



Banking with ease.

Powered by Citi.

CitiBusiness Online
User Guide

Access online
banking with ease.

Commercial Bank

citicbank®

Getting Started



Overview	3
Register your Online Security Device (OSD).....	4
Login to CitiBusiness Online	5
Home Page Navigation	8
Account Summary	9
View Account Details and Activities.....	10
View Statement.....	11
Download Account Activity	12
Payee List	15
Add a Payee	15
Manage Payee list	18
Payment and Transfers.....	19
Transfer Funds between your Company Citibank Account(s)	20
Transfer Funds to Another Citibank Customer in Singapore	24
Transfer Funds to Any Account in Singapore	28
Transfer Funds or Pay to Another Individual/Organisation in Singapore.....	32
Transfer Funds to Another Citibank Account Abroad.....	38
Transfer funds to a non-Citibank account in another country or transfer funds in foreign currency to an account in Singapore	41
Transfer Funds from your other bank accounts into your Commercial Bank Account.....	44
Bulk Payments.....	47
Future Payments	50
View Future Payments	50
Change Future Payments	51
Delete Future Payments.....	52

Future Transfers	53
View Future Transfers.....	53
Change Future Transfers	54
Delete Future Transfers.....	55
Transaction Summary.....	56
See Pending Transactions	56
Approve/Reject Pending Transactions.....	57
Repair Rejected Transactions.....	59
Other Bank Setups.....	60
FX Rates	61
Services.....	62
Account Alerts.....	63
Order Checks	65
Purchase Bank Draft	66
Change ATM PIN	68
Order Paper Statement	69
Application Centre	70
View User Profile	71
Contact Us	72

Overview



Welcome to CitiBusiness Online!

Now you can enjoy the convenience of internet banking with easy access to your business banking accounts.

This comprehensive user guide will help you get started with CitiBusiness Online.

You will need the following items to access CitiBusiness Online:

1. Authorised User CIN or Citicard CIN.
2. Authorised User PIN or ATM PIN.
3. Online Security Device (OSD).

Register Your Online Security Device (OSD)

At Citibank, we are committed to making CitiBusiness Online a secured banking environment for you. As such, a second level authentication for online transactions is in place.

- Level 1 Citicard CIN and ATM PIN or Authorised User CIN and Authorised User Pin to login to CitiBusiness Online.
- Level 2 OTP randomly generated by your OSD to access CitiBusiness Online

Please ensure you register your enclosed OSD at www.citibank.com.sg/commercial

By registering, you will link your OSD to your CitiBusiness Online access so that the OSD becomes uniquely yours.

3-Step Registration At www.citibank.com.sg/commercial

Step 1

- Login to CitiBusiness Online with your Citicard CIN and ATM PIN or Authorised User CIN and Authorised User PIN.

Step 2

- Click on the link to register your token.

Step 3

- Enter the required information and click "Continue" to complete your registration.

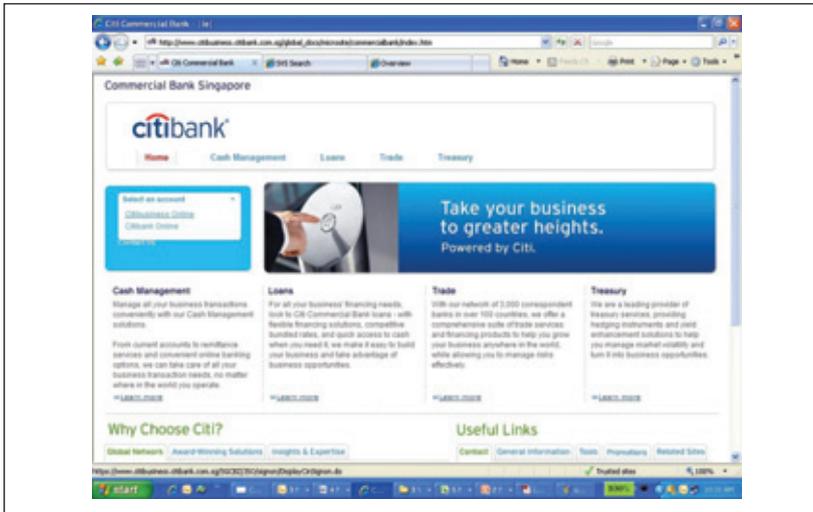
Login to CitiBusiness Online

Follow the steps below to login to CitiBusiness Online.

Step 1:

Commercial Bank Website

- Launch your Internet browser.
- Type **"www.citibank.com.sg/commercial"** into the address bar. The following page will be displayed.



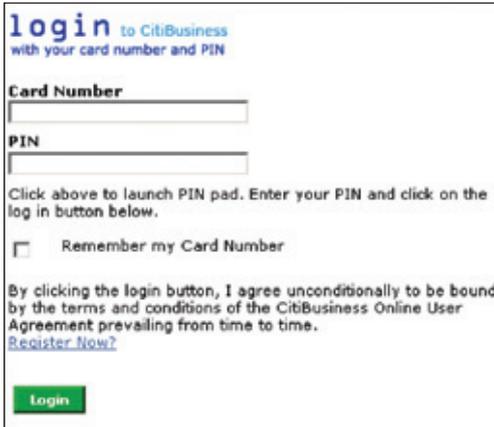
- Click **"Select an account"** on the left navigation bar.
- Select **"Citibusiness Online"** from the dropdown list.



Step 2:

Card Number Field

- Enter your Authorised User CIN or Citicard CIN in the **“Card Number”** field.



login to CitiBusiness
with your card number and PIN

Card Number

PIN

Click above to launch PIN pad. Enter your PIN and click on the log in button below.

Remember my Card Number

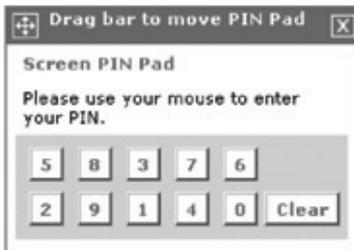
By clicking the login button, I agree unconditionally to be bound by the terms and conditions of the CitiBusiness Online User Agreement prevailing from time to time.
[Register Now?](#)

Login

Step 3:

PIN Field via Screen PIN Pad

- Click the **“PIN”** field and the Screen PIN Pad will appear.
- Enter your Authorised User PIN or ATM PIN via the Screen PIN Pad.
(*Use your mouse to enter your PIN into the PIN Pad.)



Drag bar to move PIN Pad

Screen PIN Pad

Please use your mouse to enter your PIN.

5 8 3 7 6

2 9 1 4 0 Clear

* Helpful notes: Wait for the asterisk to appear for each digit before clicking on the next. (Please note that the numbers are randomly displayed for increased security. This means that each time you login to CitiBusiness Online, the digits will be displayed in a different order.)



Step 4:

One-Time PIN Authentication

- Click **“Login”** and the One-Time PIN Authentication screen will be displayed.
- Press the grey button on the left of your Online Security Device.
- Enter the 6-Digit PIN that is displayed on the Online Security Device.
- Click **“Continue”** and the CitiBusiness Online Account Summary page will be displayed.

One-Time PIN Authentication

In order to proceed, please enter the one-time PIN displayed on your Online Security Device.

Online Security Device PIN



[Need Help?](#)

* Helpful notes:

- You will need to register your Online Security Device the first time you use it. For detailed instructions, refer to the Online Security Device (OSD) Instruction Manual that you will have received in your CitiBusiness Online Welcome Kit.*
- If this is your first time login to CitiBusiness Online, the CitiBusiness Online User Agreement (Terms and Conditions) will be displayed. You will then be prompted to agree to the CitiBusiness Online User Agreement (Terms and Conditions) in order to proceed. CitiBusiness Online User Agreement (Terms and Conditions) are accessible from the left navigation bar after The first-time login.*
- Select the **“Remember my Card Number”** checkbox and key in a preferred Card Nickname. In future, you need only select your nickname from the drop-down list whenever you login.*

login to CitiBusiness
with your card number and PIN

Card Number

PIN

Card Nickname

Remember my Card Number

By clicking the login button, I agree unconditionally to be bound by the terms and conditions of the CitiBusiness Online User Agreement prevailing from time to time.
[Register Now!](#)

login to CitiBusiness
with your card number and PIN

Card Nickname

PIN

Click above to launch PIN pad.
Enter your PIN and click on the
log in button below.

If you have not registered your
token, you will need to
[Register Now](#) before you can
proceed to log on.

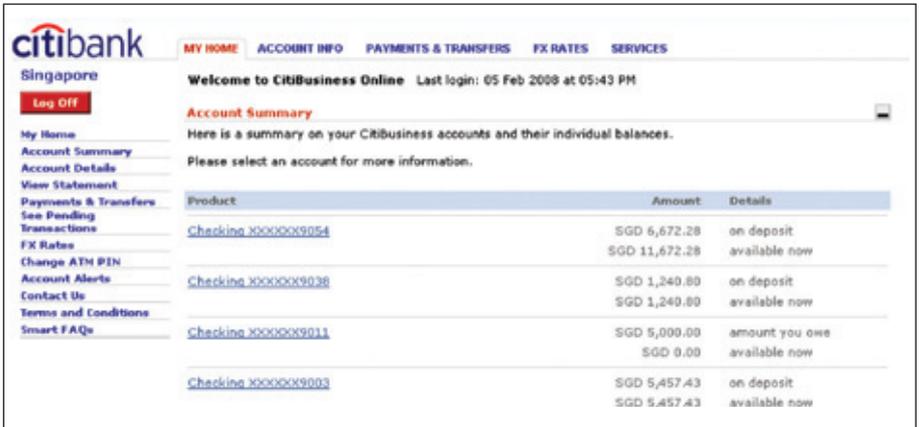
Home Page Navigation

Our top and left navigation bars makes it easy to select transactions functions.

Top Navigation Bar

Here are the following features:

- My Home
- Account Info
- Payments & Transfers
- FX Rates
- Services



The screenshot shows the Citibank Singapore account summary page. The top navigation bar includes links for MY HOME, ACCOUNT INFO, PAYMENTS & TRANSFERS, FX RATES, and SERVICES. The left navigation bar lists various account management options. The main content area displays a welcome message and a table of account balances.

Product	Amount	Details
Checking XXXXXX9054	SGD 6,672.28	on deposit
	SGD 11,672.28	available now
Checking XXXXXX9038	SGD 1,240.80	on deposit
	SGD 1,240.80	available now
Checking XXXXXX9011	SGD 5,000.00	amount you owe
	SGD 0.00	available now
Checking XXXXXX9003	SGD 5,457.43	on deposit
	SGD 5,457.43	available now

Left Navigation Bar

Get fast access to frequently used features like:

- Account Summary
- Account Details
- Payments and Transfers
- Change ATM PIN
- Account Alerts and more

Account Summary



The Account Summary page helps you keep track of your business account(s) online. You can choose to view your **Account Summary**, **Account Details and Activities** or **Download your Account Activities**.

[View Account Summary](#)

Step 1:

Account Summary

- Select **"Account Info"** from the top menu bar.
- Select **"Account Summary"**.

Account Summary		
Here is a summary on your CitiBusiness accounts and their individual balances.		
Please select an account for more information.		
CHECKING		
Checking XXXXXX9054	SGD 6,672.28	on deposit
	SGD 11,672.28	available now
Checking XXXXXX9038	SGD 1,240.80	on deposit
	SGD 1,240.80	available now
Checking XXXXXX9011	SGD 5,000.00	amount you owe
	SGD 0.00	available now
Checking XXXXXX9003	SGD 5,457.43	on deposit
	SGD 5,457.43	available now
Total:	SGD 8,370.51	on deposit

View Account Details and Activities

Step 1:

Account Details and Activities Account selection.

- Select **“Account Details and Activities”**.
- Click on the drop-down list and select the account to view more detailed information.

The screenshot shows the 'ACCOUNT INFO' section of a web application. The navigation bar includes 'MY HOME', 'ACCOUNT INFO', 'PAYMENTS & TRANSFERS', 'FX RATES', and 'SERVICES'. Below the navigation bar, there are links for 'Account Summary', 'Account Details & Activities', 'View Statement', and 'Download Account Activity'. The main heading is 'Account Details & Activity Account Selection'. A message states: 'Here are your account details. Please select an account to view its details.' Under the heading 'Account:', there are two dropdown menus. The first dropdown is open, showing a list of accounts: 'Checking: XXXXXX9054 SGD 6,672.28 on deposit', 'Checking: XXXXXX9038 SGD 1,240.80 on deposit', 'Checking: XXXXXX9011 SGD 5,000.00 amount you owe', and 'Checking: XXXXXX9003 SGD 5,457.43 on deposit'. The second dropdown is also open, showing the same list of accounts.

Date	Description	Debits	Credits
11/01	TRANSFER CHARGES	SGD 20.00	
11/01	INTERNAL TRANSFER DR	SGD 67.00	
11/01	FT OUTGOING BALA	SGD 3,000.00	
11/01	INTERNAL TRANSFER		SGD 100.00
11/01	INBOUND FT CREDIT VALUE		SGD 34.00
11/01	INTERNAL TRANSFER CR		SGD 10.00
10/31	TRANSFER CHARGES	SGD 20.00	
10/31	INTERNAL TRANSFER DR	SGD 67.00	



View Statement

Step 1:

View Statement#

- Select **“View Statement”**
- Click on the drop-down list, select the period you would like to view and select **“Go”**.

MY HOME ACCOUNT INFO PAYMENTS & TRANSFERS FX RATES SERVICES

Account Summary Account Details & Activities **View Statement** Download Account Activity

View Statement

Select the statement and the period that you would like to view.

Statement: Base Level : 103609 CITIBIZ ONLINE CORP 06

Period: Select period: [v] GO

[Edit Notification Details](#) [Cancel eStatement](#)

Make Transfer Edit Notification Details Promotions Cancel eStatement

Save a Copy Print Email Search Select Text

Use electronic forms instead of paper

75%

Save a Copy Print

Apr 30 2007

CITIBIZ ONLINE CORP 06
ATTN:ISSUE SALLYBOE
270 TAMPERS SATING ROAD
#0270
SINGAPORE 437076
(4171360)

200900 For requests or linking with, please call
our 24-hour Citicard Billing at 4221/1221

SUMMARY OF YOUR CITIBIZ ACCOUNT

Advances as to Statement Endline as of April 30 2007 below statement credit

Closing Amount

	010809-010	020	Below
Checking	010809-010	020	0.00
SGD Debitcard High Trail	010809-010	020	0.00

* Helpful notes: You can save a copy of your electronic statement simply by clicking on the **“Save a Copy”** icon.

This is applicable to Citicard holders only.

Download Account Activity

Step 1:

Download Account Activity

- Select the **"Activity Period"** by selecting the appropriate radio button of either
 - Since last download
 - Start and End Date using the pop-up date picker
 - Single Date using the pop-up date picker

Step 2:

Select the accounts you would like to download activity for:

- All available accounts
- Selected accounts with the appropriate radio button

Download Account Activity

Please provide the following information.

Activity Period: Since last download

Starting or Single Date: Ending Date:

(Available dates are from 12/18/2007 to 03/16/2008)

Download Activity For: All Available Accounts

Selected accounts as follows:

- Checking: XXXXXX2001 USD 505.02 on deposit
- Checking: XXXXXX2028 SGD 250.69 on deposit

Download Format:

How to download account activity [Download Help](#)



Step 3:

- Select the **“Download Format”** required and click **“Download Activity”**.

Download Account Activity Download in Progress

Downloading Checking XXXXXX2001 activity to your PC.

Please follow your PC's instructions to save the file. Be sure to note the location of the file, including the file name, folder and disk drive as appropriate. You will need this information to find the file when you open it or import it into a financial register of a personal financial management software package.

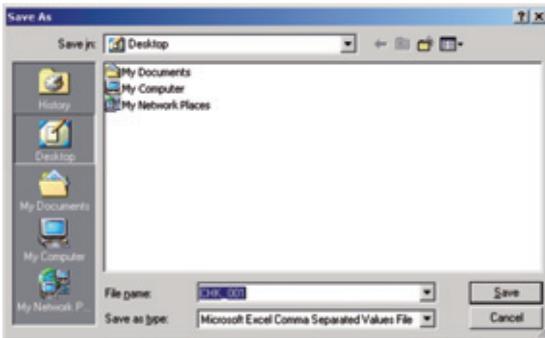
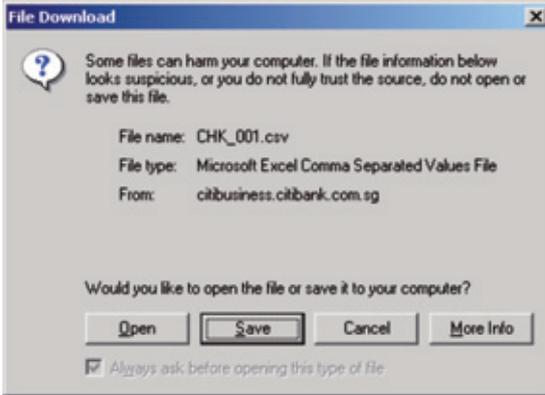
After the download for this account has been completed, click Continue Download With Next Account to download the next account.

Stop Download

Continue Download With Next Account >

Step 4:

You can choose to either **“Open”** or **“Save”** the Account Activity Download file to your desktop for easy reference.



* Helpful notes: CSV file format can be viewed with Microsoft Excel.

Payee List



In order to take advantage of CitiBusiness Online Payments and Transfers capabilities, you will need to perform a one-time set up of the payees you would like to make payments to.

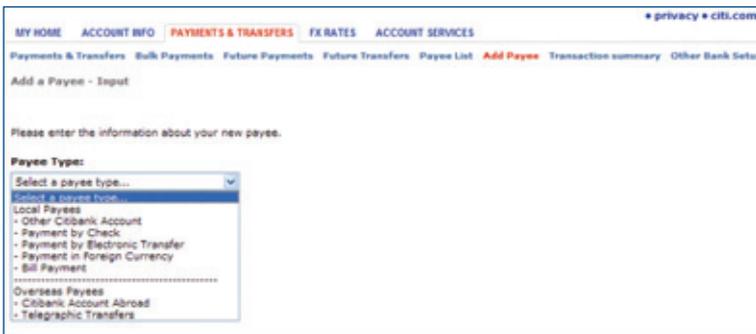
Add a Payee

Step 1:

- Click **"Payments & Transfers"** on the top menu bar.
- Select **"Add Payee"**.

Step 2:

- Select **"Other Citibank Account"** to make an instant transfer to another Citibank account in Singapore.
- Select **"Payment by Check"** to send an electronic check to someone.
- Select **"Payment by Electronic Transfer"** to make an electronic transfer to an individual or organisation in Singapore.
- Select **"Bill Payment"** to make an electronic transfer or electronic check to a merchant from the merchant directory.
- Select **"Citibank Account Abroad"** to make an instant transfer to a Citibank account in another country.
- Select **"Telegraphic Transfer"** to transfer funds to a non-Citibank account in another country or to transfer funds in foreign currency to an account in Singapore.



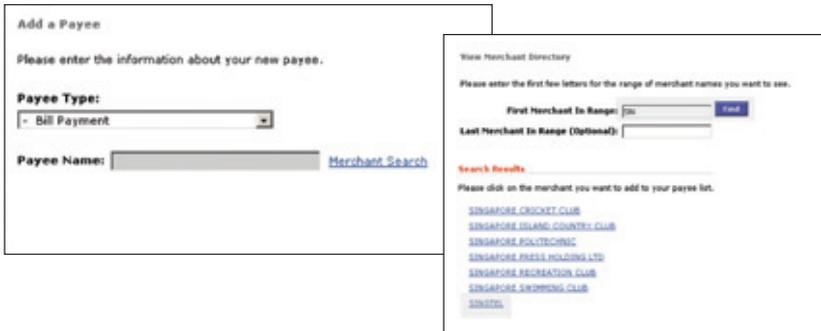
Step 3:

Payee Fields

Enter the required details in the relevant fields to set up the payee.

Local Payees Required Fields

- **“Other Citibank Account”**
 - Payee Name, Account Number, Payee Nickname.
- **“Payment by Check”**
 - Payee Name, Address, Postal Code, Payee Nickname.
+ *Note - Only local Singapore addresses are applicable.*
- **“Payment by Electronic Transfer”**
 - Payee Name, Bank Route Code, Account Number, Payee Nickname.
- **“Bill Payment”**
 - Click **“Merchant Search”** and key in the first 3 characters of your desired merchant’s name.
 - Click **“Find”** and select the desired merchant.
 - Account Number, Payee Nickname.



Overseas Payees Required Fields

- **“Citibank Account Abroad”**
 - Destination, Payee Name, Payee Account Number, Payee Nickname
+ *Note - For an updated list of countries supporting Citibank Global Transfer (CGT) please visit www.citibank.com.sg/commercial Smart FAQs.*
- **“Telegraphic Transfer”**
 - Payee Name, Payee Address Line 1, Postal Code, Bank Name, Destination, Global Bank Code, Account Number, Payee Nickname
 - Click **“Find”** and search by Destination and Bank Name or search by Routing Method and Routing Code.



- To search by Destination, select the Destination Country and key in the first 3 characters of your desired bank name.
- To search by Routing Method and Routing Code, select the Routing Method and key in the routing code provided by your payee.
- Select the desired bank.
- If the payee name is too long, you can continue in Payee Address Line 1.

Add a Payee

Please enter the information about your new payee.

Payee Type:
- Telegraphic Transfers

Payee Name: Swift Test

Payee Address Line 1: Add 1

Payee Address Line 2: Add 1

Postal Code:

Bank Name: BARCLAYS BK LONDON [find](#)

Destination: UNITED KINGDOM

Global Bank Code: BARC0822 **Routing Method:** SWIFT
Enter the Account Number in IBAN format.

Account Number: GB2767893

Payee Nickname: Swift Test
This payee will appear on your payee list using the list name you enter above.

Bank Locator

You can locate your active bank using the following search options.

a) Search by Destination and Bank Name:
 Destinations: [Select a country]
Bank Name: [Search]
(at least the first 3 letters)

b) Search by Routing Method and Routing Code:
 Routing Method: SWIFT
Routing Code: BARC0822
(at least the first 3 letters)

[Search](#)

Search Results

Please click on the preferred routing method of your payee bank.

Bank Name:	SWIFT	SORT CODE	CHIPS	FEDWIRE	IBAN
BARCLAYS BK LONDON BARCLAYS BK PLC LONDON LONDON	BARC0822	N.A.	N.A.	N.A.	N.A.

Now you are ready to conduct transactions using CitiBusiness Online!

* *Helpful notes: It is recommended that you key in the exact Payee Name in the Payee Nickname field. This will help you in transaction tracking.*

Manage Payee list

Step 1:

Manage Payee List

- Click **“Payments & Transfers”** on the top menu bar.
- Select **“Payee List”**.

Step 2:

- Click **“Payee Nickname”** to view more details.
- Click **“Make Payments/Transfer”** to create a new transaction.

MY HOME ACCOUNT INFO **PAYMENTS & TRANSFERS** FX RATES SERVICES

Payments & Transfers Bulk Payments Future Payments Future Transfers **Payee List** Add Payee Transaction summary

Manage Payee List [Printer Friendly](#)

Here are your payees. Please click to see details.

Payee Nickname	Account Number	Payee Type	Status	
EUNICE		Payment by Check	ACTIVE	Make Payment/Transfer
EUNICE ONG	12345678910	Payment by Electronic Transfer	ACTIVE	Make Payment/Transfer
MOBILE ONE LIMITED	MOBILE BALA 001	Bill Payment	ACTIVE	Make Payment/Transfer
ORCHID COUNTRY CLUB	76453245	Bill Payment	ACTIVE	Make Payment/Transfer

* Helpful notes: If you would like to delete a payee, simply click **“Payee Nickname”**, followed by **“Delete Payee”** and you will be prompted to proceed with the deletion.

Payment and Transfers



CitiBusiness Online's comprehensive payment center allows you to perform different types of fund transfers.

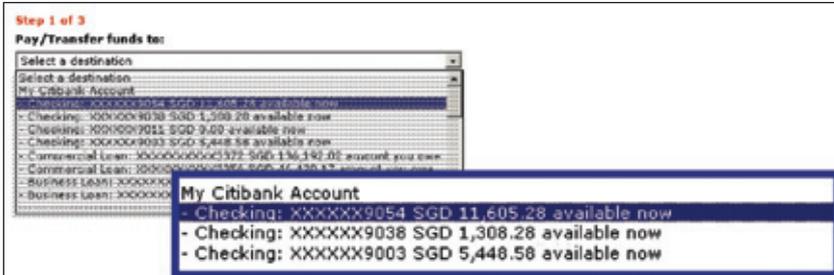
You can choose to perform **Payment and Transfers**, set up **Bulk Payments**, view **Future Payments** and **Future Transfers**, access **Transaction Summary** and **Other Bank Setups**.

- **Payment and Transfers** enables you to:
 - i) Transfer Funds between your Company Citibank Account(s)
 - ii) Transfer Funds to Another Citibank Customer in Singapore
 - iii) Transfer Funds to Any Account in Singapore
 - iv) Transfer Funds or Pay to Another Individual/Organisation in Singapore
 - v) Transfer Funds to Another Citibank Account Abroad
 - vi) Transfer funds to a non-Citibank account in another country or to make a transfer in foreign currency to an account in Singapore
 - vii) Transfer Funds from other bank accounts into your Commercial Bank Account
- **Bulk Payments** enables you to select up to 15 payees to make payment with just one click.
- **Future Payments** enables you to view all Future Payments (GIRO, E-Checks, and Bill Payments) that have been set up.
- **Future Transfers** enables you to view all Future Transfers (Internal Funds Transfer and Other Citibank Account) that have been set up.
- **Transaction Summary** enables you to view pending transactions, approve/reject transactions and repair-rejected transactions that have been executed on your company accounts.
- **Other Bank Setups** enables you to download the Inbound Funds Transfer (Direct Debit Authorisation) Form. You can also view the Inbound Funds Transfer drawee that have been set up.

Transfer Funds between your Company Citibank Account(s)

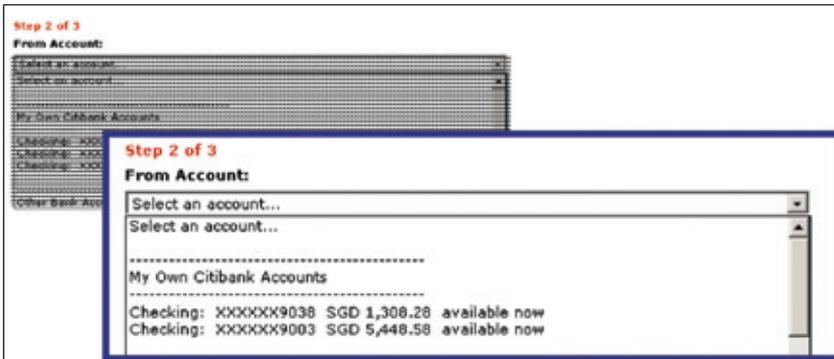
Step 1:

Pay/Transfer funds to: Select **"My Citibank Account"** and the account you would like to transfer to:



Step 2:

From Account: Select **"My Own Citibank Accounts"** and the account you would like to debit the amount from:





Step 3:

Fill up the Transaction Details:

- Enter the amount to transfer.
- Select **“Today”** under **“Date”** to transfer funds.
- Enter in a message.
- Click **“Next”**.

Step 3 of 3

Amount: SGD []

Date: Today

Future Date [] mm/dd/yyyy

Make this a recurring transfer? [Set schedule](#)

Message: []

To set up a future dated transfer:

- Select **“Future Date”** and enter the date of transfer using the pop-up calendar.
- Click **“Next”**.

To set this up as a recurring transfer or standing order:

- Click **“Set Schedule”**.
- Select the **“First Transfer Date”**, **“Transfer Frequency”** and **“Repeat”** till desired date.
- Click **“Next”**.

Step 3 of 3

Amount: SGD [140]

First Transfer Date: [03/27/2008] mm/dd/yyyy

Transfer Frequency: [Weekly]

Repeat: Until [03/28/2008] mm/dd/yyyy

Until cancelled

Make this a one-time transfer? [Set date](#)

Message: []

Cancel Next >

Step 4:

Make a Transfer - Recap/Approval

- Check the transfer details.
- To confirm the transfer, click **"Make This Transfer"**.

** Important Note: For transactions involving foreign exchange, Citibank standard foreign exchange rates will apply.*

Make a Transfer - Pre-confirmation

Please check the details of your payment/transfer before confirming this transaction:

From Account: Checking: XXXXXX2028
Payee: AFINE-DINE-SG (Paid electronically)
To Account: 0604631017
Amount: SGD 10.00
Transfer Date: April 10, 2008

By clicking the "Make This Transfer button", I/we consent to the transfer and disclosure of information relating to me/us by the Bank to any third party for use in connection with the provision of payment/funds transfer services.

[< Back](#) [Cancel](#) [Make This Transfer >](#)



Step 5:

Make a Transfer - Confirmation

A confirmation page will be displayed.

- Click **“View Record”** to print the transaction details.
- Click **“Make Another Transfer”** to transfer funds to another account.

Make A Transfer -Confirmation

The following transfer has been made:

From Account: Checking: XXXXXX9003
New Balances: SGD 5,348.58 on deposit
SGD 5,348.58 available now

To Account: Checking: XXXXXX9054
New Balances: SGD 6,705.28 on deposit
SGD 11,705.28 available now

Amount: SGD 100.00

Confirmation Number: 804682056928

[Make Another Transfer](#) [View Record](#)

Transfer Funds to Another Citibank Customer in Singapore

Step 1:

Pay/Transfer funds to: Select **"Local Payees: Other Citibank Account"** and the account you would like to transfer to:



Step 1 of 3
Pay/Transfer funds to:

- AFINE-DINE-SG: 0604631017

Select a destination

My Citibank Account

- Checking: XXXXXX2001 USD 461.06 available now

- Checking: XXXXXX2028 SGD 5,029.95 available now

Local Payees: Other Citibank Account

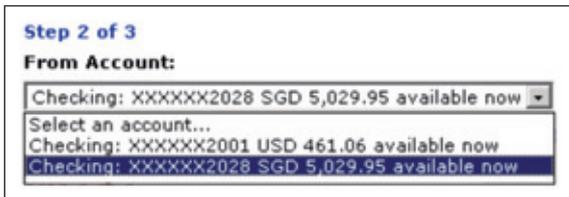
- AFINE-DINE-SG: 0604631017

- YAP SIN GEK: 123456789

Local Payees: -Payment by Check

Step 2:

From Account: Select **"My Own Citibank Accounts"** and the account you would like to debit the amount from:



Step 2 of 3
From Account:

Checking: XXXXXX2028 SGD 5,029.95 available now

Select an account...

Checking: XXXXXX2001 USD 461.06 available now

Checking: XXXXXX2028 SGD 5,029.95 available now



Step 3:

Fill up the Transaction Details:

- Enter the amount to transfer.
- Select **“Today”** under **“Date”** to transfer funds.
- Enter in a message.
- Click **“Next”**.

The screenshot shows a web form titled "Step 3 of 3". It contains the following elements:

- Amount:** SGD [input field]
- Date:** Today, Future Date [input field] mm/dd/yyyy [calendar icon]
- Message:** [input field]
- Make this a recurring transfer?** [Set schedule](#)

To set up a future dated transfer:

- Select **“Future Date”** and enter the date of transfer using the pop-up calendar.

To set this up as a recurring transfer or standing order:

- Click **“Set Schedule”**.
- Select the **“First Transfer Date”**, **“Transfer Frequency”** and **“Repeat”** till desired date.
- Click **“Next”**.

The screenshot shows the "Step 3 of 3" form with the following details:

- Amount:** SGD 140
- First Transfer Date:** 03/27/2008 mm/dd/yyyy [calendar icon]
- Transfer Frequency:** Weekly [dropdown menu]
- Repeat:** Until 03/28/2008 mm/dd/yyyy [calendar icon], Until cancelled
- Message:** [input field]
- Make this a one-time transfer?** [Set date](#)
- Buttons:** Cancel (blue), Next > (green)

Step 4:

Make a Transfer - Recap/Approval

- Check the transfer details.
- To confirm the transfer, click **"Make This Transfer"**.

** Important Note: For transactions involving foreign exchange, Citibank standard foreign exchange rates will apply.*

Make a Transfer - Pre-confirmation

Please check the details of your payment/transfer before confirming this transaction:

From Account: Checking: XXXXXX2028
Payee: AFINE-DINE-SG (Paid electronically)
To Account: 0604631017
Amount: SGD 10.00
Transfer Date: April 10, 2008

By clicking the "Make This Transfer button", I/we consent to the transfer and disclosure of information relating to me/us by the Bank to any third party for use in connection with the provision of payment/funds transfer services.

[< Back](#) [Cancel](#) [Make This Transfer >](#)



Step 5:

Make a Transfer - Confirmation

A confirmation page will be displayed.

- Click **“View Record”** to print the transaction details.
- Click **“Make Another Transfer”** to transfer funds to another account.

Make a Transfer -Confirmation

The following transfer has been made:

From Account: Checking: XXXXXX2028
New Balances: SGD 5,019.95 on deposit
SGD 5,019.95 available now
To: AFINE-DINE-SG
Amount: SGD 10.00
Transfer Date: April 10, 2008

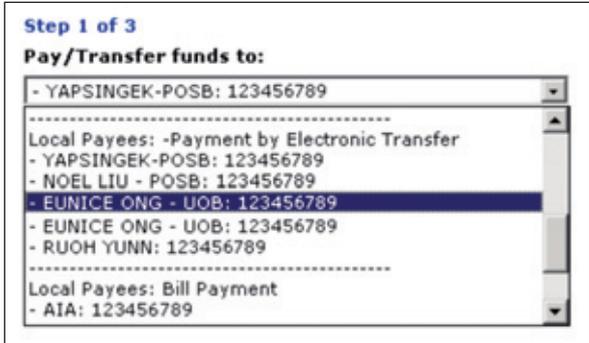
Confirmation Number: 810084772993

[Make Another Transfer](#) [View Record](#)

Transfer Funds to Any Account in Singapore

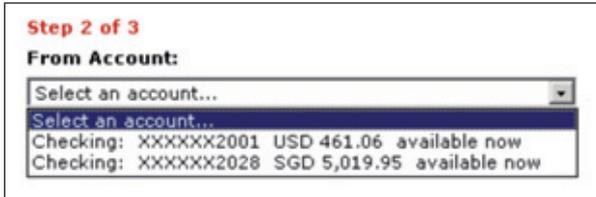
Step 1:

Pay/Transfer funds to: Select **“Local Payees: Payment by Electronic Transfer”** and the account you would like to transfer to.



Step 2:

From Account: Select **“My Own Citibank Accounts”** and the account you would like to debit the amount from.





Step 3:

Fill up the Transaction Details:

- Enter the amount to transfer.
- Select **“Today - Next Day Valuation - GIRO”** under **“Transfer Date”** to transfer funds.
- Enter in a message.
- Click **“Next”**.

To set up a MEPS transfer:

- Select **“Today - Same Day Valuation”** to transfer funds on the same day[#].

Step 3 of 3

Payee Data: Payment Method: Electronic
Bank Route Code: 7144-017
Bank: STANDARD CHARTERED BANK
To Account: 12234567
Global Bank Code: 7144017

Amount: SGD

Transfer Date: Today - Same-Day Valuation (may incur an additional charge)
 Company pays additional charge - MEPS
 Payee pays additional charge - MEPS
 Today - Next-Day Valuation - GIRO
 Future Date

Make this a recurring payment? [Set schedule](#)

Message:

* Important Note: MEPS transaction are executed at a cost of SGD\$20, therefore transaction should exceed this amount. You can select which party bears the MEPS charge by selecting the appropriate radio button.

[#] Same day transfer will be effected only at the transaction is submitted before the cut-off time stipulated by the Bank failing which the transfer will be effected on the next working day.

Step 3 of 3

Payee Data: Payment Method: Electronic
Bank Route Code: 7171-130
Bank: DBS
To Account: 12345678910
Last Transfer:

Amount: SGD

Transfer Date: Today - Same-Day Valuation (may incur an additional charge)
 Company pays additional charge - MEPS SGD\$20
 Payee pays additional charge - MEPS SGD\$20
 Today - Next-Day Valuation - GIRO

Warning Message: If the payee is bearing the \$20 MEPS charge, the amount transferred must exceed \$20. Please try again.

Step 4:

Make a Transfer - Recap/Approval.

- Check the transfer details.
- To confirm the transfer, click **“Make This Transfer”**.

Make a Transfer - Pre-confirmation

Please check the details of your payment/transfer before confirming this transaction:

From Account: Checking: XXXXXX2028
Payee: YAPSINGEK-POSB (Paid electronically)
Bank Route Code: 7171-081
Bank: POST OFFICE SAVINGS BANK
To Account: 123456789
Amount: SGD 10.00
Transfer Date: April 10, 2008 (Next-Day Valuation)

By clicking the "Make This Transfer button", I/we consent to the transfer and disclosure of information relating to me/us by the Bank to any third party for use in connection with the provision of payment/funds transfer services.

[< Back](#) [Cancel](#) [Make This Transfer >](#)



Step 5:

Make a Transfer - Confirmation

A confirmation page will be displayed.

- Click **“View Record”** to print the transfer details.
- Click **“Make Another Transfer”** to transfer funds to another account.

Make a Transfer -Confirmation

The following transfer has been made:

From Account: Checking: XXXXXX2028

New Balances: SGD 5,009.95 on deposit
SGD 5,009.95 available now

To: YAPSINGEK-POSB

Amount: SGD 10.00

Transfer Date: April 10, 2008 (Next-Day Valuation)

Confirmation Number: 610084772995

[Make Another Transfer](#) [View Record](#)

Transfer Funds or Pay to Another Individual/Organisation in Singapore

Step 1:

Pay/Transfer funds to: Select **"Local Payees: Payment by Check"** and the Payee you would like to transfer to:

Step 1 of 3
Pay/Transfer funds to:

Select a destination

Local Payees: -Payment by Check
- YAPSINGEK - CHECK
- EUNICE ONG
- YAP SIN GEK - CHECK

Local Payees: -Payment by Electronic Transfer
- YAPSINGEK-POSB: 123456789
- NOEL LIU - POSB: 123456789

Step 2:

From Account: Select **"My Own Citibank Accounts"** and the account you would like to debit the amount from:

Step 2 of 3
From Account:

Select an account...

Select an account...

Checking: XXXXXX2001 USD 461.06 available now
Checking: XXXXXX2028 SGD 5,009.95 available now



Step 3:

Fill up the Transaction Details:

- Enter the amount to transfer.
- Select **“Today”** under **“Transfer Date”** to transfer funds.
- Enter in a message.
- Click **“Next”**.

To set up a future dated transfer:

- Select **“Future Date”** and enter the date of transfer using the pop-up calendar.

To set this up as a recurring payment or standing order:

- Click **“Set Schedule”**.
- Select the **“First Payment Date”**, **“Transfer Frequency”** and **“Repeat”** till desired date.
- Click **“Next”**.

Step 3 of 3

Payee Data: Payment Method: Check
Last Transfer:

Amount: SGD

Next Payment Date: mm/dd/yyyy

Payment Frequency:

Repeat: Until mm/dd/yyyy

Until cancelled

Make this a one-time payment? [Set Date](#)

Message:

Step 4:

Make a Transfer - Recap/Approval

- Check the transfer details.
- To confirm the transfer, click **"Make This Transfer"**.

Make a Transfer - Pre-confirmation

Please check the details of your payment/transfer before confirming this transaction:

From Account: Checking: XXXXXX2028
Payee: YAPSINGEK - CHECK (Paid by check)
Amount: SGD 10.00
Transfer Date: April 10, 2008

By clicking the "Make This Transfer button", I/we consent to the transfer and disclosure of information relating to me/us by the Bank to any third party for use in connection with the provision of payment/funds transfer services.

[< Back](#) [Cancel](#) [Make This Transfer >](#)

Step 5:

Make a transfer - Confirmation

- Click **"View Record"** to print the transfer details.
- Click **"Make Another Transfer"** to transfer funds to another account.

Make a Transfer -Confirmation

The following transfer has been made:

From Account: Checking: XXXXXX2028
New Balances: SGD 4,999.95 on deposit
SGD 4,999.95 available now
To: YAPSINGEK - CHECK
Amount: SGD 10.00
Transfer Date: April 10, 2008

Confirmation Number: 810084286284

[Make Another Transfer](#) [View Record](#)

Transfer Funds to Another Organisation



Step 1:

Pay/Transfer funds to: Select **"Local Payees: Bill Payment"** and the organisation you would like to transfer to:

Step 1 of 3
Pay/Transfer funds to:

Select a destination

- RUOH YUNN: 123456789
-
- Local Payees: Bill Payment**
- AIA: 123456789**
-
- Overseas Payees: Citibank Account Abroad
- BALA: 123456789
- CALVIN OW: 123456789
- PRASANNA: 123456789
-
- Overseas Payee: Non-Citibank Customer

Step 2:

From Account: Select **"My Own Citibank Accounts"** and the account you would like to debit the amount from:

Step 2 of 3
From Account:

- Checking: XXXXXX2028 SGD 4,999.95 available now
- Select an account...
- Checking: XXXXXX2001 USD 461.06 available now
- Checking: XXXXXX2028 SGD 4,999.95 available now

Step 3:

Fill up the Transaction Details:

- Enter the amount to transfer.
- Select **"Today"** under **"Date"** to transfer funds.
- Enter in a message.
- Click **"Next"**.

To set up a future dated transfer:

- Select **"Future Date"** and enter the date of transfer using the pop-up calendar.

To set this up as a recurring transfer or standing order:

- Click **"Set Schedule"**.
- Select the **"First Transfer Date"**, **"Transfer Frequency"** and **"Repeat"** till desired date.
- Click **"Next"**.

Step 3 of 3

Amount: SGD

First Transfer Date: mm/dd/yyyy

Transfer Frequency:

Repeat: Until mm/dd/yyyy

Until cancelled

Make this a one-time transfer? [Set date](#)

Message:



Step 4:

Make a Transfer - Recap/Approval

- Check the transfer details.
- To confirm the transfer, click **"Make This Transfer"**.

Make a Transfer - Pre-confirmation

Please check the details of your payment/transfer before confirming this transaction:

From Account: Checking: XXXXXX2028
Payee: YAPSINGEK - CHECK (Paid by check)
Amount: SGD 10.00
Transfer Date: April 10, 2008

By clicking the "Make This Transfer button", I/we consent to the transfer and disclosure of information relating to me/us by the Bank to any third party for use in connection with the provision of payment/funds transfer services.

[< Back](#) [Cancel](#) [Make This Transfer >](#)

Step 5:

Make a Transfer - Confirmation

A confirmation page will be displayed.

- Click **"View Record"** to print the transfer details.
- Click **"Make Another Transfer"** to transfer funds to another account.

Make a Transfer - Confirmation

The following transfer has been made:

From Account: Checking: XXXXXX2028
New Balances: SGD 4,999.95 on deposit
SGD 4,999.95 available now
To: YAPSINGEK - CHECK
Amount: SGD 10.00
Transfer Date: April 10, 2008

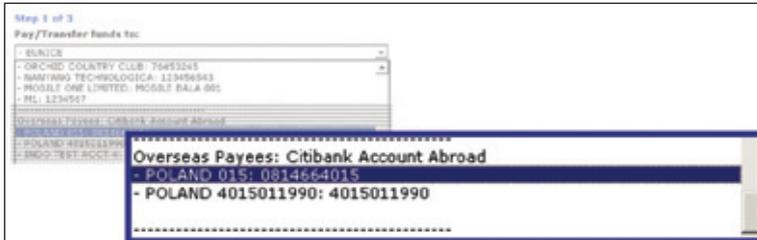
Confirmation Number: 810084286284

[Make Another Transfer](#) [View Record](#)

Transfer Funds to Another Citibank Account Abroad

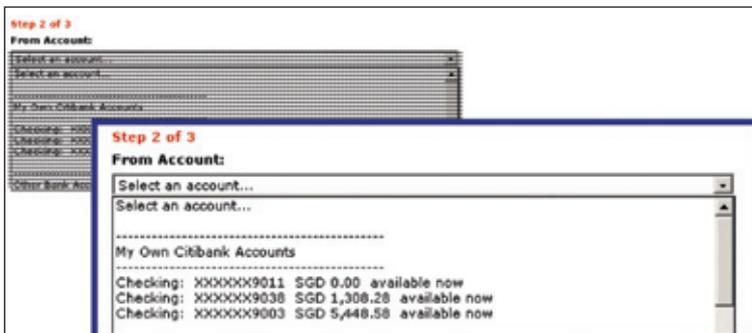
Step 1:

Pay/Transfer funds to: Select **"Overseas Payees: Citibank Account Abroad"** and the Payee you would like to transfer to.



Step 2:

From Account: Select **"My Own Citibank Accounts"** and the account you would like to debit the amount from:





Step 3:

Fill up the Transaction Details:

- Enter the amount to transfer.
- Sender's Name, Message and Purpose of Transfer.
- Click **"Next"**

** Important Note: CGT transactions are executed at a cost of SGD\$10. All CGT transactions should exceed SGD\$110.*

The screenshot shows a web form titled "Step 3 of 3" with the following fields:

- Payee Data:** Destination: Poland, Citibank, S.A.
- To Account:** 0814664015
- Amount:** Amount To Be Taken From: Checking(SGD)
- Amount To Be Paid To The Payee (PLN)

Overlaid on the bottom of the form is a Microsoft Internet Explorer error dialog box with a yellow warning triangle icon. The text in the dialog box reads: "The minimum amount you can transfer is SGD 110.00. Please re-enter the amount. Please try again." with an "OK" button at the bottom.

Step 4:

Make a Transfer - Recap/Approval

- Check the transfer details and currency exchange rate that will be applied for the transaction.
- To confirm the transfer, click **“Make This Transfer”**.

** Important Note: For transactions involving foreign exchange, Citibank standard foreign exchange rates will apply.*

Citibank Global Transfer - Pre-confirmation

The following transfer will be made:

From Account: Checking: XXXXXX09054
Payee: POLAND 015
Destination: Poland, Citibank, S.A.
To Account: 081464015
Amount: SGD 200.00
Sender Name: Eunice
Purpose of Transfer: Gift (0091)

Please review the following additional information about your transfer:

Deduct From: Checking Amount: SGD 200.00	Please review the following additional information about your transfer:
Less Fee: SGD 10.00	
Remaining Amount: SGD 190.00	
Exchange Rate: PLN 1 to SGD 0.5236109	
Pay To: POLAND 015 Amount: PLN 362.87	

By clicking the "Make This Transfer" button, you are confirming the information related to me/us by the provision of payments/funds transfer.

[Back](#) [Cancel](#)

Step 5:

Make a Transfer - Confirmation

A confirmation page will be displayed.

- Click **“View Record”** to print the transfer details.
- Click **“Make Another Transfer”** to transfer funds to another account.

Transfer funds to a non-Citibank account in another country or transfer funds in foreign currency to an account in Singapore



Step 1:

Pay/Transfer funds to: Select “**Overseas Payees: Telegraphic Transfers**” and the Payee you would like to transfer to:

Step 1 of 3
Pay/Transfer funds to:

- MOS: 1001000001
- TRESSY: 2222222
- YSG - FCY: 1234567890

.....

Overseas Payees: Citibank Account Abroad

- CGT AUST: 0470185570
- CGT-VIETNAM: 1000001437
- CGTINS: 0500201029
- CGTVIET: 1000001071
- HK CGT PAYEE: 19300565
- IDN USD: 8010896993
- INDIA CHENNAI: 5083738447
- MAXAUS-N: 470219825

.....

Overseas Payees: Telegraphic Transfers

- MOS: 1001000001
- ASDFASDF: 1234567890
- CVXVDZ: 1111111111

Step 2:

From Account: Select the account you would like to debit the amount from:

Step 2 of 3
From Account:

Select an account...

- Select an account...
- Checking: xxxxxx9163 JPY 23,027,757 available now
- Checking: xxxxxx5818 JPY 0 available now
- Checking: xxxxxx5796 JPY 0 available now
- Checking: xxxxxx5788 JPY 9,900 available now
- Checking: xxxxxx3169 SGD 10,496,303.54 available now
- Cash Trading: xxxxxx5826 USD 10,984.96 available for trading
- Checking: xxxxxx3193 USD 20,610,108.93 available now
- Checking: xxxxxx0744 SGD 2,840.12 available now
- Checking: xxxxxx6652 SGD 10,989,377.01 available now
- Checking: xxxxxx3177 SGD 31,757,306.64 available now

Step 3:

Fill up the Transaction Details:

- **Payment Details:** (optional)
- Select the **“Currency”** and **“Amount”** to be sent, and **“Debit Charges To”**
- Enter the **FX Contract Reference #** (if applicable)
- Click **“Next”**

Step 1 of 3
Pay/Transfer funds to:
- SWIFT TEST: 948767693
[Add a Payee](#)

Step 2 of 3
From Account:
Checking: xxxxxx7382 USD 446.40 available now
Help text. [Help](#)

Step 3 of 3
Payee Type: Telegraphic Transfer
Payee Nickname: SWIFT TEST
Payee Name: SWIFT TEST
Destination: UNITED KINGDOM
To Account: 948767693
Bank Name: BARCLAYS BK LONDON
Global Bank Code: BARCGB22
Routing Method: SWIFT
Payment Details: SWIFT TEST
(limited to 70 chars)
Currency: Danish Krone
Amount: 10.05
FX Contract Reference #:
Debit Charges To: Your Account



Step 4:

Make a Transfer- Recap/Approval

- Check the transfer details, charges and foreign exchange rate that will be applied for the transaction.
- To confirm the transfer, click **“Make This Transfer”**

**Important Note: For the transactions involving foreign exchange, Citibank standard foreign exchange rates will apply.*

Payee Type: Telegraphic Transfer
Payee Nickname: SWIFT TEST
Payee Name: SWIFT TEST
From Account: Checking: xxxxxxx7382
Destination: UNITED KINGDOM
To Account: 948767693
Bank Name: BARCLAYS BK LONDON
Global Bank Code: BARCGB22
Routing Method: SWIFT
Correspondent Bank: PRIVATCOP
Currency: Danish Krone
Amount: 10.05
Payment Details: SWIFT TEST (limited to 70 chars)
Debit Charges To: Your Account
Please review the following additional information about your transfer:
Pay To: SWIFT TEST
Amount: DKK 10.05
Exchange Rate: USD 1 to DKK 5.88088
Plus Fee Total: SGD 40.00
Deduct From: Checking: xxxxxxx7382
Amount: USD 30.33

Step 5:

Make a Transfer- Confirmation

A confirmation page will be displayed.

- Click **“View Record”** to print the transfer details.
- Click **“Make Another Transfer”** to transfer funds to another account.

Telegraphic Transfer - Confirmation	
Your request will be processed in 3 business days.	
<small>Please note in some instances we will call to confirm your instructions prior to processing the request. In case of a busy, please call our 24-hour Corporate CallPhone Banking at (855) 822-8833 and give this number:</small>	H8KFP0502140000348
Make Another Transfer	View Record

Transfer Funds from your other bank accounts into your Commercial Bank Account

Step 1:

Pay/Transfer funds to: Select **“My Citibank Account”** and the SGD account you would like to transfer to:



Step 1 of 3
Pay/Transfer funds to:

Select a destination

Select a destination

My Citibank Account

- Checking: XXXXXX2001 USD 461.06 available now
- Checking: XXXXXX2028 SGD 4,989.95 available now

Local Payees: Other Citibank Account

- AFINE-DINE-SG: 123456789
- YAP SIN GEK: 123456789

Local Payees: -Payment by Check

Step 2:

From Account: Select **“Other Bank Accounts”** and the account you would like to debit the amount from:



Step 2 of 3
From Account:

Select an account...

My Own Citibank Accounts

Checking: XXXXXX2001 USD 461.06 available now

Other Bank Account

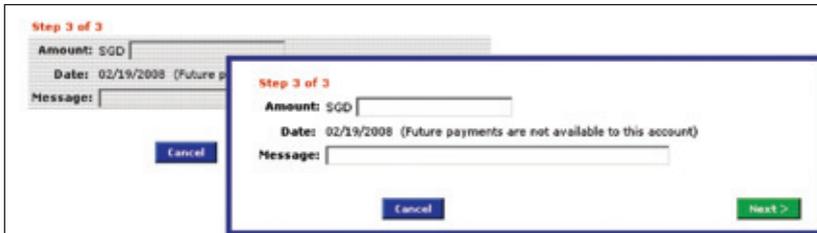
YAP SIN GEK 123456789 POST OFFICE SAVINGS BANK



Step 3:

Fill up the Transaction Details:

- Enter the amount to transfer.
- Enter in a message.
- Click **"Next"**.



Step 4:

Make a Transfer - Recap/Approval

- Check the transfer details.
- To confirm the transfer, Click **"Make This Transfer"**.



Step 5:

Make a Transfer - Confirmation

A confirmation page will be displayed.

- Click **“View Record”** to print the transfer details.
- Click **“Make Another Transfer”** to transfer funds to another account.

Make a Transfer -Confirmation

The following transfer has been made:

From Account: YAP SIN GEK 123456789 1234

To Account: Checking: XXXXXX2028

Amount: SGD 10.00

Confirmation Number: 810084782992

[Make Another Transfer](#) [View Record](#)

Bulk Payments



Bulk Payments give you the ability to designate up to 15 payees to perform transactions.

Payee Selection

Step 1:

Express payments - Payee Selection

- Select **"Payment and Transfers"** from the top menu bar.
- Select **"Bulk Payments"** and **"Express Payments"**.

Step 2:

Express Payments - Payee Selection

- Check the designated payees.
- Click **"Next"**.

The screenshot shows the Citi online banking interface for Bulk Payments. At the top, there is a navigation bar with links: MY HOME, ACCOUNT INFO, PAYMENTS & TRANSFERS (highlighted), FX RATES, and SERVICES. A link for privacy.citi.com is also visible. Below the navigation bar, there is a sub-menu for Payments & Transfers, including Bulk Payments (highlighted), Future Payments, Future Transfers, Payee List, Add Payee, Transaction summary, and Other Bank Setup. The main content area is titled "Express Payments - Payee Selection" and contains the instruction "Please select up to 15 payees." Below this instruction, there is a list of payees with checkboxes:

- YAPSINGEK-POSB: 123456789
- NOEL LIU - POSB: 123456789
- YAPSINGEK - CHECK
- EUNCE ONG
- YAP SIN GEK - CHECK

Step 3:

Express Payments - Input

- Select the Account to debit from the drop-down list.
- Enter the amount to transfer and **"Date"** of transfer.
- Click **"Next"**.

Express Payments - Input

Please enter the payment information below. To skip a payment, leave the Amount blank.

As a reminder, it is best to schedule your electronic payments 2 business days before their due dates, and other payments 5 to 7 days before their due dates.

MEPS and Standing Instruction cannot be effected in Express Payments.

From Account:
Checking: XXXXXX2028 SGD 350.69 available now ▾

Payment Method	Amount	Date (mm/dd/yyyy)
YAPSINGEK-POSB: 123456789		
Paid electronically SGD	<input type="text" value="10"/>	<input type="text" value="03/18/2008"/>
NOEL LIU - POSB: 123456789		
Paid electronically SGD	<input type="text" value="10"/>	<input type="text" value="03/05/2008"/>

Total = SGD

Step 4:

Express Payments - Recap/Approval

- Check the transfer details.
- To confirm the transaction, click **"Set Up These Payments"**.

Express Payments - Recap/Approval

The following payments from Checking: XXXXXX9054 SGD 11,585.28 available now:

Payment Method	Amount	Date
BALA: 1234567		
Paid electronically	SGD 10.00	02/21/2008
EUNICE ONG: 12345678910		
Paid electronically	SGD 20.00	02/21/2008

Total immediate payments: SGD 0.00
Total future payments: SGD 30.00
Total all payments: SGD 30.00



Step 5:

Express Payments -Confirmation

A confirmation page will be displayed.

- Click **"View Record"** to print the transfer details.
- Click **"Make More Express Payments"** to set up more payments.

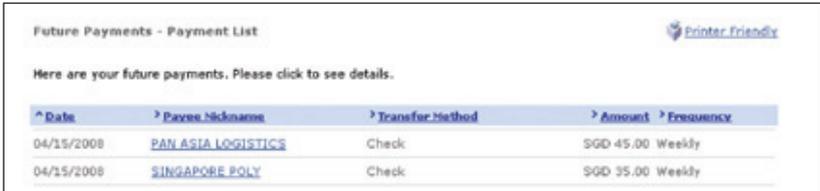
Future Payments

Future Payments enables you to view all Future Payments (GIRO, E-Checks, and Bill Payments) that have been set up.

Step 1:

Future Payments - Payment List

- Select **"Future Payments"**.

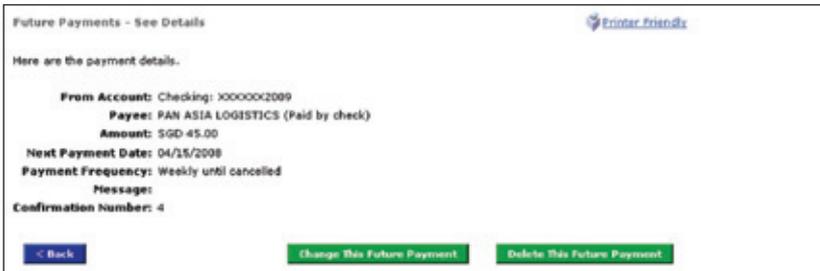


Date	Payee Nickname	Transfer Method	Amount	FREQUENCY
04/15/2008	PAN ASIA LOGISTICS	Check	SGD 45.00	Weekly
04/15/2008	SINGAPORE POLY	Check	SGD 35.00	Weekly

Step 2:

Future Payments - See Details

- Select the payee nickname to view the payment details.



From Account: Checking: XXXXXX2009
Payee: PAN ASIA LOGISTICS (Paid by check)
Amount: SGD 45.00
Next Payment Date: 04/15/2008
Payment Frequency: Weekly until cancelled
Message:
Confirmation Number: 4

[Back](#) [Change This Future Payment](#) [Delete This Future Payment](#)

Step 3:

Change a Future Payment

- To amend the future payment, click **“Change This Future Payment”**.
- After amending the details, click **“Next”**.
- Click **“Change This Transfer”** to confirm the transaction.

Change a Future Payment

Please make the changes you want.

From Account: Checking: XXXXXX2009
Payee: PAN ASIA LOGISTICS (Paid by check)
Amount: SGD 45.00

Next Payment Date: 10/18/2007 mm/dd/yyyy

Payment Frequency: Weekly

Repeat: Until mm/dd/yyyy Until cancelled

Message:

< Back Other Future Payments Next >

Change a Future Payment - Pre-confirmation

This following payment will be changed:

From Account: Checking: XXXXXX2009
Payee: PAN ASIA LOGISTICS (Paid by check)
Amount: SGD 45.00
Next Payment Date: October 18, 2007
Payment Frequency: Weekly until cancelled
Message:

< Back Other Future Payments Change This Transfer >

To delete a Future Payment,

- Select **“Delete This Future Payment”**.
- Click **“Delete”**.

Future Payments - See Details Printer friendly

Here are the payment details.

From Account: Checking: XXXXXX2009
Payee: PAN ASIA LOGISTICS (Paid by check)
Amount: SGD 45.00
Next Payment Date: 04/15/2008
Payment Frequency: Weekly until cancelled
Message:
Confirmation Number: 4

[< Back](#) [Change This Future Payment](#) [Delete This Future Payment](#)

Delete Future Payment - Pre-confirmation

The following payment will be deleted:

From Account: Checking: XXXXXX2009
Payee: PAN ASIA LOGISTICS (Paid by check)
Amount: SGD 45.00
Next Payment Date: 04/15/2008
Payment Frequency: Weekly until cancelled
Message:
Confirmation Number: 4

[< Back](#) [Other Future Payments](#)

Future Transfers



Future Transfers enables you to view all Future Transfers (Internal Funds Transfer and Other Citibank Accounts) that have been set up.

Step 1:

Future Transfers - Transfer List

- Select **"Future Transfers"** - The transfer lists will be displayed.

Future Transfers -Transfer List

Here are your future transfers. Please click to see details.

^Date	> To Account	> From Account	> Amount	> Frequency
10/03/2008	Checking: XXXXXX9038	Checking: XXXXXX9011	SGD 100.00	Weekly
10/03/2008	Checking: XXXXXX9038	Checking: XXXXXX9054	SGD 67.00	Weekly
10/03/2008	Checking: XXXXXX9054	Checking: XXXXXX9011	SGD 100.00	Weekly
10/03/2008	Checking: XXXXXX9054	Checking: XXXXXX9011	SGD 10.00	Weekly
10/07/2008	Checking: XXXXXX9038	Checking: XXXXXX9003	SGD 12.00	Every other week

Step 2:

Future Transfers - See Details

- Select the checking account number to view the payment details.

Future Transfers -See Details

Here are the transfer details.

From Account: Checking: XXXXXX9011
To Account: Checking: XXXXXX9038
Amount: SGD 100.00
Next Transfer Date: 10/03/2008
Transfer Frequency: Weekly until cancelled

[< Back](#) [Edit Recurring Transfer](#) [Delete Recurring Transfer](#)

Step 3:

Change a Future Transfer - Change Information

- To amend the future transfer, click **"Edit Recurring Transfer"**.
- After amending the details, click **"Next"**.
- Click **"Change This Transfer"** to confirm the transaction.

Change Future Transfer -Change Information

Please make the changes you want.

From Account: Checking: XXXXXX9011
To Account: Checking: XXXXXX9038
Amount: SGD

Next Transfer Date: mm/dd/yyyy

Transfer Frequency:

Repeat: Until mm/dd/yyyy
 Until cancelled

Message:

Change Future Transfer -Recap/Approval

The following transfer will be changed:

From Account: Checking: XXXXXX9011
To Account: Checking: XXXXXX9038
Amount: SGD 100.00
Next Transfer Date: October 3, 2008
Transfer Frequency: Every other week until cancelled



Delete a Future Transfer,

- Select **“Delete Recurring Transfer”** .
- Click **“Delete”**.

Future Transfers -See Details

Here are the transfer details.

From Account: Checking: XXXXXX9054
To Account: Checking: XXXXXX9038
Amount: SGD 67.00
Next Transfer Date: 10/03/2008
Transfer Frequency: Weekly until cancelled

[< Back](#) [Edit Recurring Transfer](#) [Delete Recurring Transfer](#)

Transaction Summary

Transaction Summary enables you to see pending transactions, approve/reject transactions and repair-rejected transactions that have been executed on your company accounts.

[See Pending Transactions](#)

Step 1:

See Transaction in Process - See Details

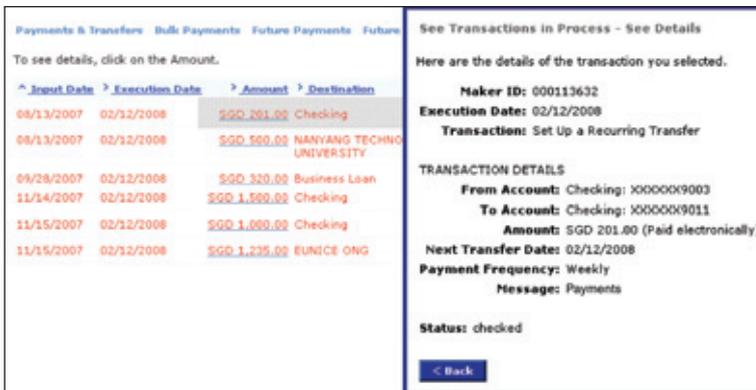
- To view transaction summary, select **“Payments & Transfers”** on top menu bar.
- Click **“Transaction Summary”** and **“See Pending Transactions”**.



Step 2:

See Transaction in Process - See Details

- All pending transactions will be displayed.
- For details on a transaction, click on the transaction amount and the details of the transaction will be displayed.





Approve/Reject Pending Transactions

Step 1:

Approve Pending Transactions

- To view transaction summary, select **"Payments & Transfers"**.
- Click **"Transaction Summary"** and **"Approve/Reject Transactions"**.
- Transactions that are to be approved/rejected will be displayed.

* *Important Note: Transactions that appear on this screen are dependent on the access rights and profiles of the user, as defined in the CitiBusiness Online Authorisation Form – Authorised User form.*

Approve Pending Transactions							
Select those transactions you would like to Authorize or Reject. Transactions that are not selected are ignored. To see details, click on the Amount. To deselect the Authorize or Reject button, click on it.							
Transactions involving foreign exchange can only be authorized from the transaction details screen.							
Authorize/Reject	Input Date	Execution Date	Amount	Destination	Destination Acct.	Status	
<input type="radio"/> R	11/20/2007	11/20/2007	SGD 30.00	YAP SIN GEK	038386387	pending	
<input type="radio"/> A <input type="radio"/> R	11/22/2007	11/22/2007	SGD 30.00	YAP SIN GEK	038386387	checked	
<input type="radio"/> A <input type="radio"/> R	11/22/2007	11/22/2007	SGD 21.00	YAP SIN GEK	038386387	pending	

* *Important Notes:*

"Status" definition:

Pending: Transactions that require your authorisation.

Checked: Transactions that require a second checker authorisation.

Step 2:

Approve Pending Transactions

- Select those transactions you would like to **“Authorise”** or **“Reject”** using the appropriate radio button (**“A”** - Authorise, **“R”** - Reject) and Click on **“Process Selected Transactions”**.
- To view more details regarding a particular transaction, click on the amount that is underlined to access the **“Transaction Details”** screen.

* Important Notes:

- a) Transactions that are not selected are ignored.
- b) To deselect the Authorise or Reject button, click on it.
- c) Transactions involving FX can only be authorised from the **“Transaction Details”** screen.
- d) Transactions involving FX will only have the **“Reject”** button displayed. In order to effect a transaction, click on the amount that is underlined to access the **“Transaction Details”** screen.

Step 3:

Approve Pending Transactions - Transaction Details

- To Authorise a transaction, click **“Authorise it”** and **“Next”**.
- To Reject a transaction, Click **“Reject it”**, Enter **“Reason for Rejection”**.
- Click **“Next”**.
- A confirmation page will be displayed

Approve Pending Transactions

Maker ID: 015005575 **Checker ID:** 014942804

Execution Date: 01/08/2008

Transaction: Make a Transfer

TRANSACTION DETAILS

From Account: Checking: XXXXXX2001

To Account: Checking: XXXXXX2028

Amount: SGD 40.00

Transfer Date: 01/08/2008

To: Checking

Amount: SGD 40.00

Exchange Rate: USD 1 to SGD 1.422

Equivalent Amount: SGD 40.00

From: Checking

Amount: USD 28.12

What would you like to do with this transaction? To ignore it, click on Back.

Authorize it

Reject it - Reason for Rejection:



Repair Rejected Transactions

Step 1:

Repair Rejected Transactions - List Of Rejected Transactions

- Select **"Payments & Transfers"**.
- Click **"Transaction Summary"** and **"Repair Rejected Transaction"**.

Step 2:

- Click the amount that is underlined to access the **"Transactions Details"** screen.

Repair Rejected Transactions - List of Rejected Transactions						Printer Friendly
To repair a rejected transaction, click on the Amount.						
Input Date	Execution Date	Amount	Destination	Destination Acct.	Reason for Rejection	
08/28/2007	02/29/2008	<u>USD 62.00</u>	Checking	0103602025	Rejection03 28/08	
08/28/2007	02/29/2008	<u>USD 74.00</u>	Current Account USD	0103602033	Rejection05 28/08	
08/28/2007	02/29/2008	<u>USD 83.00</u>	Checking	0103602025	Rejection06 28/08	

[Refresh Transaction List](#)

Step 3:

- Edit the amount of the transaction by entering the **"Amount"** field.
- Click **"Repair This Transaction"** and **"Process This Transaction"**.

To repair this transaction, please enter the corrected information below and click on Repair This Transaction. Additional authorization may be required to execute this transaction. To delete this transaction, click on Delete This Transaction.

Amount: SGD

Next Payment Date: mm/dd/yyyy

[< Back](#) [Cancel](#) [Delete This Transaction](#) [Repair This Transaction >](#)

The following transaction will be repaired.

REPAIRED FIELDS

Amount: SGD 180.00

Next Payment Date: 03/13/2008

[< Back](#) [Cancel](#) [Process This Transaction >](#)

Other Bank Setups

Other Bank Setups lets you download the Inbound Funds Transfer (Direct Debit Authorisation) Form. You can also view the Inbound Funds Transfer drawees that have been set up.

Step 1:

Other Bank Setups

- Select **"Payments & Transfers"**.
- Click **"Other Bank Setups"**.
- Download the Inbound Funds Transfer form.

Other Bank Setups

Below is the list of your other bank accounts that have been set up for Inbound Funds Transfer (IFT).

Please note that your IFT transfer will take up to 3 business days to be effected. To avoid unsuccessful transfers, please ensure that you have sufficient funds in your other bank accounts and your transfer amount is within your other bank's online withdrawal limits.

To setup more bank accounts for IFT:
- [Click here](#) to download the form. Please complete and mail the form back to us.
- Your application will take 4 to 6 weeks to be approved, as it is sent to your other bank for processing.

To delete a bank setup:
- You may delete a bank set up at anytime by clicking on "Delete". If you wish to set it up again, you will need to re-submit the IFT form.

^ Bank Name	> Branch/Branch Code	> Account Name	> Account Number	
ABN	7010-055	ABN AMRO	57656767567	Delete
ALLIED IRISH BANKS PLC	8262-001	Randall Lee	123456	Delete
AMERICAN EXPRESS BANK LTD	7454-001	Randall Lee	002312	Delete

FX Rates



CitiBusiness Online allows you to view Foreign Exchange rates. The rates displayed are indicative only and are subject to change.

Step 1:

Foreign Currency Rates

- Select **"FX Rates"** on top menu bar and the rates will be displayed.

MY HOME ACCOUNT INFO PAYMENTS & TRANSFERS FX RATES SERVICES								
Foreign Currency Rates								
Foreign Exchange Rate Inquiry - Rate Display								Printer Friendly
Singapore Dollar FX Rates (Indicative)								
^ Currency	> Code	Multiple	Telegraphic Transfer		Cash		On Demand	
			Bank Sell	Bank Buy	Bank Sell	Bank Buy	Bank Sell	Bank Buy
Australian Dollar	AUD	1	1.025	0.998	1.046	0.876	1.025	0.973
British Pound	GBP	1	2.686	2.639	2.706	2.526	2.686	2.624
Canadian Dollar	CAD	1	1.172	1.149	0.00	0.00	1.172	1.134
Euro	EUR	1	1.727	1.69	0.00	0.00	1.727	1.678
Japanese Yen	JPY	1	0.01454	0.01426	0.01464	0.01395	0.01454	0.01421
Malaysian Ringgit	MYR	1	0.00	0.00	0.00	0.00	0.00	0.00
New Zealand Dollar	NZD	1	0.885	0.858	0.00	0.00	0.885	0.828
United States Dollar	USD	1	1.80	1.774	1.815	1.715	1.80	1.766

Services

CitiBusiness Online Services allow you to conduct various banking activities such as:

- Set up Account Alerts
- Order Checks
- Purchase Bank Drafts
- Change ATM PIN
- Order Paper Statements
- Access Forms
- View Your Access Profiles

Account Alerts



Account Alerts allows your company to receive SMS or email alerts on your transactions.

Step 1:

Account Alerts

- To set up Account Alerts, select **“Services”** on the top menu bar.
- Click **“Account Services”** and **“Account Alerts”**

Citi Alerts
Get your bank and card account information whenever you want it.

My Personal Contact Details

Preferred Email Address: SEN-SEN-VAP@CITI.COM
Mobile Number:

To update your contact details for Citi Alerts enrollment, please contact your Corporate Relationship Managers.

[Edit Alerts](#)

My Citi Alerts Profile

Click on "Edit Alerts" below to edit your Citi Alerts profile.

Account Specific Alerts	Type	Frequency
Any Amount Debit	Email	Always
Please input the Amount to receive the alert : 400	Email	Always
Please input the Amount to receive the alert : \$00.09 ACCOUNT: store Overdrawn	Email	Always

[Edit Alerts](#)

Step 2:

My Personal Contact Details Profile:

- To update your company's email address or mobile number, please download the **“Change of Contact Details”** form under **“Services”** and **“Application Centre”**

Step 3:

Account Alerts

- Click **"Edit Alerts"**
- Select the alerts you would like to subscribe to, type and define the frequency in the drop-down list.
- Click **"Confirm"**.

My Account Alerts Profile

Select from our suite of alerts and choose your preferred notification method and Frequency. Click 'Confirm' when you are done to view your confirmed Account Alerts Profile.
If you wish to learn more about each type of Alert, click [here](#)

<input type="checkbox"/> Account Specific Alerts	Type	Frequency
<input checked="" type="checkbox"/> Any Amount Debit Please input the amount to receive the alert : <input type="text" value="all"/>	<input type="checkbox"/> Email <input type="checkbox"/> SMS	Always <input type="button" value="X"/>
<input checked="" type="checkbox"/> Any Amount Credit Please input the amount to receive the alert : <input type="text" value="500.00"/>	<input type="checkbox"/> Email <input type="checkbox"/> SMS	Always <input type="button" value="X"/>
<input checked="" type="checkbox"/> Account(s) is/are Overdrawn.	<input type="checkbox"/> Email <input type="checkbox"/> SMS	Always <input type="button" value="X"/>

Order Checks



Step 1:

Order Checks

- Select **"Services"** on top menu bar.
- Click **"Account Services"** and **"Order Checks"**.

Order Checks

Please select an account for ordering checks.

Account:

Microsoft Internet Explorer

The following order for new checks will be placed. Click "OK" to proceed.

Order Checks Confirmation

Your order for new checks has been placed.

Purchase Bank Draft

Step 1:

Purchase a Bank Draft

- Select **“Services”** on the top menu bar.
- Click **“Account Services”** and **“Purchase a Bank Draft”**.

Step 2:

Purchase a Bank Draft - Draft details

Fill in the draft details.

- Select the account you would like to debit from.
- **“Payee Name”**, **“Currency”** and **“Amount”** of Bank Draft.
- Designate the mailing address and it will be sent to the specified address. Alternatively, you can choose to collect the draft the next day from a Citibank branch of your choice.

Purchase A Bank Draft

Draft details

Please provide the details of your account

From Account:

Payee Name:

Currency:

Amount:

Collection Details

Draft to be registered mailed to / collected from

Mail Draft To:

Collect Draft From:

Contact Details

Please provide contact details in case there is a query and we need to speak with you:

Name:

Telephone Number: (Specify country code/area code)

Time Available: (HH:MM)

Please Note :
If you are designating a 3rd party to collect the draft on your behalf, please provide him/her with an original letter of authorization stating the details of the bank draft including (i) your company name, (ii) company account no., (iii) payee name, (iv) currency and (v) amount and the letter must be duly signed (as per Citibank's record).



Step 3:

Purchase a Bank Draft

- Key in your contact details so that we can contact you if necessary.
- Click **“Next”** to view the details of your transaction.
- Click **“Confirm”** and the bank draft will be prepared.

Purchase A Bank Draft - Preconfirmation:

Please check the details of this draft and confirm the transaction.

From Account: Checking: XXXXXX2028 SGD 4,989.95 available now

Payee Name: Andre Uber

Currency: AUD

Amount: 310

Collect Draft From: Bishan

Contact details in case of a query:

Name:* Kieran Heng

Telephone Number:* 0303

Time Available:* 14:40

[< Back](#) [Cancel](#) [Confirm](#)

Change ATM PIN

Step 1:

Change PIN - Input

- Select **“Services”** on the top menu bar.
- Select **“Change ATM PIN”**.

Change PIN - Input

Please enter the PIN fields below, then use your mouse to enter your PIN into the dynamic PIN Pad that pops up.

Old PIN:

New PIN:

Re-enter New PIN:

Drag bar to move PIN Pad

Screen PIN Pad

Please use your mouse to enter your PIN.

3	8	4	7	5
9	1	0	6	2
				Clear

Step 2:

Change PIN- Input

- Key in your Old PIN followed by New PIN.
- Click **“Change PIN”**.
- Your PIN is now successfully changed.

Order Paper Statement



Step 1:

- Select **“Services”** on the top menu bar.
- Select **“Order Paper Statement”**.
- A confirmation page will be displayed.
Click **“View Record”** to view and print a record for your reference.

Order Paper Statement - Confirmation

The order for your statement has been placed.

Please note that for your banking accounts, your paper statement will reflect transactions from your last cycle to date. You will receive your statement by mail within a few days.

[View Record](#)

For more information, please call our 24-Hour Commercial Bank Hotline at (65) 6238 8833.

Locations

AMK Hub Branch

53 Ang Mo Kio Avenue 3
Ang Mo Kio Hub #03-02/03

Bishan Branch

200 Bishan Road #01-03

Capital Square Branch

23 Church Street #01-01

Cuscaden Road Branch

50 Cuscaden Road #02-02
HPL House

Esplanade Branch

1 Raffles Link #01-01

Great World City Branch

1 Kim Seng Promenade #01-51

Holland Village Branch

259 Holland Avenue

Jurong East Branch

21 Jurong East St 13 #01-02
CPF Jurong Building

Orchard Road Branch

40A Orchard Road #01-00

Paragon CitiGold Centre

290 Orchard Road #14-07/09
Concierge Counter #01-25B

Parkway Parade Branch

80 Marine Parade Road
#01-11B/C & #01-02

Serangoon Gardens Branch

53 Serangoon Garden Way

Tampines Plaza Branch

Tampines Central 1 #01-01
(Opposite CPF Tampines Building)

VivoCity Branch

1 HarbourFront Walk
#01-143 VivoCity

INSTANT BANKING CENTRES (Cheque drop only)

Citibank Instant Banking Centre (Bedok)

Bedok SMRT Station #01-01

Citibank Instant Banking Centre (Boon Lay)

Boon Lay SMRT Station
#01-15

Citibank Instant Banking Centre (Bugis)

Bugis SMRT Station #B1-02

Citibank Instant Banking Centre (City Hall)

City Hall SMRT Station
#B1-01

Citibank Instant Banking Centre (Changi Business Park)

No. 3 Changi Business Park
Crescent #01-00

Citibank Instant Banking Centre (Shaw House)

350 Orchard Road #01-02

Citibank Instant Banking Centre (Tampines)

Tampines SMRT Station
#01-14

Citibank Instant Banking Centre (Tiong Bahru)

Tiong Bahru SMRT Station
#B1-01

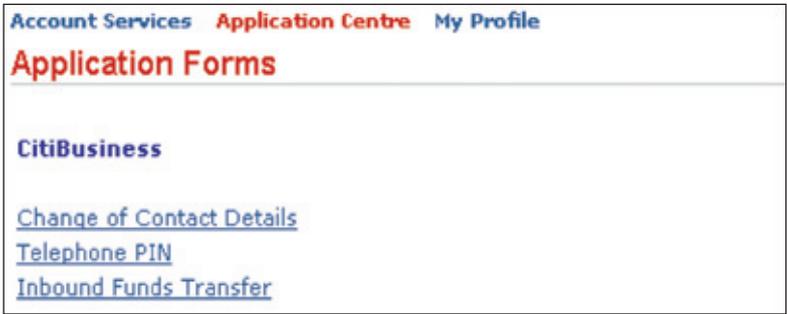
Application Centre

The Application Centre allows you to access useful forms.

Step 1:

To access Application Forms

- Select **"Services"** on the top menu bar.
- Select **"Application Centre"** on the top menu bar.
- Select the forms that you require.



View User Profile



Step 1:

- Select **“Services”** on the top menu bar.
- Click **“My Profile”**.
- The user profile of the current user logged in will be displayed.

See User Profile  [Printer Friendly](#)

Here are your user profile details.

User Name: NOEL LIU
User Card Number: XXXXXXXXXXXX0038
User Role: Maker and Joint Checker
Transaction Entitlement: Inquiry (INQ)
Internal Transfer (INT)
External Transfer - Local Currency (EXL)
External Transfer - Foreign Currency (EXF)
Miscellaneous (MSC)

Contact Us

Should you have further queries or feedback on CitiBusiness Online, you can contact our 24-hour Commercial Bank Hotline at (65) 6238 8833, or our website www.citibank.com.sg/commercial

