The very nature of Transaction Banking makes it a dynamic and ever-changing business.
Moving You From Relevant to Indispensable
Whether you are new to the industry, taking on a new role in your institution, or simply looking to sharpen your skills, Citi Transaction Banking Academy for Financial Institutions Professionals is for you.
Make an Investment in Yourself
Citi has developed a market-leading curriculum of educational seminars, available both on-line and in-person, to help you gain the knowledge you need to succeed.

You'll learn the intricacies of the Transaction Banking business in convenient, digestible courses designed specifically for busy banking professionals.
The Academy
Our faculty has decades of experience in Transaction Banking, hailing from some of the finest financial and academic institutions around the world.

Citi operates in approximately 100 countries around the world. By harnessing the expertise of the professionals in this vast network, we are able to share this knowledge with you, our valued clients. On-line information channels, in-person training and development programs, along with strategic advising discussions, are all designed to deliver the value of the Citi network to our clients …

... all with the aim to help you stay informed in a changing market and make better business decisions.

We have carefully constructed our courses to deliver insight at the cutting edge of Transaction Banking. We know what is important to focus on in this business, what drives your customer’s decision making and, most importantly, how to get that information across in a way that is engaging as well as informative.
4 Competencies That Matter
We’ve boiled it down to four core competencies that are critical for success as a contributor in a financial services organization:

1. Treasury and Payments
2. Global Trade
3. Regulatory Change
4. Compliance & AML

When you’re in the Transaction Banking business, there is always something to learn.
Citi Transaction Banking Academy for Financial Institutions Professionals provides both on-line and in-person education sessions in a variety of formats.

As dates and locations are added continually, it is important to become a member of the Citi eSource Center – you will receive updates on available courses automatically via e-mail.

We offer regular on-line webinars via the Citi Online Academy channel. This is an easy to use, web-based method for training at your computer. You can choose to join the live webinar at the scheduled date and time for access to the experienced tutor, or choose to view the recorded webinar at your leisure when it is convenient for you. You’ll always have access to our tutors via e-mail should a question arise.

We also offer in-person education sessions at various locations throughout the year. Review the calendar for course offerings in your area, or speak to your Citi Representative about adding an important topic to the curriculum.

Join us at: www.esource.transactionservices.citi.com
Curriculum
The Citi Transaction Banking Academy program is comprised of four competencies, or main areas of content, designed for professionals in the transaction banking sector: Treasury & Payments, Global Trade, Regulatory Change, and Compliance & AML.

Each content area is comprised of courses that have been categorized as follows:

- **Fundamentals** – broad-level courses that cover the basics of Treasury & Payments, Global Trade, Regulations and Compliance
- **Operations** – an examination, at a detailed level, of topics that cover operational issues and best practices for efficiencies in Treasury & Payments and Global Trade
- **Special Topics** – courses that provide in-depth understanding of a particular subject in Regulation and Compliance streams
- **Business** – an examination, at a detailed level, of topics that cover business and client-focused issues in Treasury & Payments and Global Trade

Courses can be delivered via several channels, that include:

- **Global Conferences** are annual events hosted by Citi in two cities per year. By invitation only, these conferences last 2½ days and cover business and special topics.
- **Regional Summits** are offered at a Citi main office or meeting venue that may require travel. These sessions typically last 1-2 days and comprise multiple topics. Participants are responsible to book their own travel and accommodations to attend.
- **In-Country Training Courses** are offered either at Citi’s branches in your country or at a meeting venue. Typically comprising several topics, these courses require between 4-12 hours of time commitment.
- **Online Webinars** are delivered via our Citi Online Academy channel, offering the ease and convenience of training from your desktop via the internet. They typically last one hour and recordings are available at any time to watch.

Training courses can be attended individually, or as part of the Certification Program. The curriculum and course descriptions follow. A complete calendar for the Citi Transaction Banking Academy trainings is available on www.esource.transactionservices.citi.com
Treasury and Payments

Fundamentals

Who should attend?
Payments Operations Professionals and Payments Business Managers

101 – Introduction to Payment Types
Participants are introduced to the main aspects of payments, including an overview of clearing systems, payment instruments, how payments settlement works, and the differences between domestic and cross-border systems.

102 – Introduction to How Money Moves
This session will cover the different paths money can take from the Ordering Bank to the Beneficiary Bank, and provide an overview of low value (ACH payments) and high value SWIFT wires, and the drivers behind each. We will examine SWIFT MT100 and MT200 payment series and the role RMAs play in facilitating payments.

103 – Introduction to Clearing Systems and Intraday Liquidity
This course will provide an overview of clearing systems in major markets and the different attributes of each (e.g., CHIPS, FED, SWIFT, Target2, CHAPS, EURO1, etc.), discuss liquidity models and cut-off times for various markets.

104 – Introduction to Charging Practices
An overview of fee practices across multiple currencies (BEN/SHA/OUR), this course will examine different payments types and their implications.

“International payments is a mature market, but that is precisely why a focus on the client experience is most important.”

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Treasury and Payments

Operations

Who should attend?
Payments Operations Professionals

201 — Best Practices in Operations to Achieve STP
Addressing the most common STP errors to help speed up your payments, this course will offer a detailed discussion around payments formatting, and discuss the best operational model to address complexities around investigations, payments monitoring, sanctions screening, payments engineering, repairs, treasury and funds management. We will cover the essentials of SWIFT: message categories, common payments messages, cover payments and proper SWIFT formatting options for funds transfers.

202 — Regulatory Developments Impacting Payments
This course will provide the latest update on regulatory developments impacting payments, including: Basel III framework, PSD II, FATCA, etc.

203 — Operational Risks in Global Payments
This course offers a discussion around major operational risks facing payments operations, including: fraud, cybersecurity, Business Continuity Plans and sanctions.

204 — Leveraging Citi’s Payments Efficiency Tools
Citi’s Global Clearing solutions offer efficiency tools that enable secure, real-time access for full transparency and control of transactions. This course will provide an in-depth understanding of:

- Payment Advisor: web, mobile, tablet access to payment information, like searching for a package
- Payment Flow Manager: track, prioritize, approve payments in real-time
- Intraday Liquidity Monitoring: transparency into Intraday Liquidity to effectively manage your liquidity structure
- Payments Directory: identify best path for routing your payments

205 — Cross-Border Payments Made Simple
This course focuses on the flexible features of Citi’s payments platform: Priwire, Full Value Transfer Wires, customized charging options, intelligent routing decisions, advising flexibility, coupled with an extensive reach to global payment clearing systems and FX infrastructure. We will provide context on how to leverage these functions for your payments operations and your clients’ benefit.

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Treasury and Payments

Business

Who should attend?
Payments Business Managers

401 – Market Trends Reshaping Global Payments
This course will cover market trends that are placing pressure on transaction banking and a need to rethink the business model for cross-border payments: regulatory changes, emerging payment systems and infrastructures, shifting pricing structures and the need for treasury optimization.

402 – Optimizing your Treasury Strategy
By optimizing operational/treasury payments and investment balances, you can manage your treasury flows more efficiently, as well as your intraday and end-of-day cash positions. This course provides an introduction to Citi’s new tool for Intraday Liquidity Monitoring, developed to help financial institutions gain visibility to their Intraday Liquidity usage, support the efficient management of intraday liquidity, and provide the ability to create reports on clearing activity in major currencies that can help meet Basel III regulatory requirements for cash clearing activity.

403 – Embracing Digital Disruptions in Payments
An overview of the key areas of development within the payments landscape and forces disrupting correspondent banking – distributed ledger technologies and other disintermediation of banking services by FinTech companies. This course discusses new partnerships models that have arisen to shape the future of cross-border payments via the SWIFT Global Payments Innovation Initiative.

By optimizing operational/treasury payments and investment balances, you can manage your treasury flows more efficiently...

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Global Trade Fundamentals

Who should attend?
Trade Business Managers and Trade Operations Professionals

101 – Intro to Trade Services
This course introduces participants to key concepts, principles and terms related to the Global Trade business including basic risks, commercial agreements, brief overview of INCOTERMS, payment types (advance payment and open account), documentary collection, letters of credit and general rules for examination of documents. Participants gain a fundamental understanding of the global trade landscape, and the factors restricting and promoting trade.

102 – Intro to Trade Finance
This course introduces Letters of Credit: confirmations and discounting transactions, trade advances and loan facilities as well as key considerations while structuring deals and approaching the market.

While growth in Global Trade slows, it is important to focus on operational efficiencies and exploring potential markets.

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
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<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Description</th>
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<tbody>
<tr>
<td>201</td>
<td>Understanding the Main Rules of UCP 600</td>
<td>This course covers the key principles of UCP 600. Participants will gain an understanding of the main rules, with focus on LC availability and settlement types, such as payments, deferred payment, acceptance and negotiation.</td>
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<td>202</td>
<td>Latest ICC Opinions</td>
<td>This course offers participants an expert analysis and conclusions on the latest ICC opinions.</td>
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<td>203</td>
<td>UCP Case Studies and Frequently Asked Questions</td>
<td>This course provides case studies that demonstrate the main rules of the UCP 600 using practical examples.</td>
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<td>204</td>
<td>Understanding ISBP 745</td>
<td>This course provides insight into the impact of ISBP on Examination Standards, general principles, and explains drafts and calculation of maturity date, invoices, common charges, general terms and conditions of an insurance document, certificate of origin and beneficiary’s certificate.</td>
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<td>205</td>
<td>UCP vs. URDG vs. ISP Comparison</td>
<td>This course provides a comparison of UCP 600, ISP98 and URDG758, including such topics as description of a document, expiration dates, advising, amendments, confirmer’s undertaking, who is authorized to pay, etc.</td>
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Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Global Trade

Who should attend?
Trade Business Managers

401 – Emerging Risks in Trade Finance
This course provides an overview of International Trade Finance, the current growth forecast, and examines the key risks in International Trade Finance.

402 – Managing a Global Trade Network
This course provides an overview of various trade solutions available for Financial Institutions, Citi’s major trade processing centers, open account solutions, and letters of credit and standby solutions.

403 – Optimizing the Trade Asset Portfolio
This session will examine alternative sources of funding for trade assets in an increasingly complicated environment, and provide strategies for managing trade risk distribution around the world.

404 – SWIFT Trade Update and the Bank Payment Obligation (BPO)
This course focuses on the main rules for SWIFT BPO, which are introduced and explained along with the message structure, BPO transaction life cycle and messaging standards updates.

405 – Essential Risk Skills
This program emphasizes an integrated approach to credit analysis. It covers how to analyze a company’s credit risks and how to structure debt to meet financing needs. It also covers other types of risks, such as operational, compliance and market risk that banks are exposed to. Participants will gain an understanding of the main types of risk and the main methodologies used to measure, analyze and control risk with a focus on the quantitative and qualitative analysis of risks.

406 – Intermediate Risk Application
This program is designed to sharpen and reinforce risk management skills learned in previous risk management course and from on-the-job experience. Focus is on the quantitative and qualitative analysis of risks, emphasizing efficient and accurate identification of key risk factors, analyzing difficult risk issues and developing complex structuring solutions.

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Regulatory Change

Fundamentals

Who should attend?
Transaction Banking Business Managers

101 – Global Regulatory Overview
Introducing large-scale global regulations and their implications for the transaction banking industry, this course offers insight to the purpose and scope of laws and regulations affecting correspondent banking, as well as how they are administered in practice. Dodd-Frank, Basel III and FATCA are covered in this course.

102 – European Regulatory Overview
Introducing regulations from across Europe and their implications for transaction banking, this course will cover EU Bank Structure Reform (BSR) and Bank Recovery & Resolution Directive (BRRD), Single Euro Payments Area (SEPA), European Payments Directive (PSD) and Card Interchange Regulation.

103 – Latin America Regulatory Overview
Introducing regulations from across Latin America and their implications for transaction banking, this course will cover Mexico’s Financial Reform, Brazil’s OTC Derivatives changes and Data On-shoring.

104 – Asia Pacific Regulatory Overview
Introducing regulations from across Asia and their implications for transaction banking, this course will cover the internationalization of China’s RMB, the ASEAN Initiative, Developments with RRP and Data On-shoring across Asia.

“With the continuously changing regulatory environment across the globe, financial institutions and their clients have to constantly adapt in order to successfully run their business.”

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Regulatory Change

Special Topics

Who should attend?
Transaction Banking Business Managers

301 – SEPA Boot Camp
Recap of the Single Euro Payments Area and its purpose, rules and implementation, the reasons for extending end date, and the impacts on banks and corporates. This course addresses the benefits of SEPA, and scenarios for further moves towards efficiency and innovation.

302 – FATCA Demystified
Introducing key facts about FATCA, its main requirements, local law restrictions and Inter-Government Agreements, this course provides the latest developments on taxation and the OECD’s project on automatic exchange of information.

303 – Basel III: Impact on the Balance Sheet
Introducing key regulations and implications of Basel III, this course discusses the new liquidity standards, the challenges that Banks face, as well as their responses to the new regulation.

304 – Internationalization of RMB
This course provides the history, development and prospects of the internationalization of RMB, and its implications for the U.S. and Global Economy and geo-political consequences.

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Compliance & AML

Fundamentals

Who should attend?
Transaction Banking Business Managers and Compliance Officers & AML Leaders

101 — AML: Best Practices in Corporate Governance
This course introduces standard compliance requirements, discusses concepts of an Anti-Money Laundering (AML) framework, governance model, and the importance of instilling a culture of compliance. Participants will learn about Citi’s Global AML Program, its life cycle and landscape. We will discuss three lines of defense: KYC, EDD, AB&C.

102 — AML Monitoring and Technology
This course examines the risk-based approach in transaction monitoring, and the importance of back-end testing of front-end assumptions. The course will give an overview of current trends and best practices in technology.

103 — AML Risk Assessments
Examining AML Risk Assessments, including Enterprise-wide, geographic risk, new product approval process and management of high risk client segments via target market, acceptance criteria, strong governance structure, metrics and escalation processes, this course covers assessments and committees that are required to manage a controlled environment and ensure businesses and products comply with increasing AML regulation.

104 — SWIFT Compliance and the KYC Registry
This course provides an overview of SWIFT’s Compliance roadmap and introduces the benefits of the global Know Your Customer (KYC) Registry — a single utility for transaction banks.

It is increasingly critical for financial institutions to foster a robust compliance culture and strong standards in the current environment of evolving regulations.

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Compliance & AML

Special Topics

Who should attend?
Compliance Officers & AML Leaders

301 — Sanctions and Anti-Bribery & Corruption (AB&C)
This course reviews the background and key facts of AB&C and introduces a Global AB&C Compliance Policy and Program, standards of conduct, and demonstrates key sanctions risks for banks, their impact and ways to ensure compliance. This is an interactive, example-led discussion on the issues affecting sanctions and anti-bribery programs, and highlights failures and what lessons can be learned from them.

302 — AML Documentary Trade Transactions
This course examines the considerations banks should now give to ensure that their trade-based anti-money laundering procedures and processes are sufficient and thorough enough to protect against this rising threat of money laundering in international trade.

303 — Investigations and SAR Filings
This course examines Terrorist financing and explains best practice investigations: open source research, minimum standards and application in practice. Participants will learn the principles of completing a SAR and the importance of organizational learning. This interactive dialogue presents the Citi guide on how to run a modern internal AML investigation, featuring topical examples and case studies.

304 — Know Your Customer (KYC) and Enhanced Due Diligence
This course introduces the AML Life Cycle: Prevention, Detection, Reporting, and helps identify points to discover, things to consider and actions to take in this process; outlines general risk rankings and common entity types, and encompasses what strong KYC controls should include. Using case studies and real-world examples, this session looks at customer ID-enhanced due diligence, its changing requirements, and the importance of evaluating the information that KYC gives an institution.

Find more information, including scheduled seminars: www.esource.transactionservices.citi.com
Being a true partner is more than offering products, it’s harnessing the knowledge and expertise of the individuals who make up Citi’s vast network.