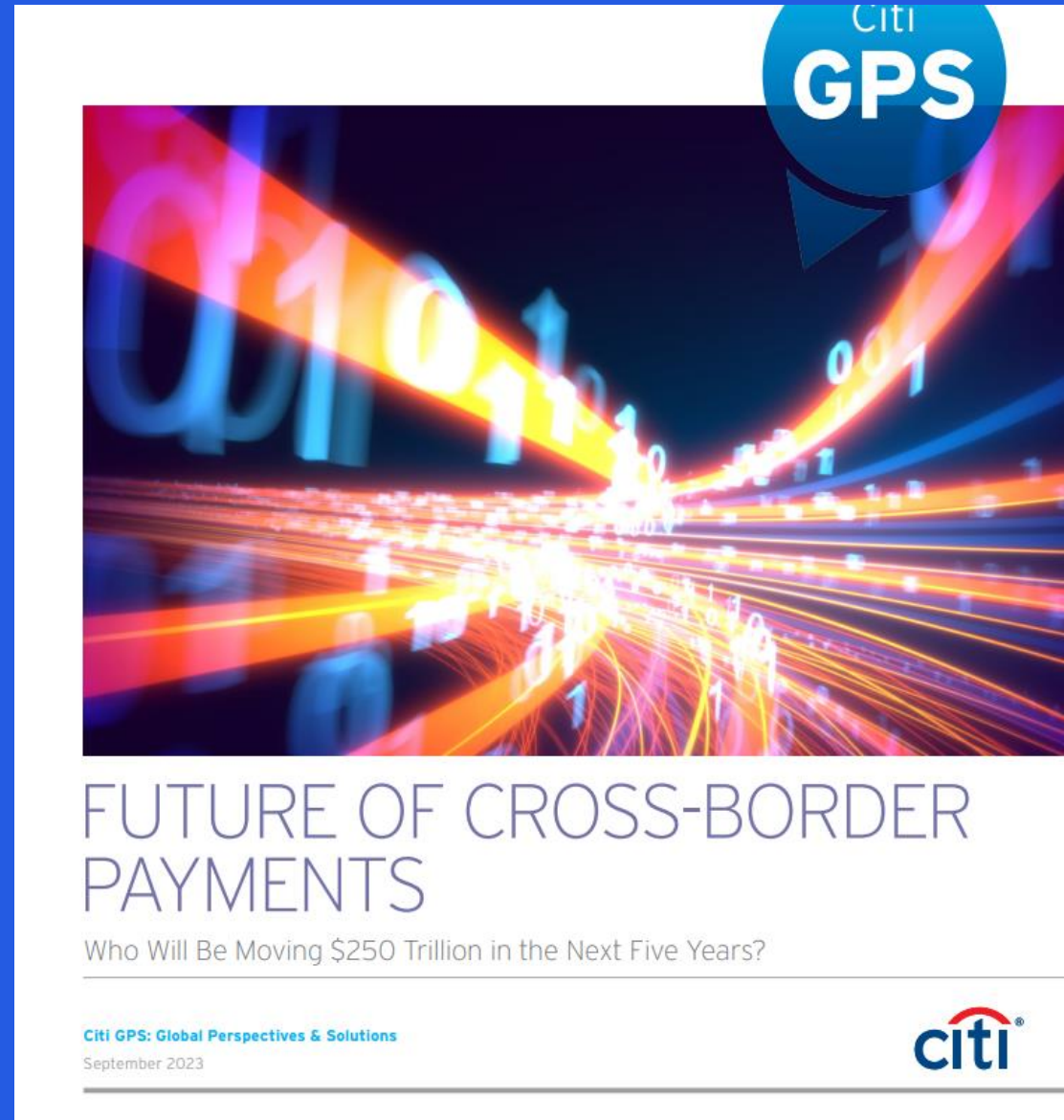




Treasury & Trade Solutions

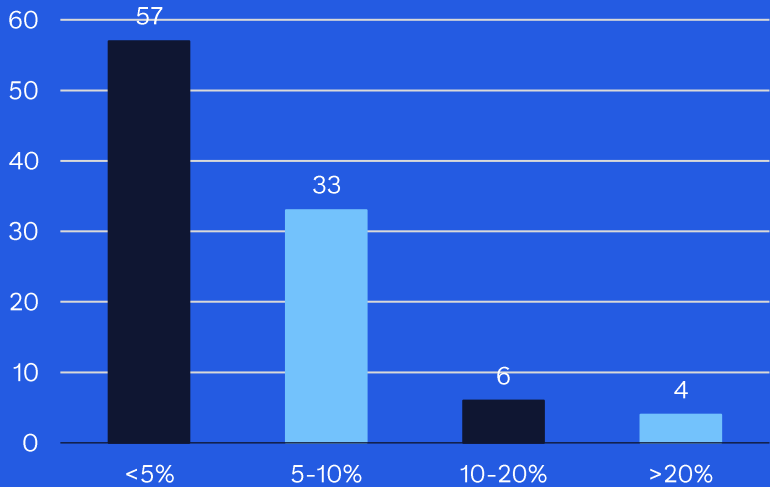
Citi GPS: The Future of Cross-border payments

Citi GPS: Future of Cross-border Payments

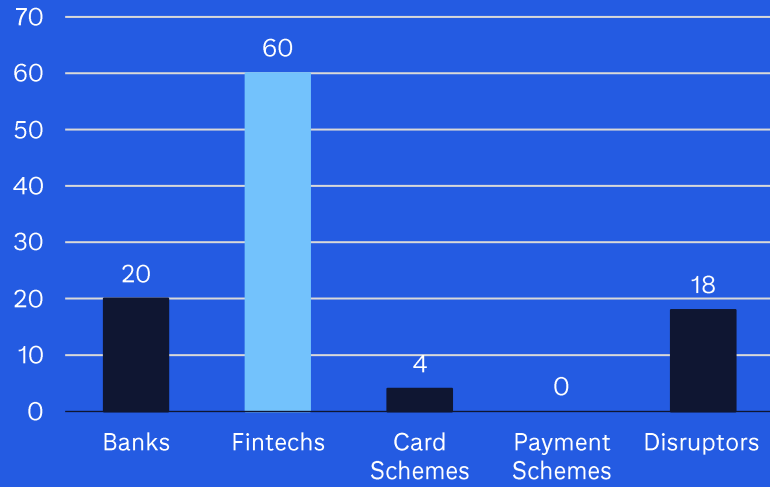


Where are banks seeing disruption?

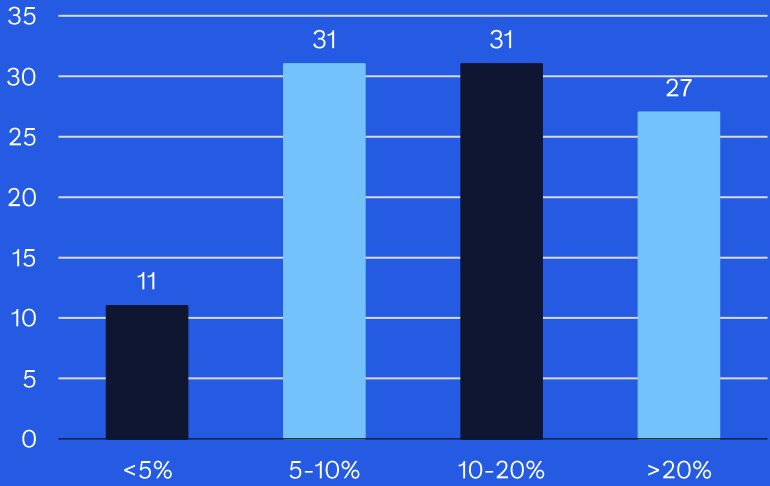
How much market share has been lost to fintechs/disruptors? (%)



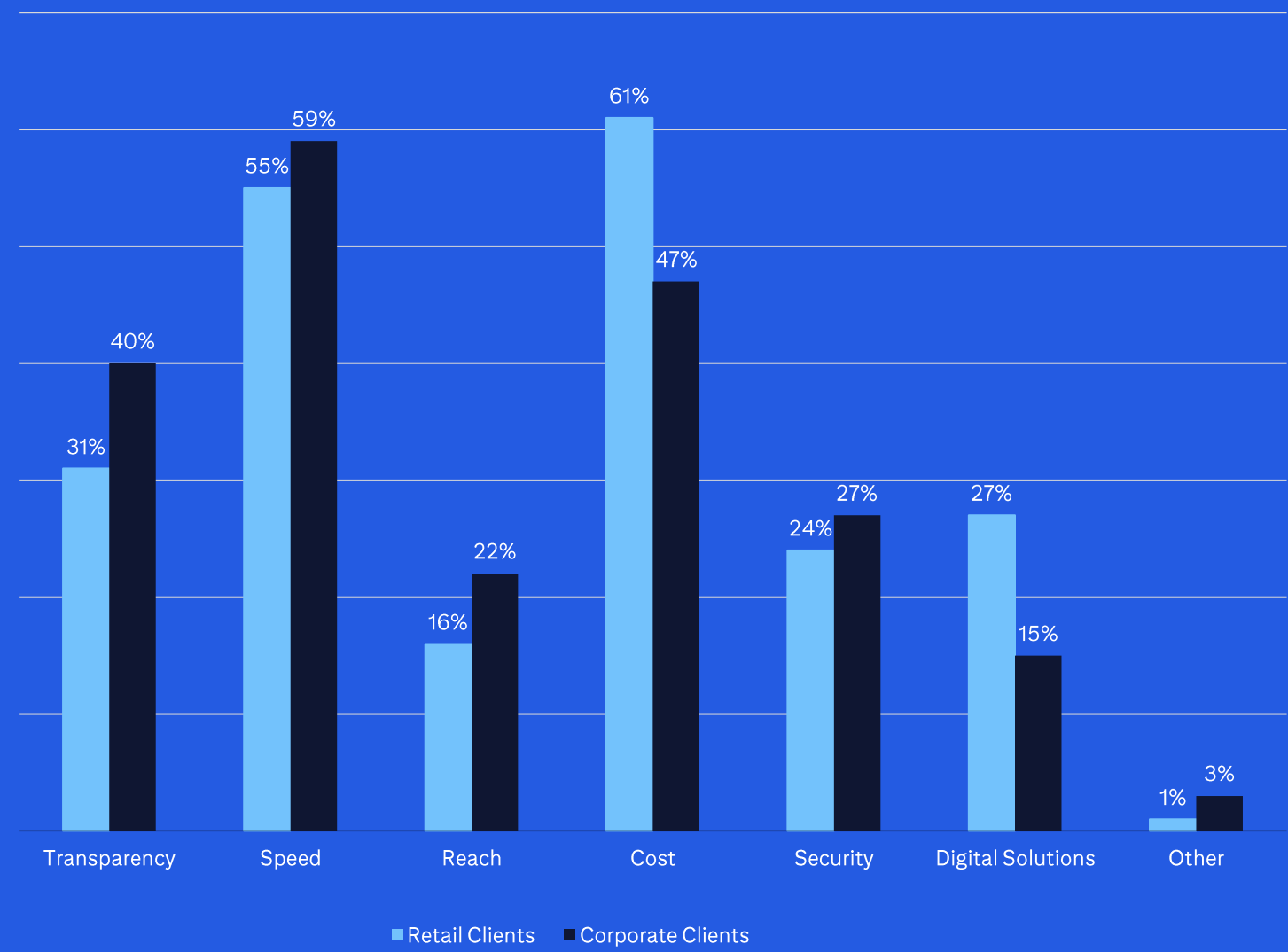
Where will we see the most competition in the next 5 years? (%)



How much market share will be lost to fintechs/ disruptors in 5-10 years? (%)

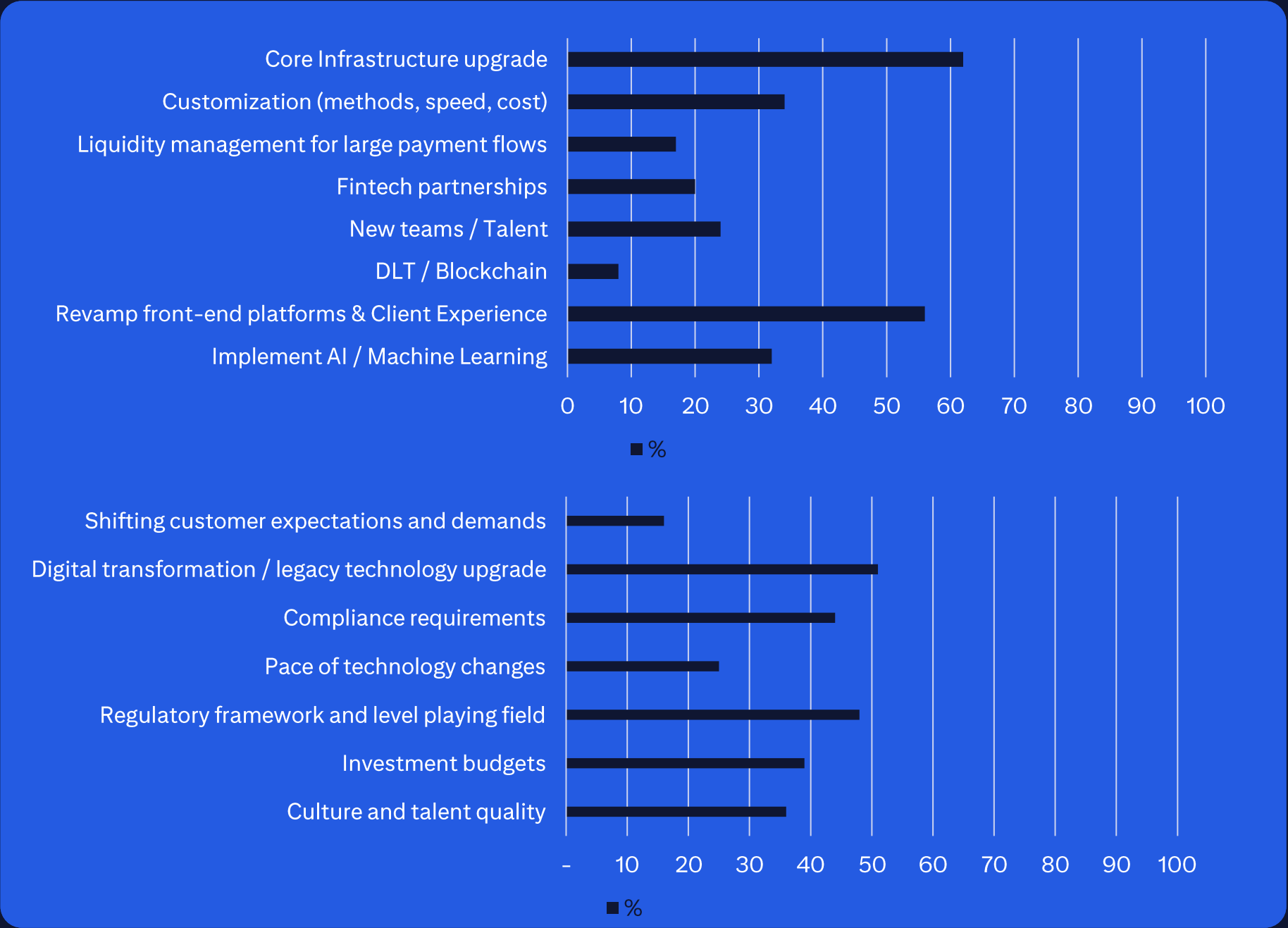


What are the biggest pain points for the clients of banks?



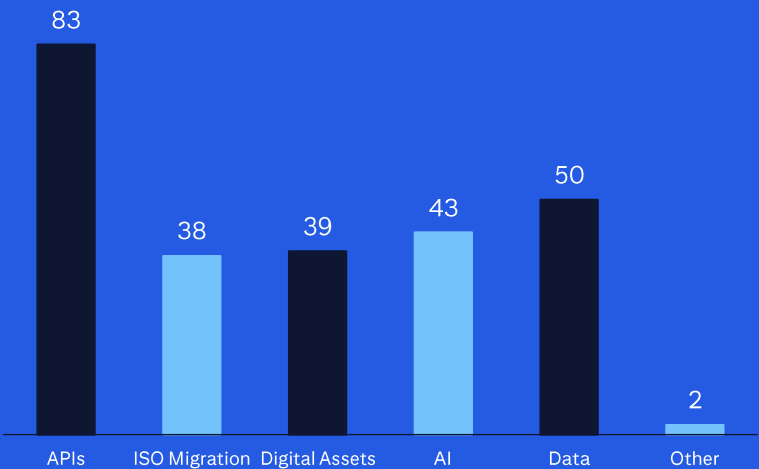
How do banks plan to compete against disruption?

What are the challenges to execute on these strategies?

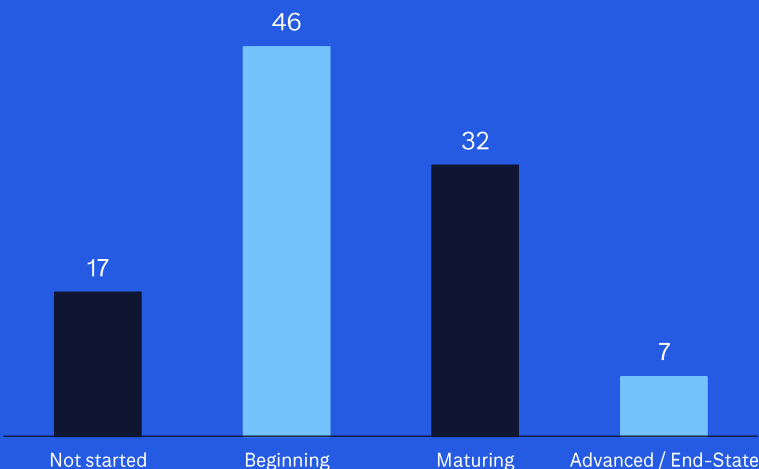


What does the next 3-5 years look like?

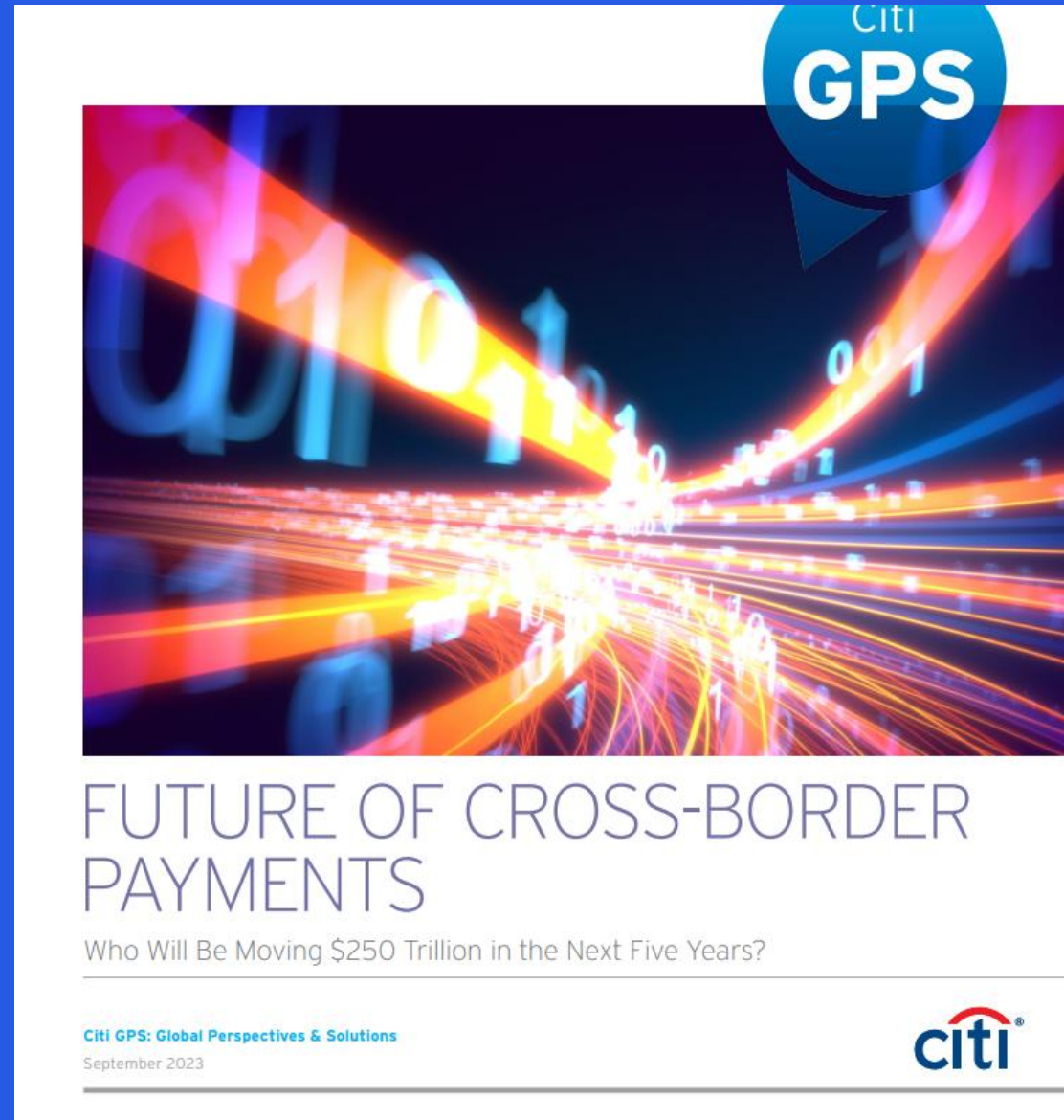
Which technologies will improve client experience? (%)



Where are clients on their API journey? (%)



Citi GPS: Future of Cross-border Payments



Citi GPS: Future of Cross-border Payments

Download now!



SOLUTION FOR



Citi® Global Beneficiary Services

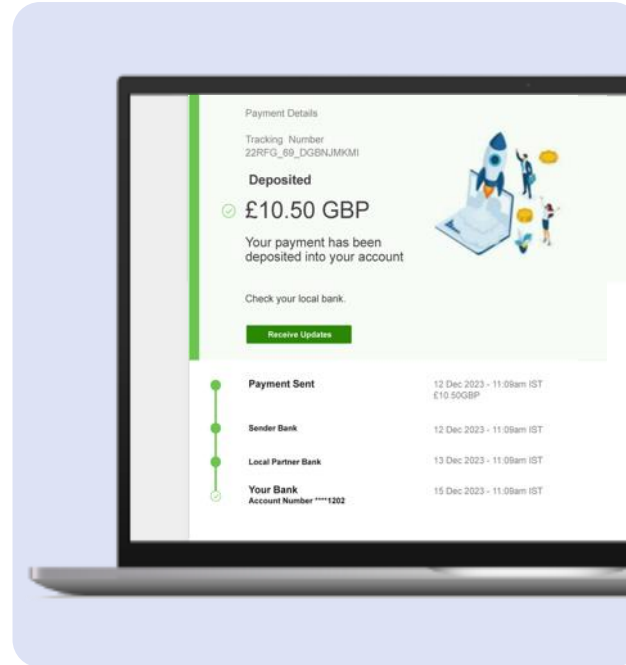
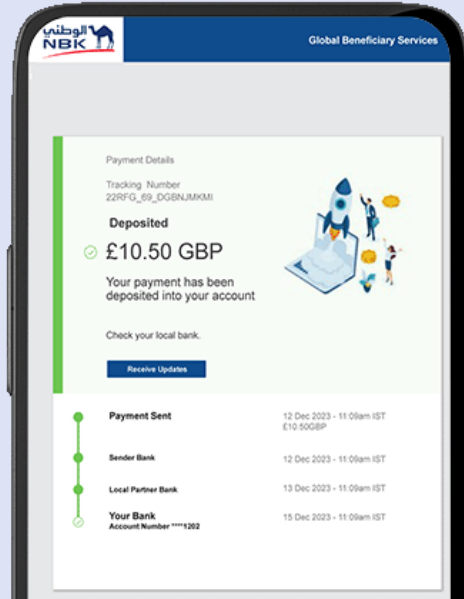
Payment tracking for beneficiaries

Enhanced Beneficiary Experience

Global Beneficiary Services

Provide transparency and allow your clients' beneficiaries to self-serve and track incoming cross-border payments with Global Beneficiary Services

Enrich your payment ecosystem by providing your clients' beneficiaries with real-time payment notification and tracking.



Improved beneficiary payment experience

Reduced queries

Frictionless onboarding

Real-time tracking[^] and notifications

Payments alerts

Ultimate debtor name delivered to beneficiary*

Multiple email & phone numbers supported

Supports cross-border wires
WorldLink cross-border ACH*

White labelled solution

[^]End2end payment tracking available for cross-border wires. (Please note, some tertiary currencies may not show E2E tracking)

*Tracking available for WorldLink cross-border ACH up until the payment is handed off to the local clearing scheme

Citi Global Beneficiary Services

Payment Tracker Solution

Real-time visibility and tracking

Enrich your payment ecosystem with real-time payment notification and tracking solution for cross border payments.

Value for NBK

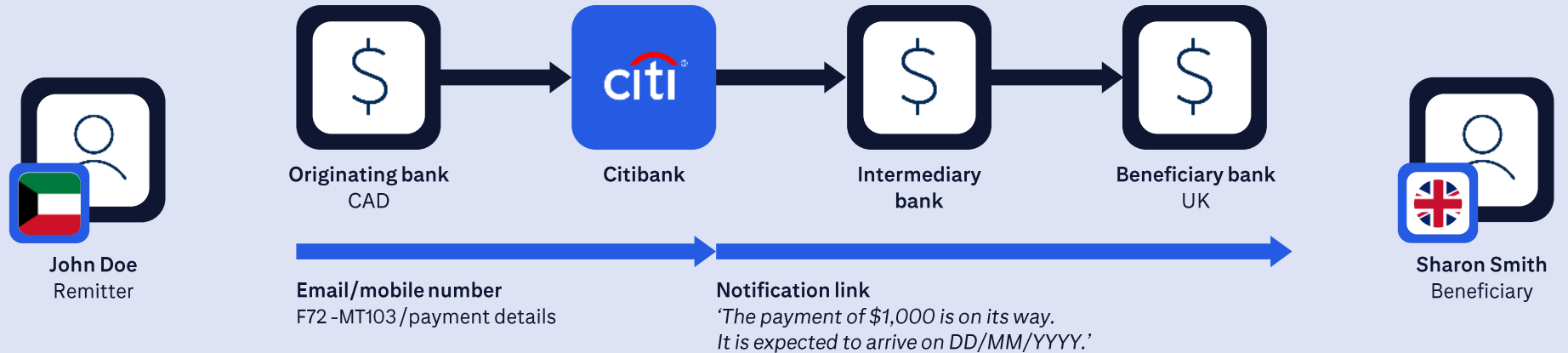
- Payment tracking by beneficiary;
- Reduction in queries on payment status;
- Improved pay-out experience and customer relationships.

Value for remitter/beneficiary

Visibility of the cross-border payment journey and addressing key challenges:

- What is the payment amount?
- Where is the money now?
- When will I receive the money?

Payment tracker flow



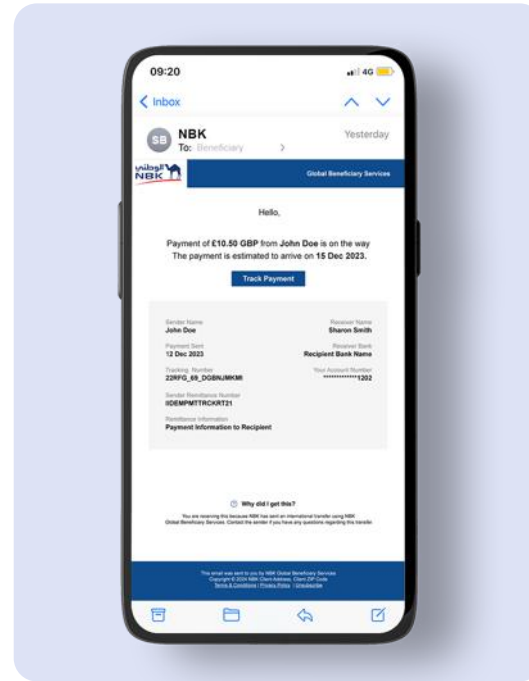
Citi Global Beneficiary Services Payment Tracker Solution

Real-time visibility and tracking

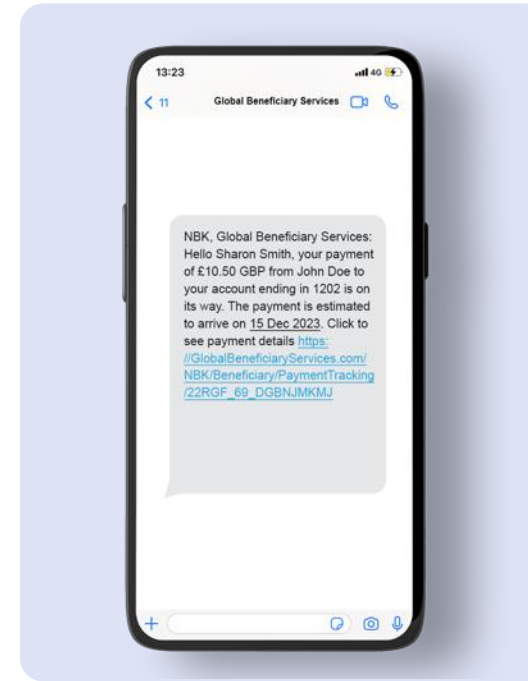
XML Formatting guidance Tag ID 743 & 745

```
<InstrForCdtrAgt>  
<InstrInf>/EML/name+domain.com  
</InstrInf>  
</InstrForCdtrAgt>  
<InstrForCdtrAgt>  
<InstrInf>/SMS/00141234556</InstrInf>  
</InstrForCdtrAgt>
```

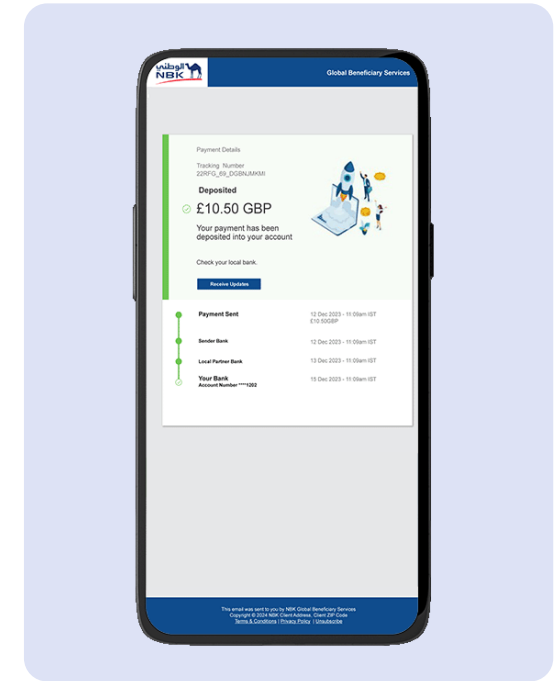
EML is the codeword, '@' is replaced with '+'
SMS is the codeword.



Email notifications
(Neutral template)



SMS notifications



Payment tracking

Citi Global Beneficiary Services (GBS) | Notification Templates

Global Beneficiary Services Enrolment steps & notification options:



Enrolment steps

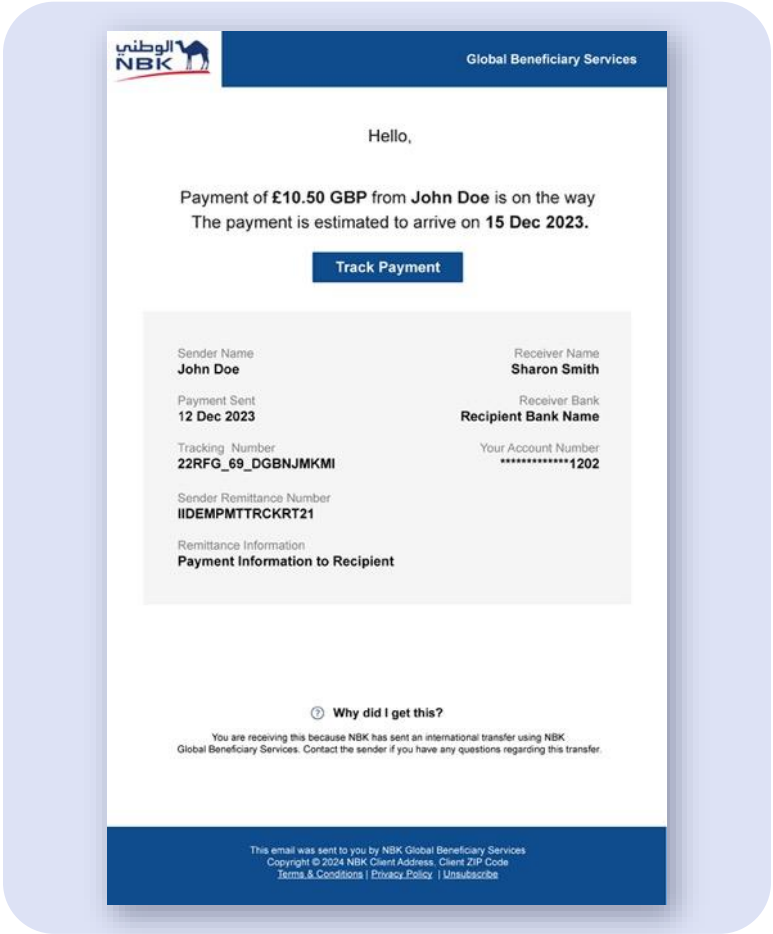
- Acceptance of terms
- Agree to user interface design



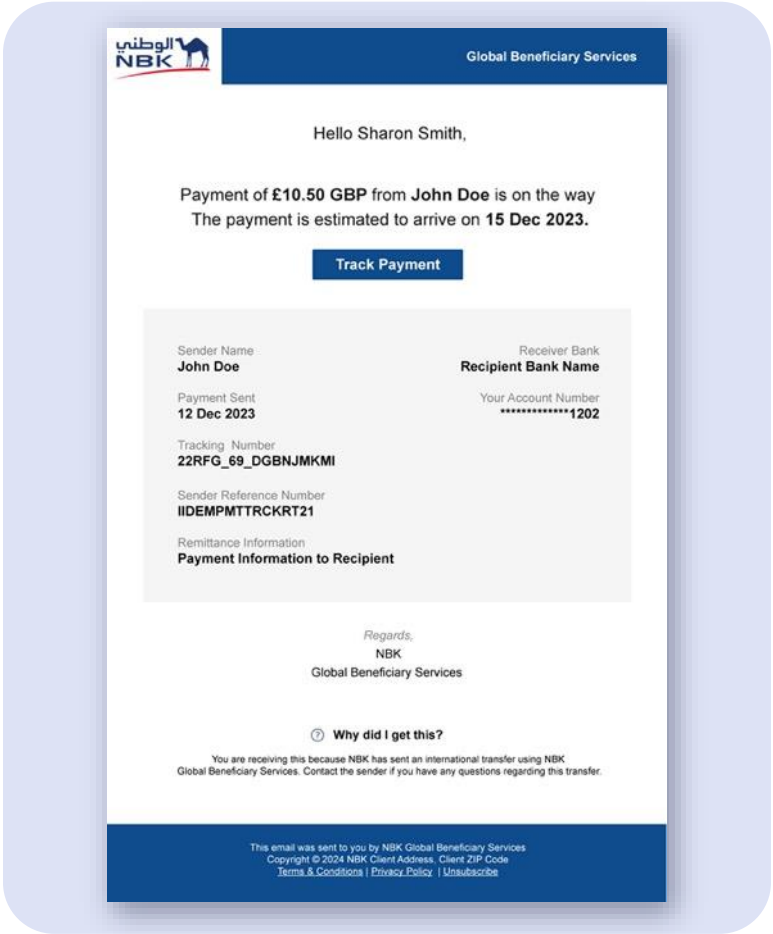
Notification options

- Email
- SMS

Valid email ID or mobile phone number with country code required.

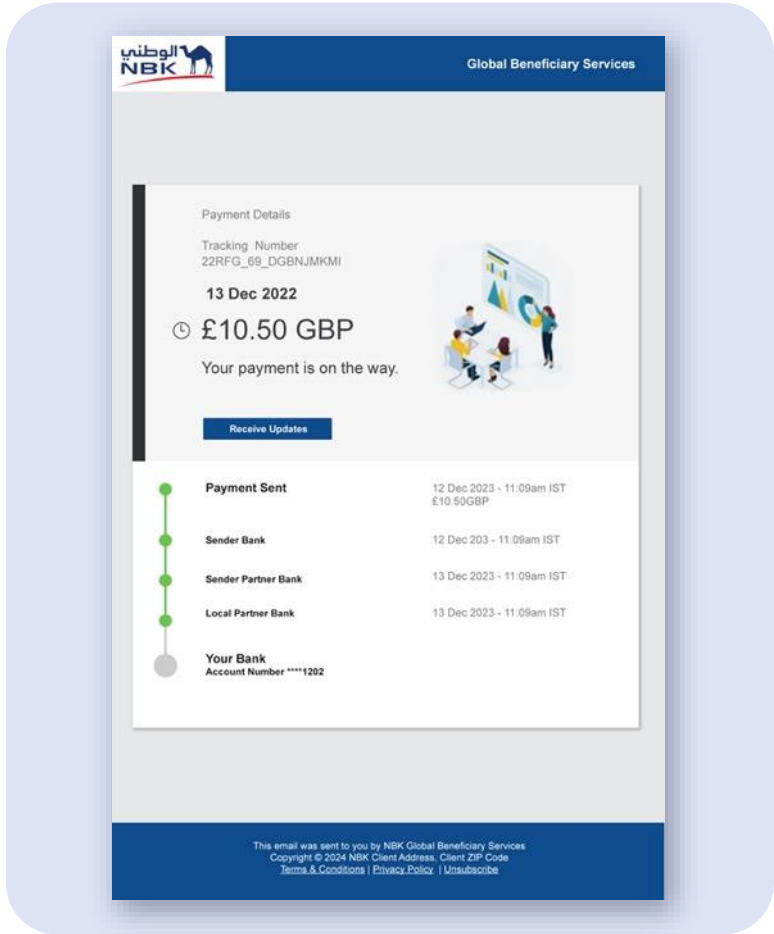


Neutral language

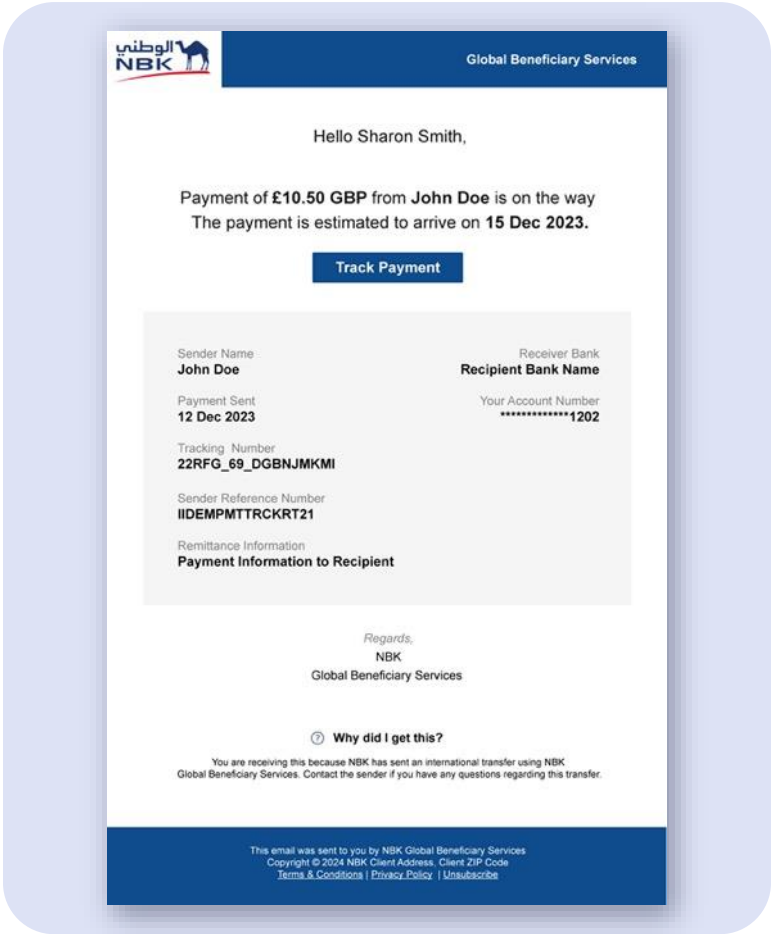


Beneficiary focused language

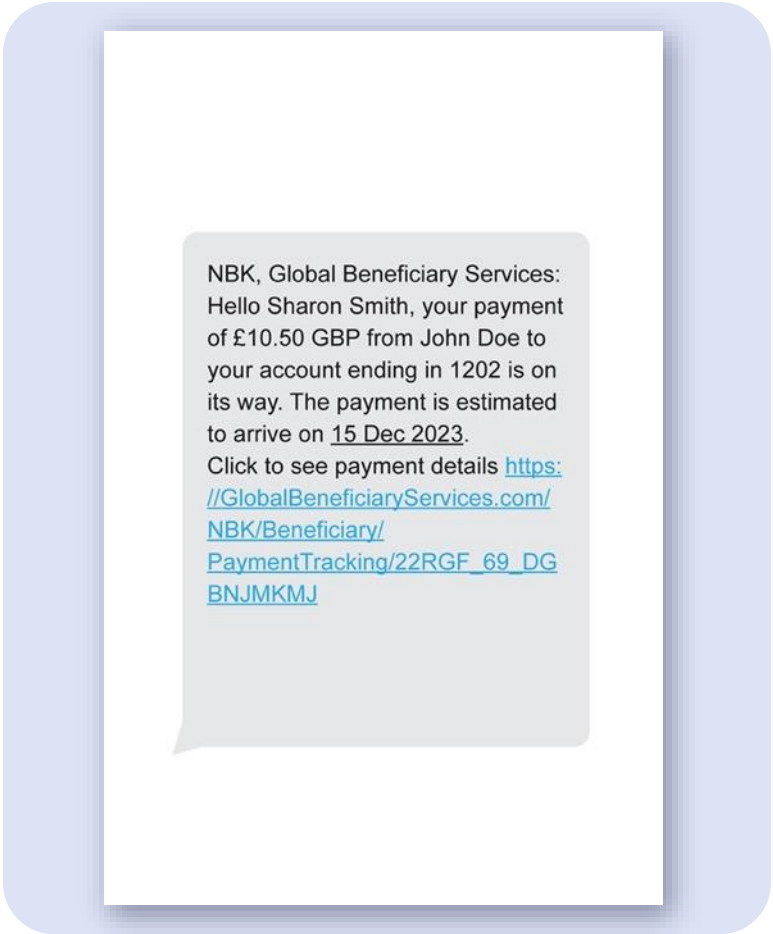
Beneficiary Payment Tracker Scenarios | Payment on the way



Payment is on the way: Tracking Portal

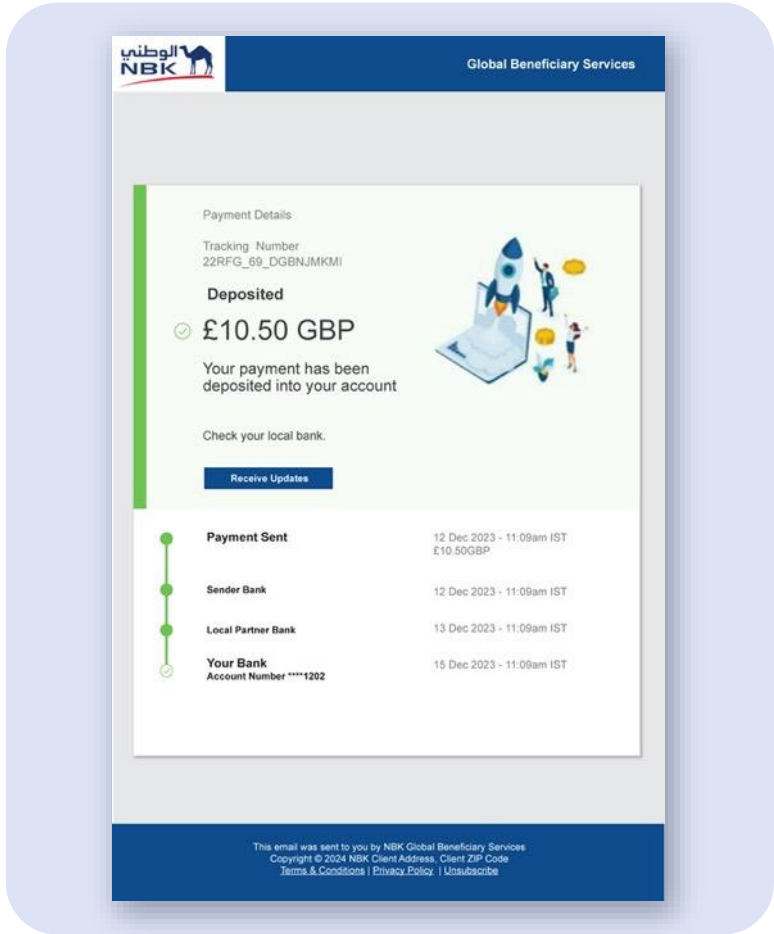


Payment is on the way: Email
(Beneficiary focused template)

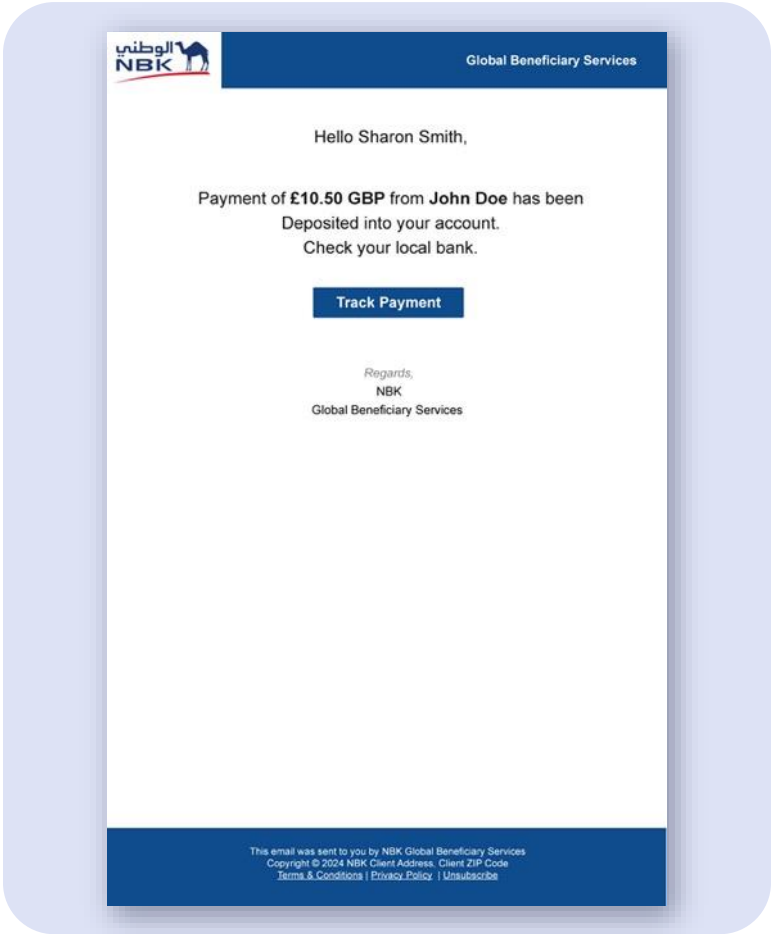


Payment is on the way: SMS

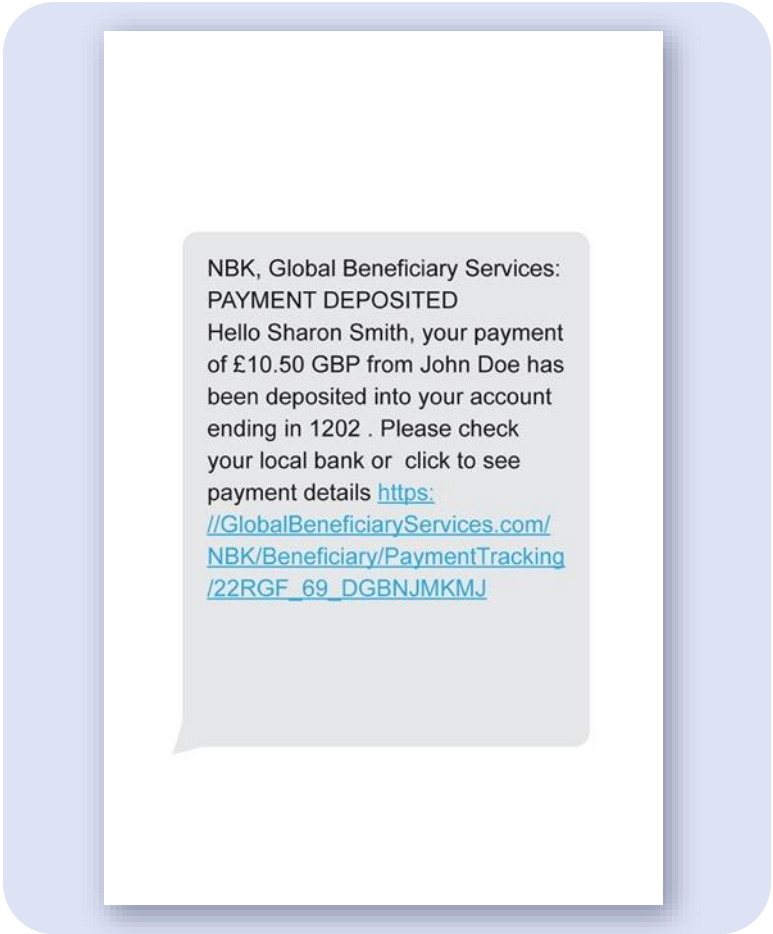
Beneficiary Payment Tracker Scenarios | Payment Deposited



Payment Deposited: Tracking Portal

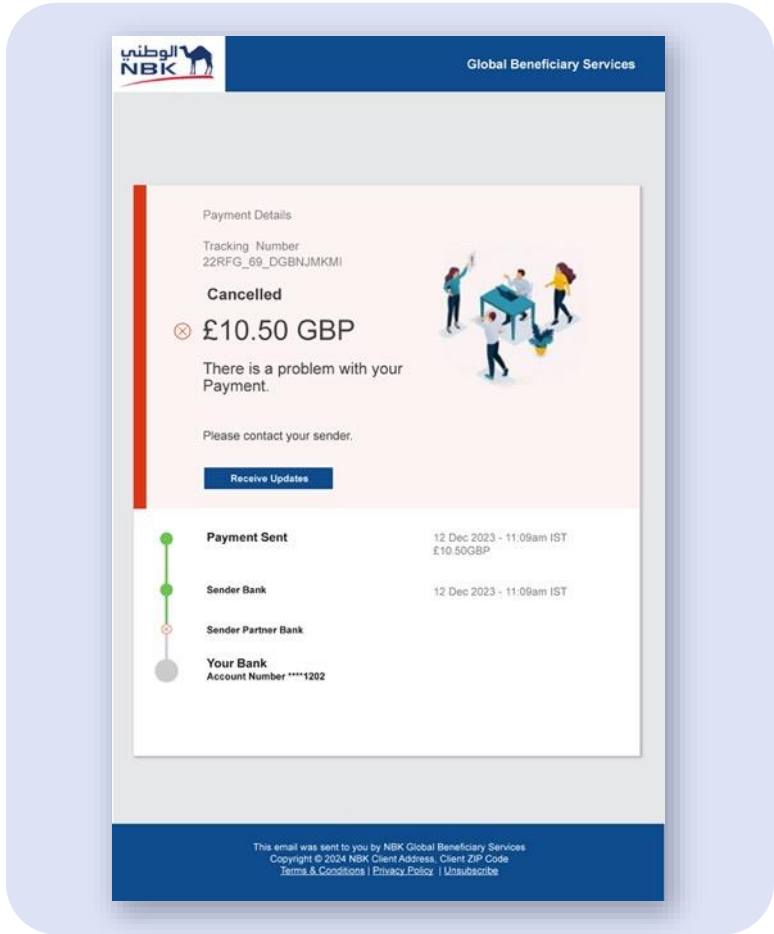


Payment Deposited: Email
(Beneficiary focused template)

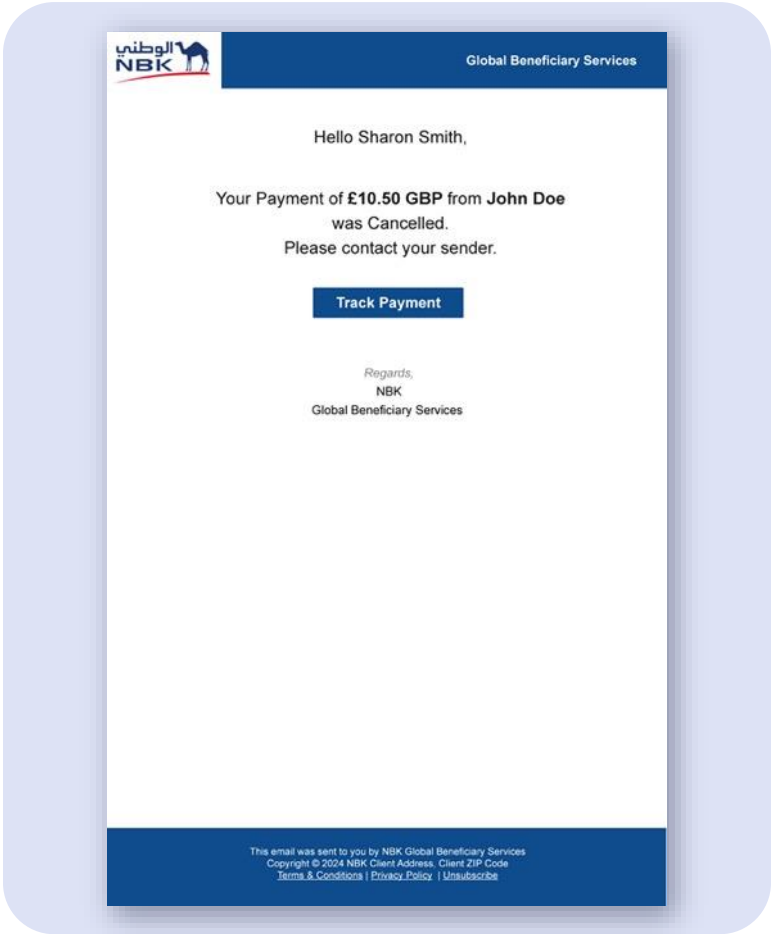


Payment Deposited: SMS

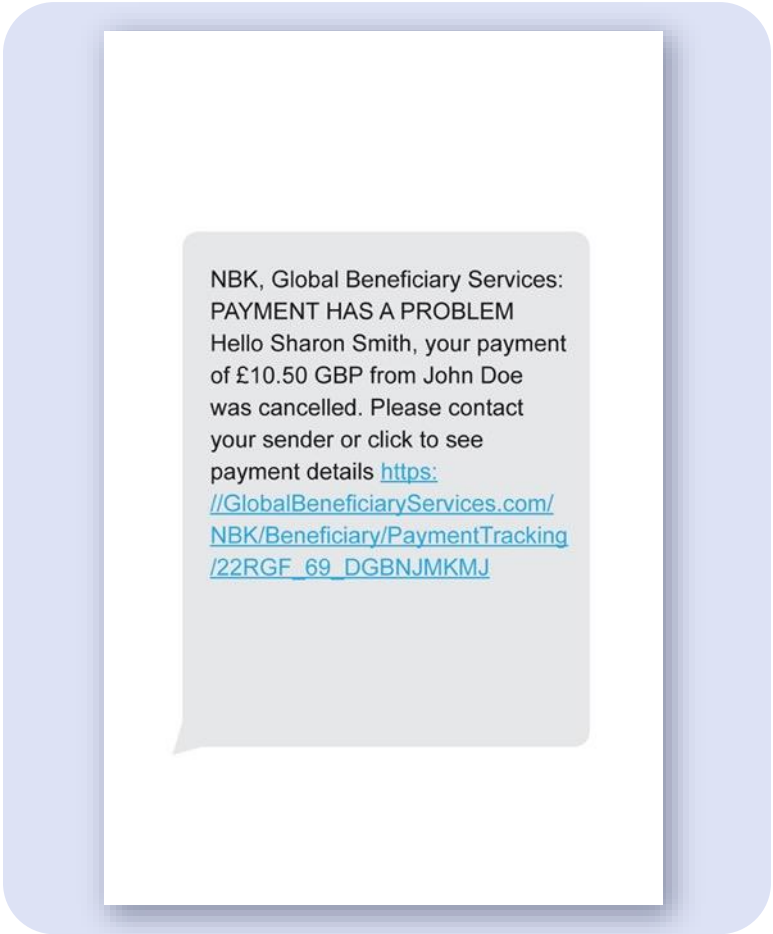
Beneficiary Payment Tracker Scenarios | Cancelled Payment



Cancelled Payment: Tracking Portal

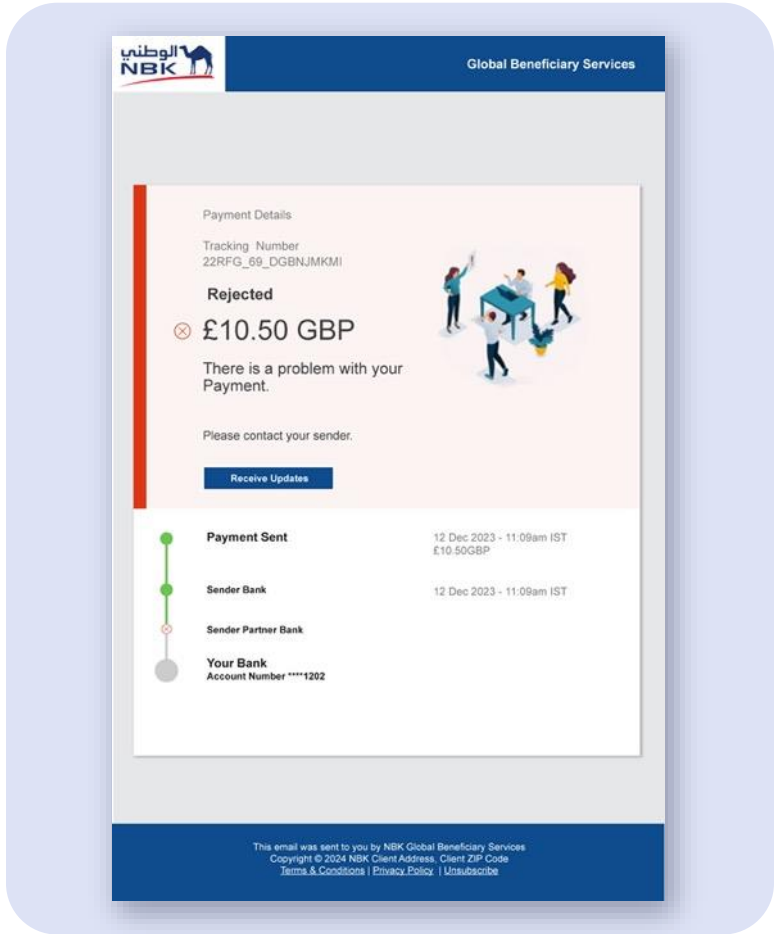


Cancelled Payment: Email
(Beneficiary focused template)

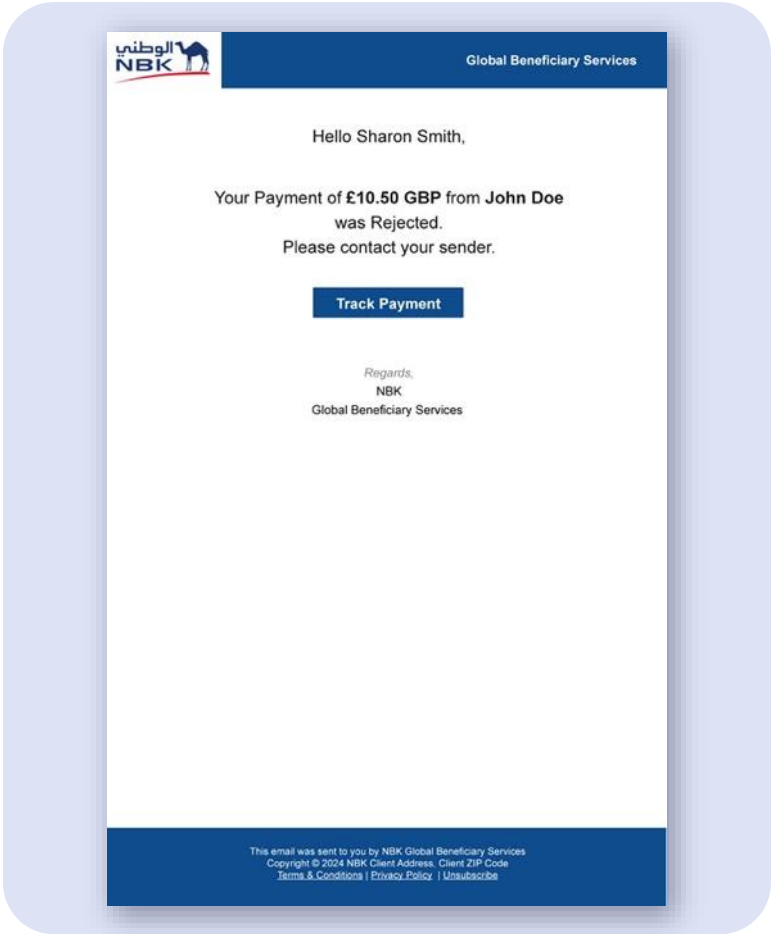


Cancelled Payment: SMS

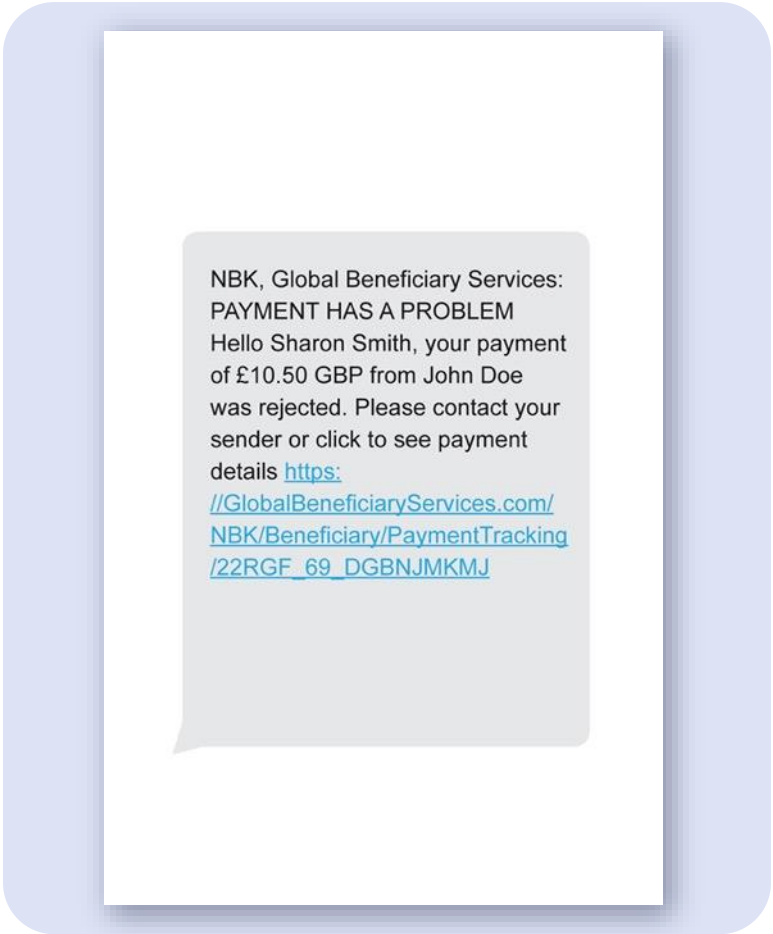
Beneficiary Payment Tracker Scenarios | Rejected Payment



Rejected Payment: Tracking Portal



Rejected Payment: Email
(Beneficiary focused template)



Rejected Payment: SMS