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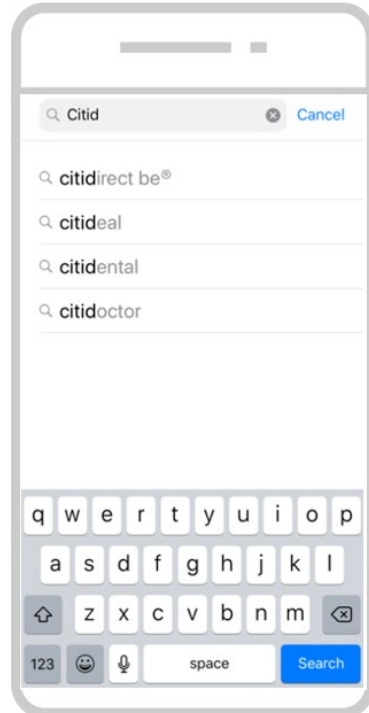
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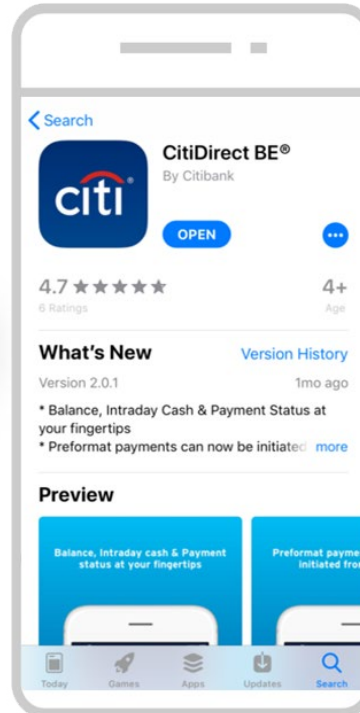
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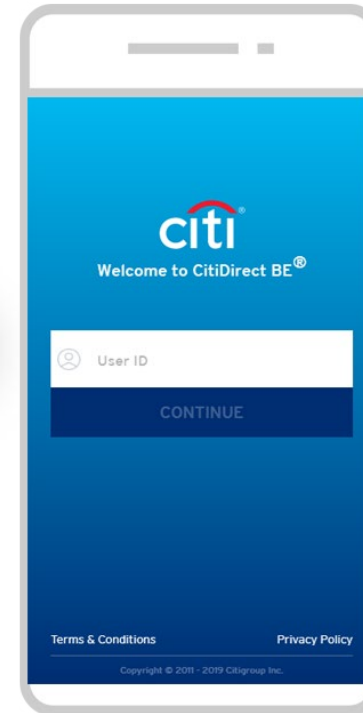
Go to the Google Play™ Store or Apple App Store®; search for CitiDirect BE®



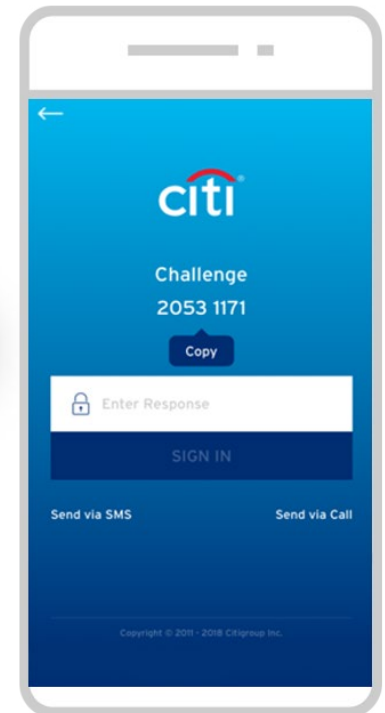
Download the CitiDirect BE App



Input user ID (no password after May 2019)



Enter preferred secondary method of authentication



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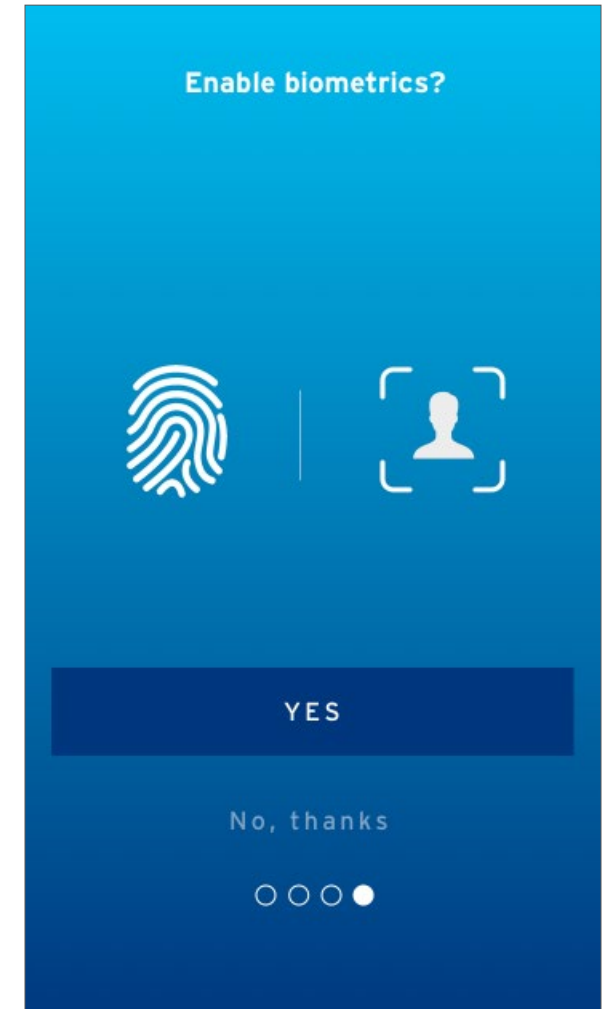
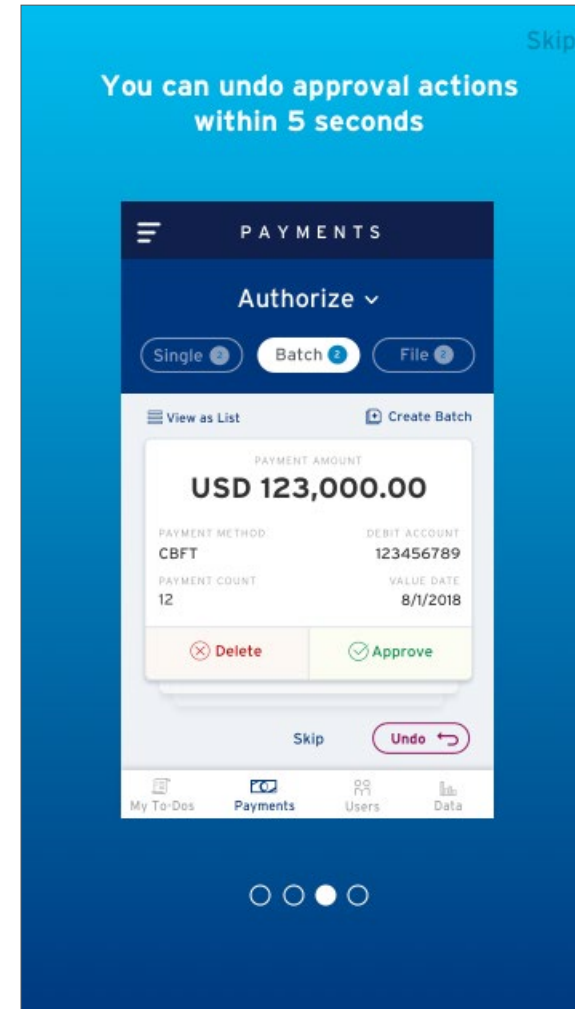
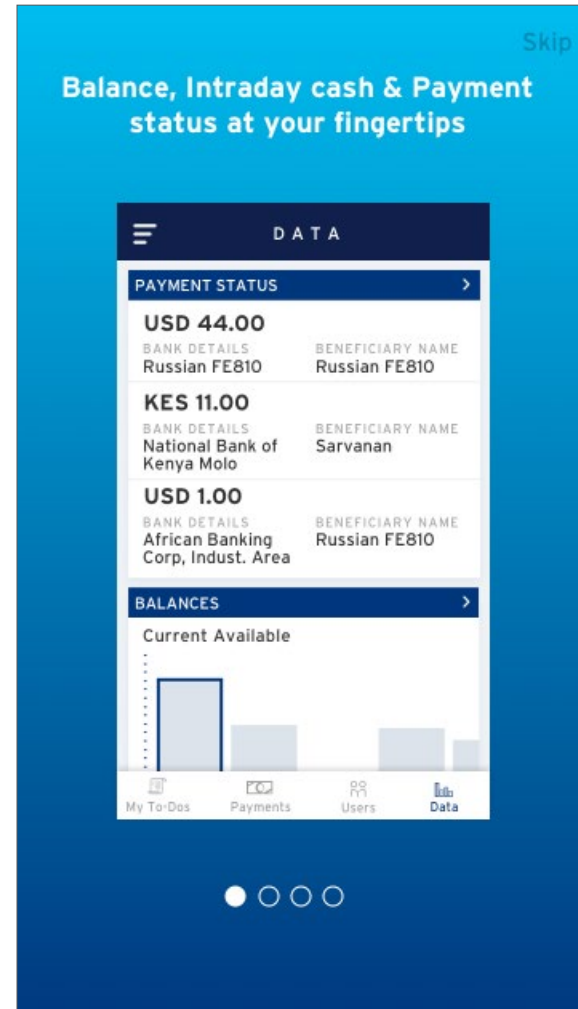
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Welcome Tutorial

Users are presented with a series of educational Welcome screens.



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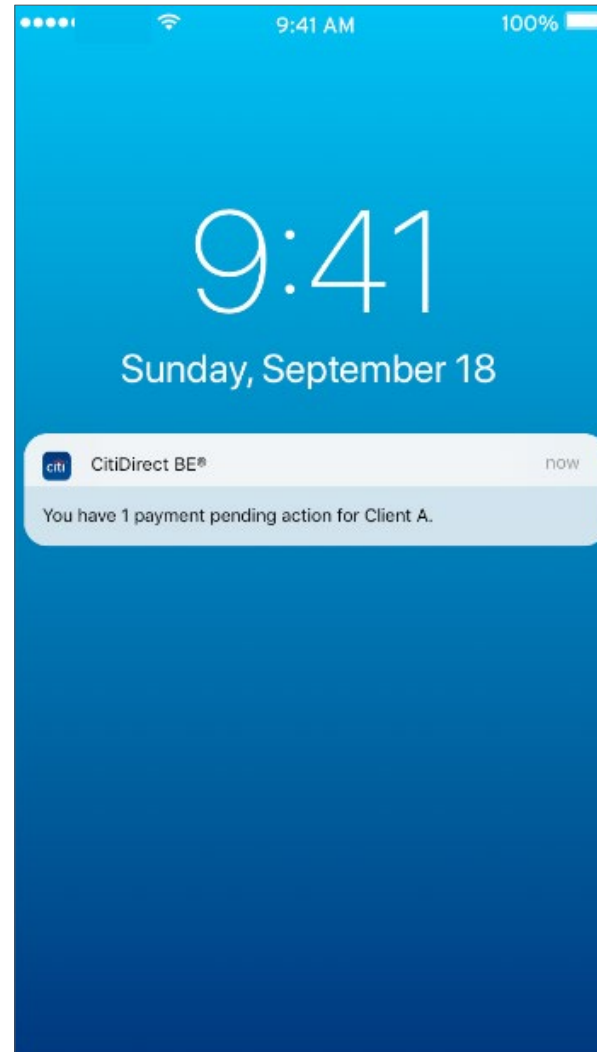
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Push Notifications

Users are able to receive notifications to know when they have pending items in their worklist.



Push Notifications Payments Pending

- User will receive a push notification that indicates the number of pending payments (single or batch).
- Push notifications will be sent to the users depending upon their entitlements (i.e. payment pending notification will be sent to users that are entitled to payments).

Push Notifications Customization

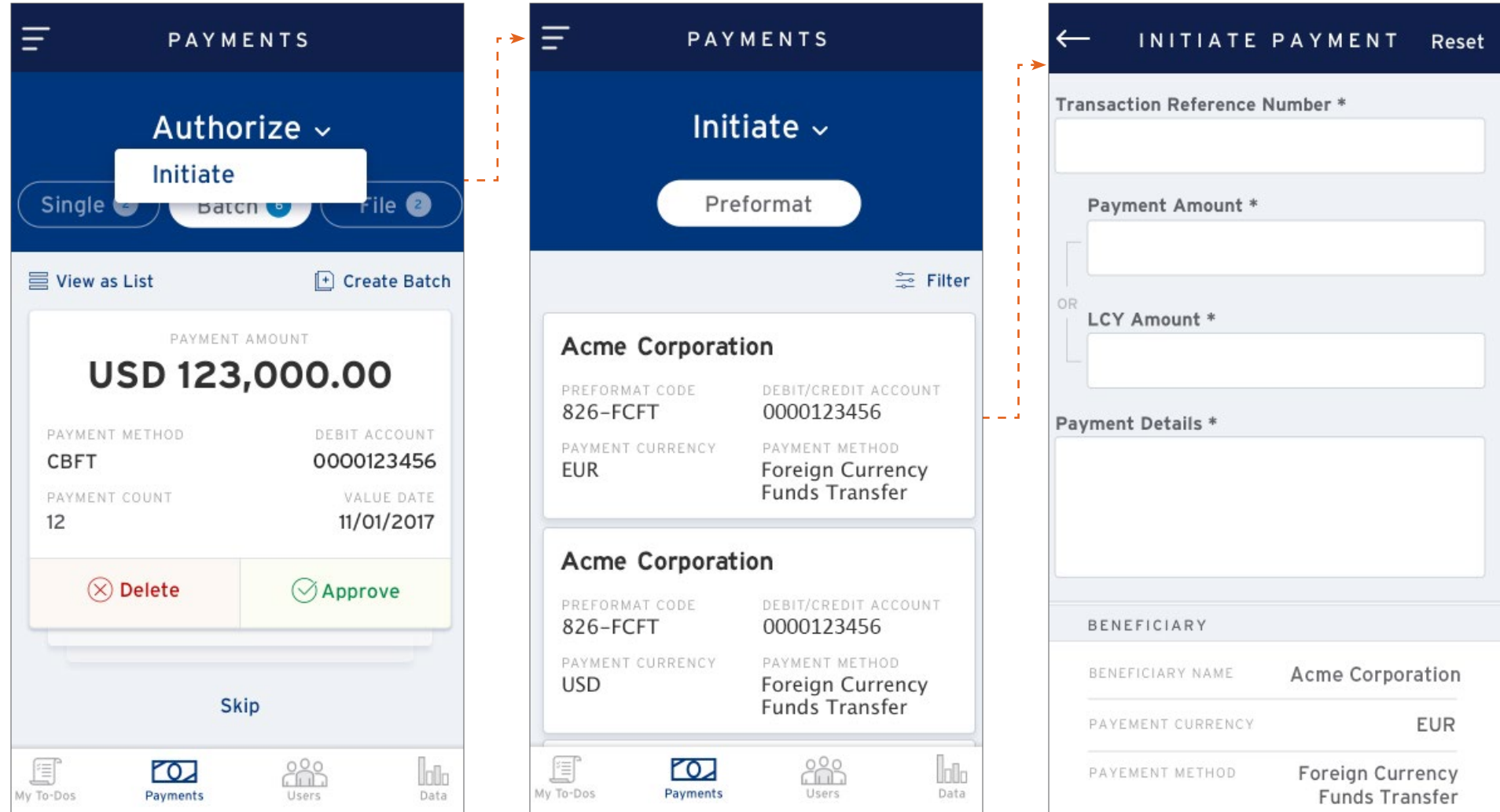
- User will be allowed to turn on/off notifications for Payments pending from the **'Notifications'** section on the Settings screen in the CitiDirect BE Mobile App.

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Initiate Payments

Users have the ability to initiate a Payment from approved TEMPLATES.*



*Available in select countries.

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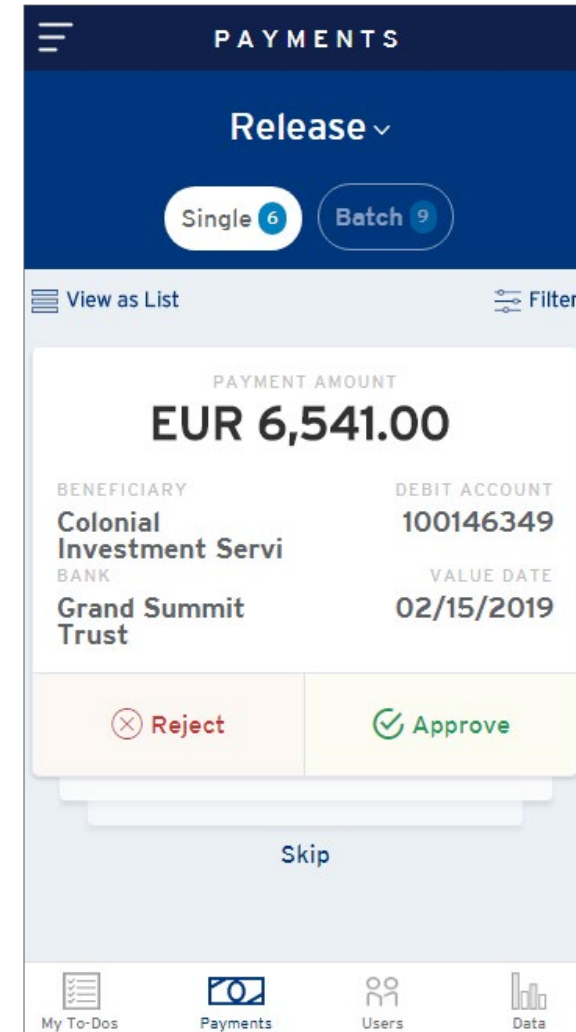
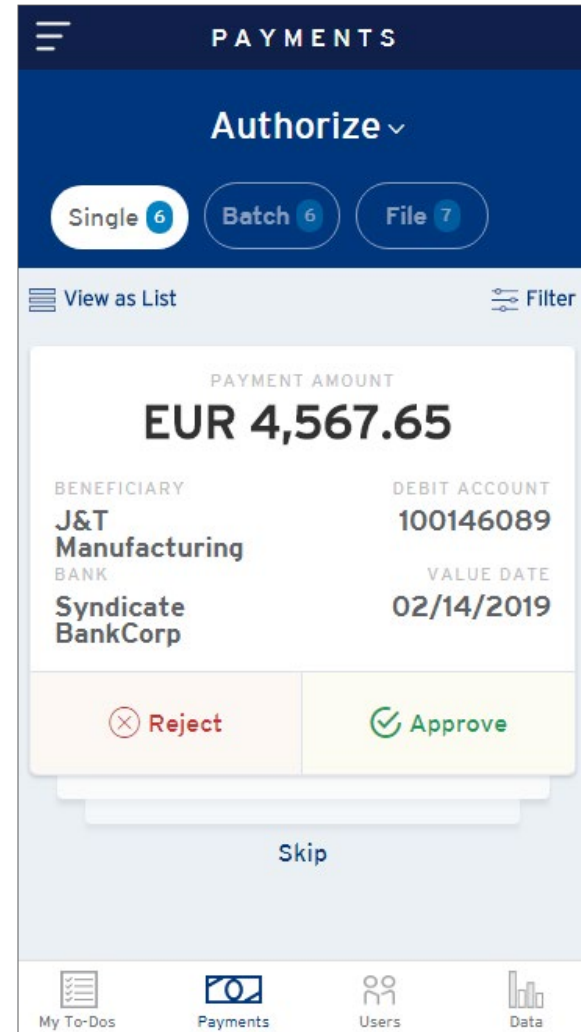
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Authorize and Release Payments

Users have the ability to authorize and release payments quickly and conveniently.

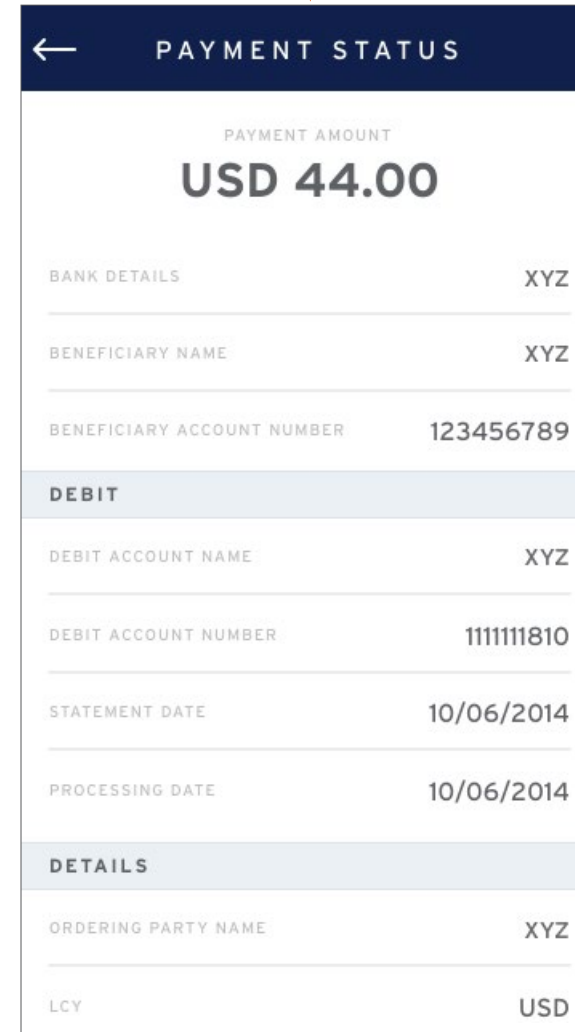
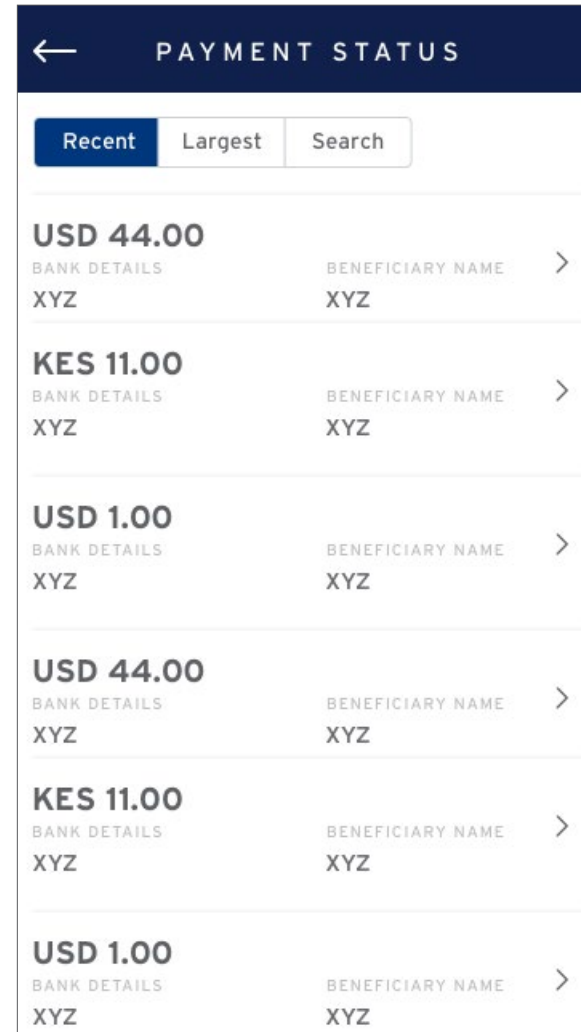


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Payment Status Data

Users can select a payment and get details.



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Payment Status Data (Cont'd...)

Users can search for a payment status by selecting a Date Range.

The image displays three sequential screenshots of the CitiDirect BE Mobile app's 'PAYMENT STATUS' screen, illustrating the process of selecting a date range for payment status data.

Screenshot 1 (Left): Shows the 'PAYMENT STATUS' screen with a 'Search' button. Under 'Search By', the 'Input Date' option is selected. The 'Date Range' field is empty, with a note 'Maximum 90 days'. Below are fields for 'Payment Currency', 'Payment Amount', 'Beneficiary Name', and 'Debit Account Number'.

Screenshot 2 (Middle): Shows a calendar view for April and May 2017. The date '22' is selected. The 'Start' date is '04 / 22 / 2017' and the 'End' date is '05 / 04 / 2017'. A 'SELECT' button is visible at the bottom right.

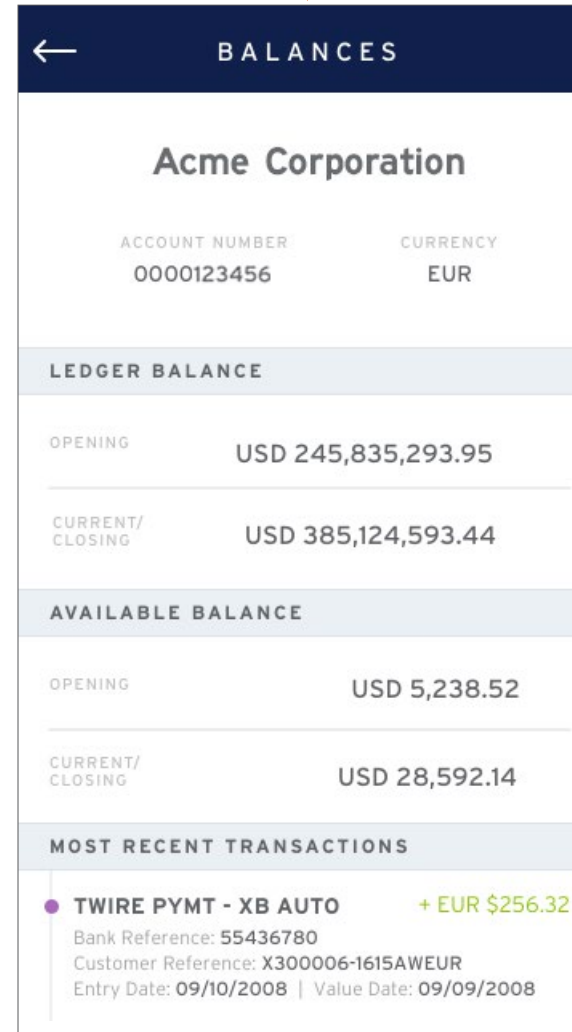
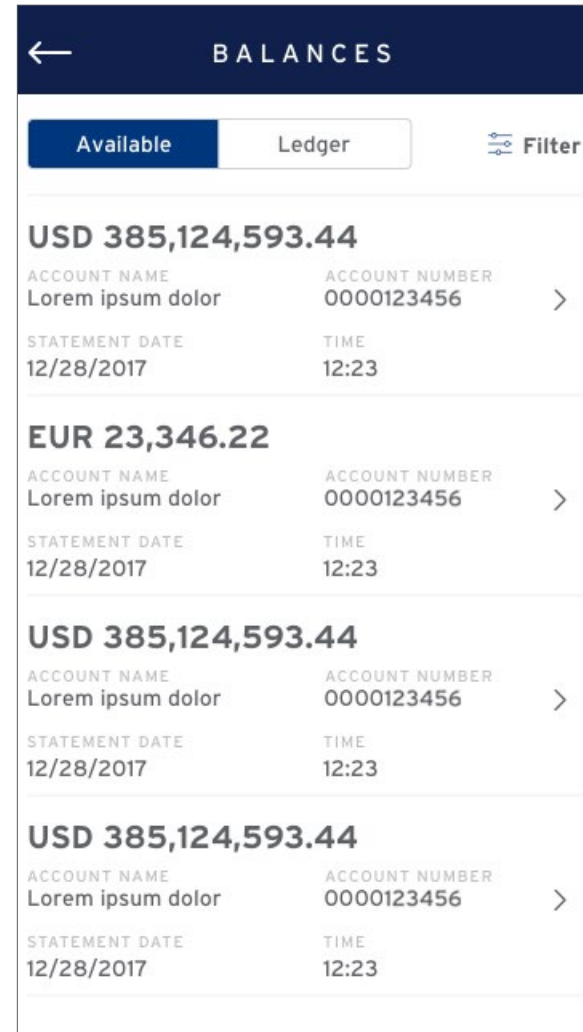
Screenshot 3 (Right): Shows the 'PAYMENT STATUS' screen after the date range is selected. The 'Date Range (From-To)' field now contains '01/01/2017 - 31/02/2017'. The 'Search' button is highlighted.

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Balance Status Data

Users can select an account and get balance details.



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Intraday Cash Position Data

Users can select an account and get Intraday Cash Position details.

← INTRADAY CASH POS.

USD ▾ Filter

FX Rate: 1.1383
Current as of: 15/10/2015
USD 29,516,127.84459
Opening as of: 15/10/2015
USD 2,695,617.39253

USD 1,011.00	ACCOUNT NUMBER	BALANCE AS OF	>
	927645381001	11/12/2010	
	927645381001	11/12/2010	
	927645381001	11/12/2010	
	927645381001	11/12/2010	

← INTRADAY CASH POS.

Acme Corporation

ACCOUNT NUMBER: 0000123456 CURRENCY: EUR

LEDGER BALANCE

OPENING	USD 245,835,293.95
CURRENT/CLOSING	USD 385,124,593.44

AVAILABLE BALANCE

OPENING	USD 5,238.52
CURRENT/CLOSING	USD 28,592.14

MOST RECENT TRANSACTIONS

- **TWIRE PYMT - XB AUTO** + EUR 256.32
Bank Reference: 55436780
Customer Reference: X300006-1615AWEUR
Entry Date: 09/10/2008 | Value Date: 09/09/2008
- **WIRE PYMT - XB AUTO** + EUR 3,254,568.00

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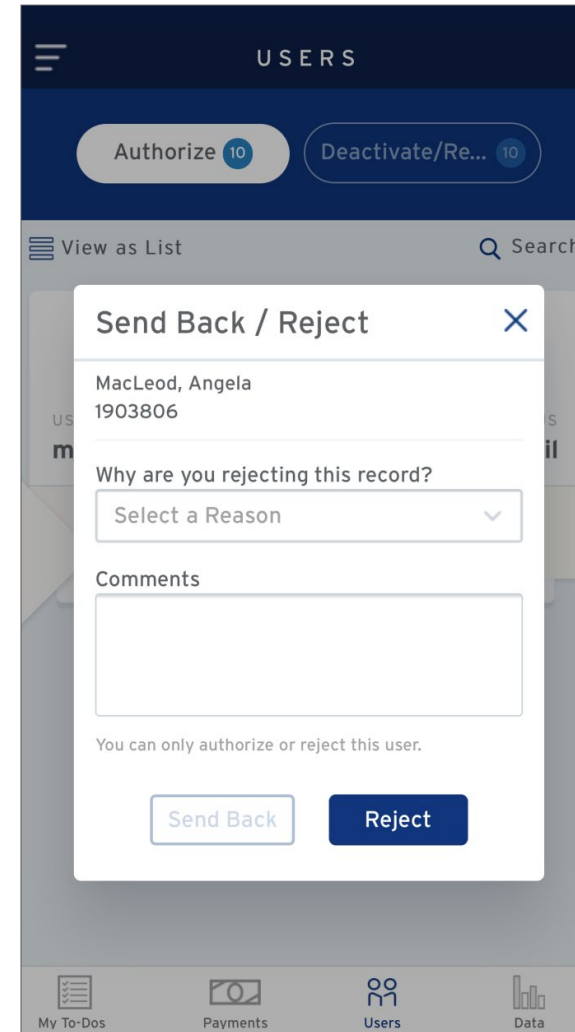
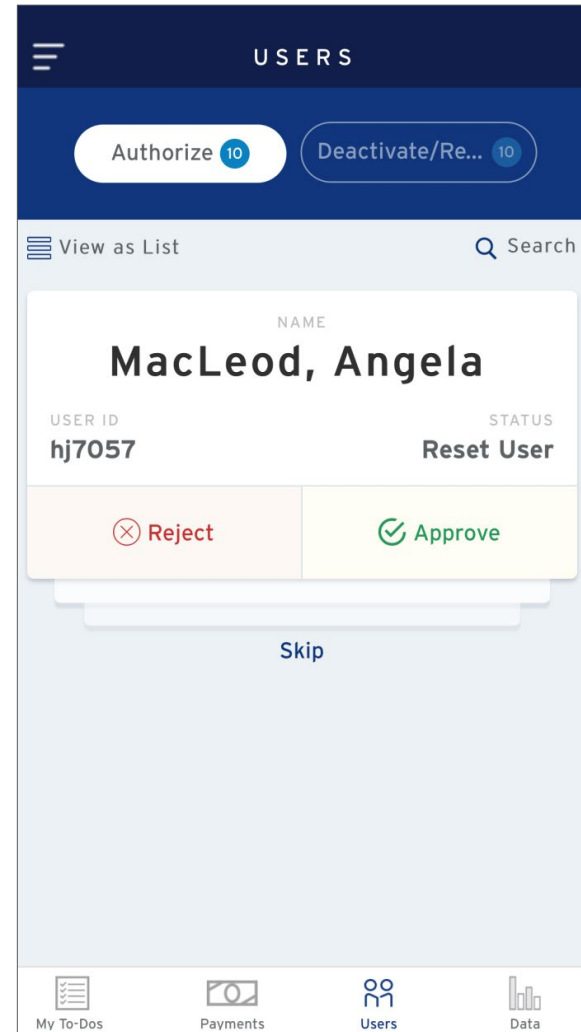
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Security/User Management – Authorize

Security Managers can approve and reject users (by swiping or tapping) directly on their device.



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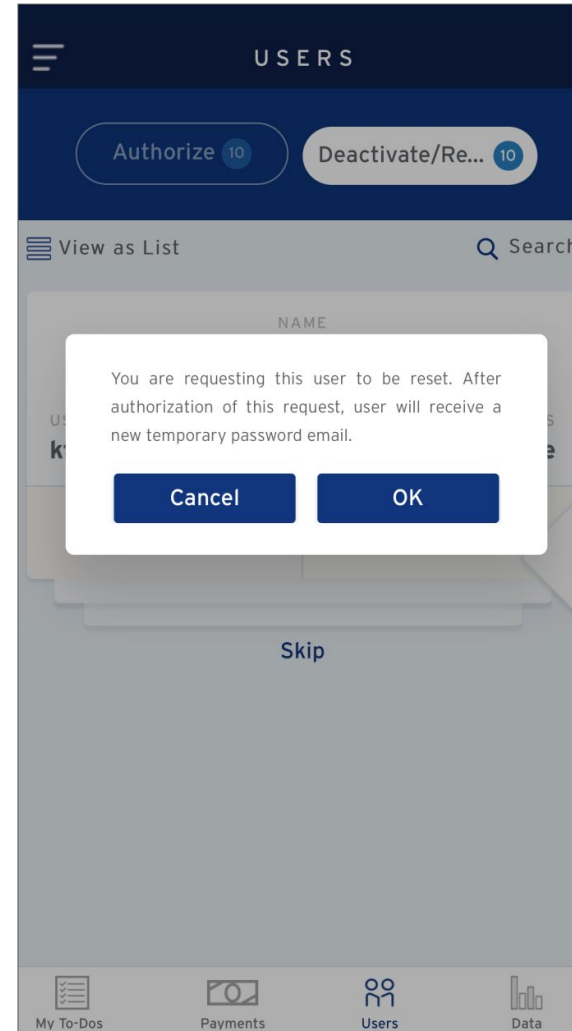
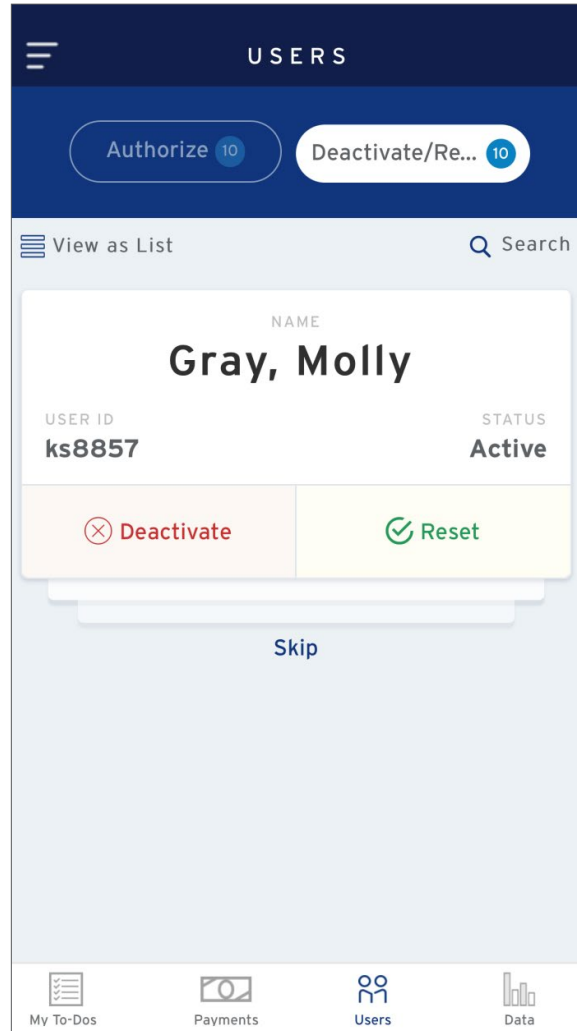
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Security/User Management – Deactivate/Reset

Security Managers can deactivate and reset users (by swiping or tapping) directly on their device.



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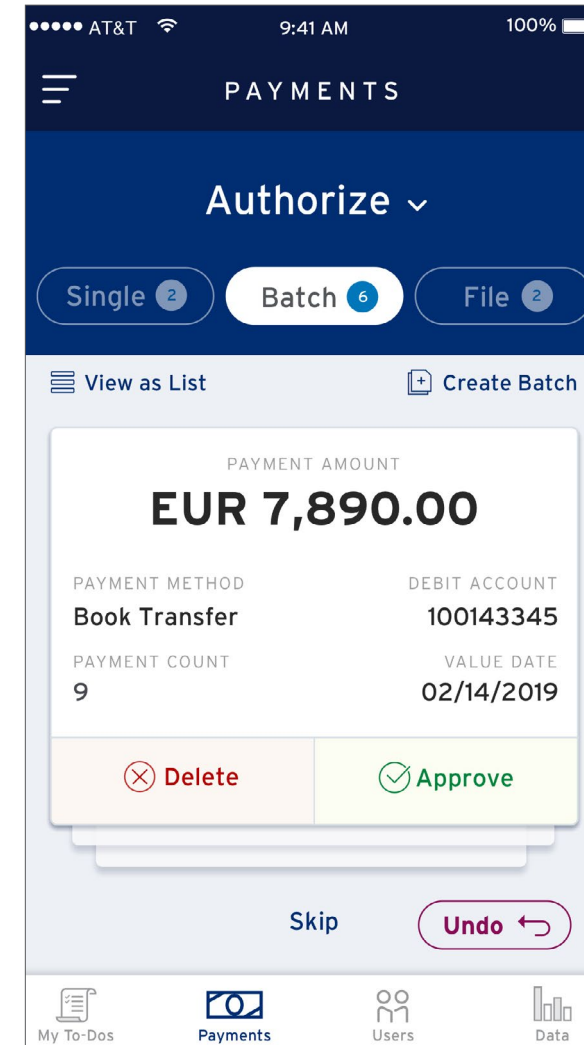
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Swipe – Undo for Right Actions/Approve

The “**Undo**” button allows a user to correct their action of approving a payment or any other user record while in card view.

The Undo button will show up for **5 seconds after the swipe gesture**, thereby delaying the actual processing of the record for up to 5 seconds to allow a user to change their mind, if required.



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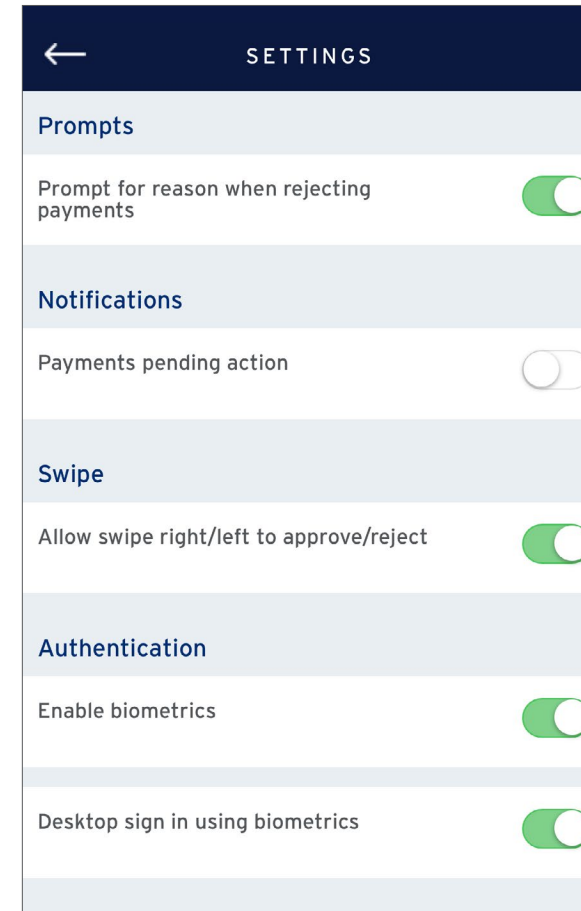
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Swipe – Disable Gesture

Users will be able to disable the **Swipe to Approve/Reject gesture** in the **Settings page**.

- Swipe gesture can be disabled by unchecking the box. If the box is unchecked, it will disable the swipe (left & right) gesture across the app, which is currently available on Payment approval, Batch approval, User Management approval, etc.



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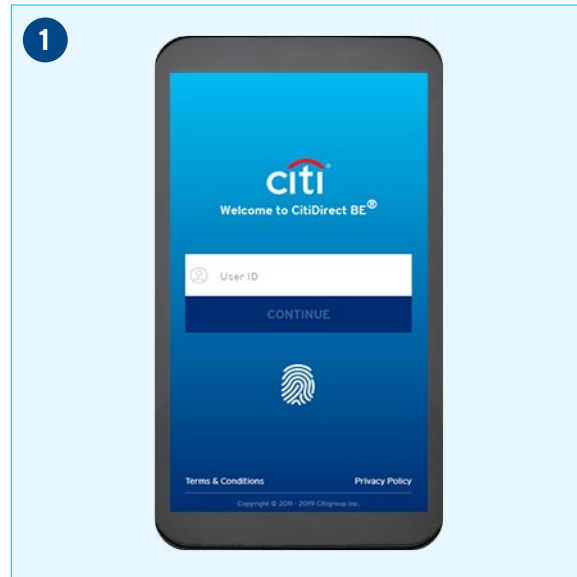
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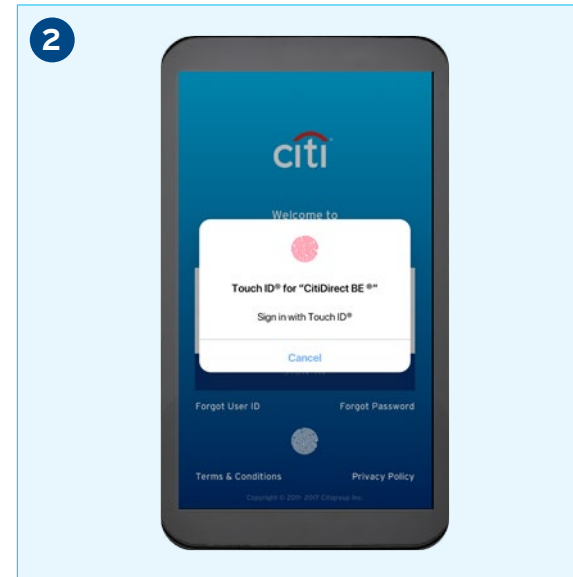
Biometrics Authentication – Mobile Login

- User Case 1: Mobile Login
- Users are able to log into CitiDirect BE Mobile App via Fingerprint or Facial Recognition (*in approved markets*)



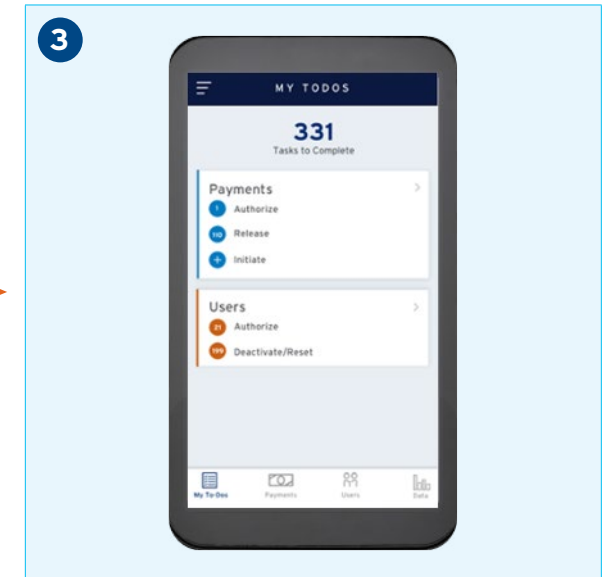
BE Mobile App Launch

User clicks on the Fingerprint Icon or Facial Recognition Icon (depending on device capability).



Biometrics Prompt on Mobile

The device will prompt user to display their fingerprint or face for biometrics authentication.



Mobile Landing Page

Successful login.

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Biometrics Authentication – Desktop Login Using Mobile

- User Case 2: Desktop Login Using Mobile
- Users are able to log into CitiDirect BE Desktop using their Biometrics on the Mobile App – Fingerprint or Facial Recognition (*in approved markets*)



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Tablet – Dashboard

- Authorize and release payments directly from the dashboard
- View balances (map and chart views)

The screenshot displays the CitiDirect BE Tablet Dashboard for user THOMAS ARNOLD. The interface is divided into two main sections: APPROVALS and BALANCES.

APPROVALS Section:

- Header: APPROVALS (with a 'View All' button and a plus icon).
- Filter: Authorize Payments (6) (with a dropdown arrow).
- Table:

<input type="checkbox"/>	Currency	Payment Amount	Beneficiary	Debit Account	Bank	Value Date
<input type="checkbox"/>	EUR	8,089.00	Lewis & Associates	100146044	Surge Bank	02/15/2019
<input type="checkbox"/>	EUR	6,605.00	Seminte Corporation	100146056	Zenith Bank	02/15/2019
<input type="checkbox"/>	EUR	4,567.65	J&T Manufacturing	100146089	Syndicate BankCorp	02/14/2019
<input type="checkbox"/>	EUR	1,555.55	Wellness Financial	100146000	Wellness Financial	02/14/2019

At the bottom of the Approvals section are two buttons: 'Reject' (with a red 'X' icon) and 'Approve' (with a green checkmark icon).

BALANCES Section:

- Header: BALANCES (with a 'View All' button and a plus icon).
- Account: Lewis & Associates, EUR 614MM 53 Accounts.
- Summary:

CURRENT LEDGER	691MM
OPENING LEDGER	632MM
CURRENT AVAILABLE	614MM
OPENING AVAILABLE	620MM

The Balances section also features a world map with four blue bars indicating regional balances: 142MM (North America), 146MM (South America), 276MM (Europe), and 50.2MM (Asia).

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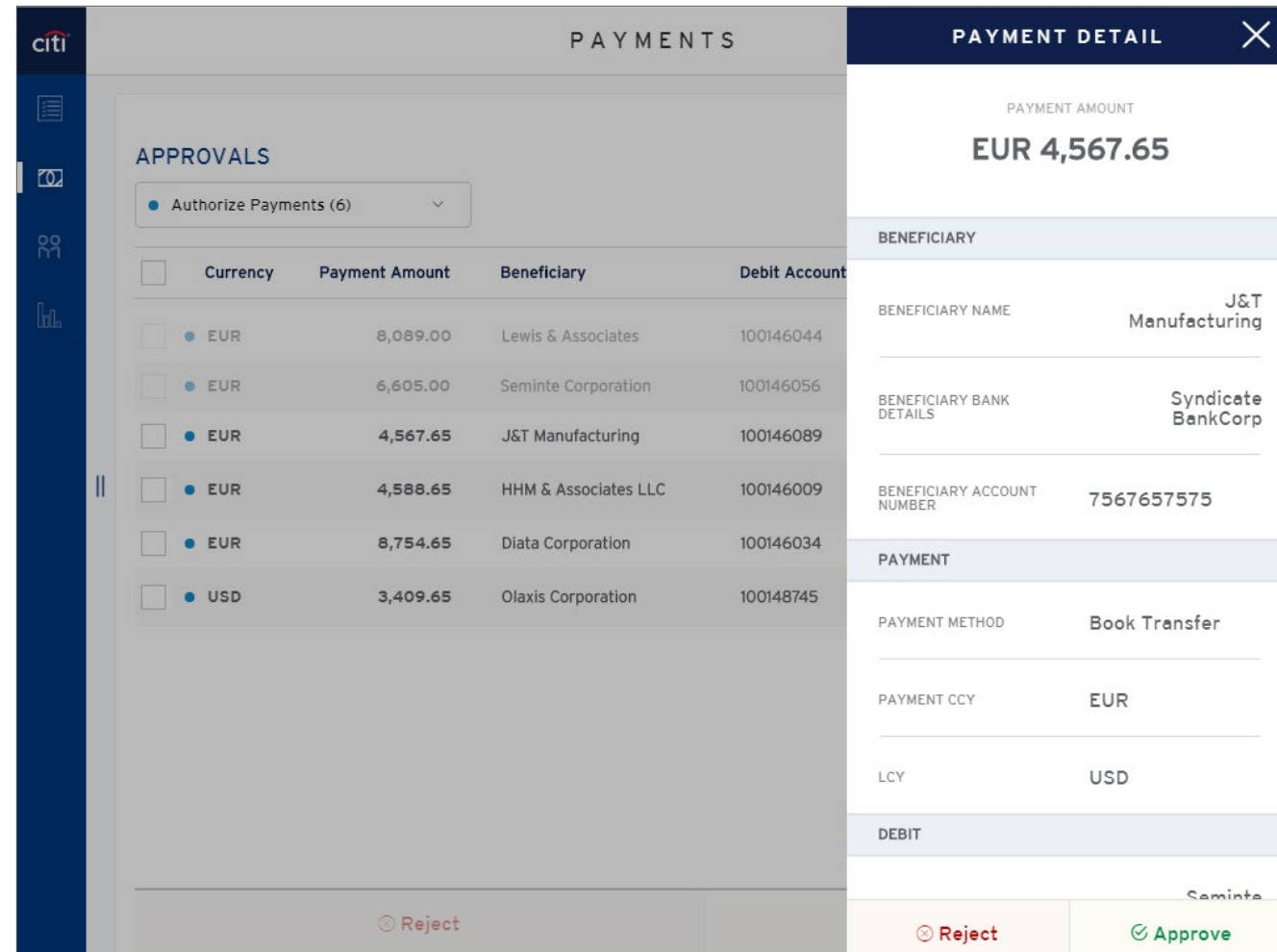
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Tablet – Payments

- Users are able to Authorize and Release payments on the tablet.
- To view payment details, tap on a row and the payment details tray will appear. Users may Approve or Reject payments in this view



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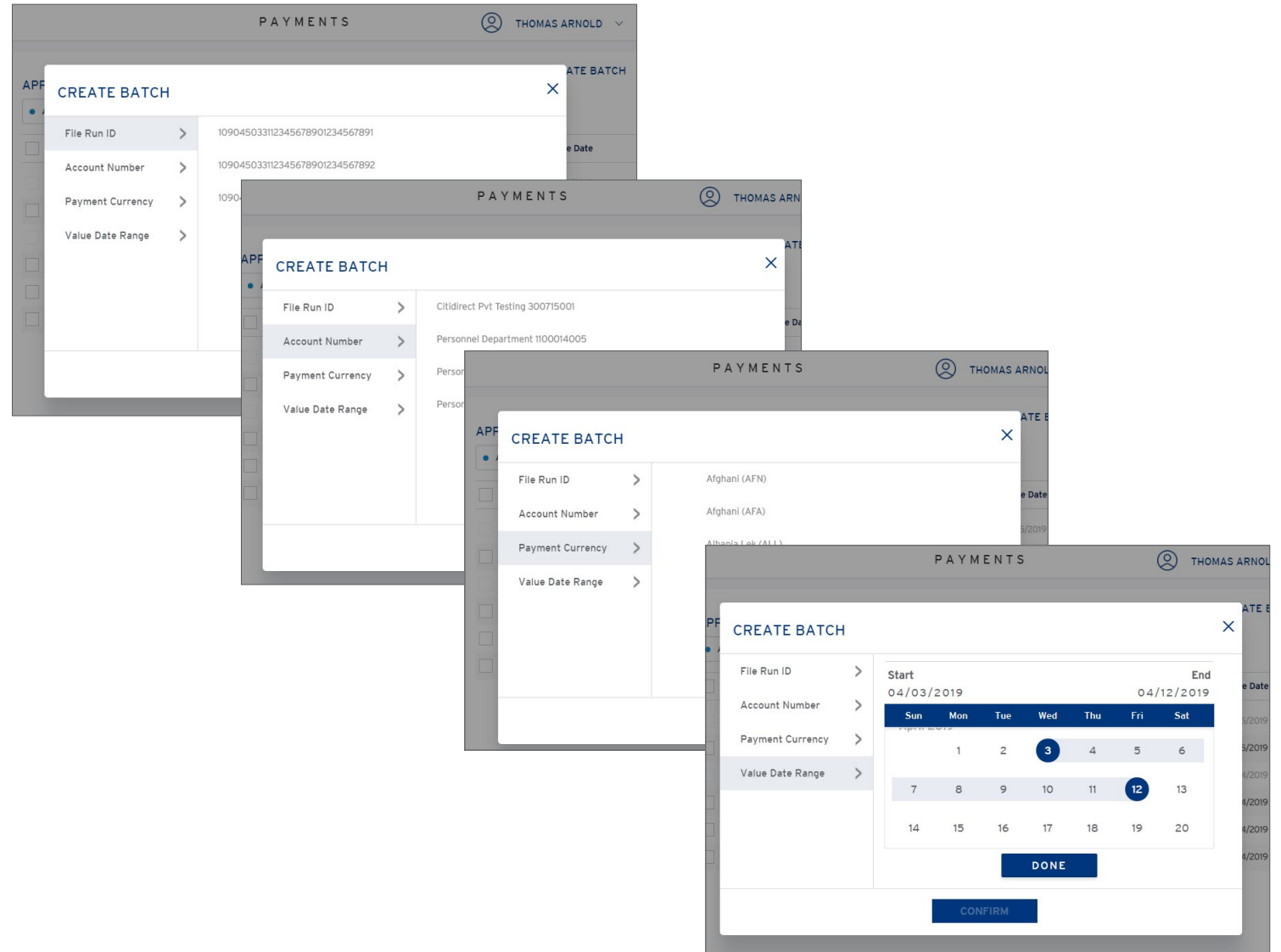
Disclaimer

Tablet – Create Batch

- Users are able to now Create a Batch on Tablet to Approve multiple payments

Users are able to create a batch of payments to authorize and may use

1. Run ID
2. Account Number
3. Payment Currency
4. Value Date Range



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Tablet – Users

- Security Managers are able to Approve, Reset and Re-activate users
- To view the user details, tap on the row and the user details tray will appear. Security Managers are able to scroll for more details, Approve or Reject Users in this view

The screenshot displays the 'USERS' management interface. On the left, a list of users is shown with columns for 'User Name', 'User Alias', and 'Status'. A 'REVIEW CHANGES' overlay is open for the user 'Molly Gray' (MG1234, Active). The overlay contains sections for 'USER INFORMATION', 'CREDENTIALS', and 'USER ENTITLEMENT ASSOCIATION'. At the bottom of the overlay are 'Reject' and 'Approve' buttons.

APPROVALS	NAME	STATUS
<input type="checkbox"/> Authorize Users (10)	Molly Gray	Active
<input type="checkbox"/>	Chloe Duncan	Active
<input type="checkbox"/>	Thomas Arnold	Active
<input type="checkbox"/>	Deirdre Abraham	Active
<input type="checkbox"/>	Neil Lyman	Active
<input type="checkbox"/>	Sue Oliver	Active
<input type="checkbox"/>	Elizabeth Bond	-
<input type="checkbox"/>	Carolyn Rampling	Active
<input type="checkbox"/>	Sarah Bailey	-
<input type="checkbox"/>	Felicity White	-

REVIEW CHANGES	
NAME	
Molly Gray	
MG1234	Active
USER INFORMATION	
FIRST NAME	
OLD	Jane
NEW	Molly
FIRST NAME	
OLD	Smith
NEW	Gray
CREDENTIALS	
PORTAL - SECURE PASSWORD	
OLD	Safeword-Host2
NEW	Safeword-Host99
USER ENTITLEMENT ASSOCIATION	
PORTAL - SECURE PASSWORD	
ADDED	Master
REMOVED	CitiDirect Services Asia inputs
<input type="checkbox"/> Reject	<input checked="" type="checkbox"/> Approve

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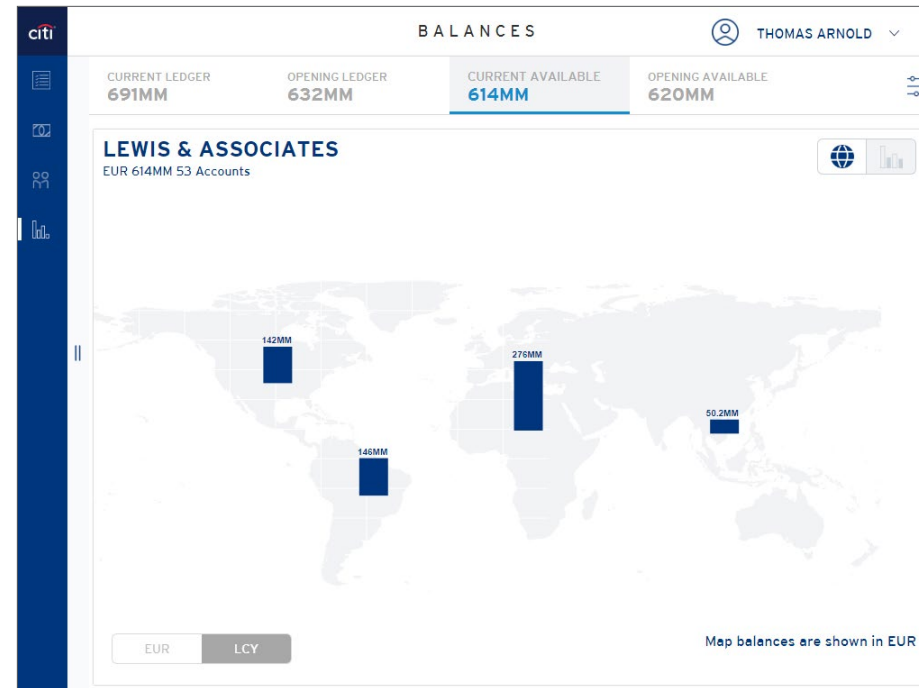
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Tablet – Balances

Since the Tablet offers a larger screen, users are able to view their balances in a map or chart view.



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- Undo for Right Actions/Approve
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Tablet

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Disclaimer

Tablet – Customizable Dashboard

Tablet users can customize their dashboards by dragging and dropping elements on the tablet.

The image displays two screenshots of the CitiDirect BE mobile dashboard on a tablet, demonstrating the customizable dashboard feature. The left screenshot shows the 'APPROVALS' section with a 'View All' button circled in red and an orange arrow labeled 'Select' pointing to it. The right screenshot shows the 'BALANCES' section with a 'View All' button circled in red and an orange arrow labeled 'Drop' pointing to it. A large orange arrow labeled 'Drag' points from the 'View All' button in the right screenshot towards the 'APPROVALS' section in the left screenshot, illustrating the drag-and-drop customization process.

APPROVALS (Left Screenshot):

Currency	Payment Amount	Beneficiary	Debit Account	Bank	Value Date
USD	8,089.00	Sky High Corporation	100146044		
USD	6,605.00	Seminte Corporation	100146056		
USD	45.65	Sky High Corporation	100146089		
USD	45.65	Sky High Corporation	100146009		
USD	45.65	Sky High Corporation	100146034		

BALANCES (Right Screenshot):

Lewis & Associates
USD 10.2T 224 Accounts

315B

CURRENT LEDGER 172B

OPENING LEDGER (155B)

CURRENT AVAILABLE 10.2T

OPENING AVAIL (1.07T)

APPROVALS (0)

Currency	Payment Amount	Beneficiary	Account No	Value Date	Payment Type
USD					
USD					
USD	45.65	Sky High Corporation	100146044	09/06/2018	Grand Summit Trust
USD		Seminte Corporation	100146056	09/06/2018	Grand Summit Trust
USD	45.65	Sky High Corporation	100146089	09/06/2018	Grand Summit Trust

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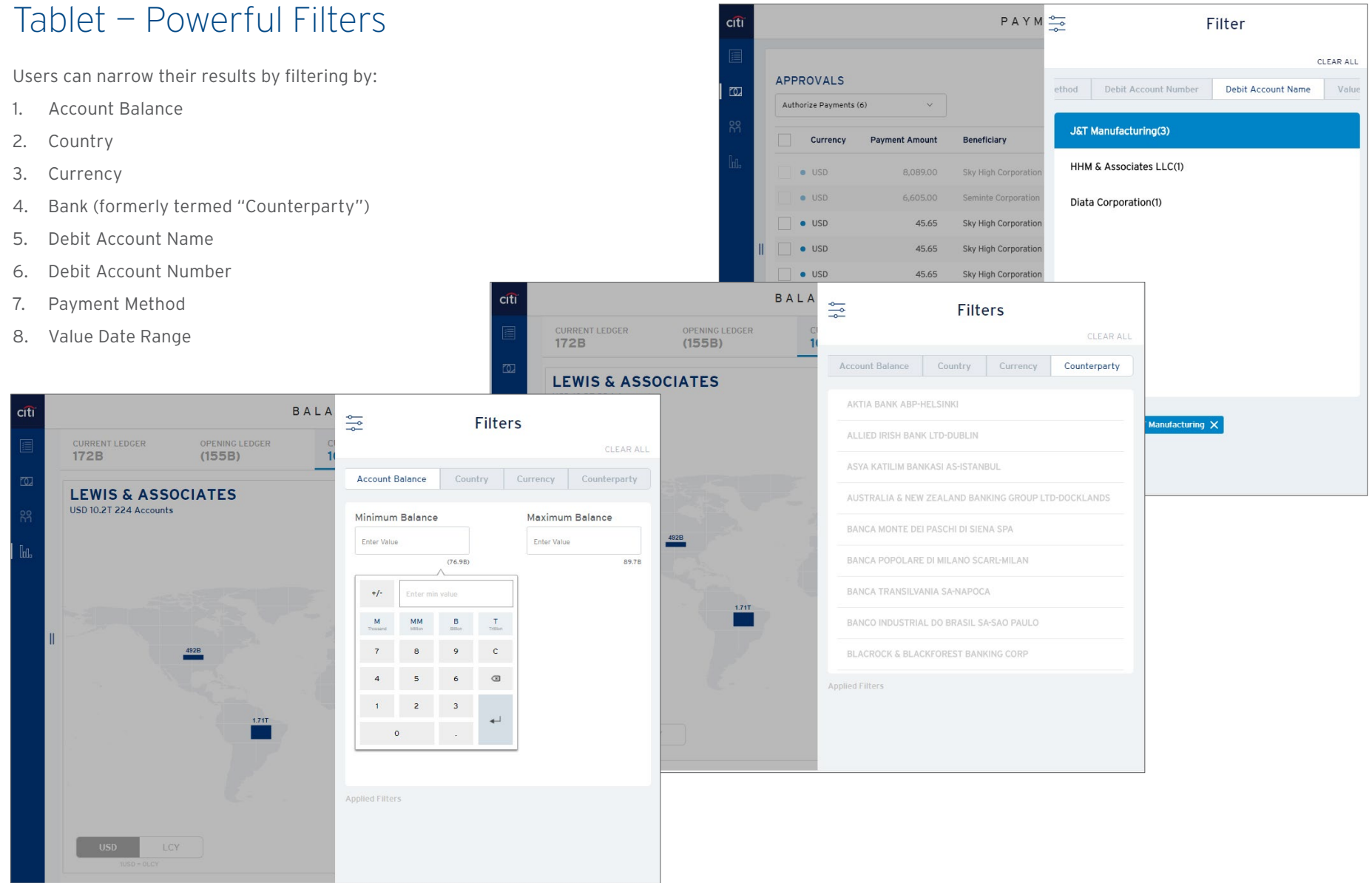
Powerful Filters

Disclaimer

Tablet – Powerful Filters

Users can narrow their results by filtering by:

1. Account Balance
2. Country
3. Currency
4. Bank (formerly termed “Counterparty”)
5. Debit Account Name
6. Debit Account Number
7. Payment Method
8. Value Date Range



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