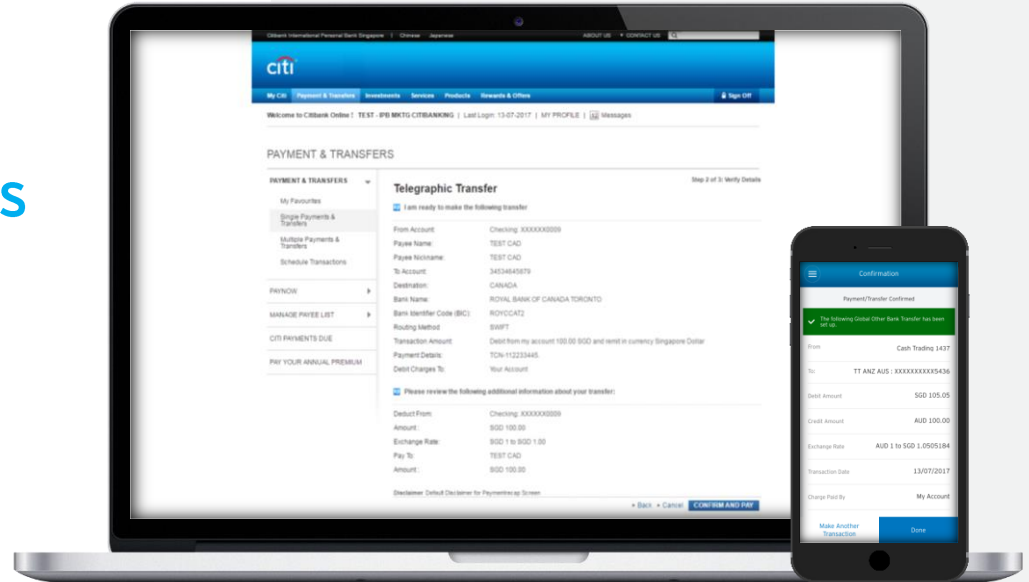


International Personal Bank
Singapore

Online Payment & Transfers

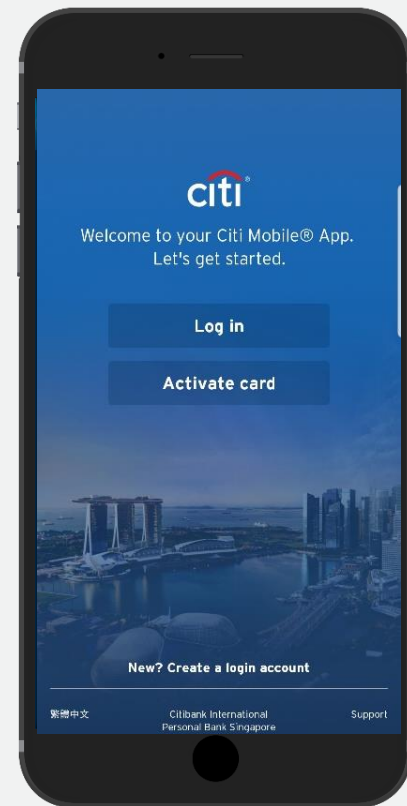
Citibank Online & Citi Mobile® App



Online Payment & Transfers

Citi Mobile® App

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

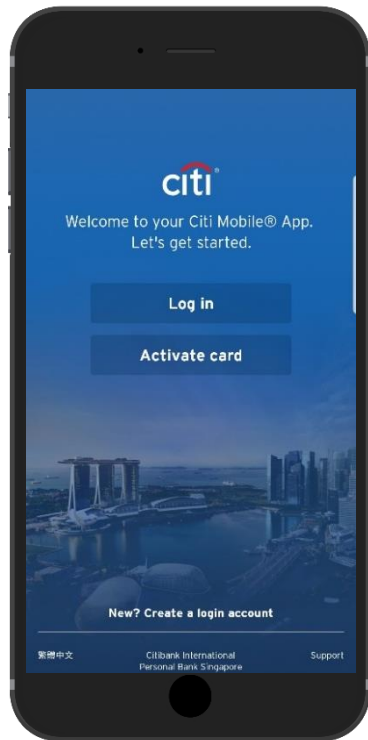


Adding a Payee on Citi Mobile® App



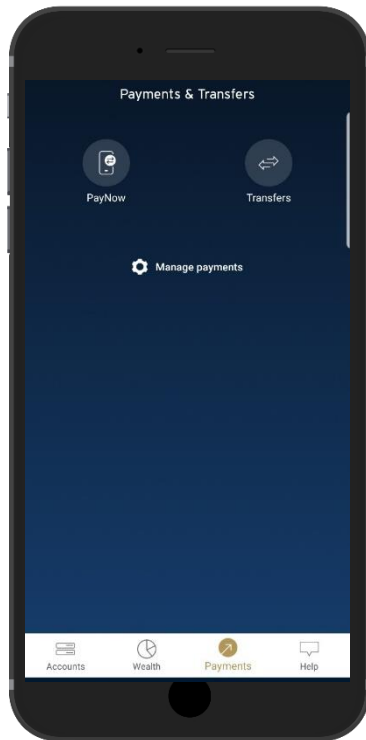
1

Open the App and
Sign on



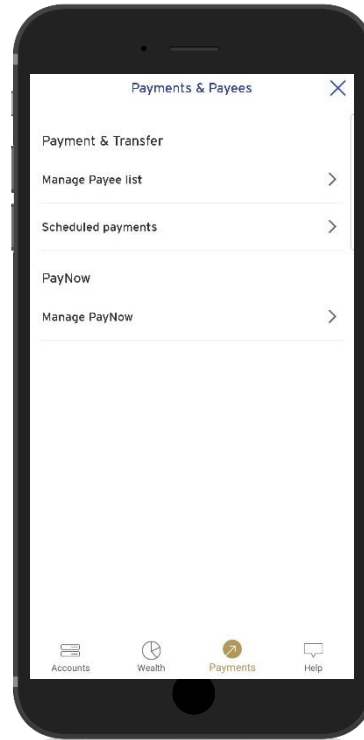
2

Go to Payments & Transfers
> Manage payments



3

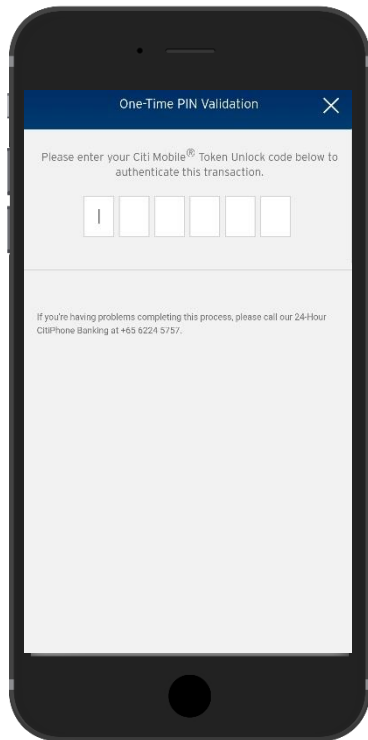
Click On Manage Payee list



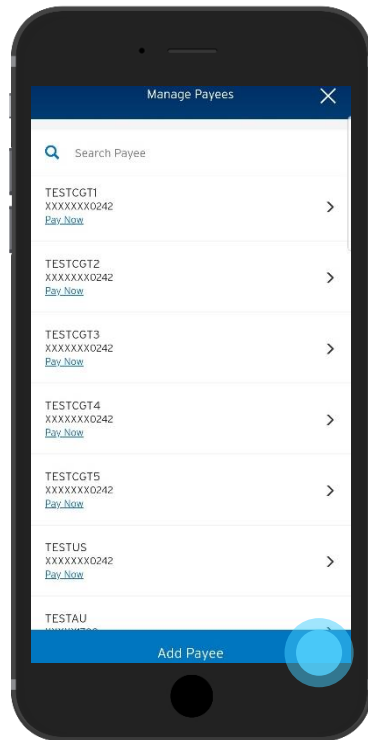
Adding a Payee on Citi Mobile® App



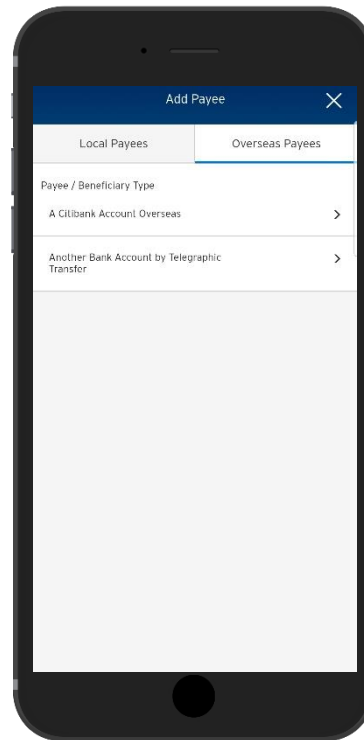
4 Authenticate via Citi Mobile® Token



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

The screen displays the 'Add Payee' interface. At the top, there's a blue header with a back arrow, 'Add Payee', and a close 'X' icon. Below the header, it says 'Please provide the bank details'. There are two main sections: 'Bank Name' with a search bar labeled 'Search Bank', and 'Routing Code' with a note 'This is the code such as SWIFT, CHPS, BSB provided by your payees bank.' and a text input field labeled 'Enter Routing Code'. An 'Or' separator is between the two sections.

5 Search via Swift Code

The screen displays the 'Add Payee' interface, specifically the 'Select the Routing Code' section. It shows a list of routing codes with their corresponding bank names and locations. The list includes: CITIUS33XXX (CITI BANK, CITI NY - CHIEF DEPT FRD/O TREASURY OPERATIONS), CITIUS33BUD (CITIBANK BUFFALO, CITIBANK BUFFALO CRESBUFFALO), CITIUS33CHI (CITIBANK CHICAGO, CITIBANK CHICAGO), CITIUS33COR (CITIBANK COLOMBIA, COLOMBIA), CITIUS33DEL (CITIBANK DELAWARE, CITIBANK DELAWARE*U), CITIUS33GCO (CITIBANK GLOBALE, CITIBANK GLOBALE CHECK COLL FLECTION UNITI DENNIS WAY), and CITIUS33MER (CITIBANK MEXICO, S.A., CITIBANK MEXICOATINSECURITIES DEPT).

6 Enter Beneficiary Details

The screen displays the 'Add Payee' interface, specifically the 'Please provide payee details' section. It shows a form with the following fields: 'Payee Country' (UNITED STATES), 'Bank Name' (CITI BANK), 'Routing Method' (SWIFT), and 'Routing Code' (CITIUS33XXX). Below these, there's a section for 'Payee / Beneficiary Name' with a text input field. Then, 'Account Number / IBAN' with a text input field. Finally, three text input fields for 'Payee / Beneficiary Address Line 1', 'Payee / Beneficiary Address Line 2', and 'Payee / Beneficiary Address Line 3'. At the bottom, there are 'Cancel' and 'Next' buttons.

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

← Add Payee ×

Review Detail

Payee / Beneficiary Type	Telegraphic Transfers
Payee Country	UNITED STATES
Bank Name	CITI BANK
Routing Method	SWIFT
Routing Code	CITIUS33XXX
Payee / Beneficiary Name	TEST
IBAN	123456789
Payee / Beneficiary Address Line 1	TEST
Payee / Beneficiary Address Line 2	TEST
Payee / Beneficiary Nickname	TESTUS12
Purpose Of Transfer	Donation

Cancel Confirm

5

Enter Citi Mobile® Token unlock code

TRANSACTION SIGNING ×

Enter Unlock Code

Forget unlock code

6

Payee added confirmation

Add Payee ×

✓ Payee has been added

Payee / Beneficiary Type	Telegraphic Transfers
Payee Country	UNITED STATES
Bank Name	CITI BANK
Routing Method	SWIFT
Routing Code	CITIUS33XXX
Payee / Beneficiary Name	TEST
IBAN	123456789
Payee / Beneficiary Address Line 1	TEST
Payee / Beneficiary Address Line 2	TEST
Payee / Beneficiary Nickname	TESTUS12
Purpose Of Transfer	Donation

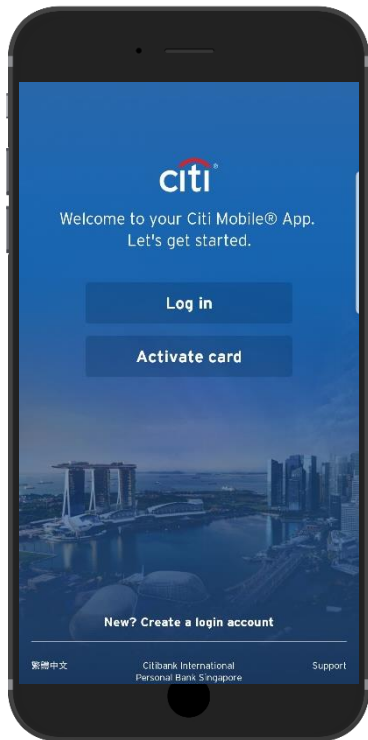
You require an Online Authorisation code (OAC) to activate your new payee. To do this please go to Manage Payees page under the Personal > Transfers section. [View details](#)

Return to My Payees Make Payment/Transfer

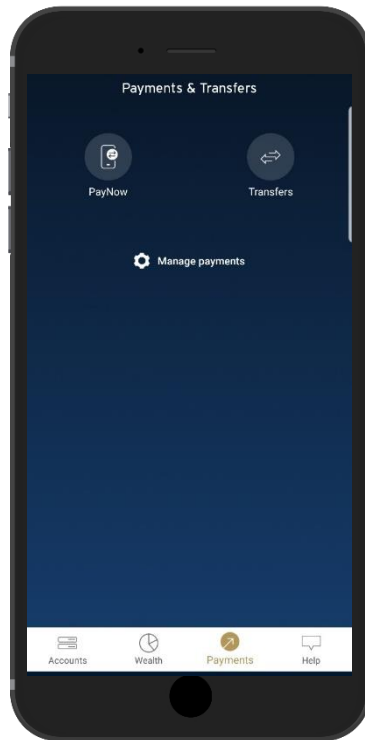
B. Making a Payment/Fund Transfer



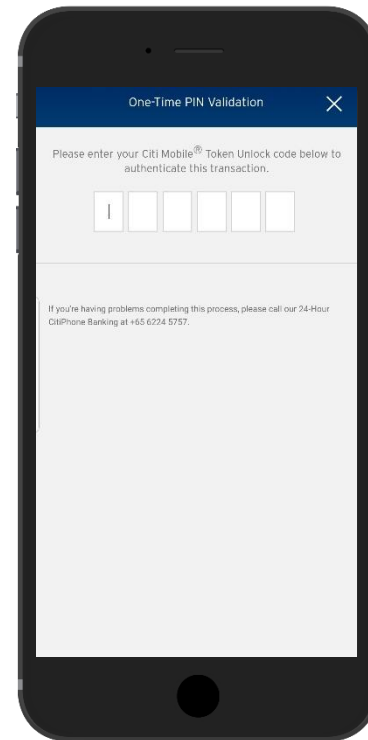
- 1 Open the App and Sign on



- 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

Make Payment/Transfer

From
Checking-7941
SGD 5,854.06 On Deposit

To
To Account: 12345678
Payee / Beneficiary Name: TESTTT
Bank Name: COMML BK OF AUD LTD
MELBOURNE
Bank Identifier Code (BIC): NATAAU
3M
Destination: AUSTRALIA
Payee / Beneficiary Nickname: TESTT
Routing Method SWIFT
TESTTT : XXXX5678

This is a Global Other Bank Transfer

I want to specify the amount to *

Remit in currency Debit from my account

CURRENCY
Select Destination Currency

Amount
Enter Amount

5

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

Make Payment/Transfer

CURRENCY
SGD

Amount
SGD 1000
Amount withdrawn from source account (in USD) will depend on FX rate

Date
25/03/2019

Charge Paid By
My Account

Add a note

Purpose of Transfer
Investments

TABPNT_FXCONTRACTREF

Important Information:
1. Transaction Amount: Transactions above S\$10,000 please visit Citibank Online.
2. Details of Payments/ Messages :
a) Additional information needs to be provided for Telegraphic Transfers to

Clear Next

6

Verify details and click "Authorize"

Verify Information

Global Other Bank Transfer

From
Maxisave Checking Account 7941
SGD 5,854.06 - On Deposit

To
TESTTT : XXXX5678

Debit Amount
SGD 1000.00

Credit Amount
SGD 1000.00

Exchange Rate
SGD 1 to SGD 1.00

Transaction Date
25/03/2019

Charge Paid By
My Account

Purpose of Transfer:
Investments

Important Information:
1. Transaction Amount: Transactions above S\$10,000 please visit Citibank Online.
2. Details of Payments/ Messages :

Cancel Authorize

B. Making a Payment/Fund Transfer



7

Confirmation Page with
reference No.

The image shows a smartphone screen with a confirmation page for a fund transfer. The page has a blue header with the title 'Confirmation' and a close button. Below the header, it says 'Payment/Transfer Confirmed'. A green banner with a checkmark states: 'The following Global Other Bank Transfer has been set up.' The transfer details are listed in a table-like format:

From:	Maxisave Checking Account 7941
To:	TESTTT : XXXX5678
Debit Amount	SGD 1000.00
Credit Amount	SGD 1000.00
Exchange Rate	SGD 1 to SGD 1.00
Transaction Date	25/03/2019
Charge Paid By	My Account
Purpose of Transfer:	Investments
Reference No.	MBKFG231117O000226

At the bottom of the screen, there are two buttons: 'Make Another Transaction' and 'Done'.

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

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

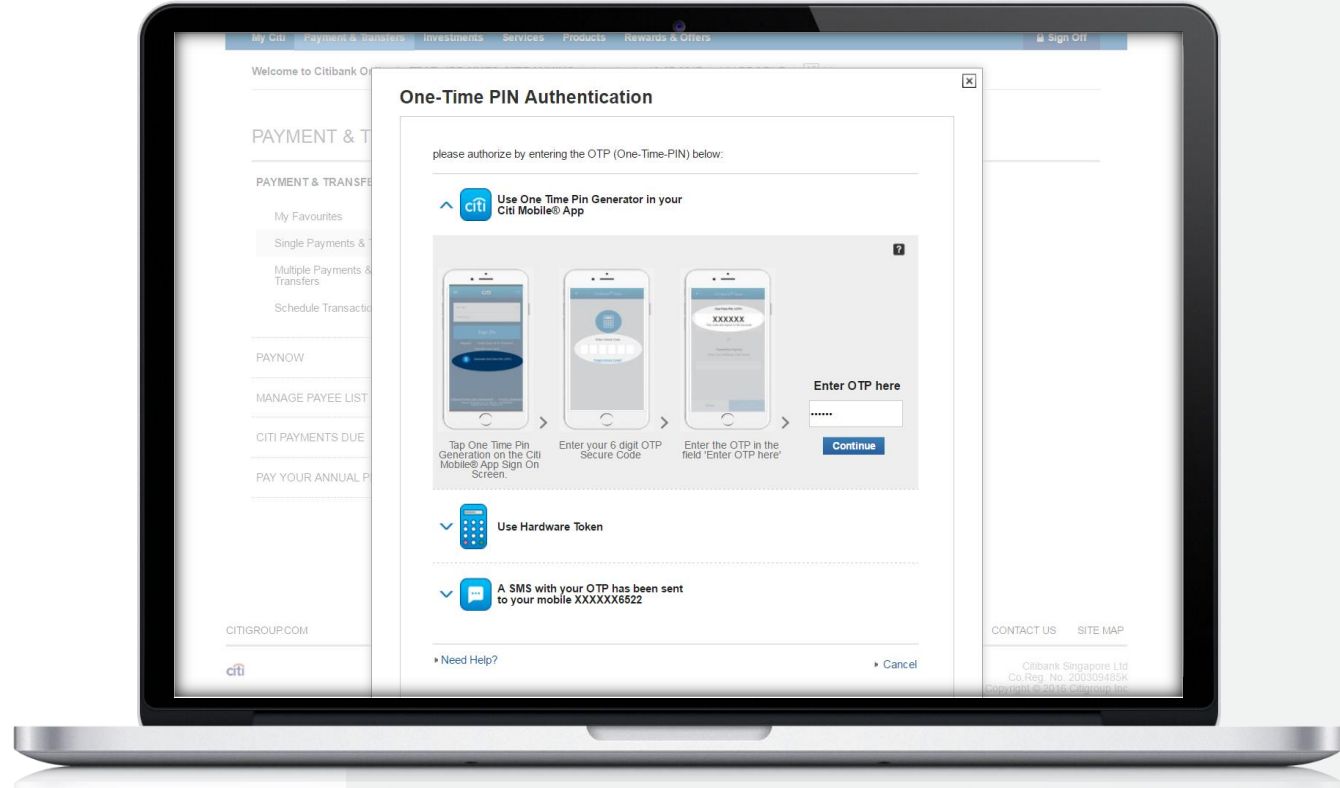
Useful Tips: Citi Mobile Token

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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

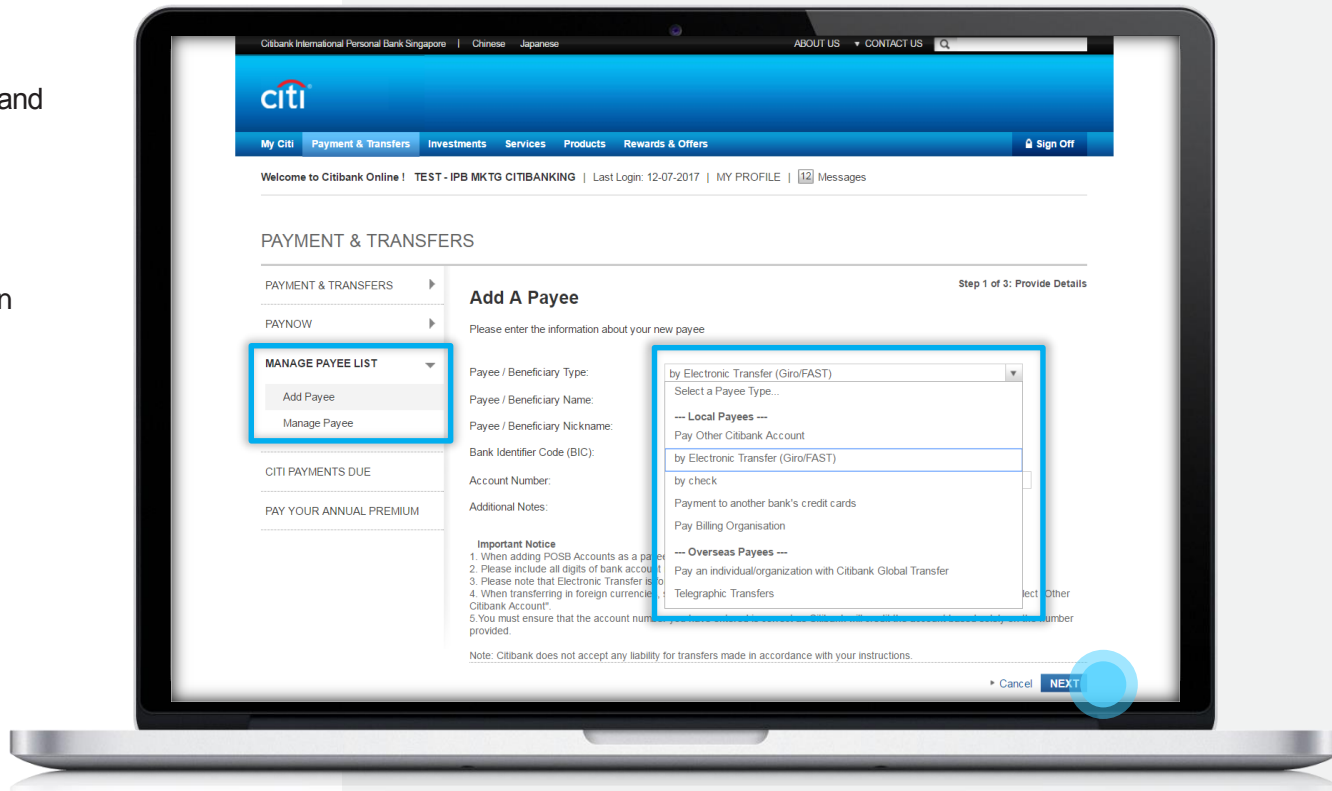


5

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

The screenshot shows the Citibank Online interface for adding a new payee. The page is titled 'Add A Payee' and is part of a three-step process. The left sidebar contains navigation links: 'PAYMENT & TRANSFERS', 'PAYNOW', 'MANAGE PAYEE LIST' (with sub-links 'Add Payee' and 'Manage Payee'), 'CITI PAYMENTS DUE', and 'PAY YOUR ANNUAL PREMIUM'. The main content area is titled 'Add A Payee' and includes the instruction 'Please enter the information about your new payee'. The form fields are as follows:

Field Label	Value
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
Account Number / IBAN	123214364576587685687
Bank	ANZ MANAGED INVESTMENTS LIMITED MEL
Destination	AU
Bank Identifier Code (BIC)	AFMLAU3MBIC
Routing Method	SWIFT
BSB Code	123456
Message	

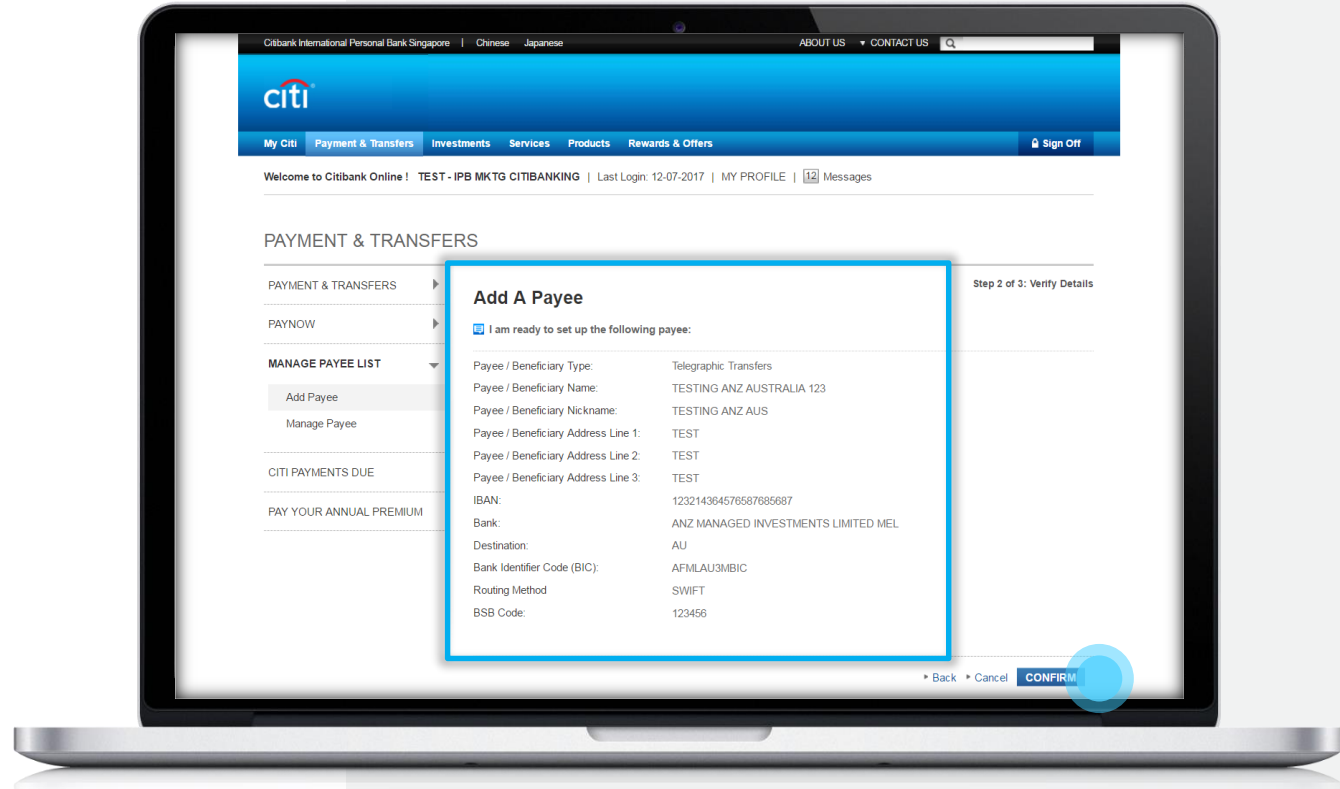
A blue box highlights the 'Telegraphic Transfers' dropdown menu and the 'FIND...' button. The page footer shows 'Citibank International Personal Bank Singapore' and 'ABOUT US CONTACT US'.

A. Adding a Payee



8

Verify payee details
and click 'Confirm'

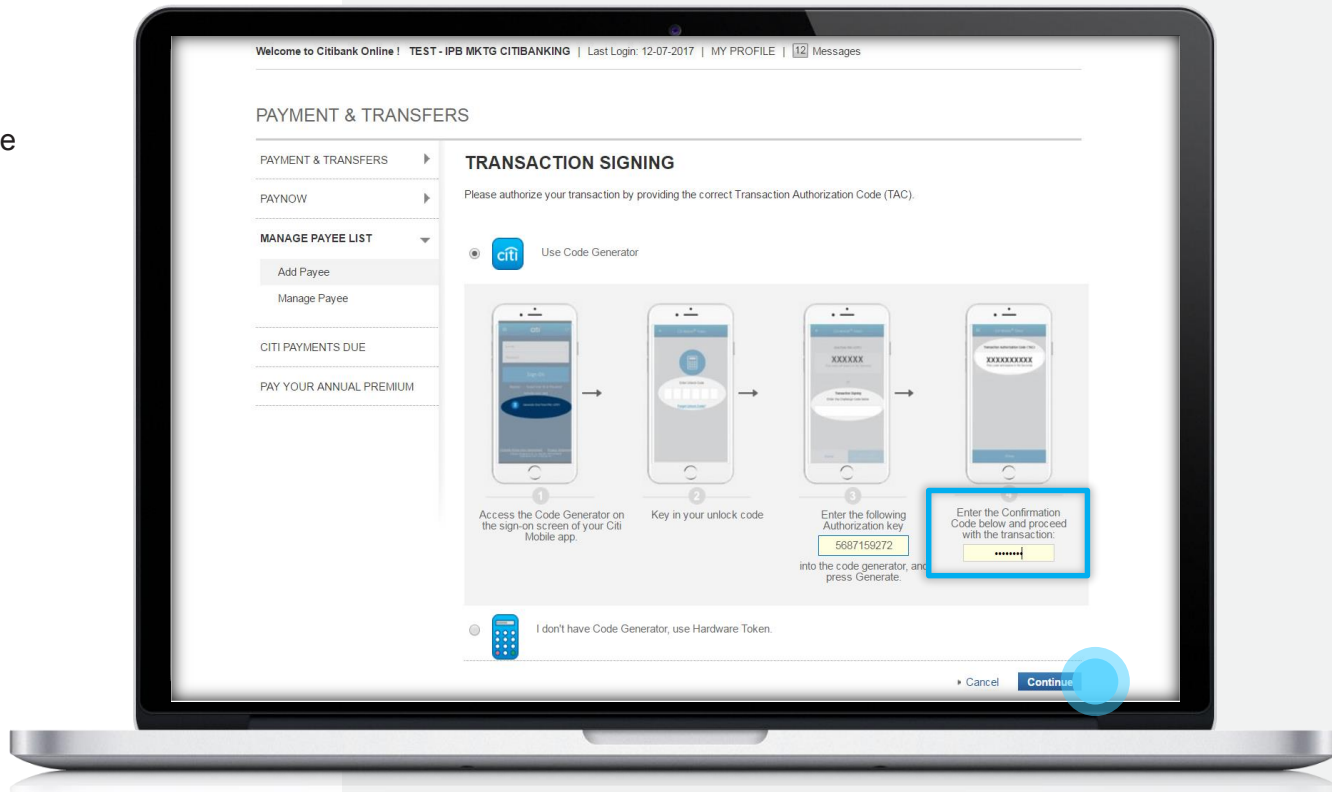


A. Adding a Payee



9

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

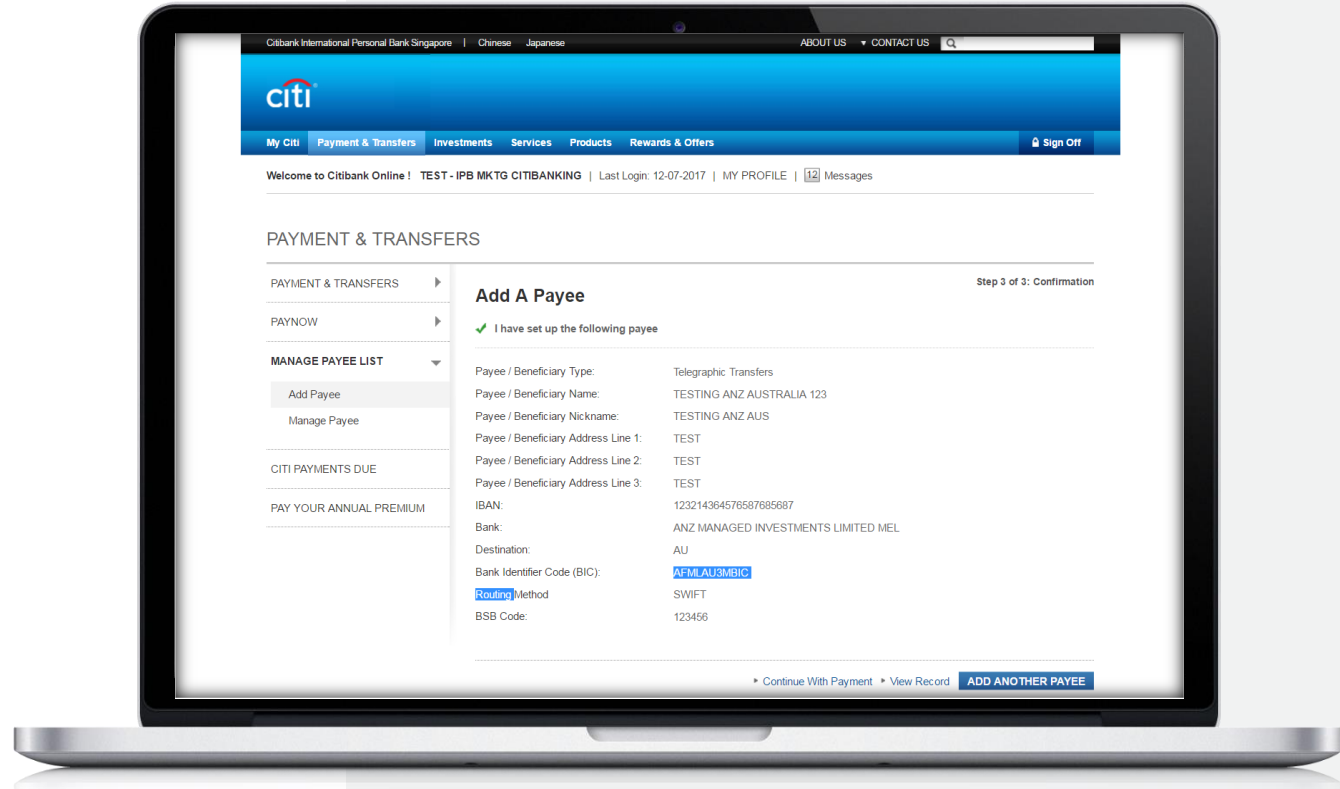


A. Adding a Payee



10

Your payee has been successfully added



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

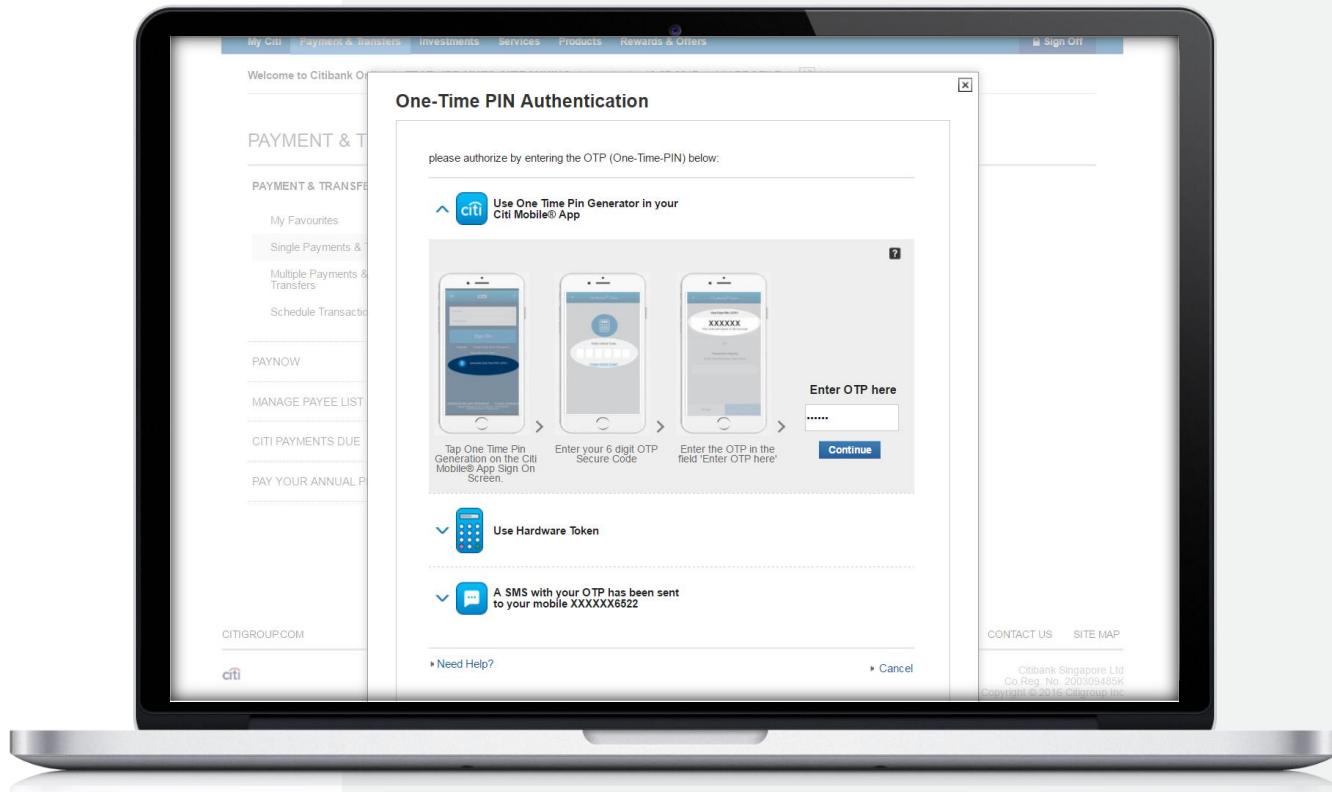
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B. Making a Payment/Fund Transfer

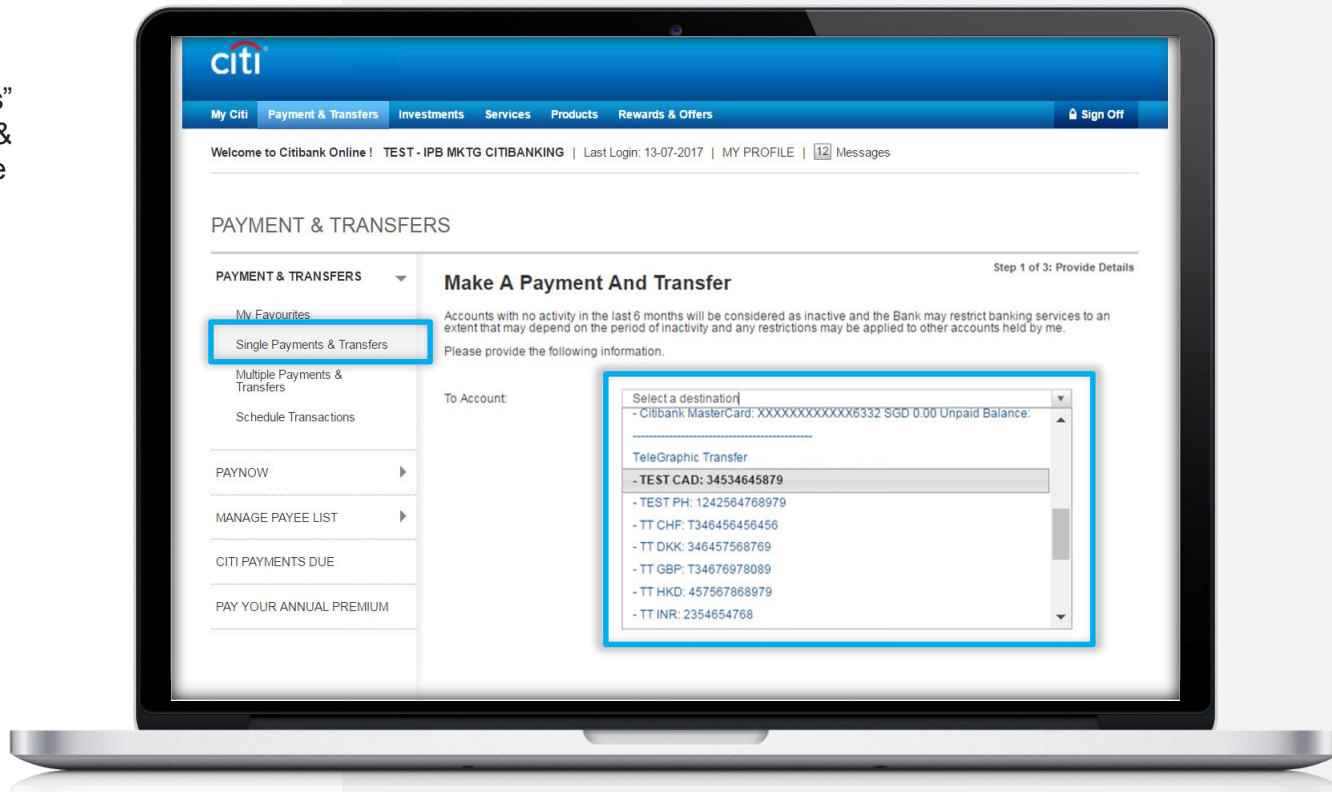


5

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

The screenshot shows the Citibank Online interface for making a telegraphic transfer. The page is titled 'Welcome to Citibank Online' and includes a navigation bar with links for 'TEST - IPB MKTG CITIBANKING', 'Last Login: 13-07-2017', 'MY PROFILE', and 'Messages'. The main heading is 'PAYMENT & TRANSFERS', and the sub-heading is 'Telegraphic Transfer'. A sidebar on the left lists various payment options, with 'Single Payments & Transfers' selected. The form itself is titled 'Step 1 of 3: Provide Details' and contains the following fields: 'To Account' (TEST CAD: 34534645879), 'From Account' (Checking: XXXXXX0009 SGD 561.67 On Deposit), 'Payee Name' (TEST CAD), 'Payee Nickname' (TEST CAD), 'To Account' (34534645879), 'Destination' (CANADA), 'Bank Name' (ROYAL BANK OF CANADA TORONTO), 'Bank Identifier Code (BIC)' (ROYCCAT2), 'Routing Method' (SWIFT), 'Amount' (100 SGD), 'Remit in currency' (Singapore Dollar), 'FX Contract Reference #' (if applicable), 'Charge Paid By' (Your Account), and 'Payment Details' (TCN-112233445). A blue box highlights the 'To Account' and 'From Account' fields. A yellow box at the bottom of the form indicates that the user must provide the TRANSIT CODE and full beneficiary address. A blue circle with a white arrow points to the 'NEXT' button at the bottom right of the form.

Welcome to Citibank Online | TEST - IPB MKTG CITIBANKING | Last Login: 13-07-2017 | MY PROFILE | Messages

PAYMENT & TRANSFERS

Step 1 of 3: Provide Details

Telegraphic Transfer

Accounts with no activity in the last 6 months will be considered as inactive and the Bank may restrict banking services to an extent that may depend on the period of inactivity and any restrictions may be applied to other accounts held by me.
Please provide the following information:

To Account: TEST CAD: 34534645879
[Click here to Add Payee](#)

From Account: Checking: XXXXXX0009 SGD 561.67 On Deposit

Payee Name: TEST CAD
Payee Nickname: TEST CAD

To Account: 34534645879
Destination: CANADA
Bank Name: ROYAL BANK OF CANADA TORONTO
Bank Identifier Code (BIC): ROYCCAT2
Routing Method: SWIFT

Amount:
☐ Remit in currency: Select a currency... amount
☒ Debit from my account: 100 SGD and remit in currency: Singapore Dollar

FX Contract Reference #: (if applicable)

Charge Paid By: Your Account

Payment Details (please provide IFSC if TT is for India): TCN-112233445

Please provide TRANSIT CODE and full beneficiary address

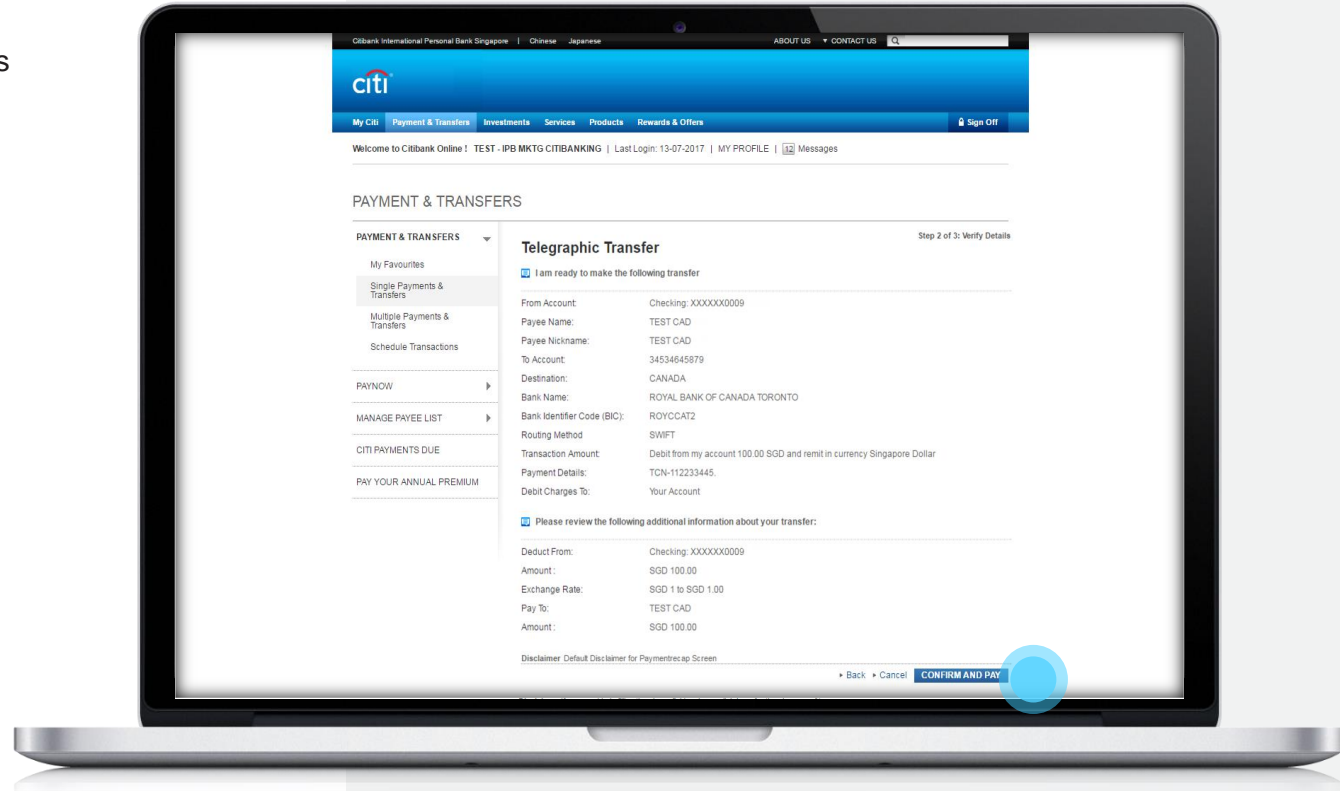
[Cancel](#) [NEXT](#)

B. Making a Payment/Fund Transfer



8

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

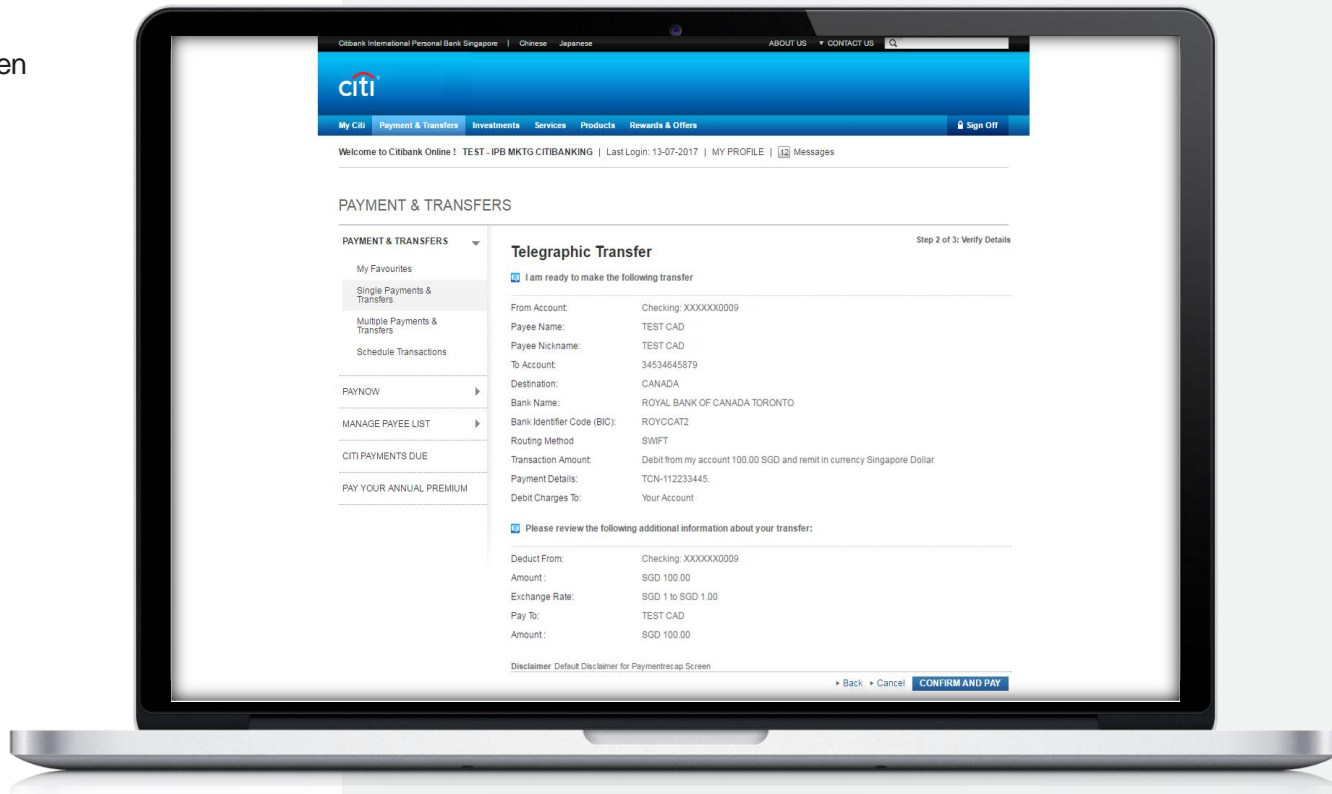


B. Making a Payment/Fund Transfer



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

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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



Available on the
App Store



Available on the
Google play



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)

