Reduce the Complexity and Costs of Bank Integration

Increase Visibility and Control.
New bank integration needs are emerging as companies expand into new markets, consolidate information channels, and achieve economies of scale through the centralization of treasury operations. These evolving treasury needs are creating a demand for a global solution that simplifies bank integration and provides greater visibility, real-time access to information for decision making, and more control over transaction processing.

Citi leads the industry with innovative channel services that meet critical business and treasury needs with best-in-class technology, channel options and data management.

Citi leads the industry with innovative channel services that meet critical business and treasury needs with best-in-class technology, channel options and data management. Citi’s channel services pairs its premier connectivity solution CitiConnect® with Citi’s electronic banking platform CitiDirect BE™ in online, mobile and tablet versions. Flexible and integrated, the solutions work together seamlessly and provide consistent interoperability, reliability and security, while the increased control and visibility help companies optimize their working capital and cash management strategies across Citi’s global footprint.

Providing a direct connection to Citi from a treasury workstation or ERP system, CitiConnect simplifies and speeds bank integration, and supports the exchange of messages and files for Citi treasury and trade solutions in 90+ countries and 135+ currencies.

Integrated Connectivity Provides Choice and Flexibility

Citi’s electronic banking platform in online, mobile and tablet versions for anytime/everywhere access

Provides a direct, connection to Citi from a company’s ERP system and treasury workstation

Electronic bank account management providing greater visibility and control

Available 3Q 2013
One-Window Connectivity

**Increased Automation, Speed and Accuracy.**
Driving industry innovation, CitiConnect supports global file standards such as ISO 20022 XML, while providing one-window connectivity to Citi products with three solutions: CitiConnect for Files, CitiConnect for SWIFT and CitiConnect ERP Integrator.

Straight-through processing and straight-through reconciliation improve transaction speed and data accuracy, limit manual intervention and reduce costs. Companies can systematically track transactions through all process stages, and monitor file and transaction statuses online. Real-time response files detail the status of a transaction and file, confirm transactions, and if rejected, provide the reason.

**Integrated Connectivity Provides Flexibility and Choice.**
- Solutions can be tailored to need from multiple connectivity options and a wide range of formats to more easily integrate with a company’s treasury workstation and ERP system
- The integrated solution of CitiConnect and CitiDirect BE supports centralized and decentralized operating models, providing companies with choice and ease of access
- Companies can choose to upgrade to a centralized treasury with SWIFT and XML, or choose a combination of legacy and cutting edge options in different geographies

**Best Practices: CitiConnect Simplifies Integration**

- Single Connectivity Window to Citi’s Investor Services, Intermediary, Cash, Trade and Card products
- Support of industry standards for communications and custom formats
- Unparalleled global reach with TTS and SFS capabilities covered worldwide

**CitiConnect**
- Connectivity Security
- Enrichment Transformation
- Multi-Destination-Routing
- Monitoring Reconciliation
- Support of industry standards for communications and custom formats
- Cash and Trade
- Commercial Cards
- Issuer Services
- Investor Services
- Statements and Reporting
- eBAM

**TREASURY MANAGEMENT SYSTEM**

**Single Connectivity Window to Citi’s Investor Services, Intermediary, Cash, Trade and Card products**
CitiDirect BE<sup>SM</sup>

Providing online, mobile and tablet solutions for managing liquidity, payments, receivables and trade, CitiDirect BE complements enterprise resource planning and other treasury systems. With customized tools for reporting and analytics, and support for more than 135 currencies and 24 languages, CitiDirect BE supports business operations worldwide.

Analytics scorecards in CitiDirect BE provide easy access to visualized data to assist in strategic decision making. The scorecard also enables a quick, intuitive assessment of operational performance and identifies inefficiencies to help companies optimize business performance and cash management. Self-service capabilities for security administration allow companies to set up to nine levels of authorizations and entitlements.

**Features and benefits:**
- Optimized user experience with streamlined interface and intuitive navigation
- Monitor, authorize and view transactional details brought in from CitiConnect on your desktop, mobile or tablet for supported payments
- Real-time access to balances held with Citi as well as cash positions across other banks using MT940 reporting

Providing online, mobile and tablet solutions for managing liquidity, payments, receivables and trade, CitiDirect BE complements enterprise resource planning and other treasury systems.

**CitiDirect BE at Your Desk or On-the-Go**
- **Online:** Electronic banking platform provides one-click access to Citi’s global cash management and trade solutions
- **Mobile:** Mobile anytime/everywhere access to CitiDirect BE features, data and functionality, optimized for smart phones
- **Tablet:** App provides on-the-go access to transactions and interactive data visualizations for real-time business insights and a true tablet experience
CitiConnect® for Files

CitiConnect for Files reduces the complexity and costs of bank integration. A single-channel solution for the transmission and receipt of files for Citi’s global treasury and trade solutions, CitiConnect provides a direct, seamless connection to Citi from a company’s treasury workstation or ERP system. Real-time visibility into and control over transaction processing help optimize supply chains and make cash management more efficient and effective. CitiConnect is fully integrated with CitiDirect BE.

**Features and benefits:**
- Single file of payment instructions handles any combination of domestic, cross border, SEPA, FX, card transactions and supplier finance
- Increased automation reduces error and costs of manual intervention, and improves transaction speed and accuracy of data exchanged
- True straight-through processing and straight-through reconciliation
- Value-added solutions available for SAP users, including CitiConnect ERP Integrator
- Transact faster and optimize liquidity

CitiConnect® for SWIFT

Providing a real-time connection for initiating payments, receiving information and accessing services directly from a treasury management system, CitiConnect for SWIFT combines Citi’s wide geographical coverage and a rich product set with the power of the secure and resilient SWIFT network. Providing a single connection for multi-bank transaction initiation via other banks, CitiConnect for SWIFT offers true straight-through processing in all countries of operation and full payment and reporting capabilities globally.

**Features and benefits:**
- Standardize business operations on a global scale
- Get up-and-running faster on SWIFT through Citi’s centralized hub model
- Connect to Citi via choice of Business Identifier Code, and access Citi’s branch network through a single local Citi connection, saving costs by ensuring:
  - Transmission of payment messages or files between the company and Citi is counted as domestic, reducing SWIFT traffic fees by roughly three times
  - Bulk MT messages are sent via SWIFTNet FileAct to reduce messaging costs
- Greater control and payment status intelligence with structured response messages that are 99.99% available
CitiConnect® ERP Integrator

Citi specializes in ERP integration, working with industry partners to develop innovative solutions that simplify and speed integration. The CitiConnect ERP Integrator reduces the implementation time frame, complexity and costs of ERP integration by leveraging existing SAP functionality to eliminate the need for costly specialized development. A dynamic solution, the CitiConnect ERP Integrator supports a global footprint.

Features and benefits:
• No additional installation to the SAP environment is necessary
• No need to develop processes for bank, payment instrument or country-specific rules
• Formats files in ISO 20022 XML with required payment details for straight-through processing

Citi Partners with SAP to Develop the Financial Services Network

SAP has launched the cloud-based Financial Services Network (FSN), the next generation solution for corporate-to-bank connectivity. Citi has partnered with SAP in this initiative, offering SAP clients a new way to access Citi solutions. The SAP FSN provides a seamless, bank agnostic connection, and Citi has developed a standard interface to exchange data between SAP and Citi on behalf of its clients using the cloud-based SAP FSN. No need for customization means a shorter timeframe for on-boarding and implementation.

Features and benefits:
• Single-connection, multi-service network for payments, trade financing and liquidity management
• Platform for value-added applications such as intelligent decision making and automation
• Simplified connectivity to speed implementation
• Banks provision integration from the cloud
• Monitored and managed centrally by SAP
• Banks connect via SWIFT, through the SAP solution
• Banks on-board clients, monitor and manage transactions as usual
Citi’s Connectivity Competitive Advantage

**Best-in-class Global Integration Model**
- Wide range of connectivity, security and format options to optimize integration
- Turnkey solutions get clients-up-and running faster
- Electronic banking technical advisory team to support your implementation needs
- Qualified teams with a proven track record for delivering results

**One-Window Connectivity**
- One-window access to Citi and Citi products
- Direct connection to Citi from treasury workstation and ERP system
- Secure exchange of messages and files for Citi treasury and trade solutions
- A single channel to automated transactions and reporting across Citi’s global footprint
- Optimized file processing

**Drive to Innovation**
- Fast ERP integration
- Cost efficiency of single BIC connectivity to all Citi branches
- Advanced reporting solutions for straight-through reconciliation
- Active member of the Common Global Implementation group

**Flexibility + Choice**
- Global banking integration solutions that support choice and ease of access
- Blended solution options that support efficient centralized and decentralized operating models
- World-class solutions that support financial and operational efficiencies

To learn more about how CitiConnect can simplify bank integration for your company, contact your Citi representative.