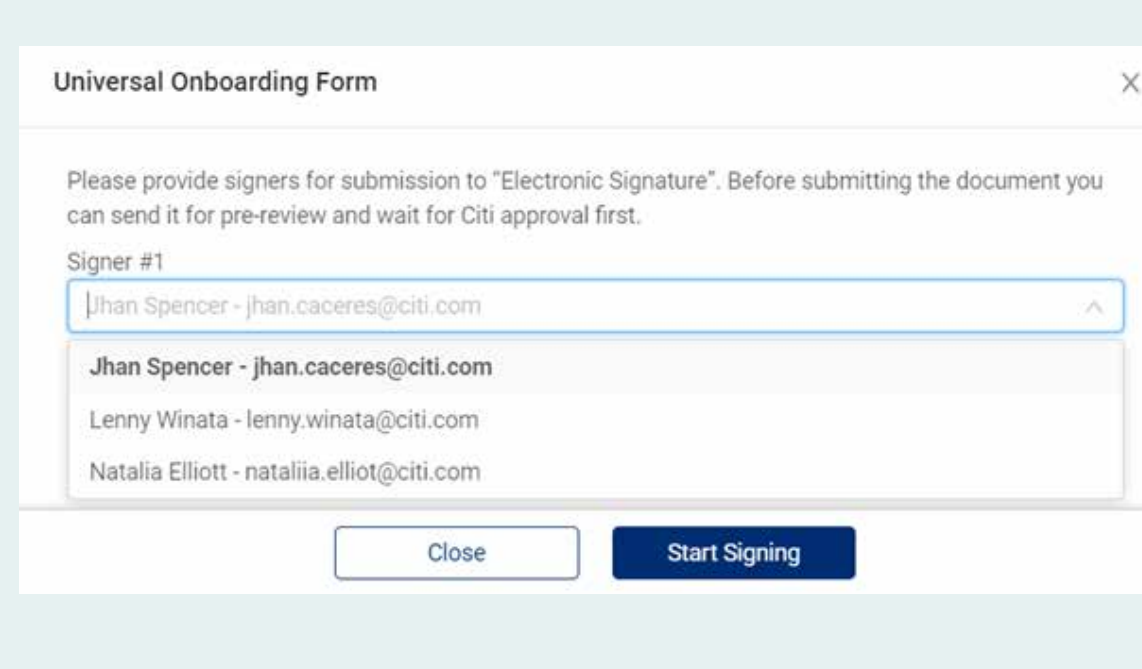
#### Step 2 - Upload completed documents

Citi integrated eSignature option is available when the Electronic Signature button is visible



#### Step 3 - Select the Electronic Signature option and enter signers

After the file is uploaded, select the Electronic Signature button, then proceed with selecting signers



#### Step 4 - Initiate the signing process

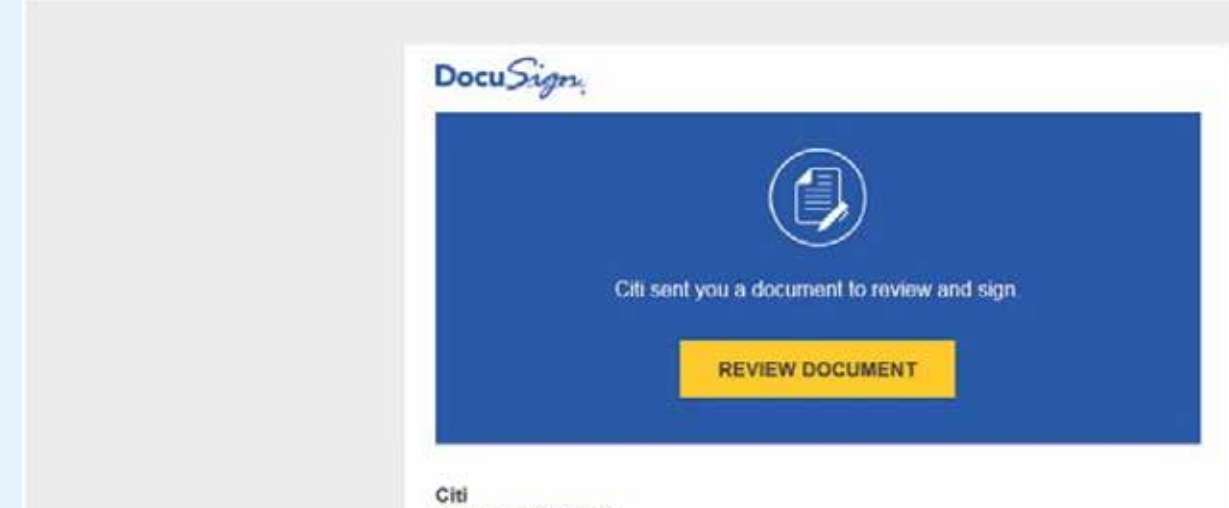
Select from existing signers or add new ones, then click the Start Signing button

## Signer Experience

When using Citi integrated eSignature solution for Citi Account Opening forms and Product documents, the signer will follow a simple 3-step process.

#### Step 1

Signer receives an email with a request to sign the document. This email identifies the initiator of the request, type of request and legal entity name



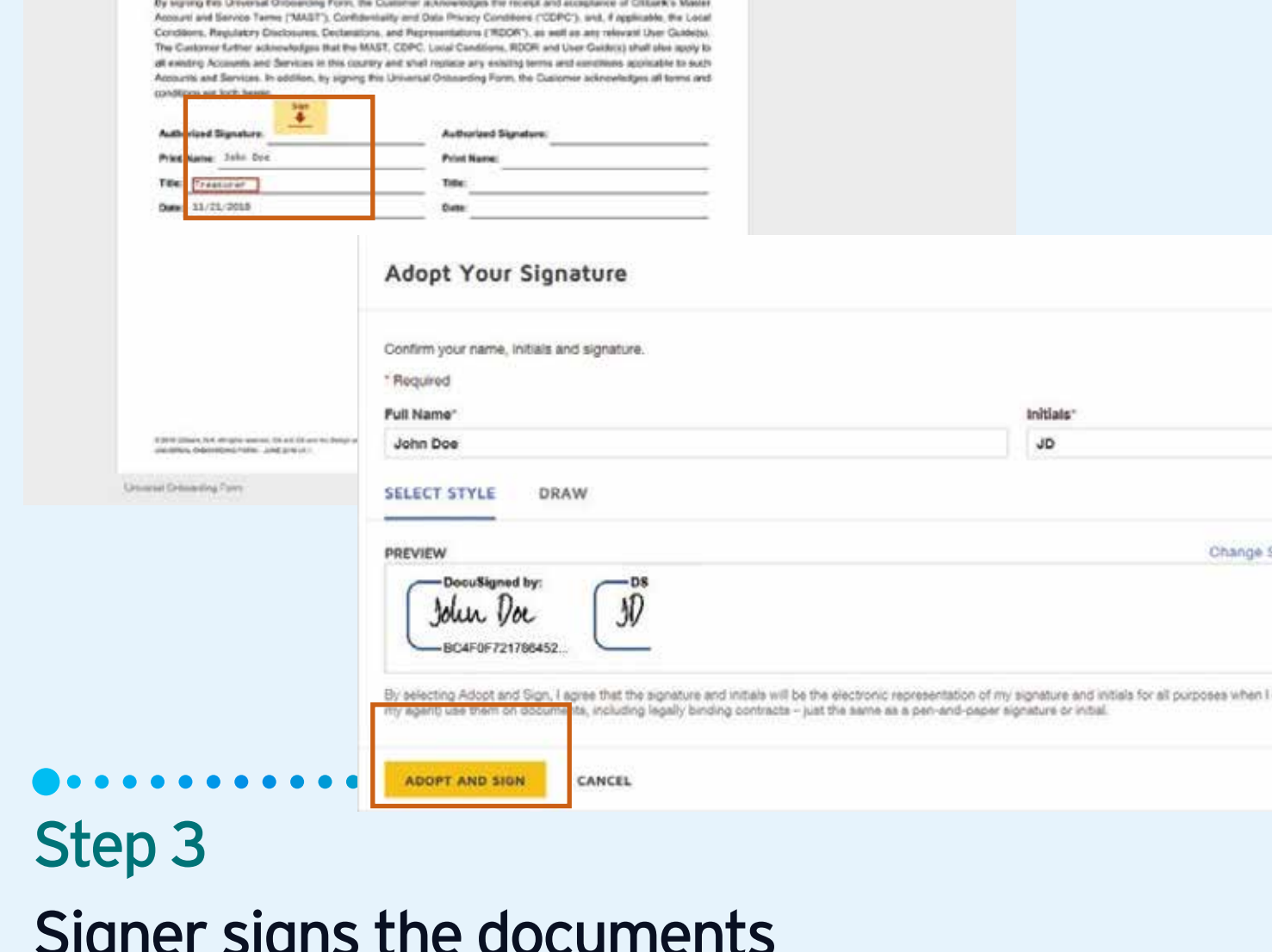
#### Step 2

Signer accepts the Electronic Record and Signature Disclosure



#### Step 3

Signer signs the documents and adopts the signature



Signing process may vary per local regulatory requirements.

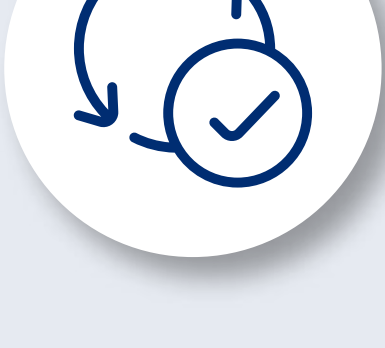
## How to Sign with Your Own eSignature Provider

When using your own provider to eSign Citi forms or your authored documents, follow these instructions for a frictionless signing experience. Signer experience will vary based on the chosen provider.



### Pre-requisite – Provide email addresses to your Citi Documentation Specialist

- A known client contact must provide email addresses of all existing corporate signers via email to their Documentation Specialist
- Corporate signers must be copied in the email: If authority documents allow a single signer to execute, then at least one of the corporate signers must be copied on the email
- If authority documents require signers to execute jointly, then two of the corporate signers must be copied on the email



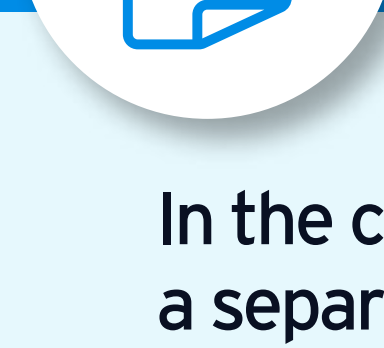
### Pre-requisite – Set Preferences with an Approved eSignature Provider \*

- Select option to include eSignature consent to Citi with every request. This will be evidenced in the certification of completion/Audit trail
- Select option to stamp Envelope or Transaction ID on each document



### Step 1 – Sign documents

- Adopt the appropriate eSignature type as determined by market regulation (SES, QES, AES)
- All executed documents must include:
  - Certificate of completion/Audit trail.** These certificates provide the chain of custody, including name, email address, and other metadata related to the transaction
  - eSignature provider's digital seal.** The digital seal indicates that this document is original and has not been altered
  - Envelope or Transaction ID**
- Pre-formatted eSignature symbols are acceptable for execution. When adding a new signer, please submit email address and signature specimen to Citi
- Signer's email address must match Citi's records



### Step 2 – Download documents

In the case of multiple documents, download each document as a separate PDF. Do not combine PDFs into one file.



### Step 3 – Submit documents to Citi

Upload documents separately to CitiDirect Digital Onboarding. Certificate of completion/audit trail only needs to be uploaded once and can be uploaded with any of the documents.

\* eSignature providers may vary by country. For the latest list of providers, view CitiDirect Digital Onboarding Capability Map

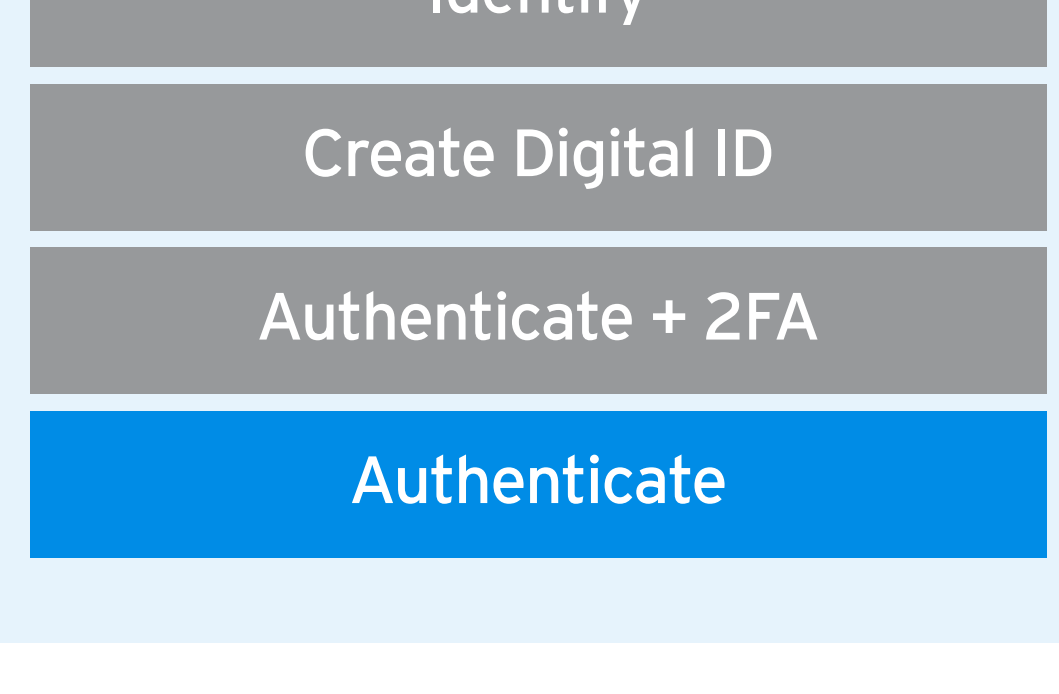
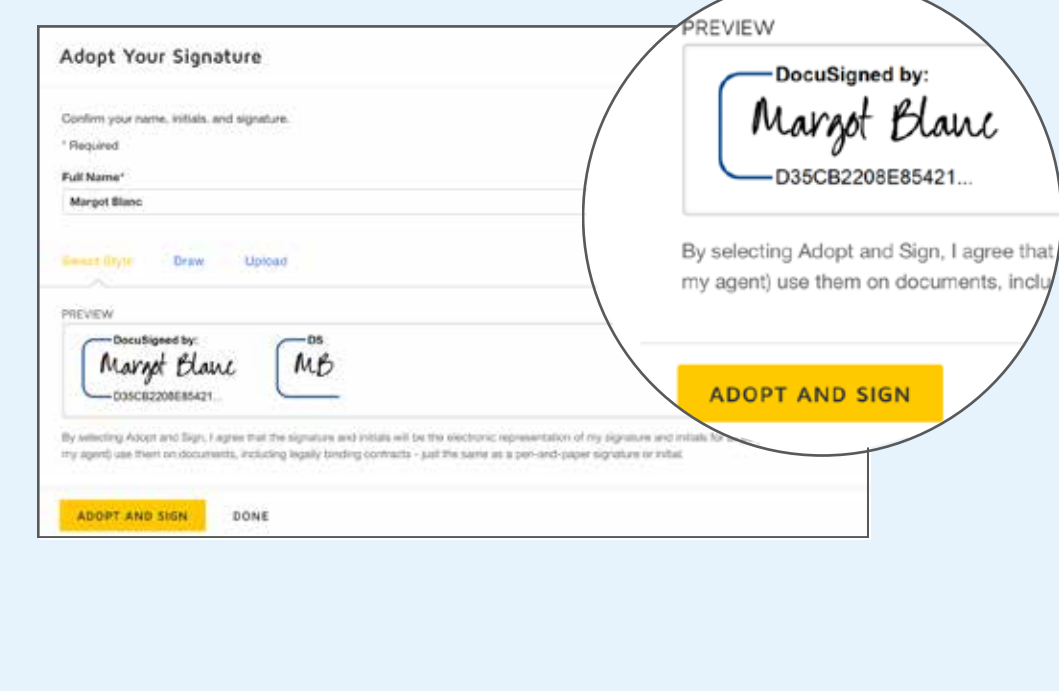
## Global eSignature Standards

Standard is determined by market regulation



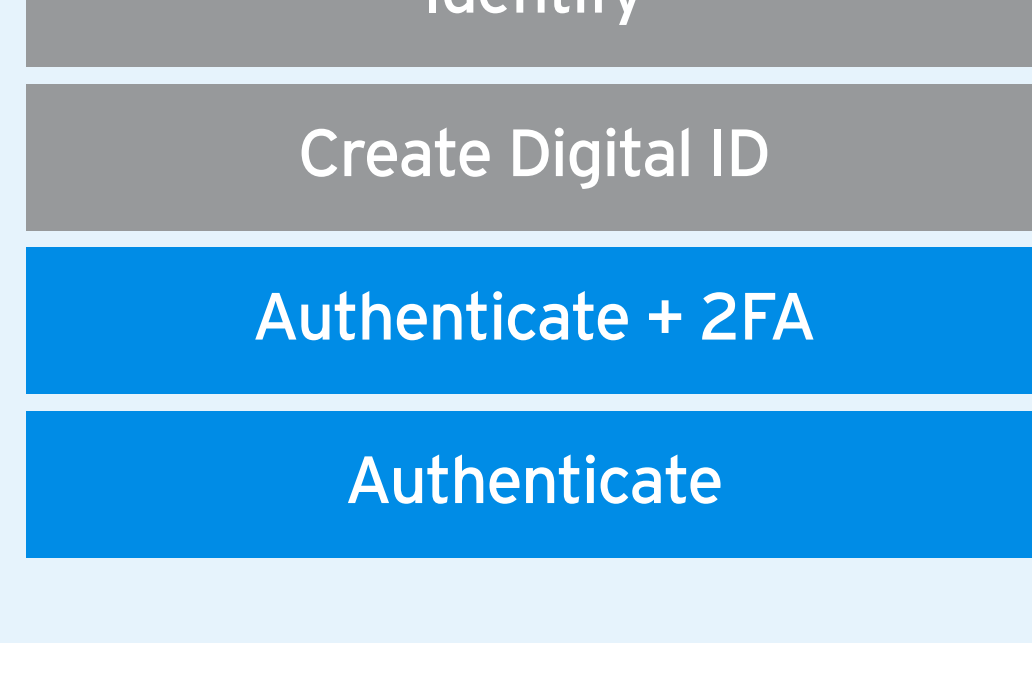
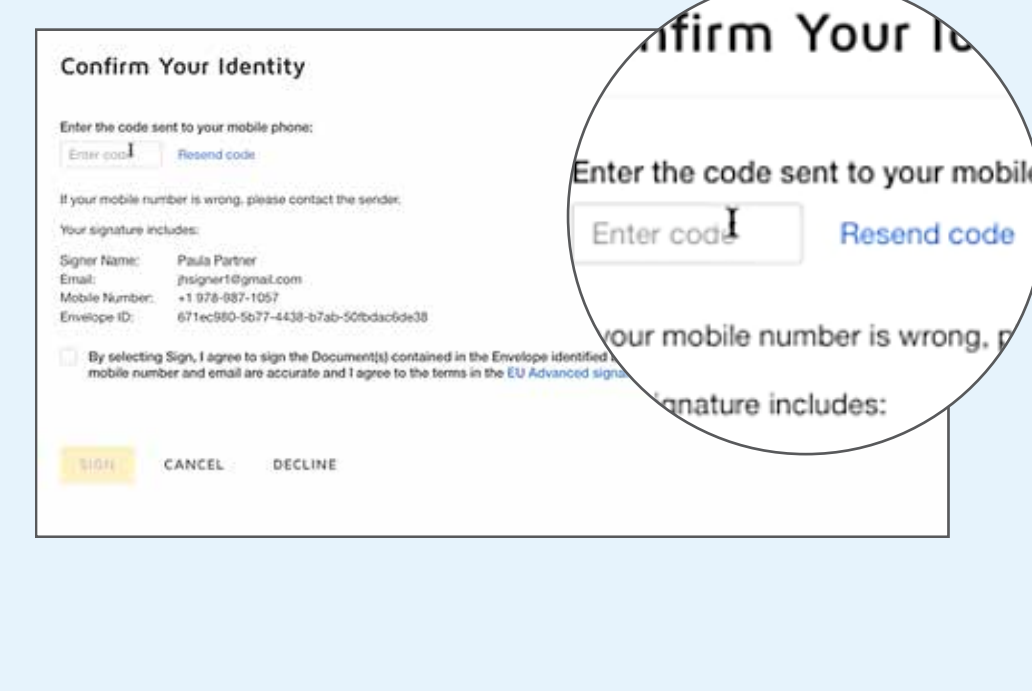
### Simple Electronic Signature (SES)

Basic eSignature generates a certificate of completion based on the workflow (email, time stamps, IP addresses).



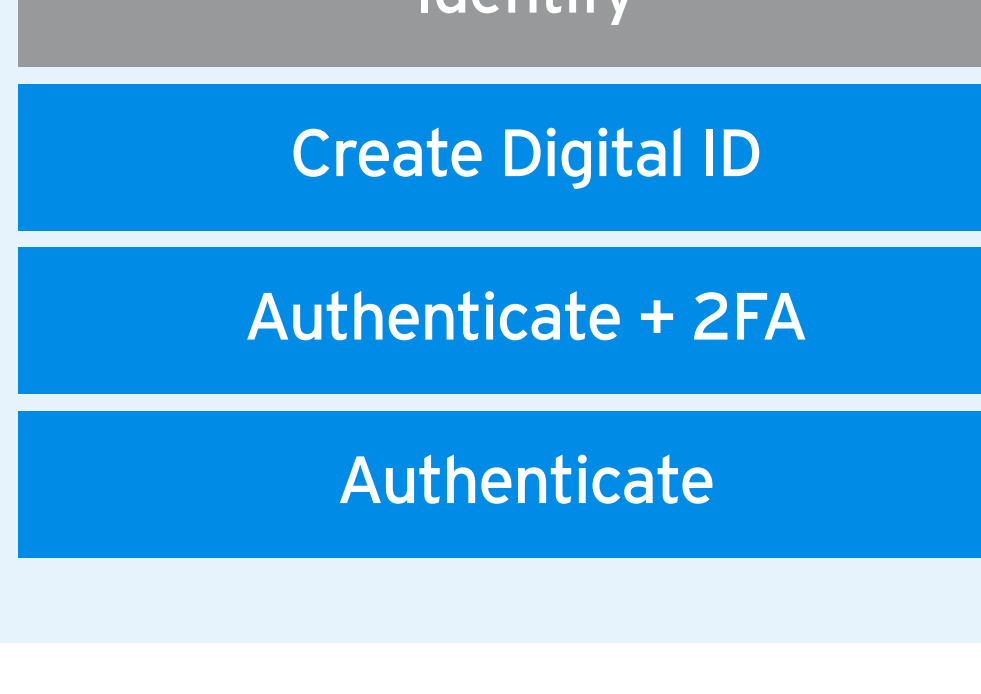
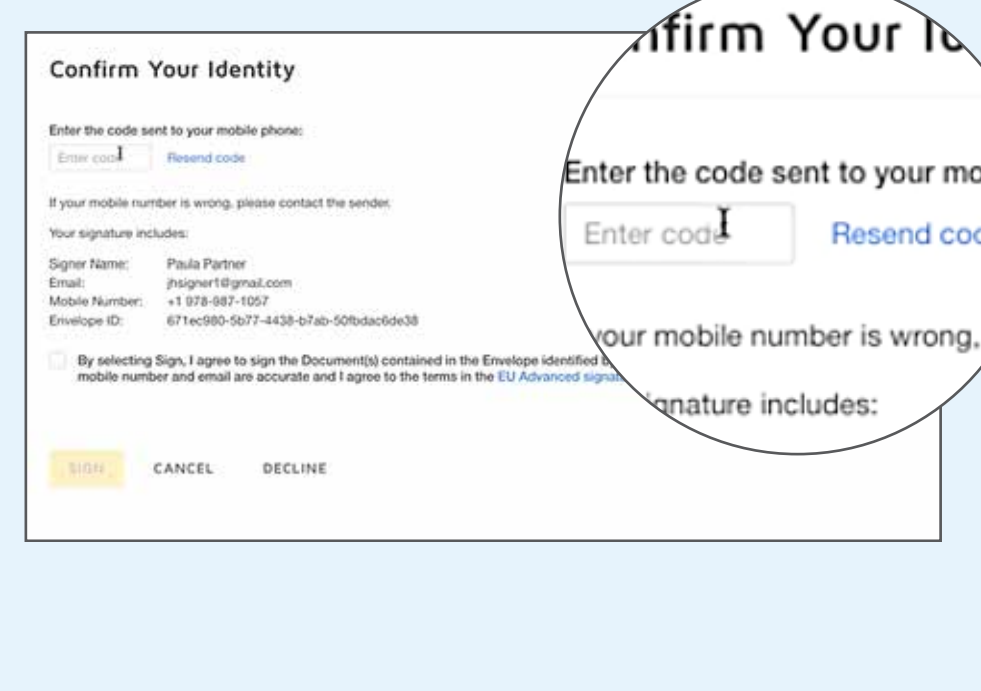
### Simple Electronic Signature (SES) + OTP

In-two factor basic eSignature, two-factor authentication is required (Predefined, SMS, Call).



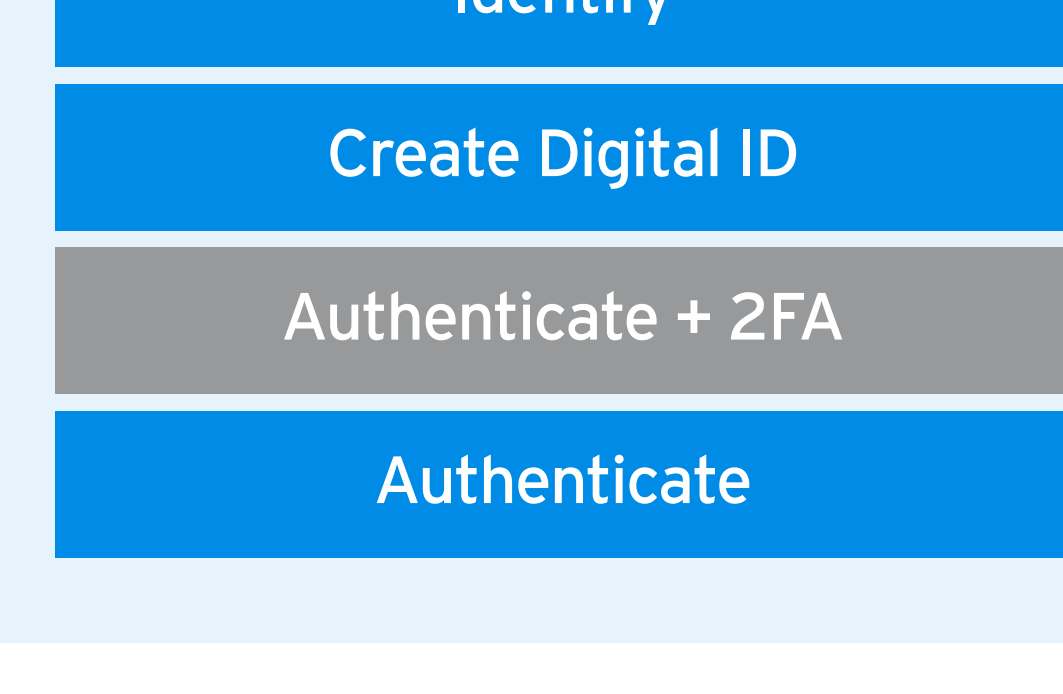
### Advanced Electronic Signature (AES)

Ties a digital ID to signers. Customers are obliged to fulfill the ID verification process either in-house (as a delegated registration authority) or through a 3rd party trust service provider (TSP).\*



### Qualified Electronic Signature (QES)

Face-to-face ID verification is required upfront. Either in-house (as a delegated registration authority) or through a 3rd party TSP vendor.\*



\* Trust Service Providers (TSPs) and Signer-Held Certificates: Vendors partner and integrate with 3rd party TSPs, which will vary by market per local requirements, that can provide a certificate signing service based on digital certificates for AES and QES use cases and/or ID-verification services. This is also relevant where signers already hold existing digital identities issued by a trusted provider.

## eSignature Expansion Around the World

CitiDirect Digital Onboarding is accelerating eSignature solutions across all regions.

Click below to see where eSignature is available in your region.

## View CitiDirect Digital Onboarding Capability Map

for up-to-date eSignature availability, options, and local restrictions.



Screenshots are for illustrative purposes only.

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