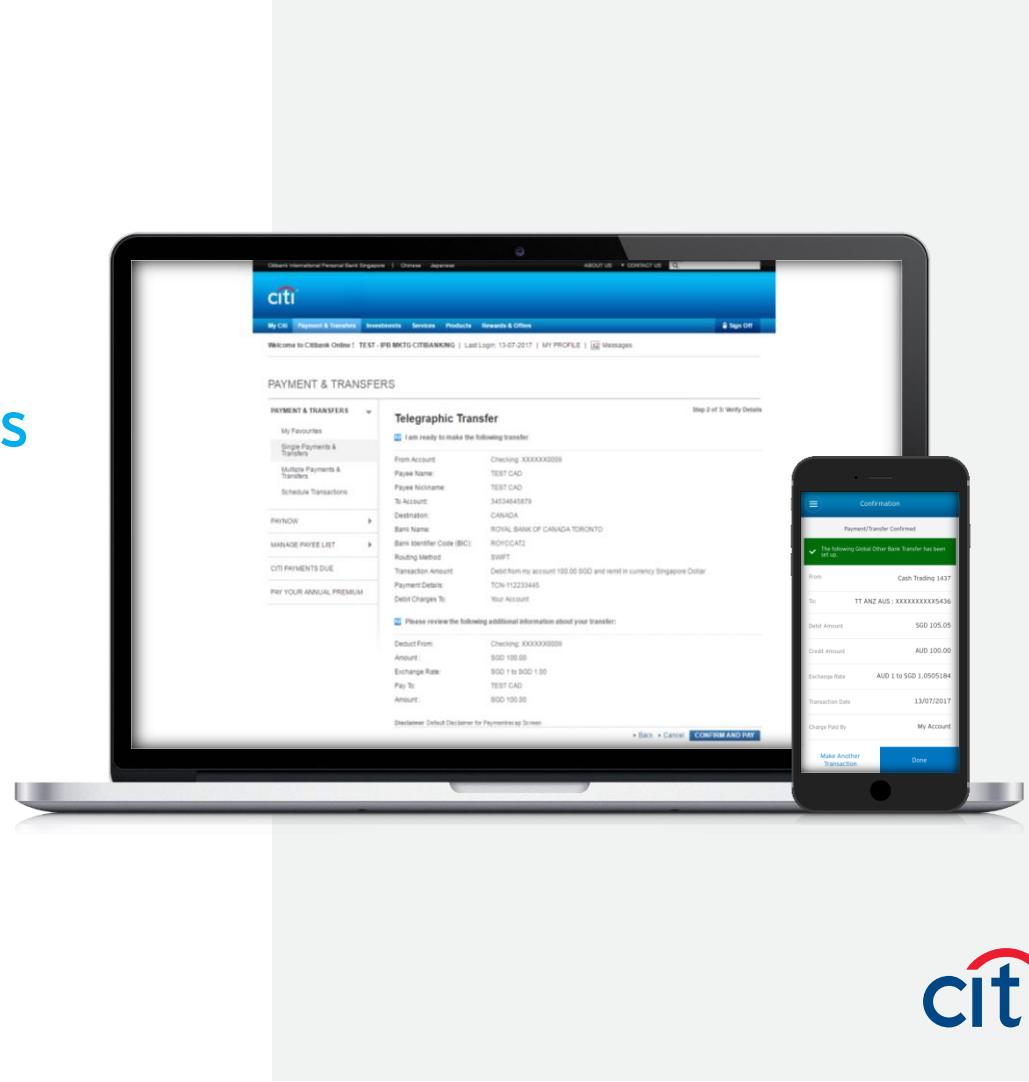


Online Payment & Transfers

Citibank Online & Citi Mobile® App





Online Payment & Transfers

Citi Mobile® App

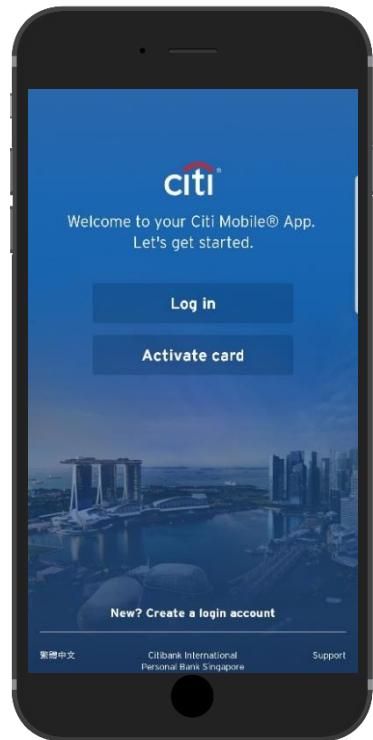
A. Adding a Payee	3
B. Making a Payment/Fund Transfer	6



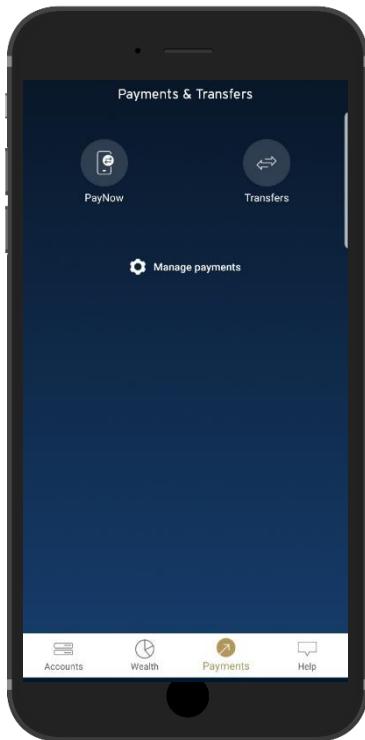
Adding a Payee on Citi Mobile® App



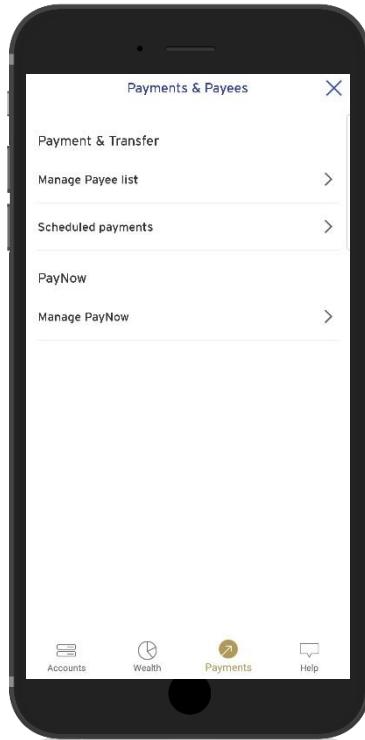
1 Open the App and Sign on



2 Go to Payments & Transfers > Manage payments



3 Click On Manage Payee list

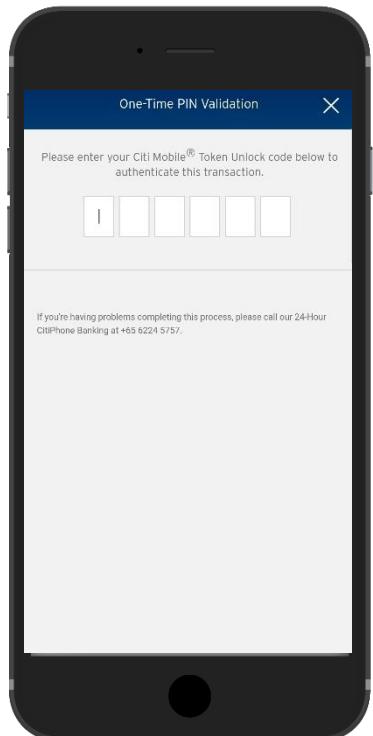


Adding a Payee on Citi Mobile® App



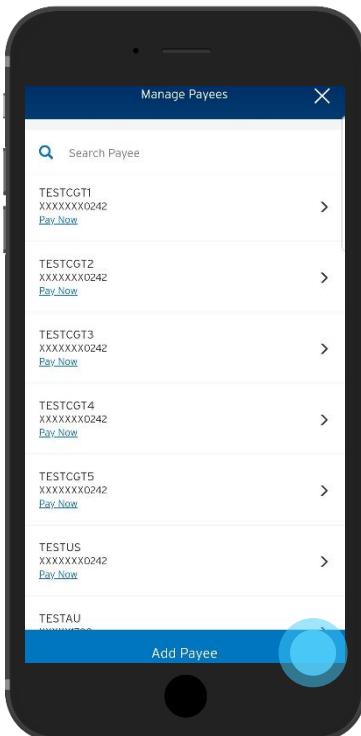
Authenticate via Citi Mobile® Token

4



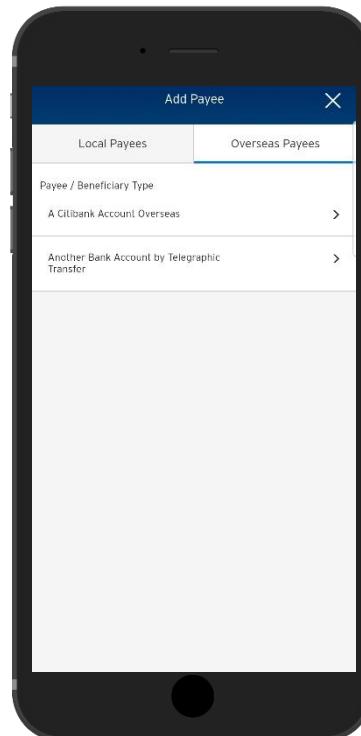
5

Click on Add Payee



6

Select Type of Payee



Useful Tips: Citi Mobile® Token

Your mobile phone is now your online security device.

Use the Citi Mobile® Token to authenticate all your transactions.

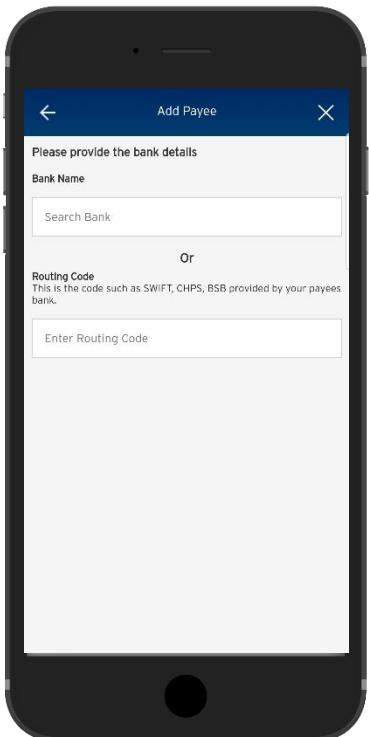
This replaces other methods like Online Security Device, or One-Time PIN (OTP) via SMS.

Find out more about Citi Mobile® Token [here](#)

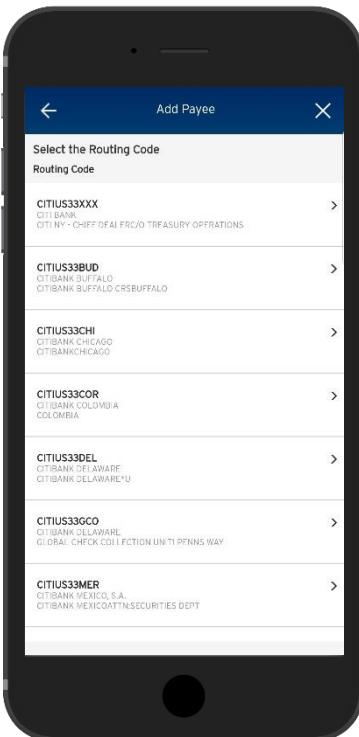
Adding a Payee on Citi Mobile® App



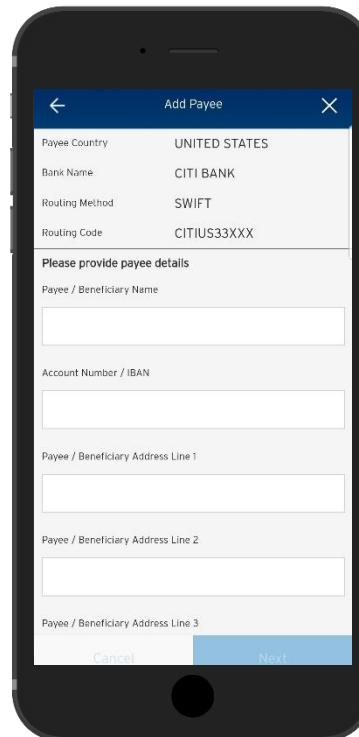
4 Search via Bank Name or Swift Code



5 Search via Swift Code



6 Enter Beneficiary Details



Useful Tips: Overseas Payee

First identify if the payee is a Singapore based payee (Local Payees) or from outside of Singapore (Overseas Payees).

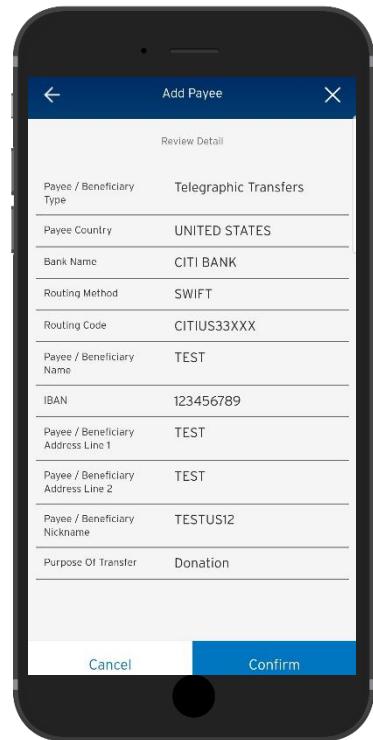
For Overseas Payees, choose Pay an individual/organization with Citibank Global Transfer if the payee is a Citibank account of another country.

Else, choose Telegraphic Transfers if your payee is of another bank in another country.

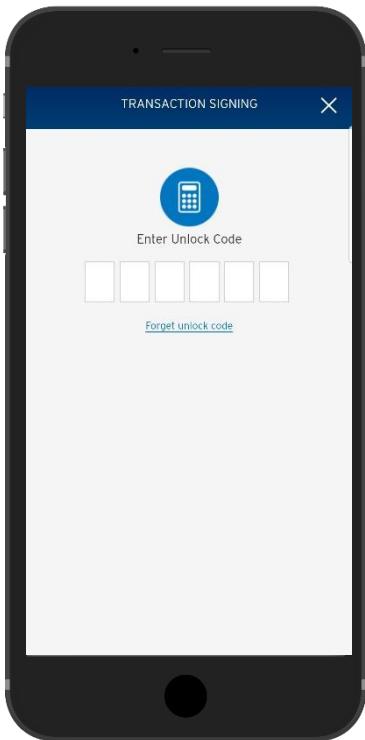
Adding a Payee on Citi Mobile® App



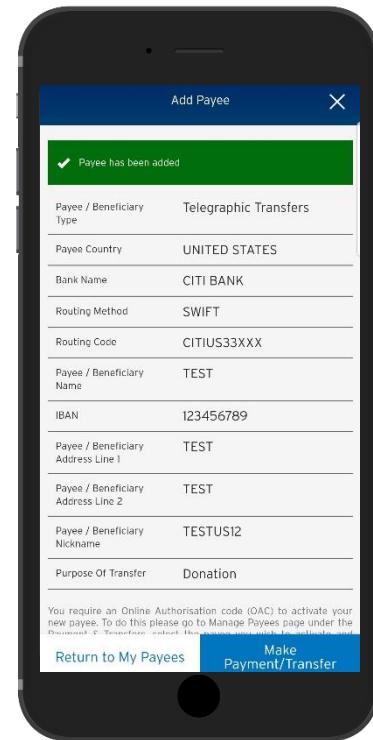
4 Confirm Details



5 Enter Citi Mobile® Token unlock code



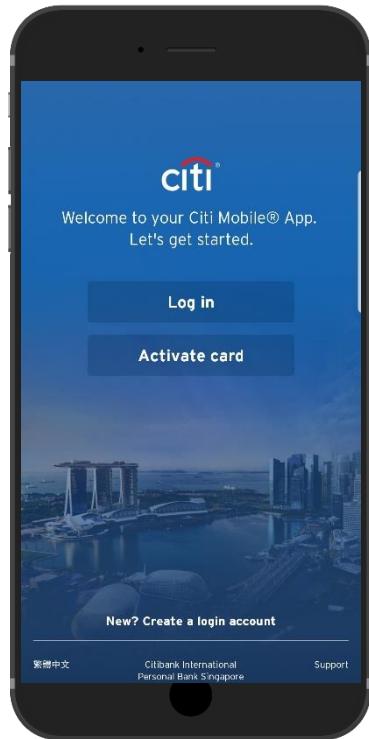
6 Payee added confirmation



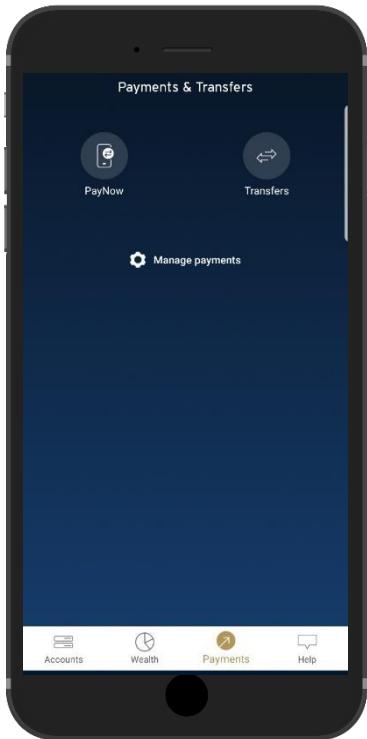
B. Making a Payment/Fund Transfer



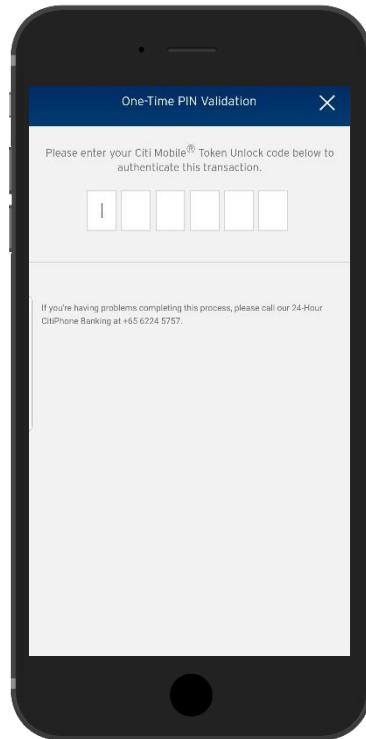
1 Open the App and Sign on



2 Go to Payments & Transfers > Manage payments



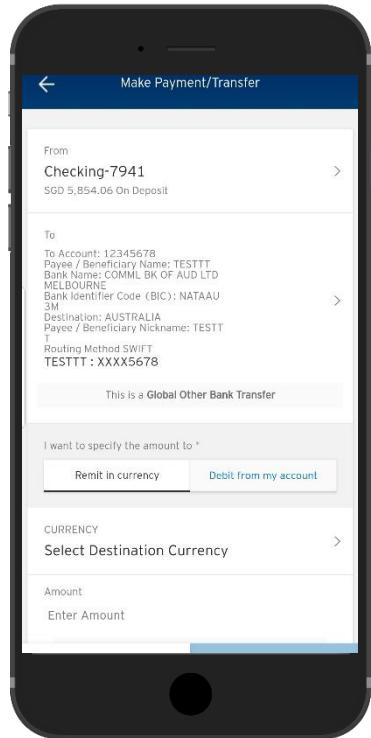
3 Authenticate via Mobile Token or SMS OTP



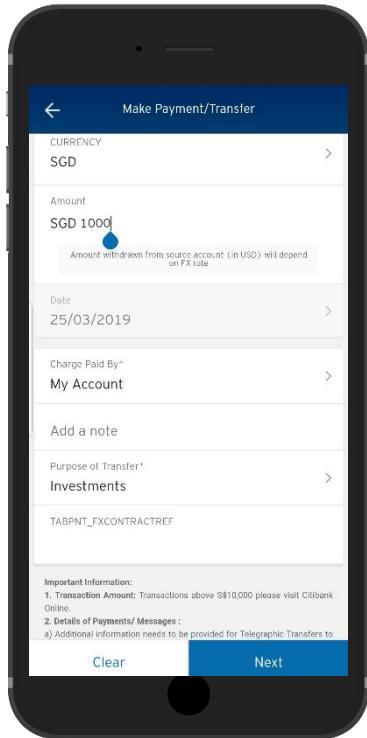
B. Making a Payment/Fund Transfer



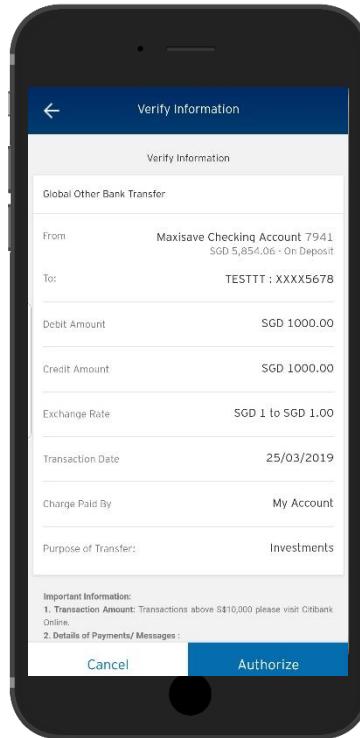
4 Select From account and To destination account



5 Fill in the currency, mount, charge type and click Next



6 Verify details and click "Authorize"

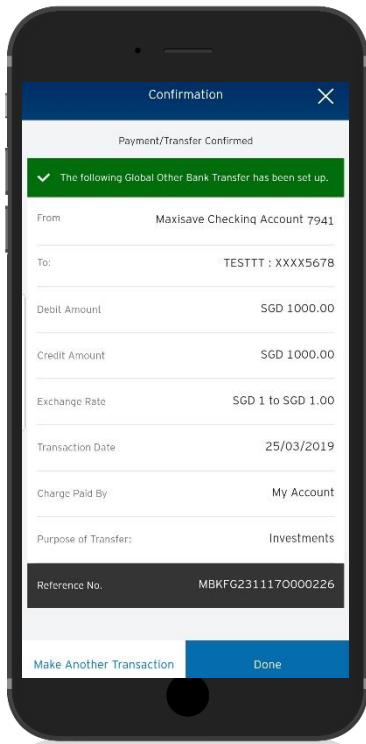


B. Making a Payment/Fund Transfer



7

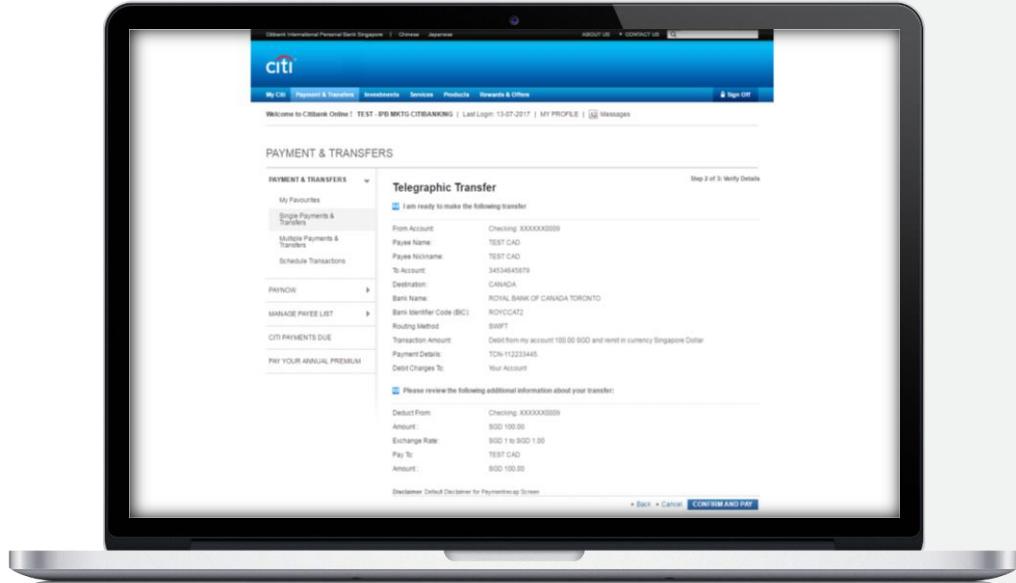
Confirmation Page with
reference No.



Online Payment & Transfers

Citibank Online

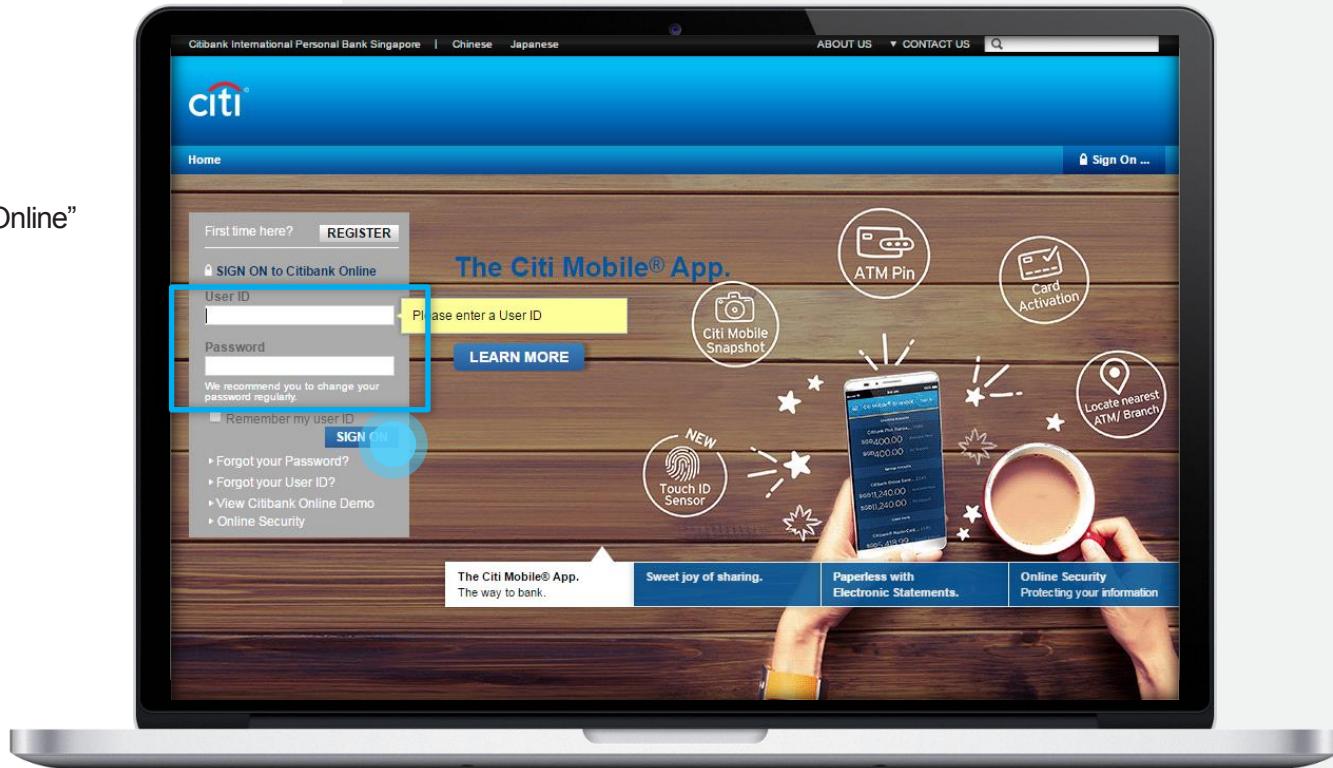
- A. Adding a Payee 10
- B. Making a Payment/Fund Transfer 17





A. Adding a Payee

- 1 Go to www.ipb.citibank.com.sg
- 2 Click on “Sign on to Citibank Online” & sign on with your User ID and Password
- 3 On the Main Menu, click on the “Payment & Transfers” tab



A. Adding a Payee



4

Authenticate yourself via
Citi Mobile Token,
OSD or OTP

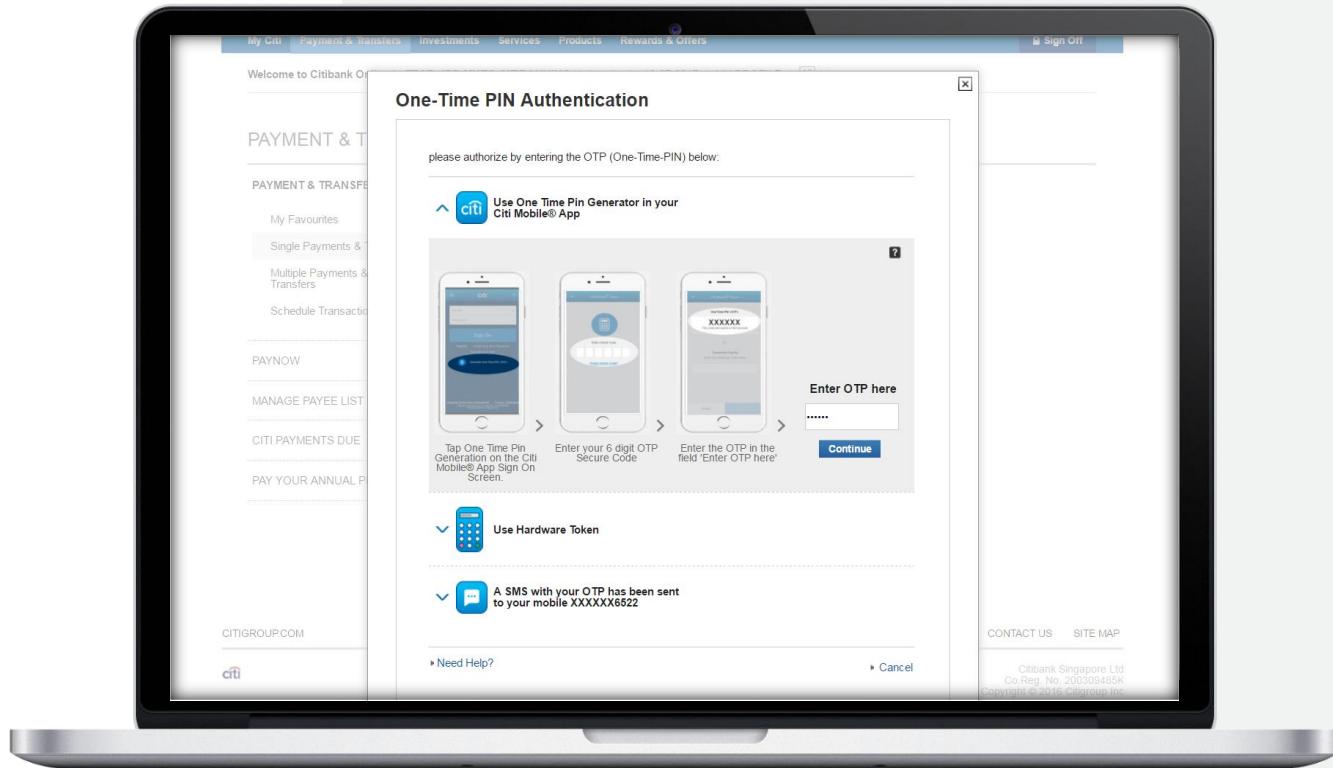
Useful Tips: Citi Mobile Token

Your mobile phone is now
your online security device.

Use the Citi Mobile® Token
to authenticate all your
transactions.

This replaces other
methods like Online
Security Device, or One-
Time PIN (OTP) via SMS.

Find out more about Citi
Mobile Token [here](#)



A. Adding a Payee

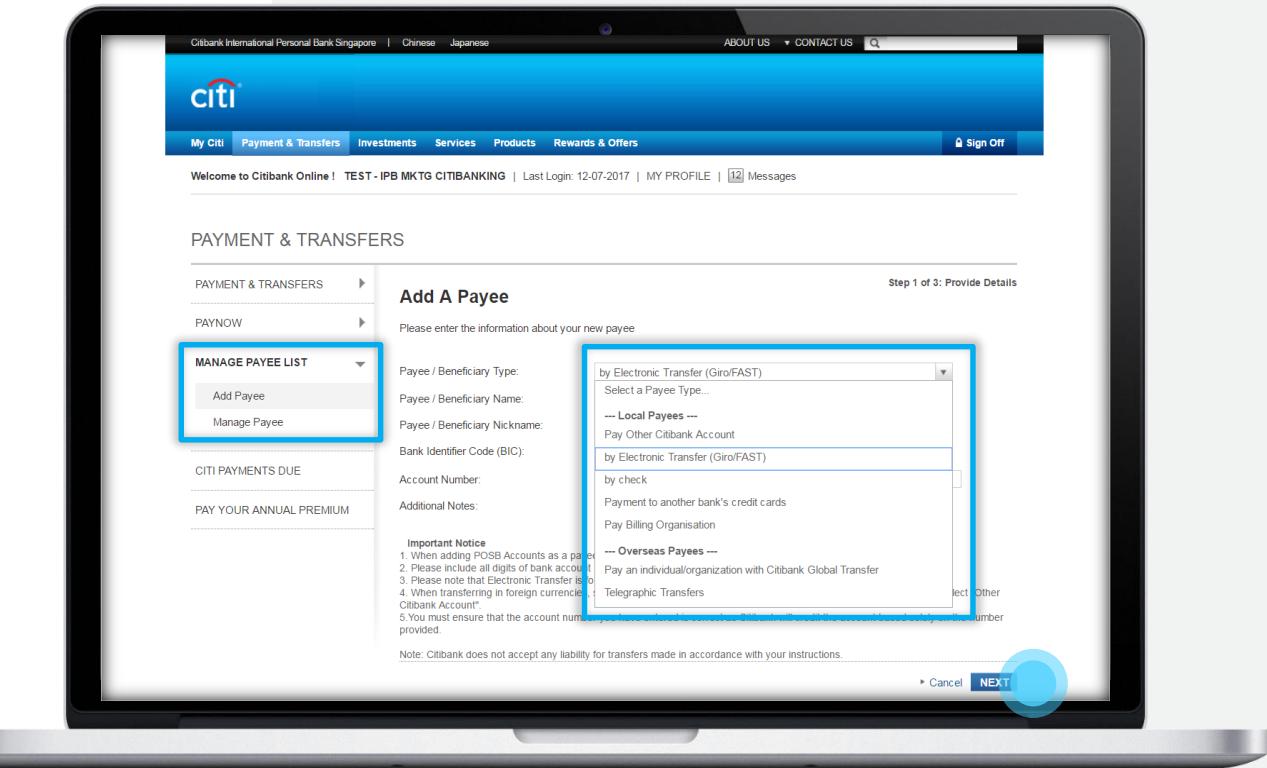


5

On the left side menu, click on “Manage Payee List” and select “Add Payee”

6

From the dropdown list, choose the type of payee you would like to add, and then click “Next”

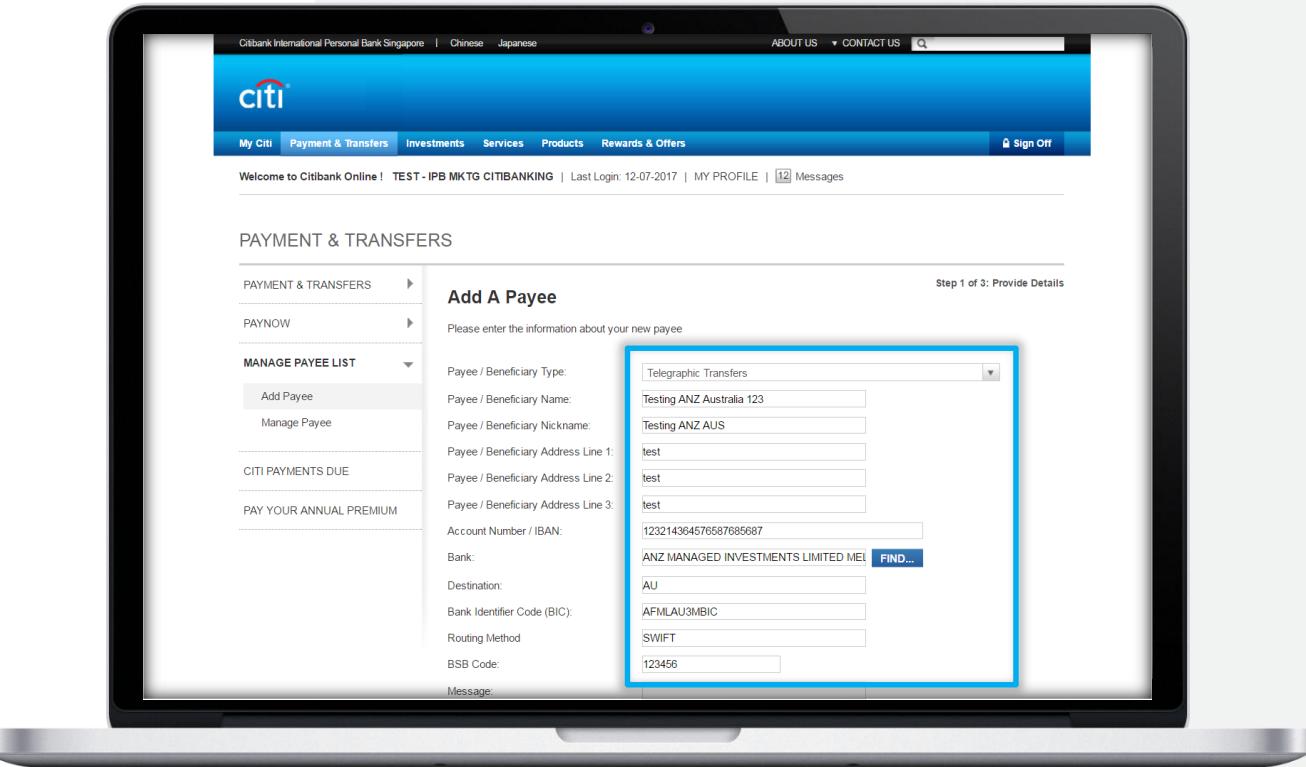


A. Adding a Payee



7

Key in relevant payee details, and click 'Next' once done

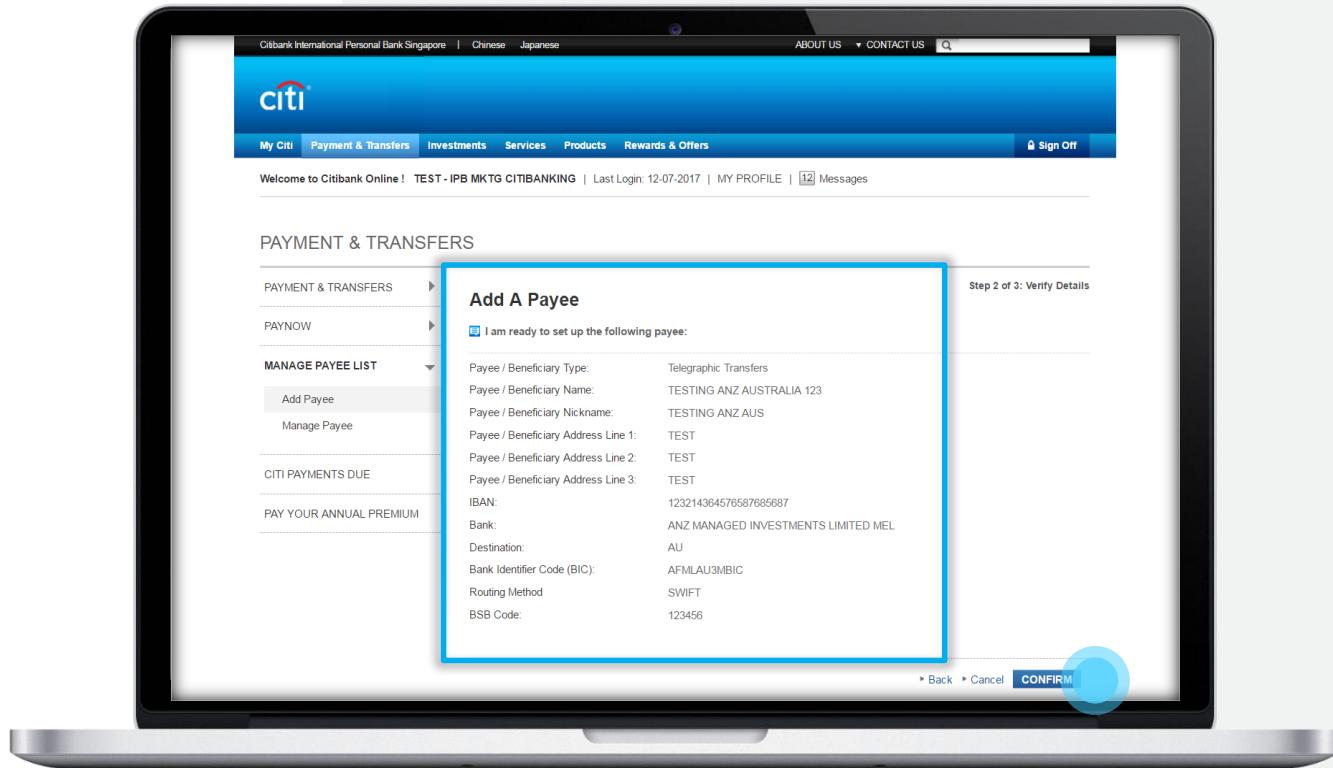


A. Adding a Payee



8

Verify payee details
and click 'Confirm'

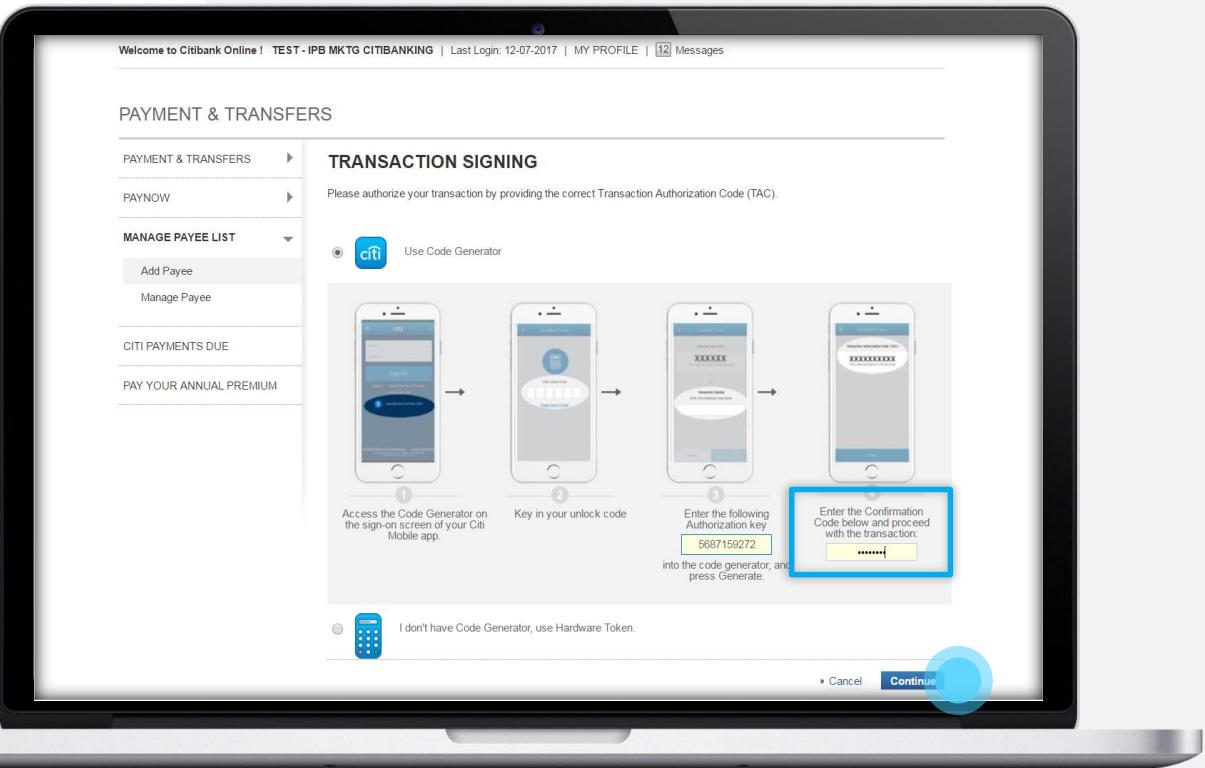


A. Adding a Payee



9

Perform Transaction Signing via Citi Mobile Token or OSD and click “Continue” once done



A. Adding a Payee



10

Your payee has been successfully added

The screenshot shows a Citibank Online interface on a laptop screen. The top navigation bar includes links for 'ABOUT US', 'CONTACT US', and a search bar. The main menu at the top has options for 'My Citi', 'Payment & Transfers', 'Investments', 'Services', 'Products', 'Rewards & Offers', and 'Sign Off'. Below the menu, a message says 'Welcome to Citibank Online ! TEST - IPB MKTG CITIBANKING | Last Login: 12-07-2017 | MY PROFILE | 12 Messages'. The main content area is titled 'PAYMENT & TRANSFERS' and shows a 'Manage Payee List' section with 'Add Payee' and 'Manage Payee' options. To the right, a 'Step 3 of 3: Confirmation' section is titled 'Add A Payee' and displays the following details:

Payee / Beneficiary Type:	Telegraphic Transfers
Payee / Beneficiary Name:	TESTING ANZ AUSTRALIA 123
Payee / Beneficiary Nickname:	TESTING ANZ AUS
Payee / Beneficiary Address Line 1:	TEST
Payee / Beneficiary Address Line 2:	TEST
Payee / Beneficiary Address Line 3:	TEST
IBAN:	123214364576587685687
Bank:	ANZ MANAGED INVESTMENTS LIMITED MEL
Destination:	AU
Bank Identifier Code (BIC):	AFMLAU3MBIC
Routing Method:	SWIFT
BSB Code:	123456

At the bottom of the confirmation page are buttons for 'Continue With Payment', 'View Record', and a prominent blue 'ADD ANOTHER PAYEE' button.

B. Making a Payment/Fund Transfer



- 1 Go to www.ipb.citibank.com.sg
- 2 Click on “Sign on to Citibank Online” & sign on with your User ID and Password
- 3 On the Main Menu, click on the “Payment & Transfers” tab



B. Making a Payment/Fund Transfer



4

Authenticate yourself via
Citi Mobile Token,
OSD or OTP

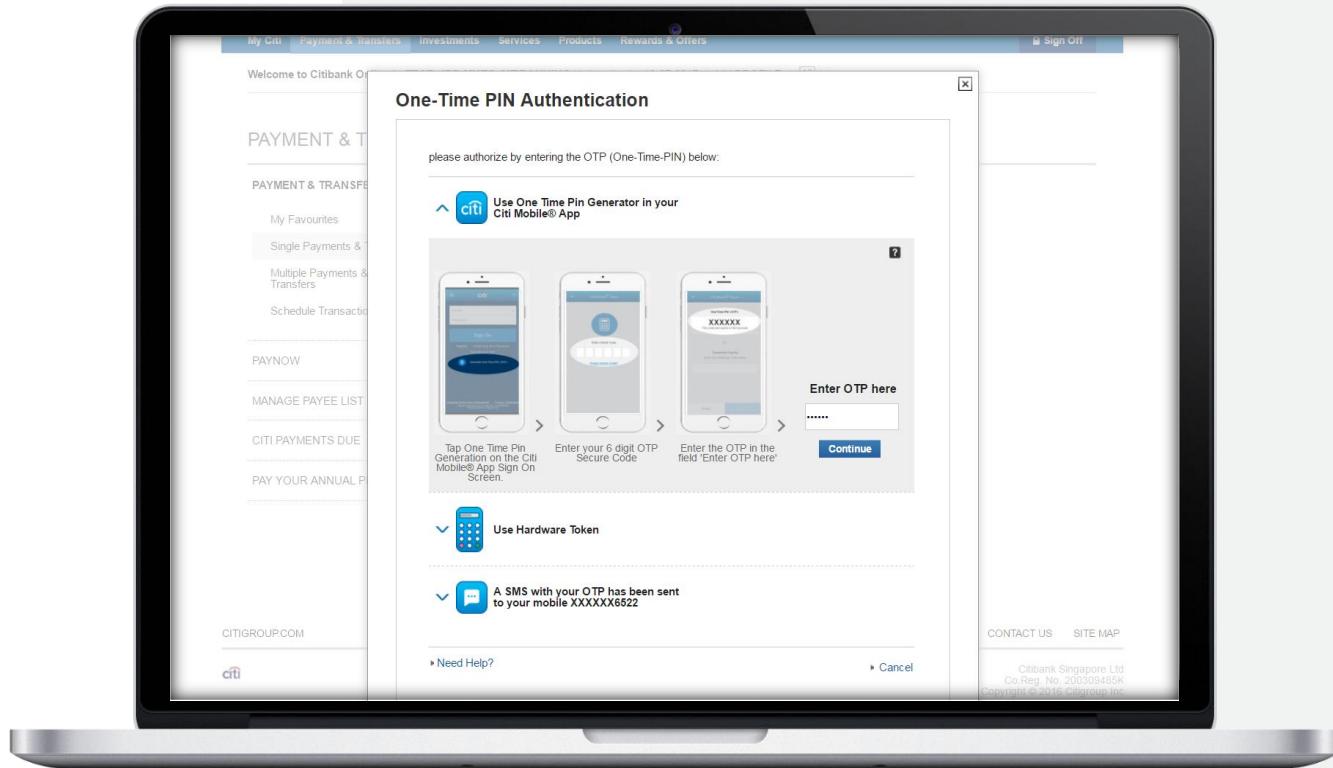
Useful Tips: Citi Mobile Token

Your mobile phone is now
your online security device.

Use the Citi Mobile® Token
to authenticate all your
transactions.

This replaces other
methods like Online
Security Device, or One-
Time PIN (OTP) via SMS.

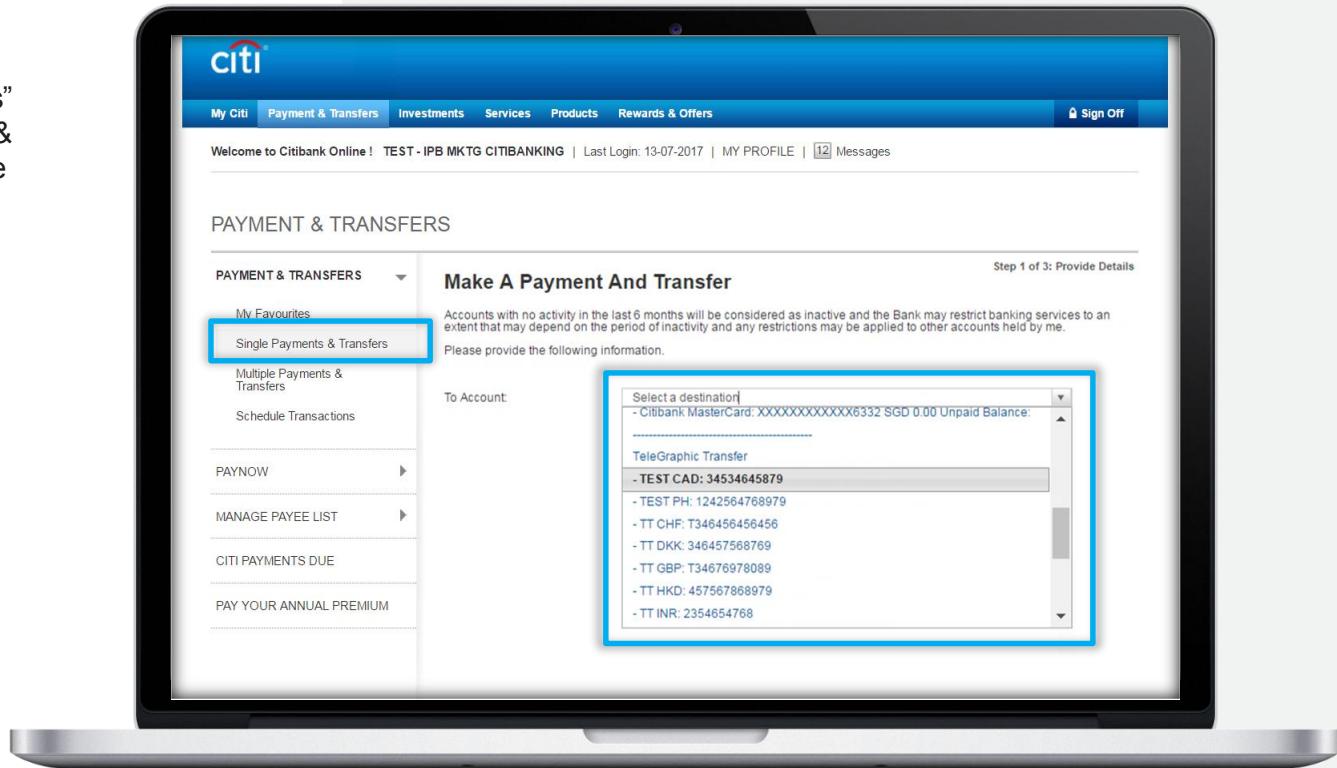
Find out more about Citi
Mobile Token [here](#)



B. Making a Payment/Fund Transfer



- 5 On the left side menu, click on “Payment & Transfers” and select “Single Payments & Transfers” for a transfer to one payee
- 6 From the dropdown list, choose the source and destination of funds using the dropdown menus

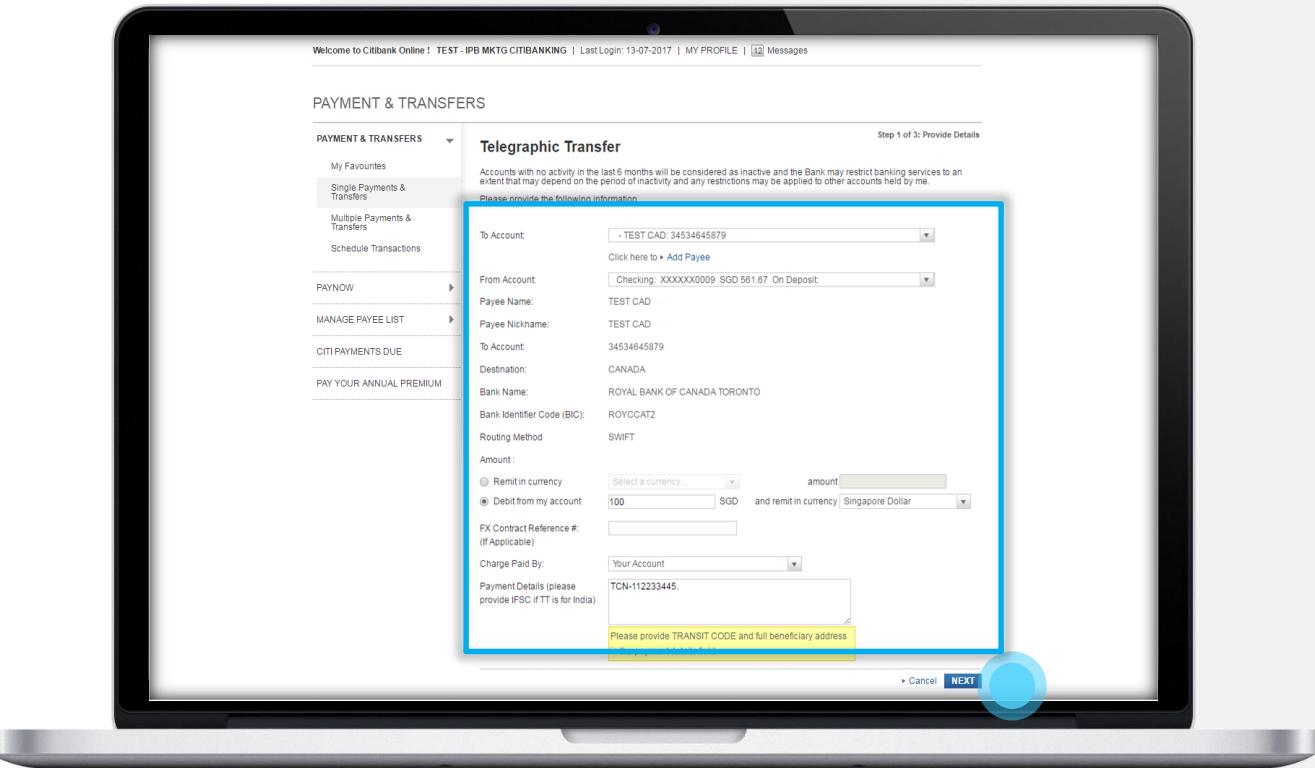


B. Making a Payment/Fund Transfer



7

Key in relevant details, and click 'Next' once done

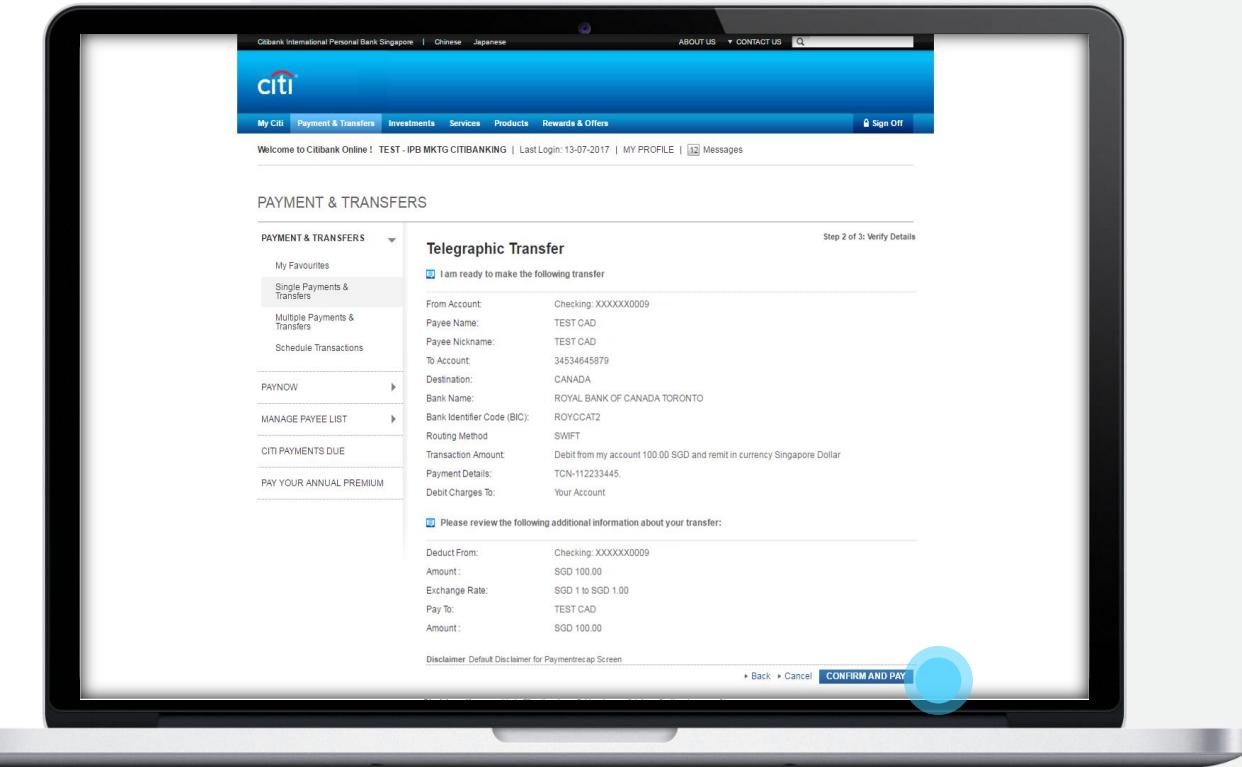


B. Making a Payment/Fund Transfer



8

Verify transfer/payment details and click 'Confirm and Pay'

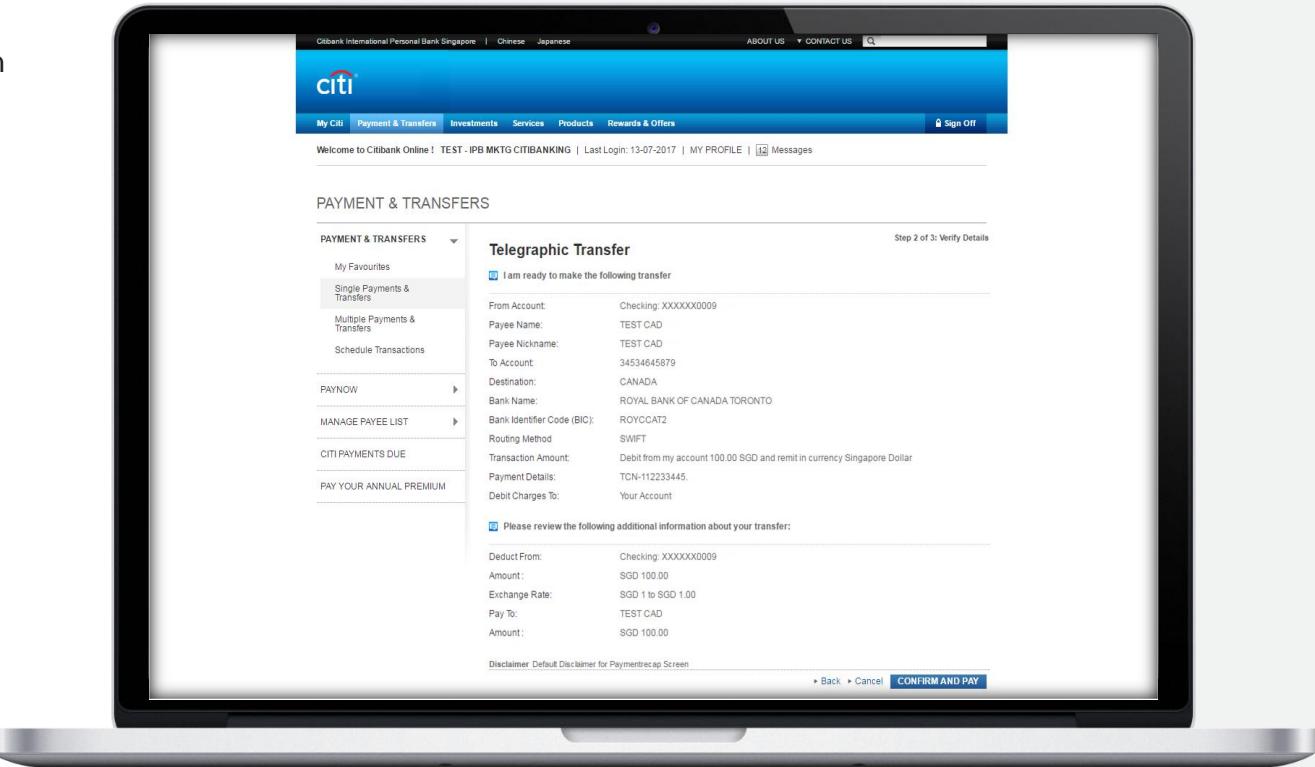


B. Making a Payment/Fund Transfer



8

Your payment/transfer has been successfully made



Your Role and Responsibility

Keep your User ID and Password Confidential

You should never disclose your User ID and Password and you should also ensure that no one is watching you while you enter your User ID and Password or any confidential information. Memorize your User ID and Password and do not record it anywhere. Under no circumstances should you reveal your User ID and Password to anyone even if they purport to be a staff of Citibank.

Do not use a shared computer or device that cannot be trusted for internet banking such as the computer at an Internet café. These devices may be installed with certain software that could capture your personal information prior to your approval.

The One-time PIN(OTP) generated with Online Security Device, Citi Mobile® Token or via an SMS should also not be shared with anyone else.

Mobile Malware

New variants of mobile malware targeting Android smartphones continue to appear in the Asia Pacific region. These malicious apps often target mobile banking apps, and may attempt to steal customer credentials and perform fraudulent transactions.

In some cases, the mobile malware will attempt to circumvent the additional layer of security provided by One Time PINs (OTPs) by intercepting text messages (SMSs) or generating a fake dialogue inside the mobile banking app in order to trick a user.

Citi recommends customers remain alert for malware threats and review our Online Security Tips. Specifically, Citi suggests that all mobile users consider:

- Only installing applications from trusted and official sources
- Installing a reputable mobile anti-virus application
- Keeping mobile device software up-to-date
- Being aware of the heightened risks associated with 'rooted' or 'jailbroken' devices
- Not following any links or instructions provided from unknown or suspicious sources.

If you notice unusual behavior in your online banking session, you should immediately terminate the online banking session and contact 24-Hour CitiPhone Banking at +65 6224 5757.

Beware of Online Threats

Online threats are very common nowadays and it tricks you into surrendering your confidential information. It is important to know its mechanisms and take preventive measures to safeguard yourself.

As an internet banking user, you have a role to play to ensure that you are protected while banking online. Here are some of the ways you could take to safeguard yourself:

Always make sure that you have entered your User ID and Password and other confidential information in the legitimate Citibank International Personal Bank Website by entering Citibank International Personal Bank's Website address <http://www.ipb.citibank.com.sg> directly onto your Web browser.

To ensure you are on a secure website, check the beginning of the Web address in your browser's address field - it will be "https://" rather than "http://". Secure websites will also contain a padlock icon on the status bar at the top of the browser. Double-click to view details of the security certificate, which is issued to Citibank.

- To verify that the website is authentic, check for the following details:
- The certificate is issued to <http://www.ipb.citibank.com.sg>
- The certificate is issued by Verisign.
- The certificate has a valid date.

Do not save your online banking login details on the browsers by clearing your browser's cache and history after each session. Click [here](#) for steps to clear browsers' cache. Always remember to log out when you have completed your internet banking session.

Always update the bank whenever you have changed your contact details so that you can be contacted in a timely manner should we detect any unusual transactions.

Ensure that your computer has the latest anti-virus software as they help to guard against new viruses. Your computer's operating system and browser software should be updated with the latest security patches. All these will help prevent unauthorized access to your computer.

Disclaimers

General Disclaimer

The contents of this document are for general information and illustrative purposes only and are not intended to serve as financial, investment or any other type of advice. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Some products and services may not be available in certain jurisdictions. You should consult your professional advisers as to whether you require any governmental or other consent or need to observe any formalities to enable you to utilize or purchase the products and services described in this document. The actual product and service may vary due to enhancements. Citibank Singapore Limited shall not be responsible for any loss or damage of whatsoever nature (including consequential loss or damage) suffered or incurred, directly or indirectly, by the customer or any other person resulting from access to, or use of this document or any information contained in it.

Citibank full disclaimers, terms and conditions apply to individual products and banking services. For more information, please visit www.ipb.citibank.com.sg.

Sign On Now

Explore these capabilities on Citibank Online & Citi Mobile®

Key Features Available Online



Servicing

Current Balances, Up to 7 years of Statements and 2 years of Banking and Investment Advices[^]



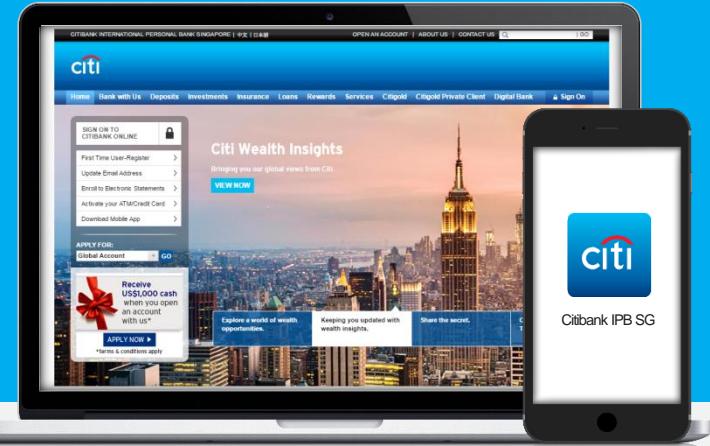
Investing

eFX, Brokerage, Investment Funds[^]



Banking

Telegraphic Transfers, Citibank Global Transfers



Citibank Online

www.ipb.citibank.com.sg

Citi Mobile® App



Note: Citi Mobile® App is available for download from the App store and Google Play store of the following countries and jurisdictions: Australia, China, Hong Kong, Korea, India, Indonesia, Japan, Malaysia, Philippines, Singapore, Thailand, Taiwan, United Arab Emirates, United Kingdom, United States of America and Vietnam.

[^]Only available on Citibank Online

Citibank International Personal Bank Singapore



www.ipb.citibank.com.sg



8 Marina View
#21-00 Asia Square Tower 1
Singapore 018960



Banking Hours
Monday to Friday: 9:30am - 6:00pm
9:30am - 6:00pm (Cash Teller Service)

