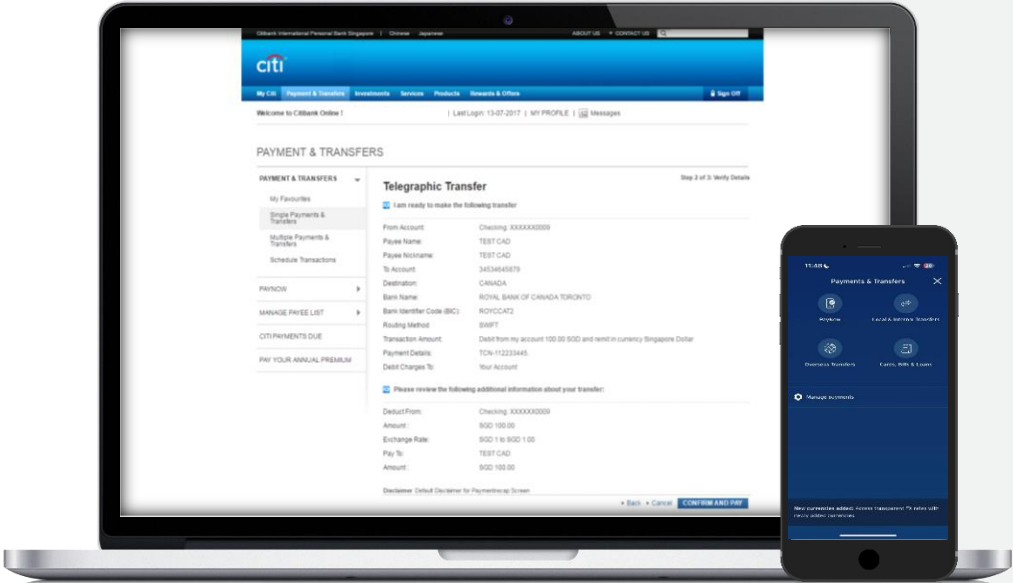# International Personal Bank Singapore
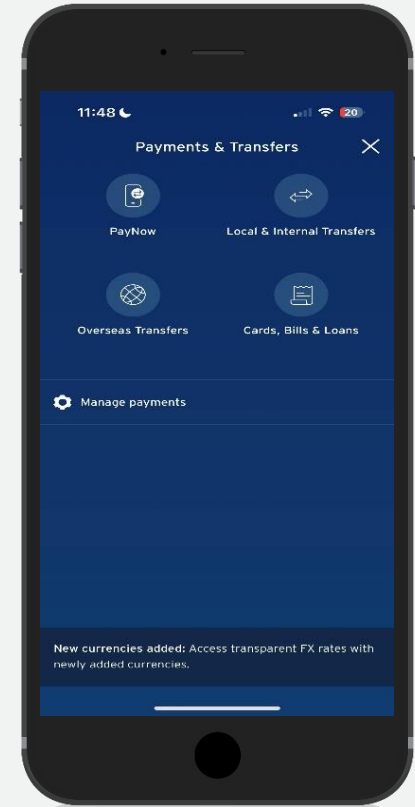
Online Payment & Transfers

Citibank Online & Citi Mobile® App
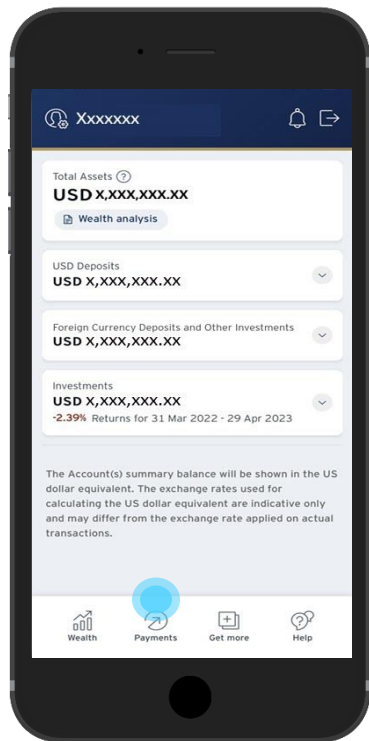
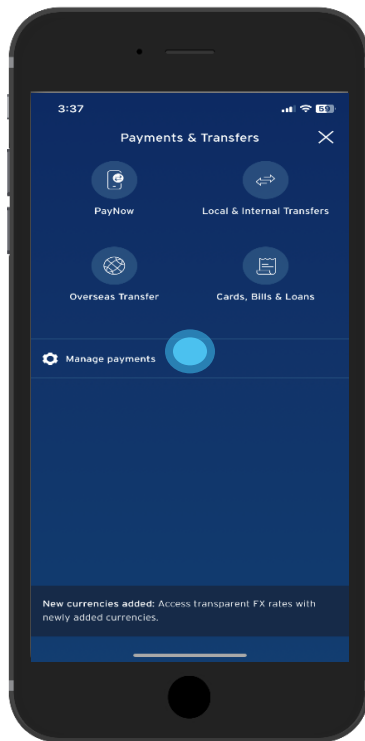# Online Payment & Transfers

Citi Mobile® App

A. Adding a Payee (Local)

1 On the main page, select "Payments"

2 Select "Manage payments"

3 Select "Manage Payee list"
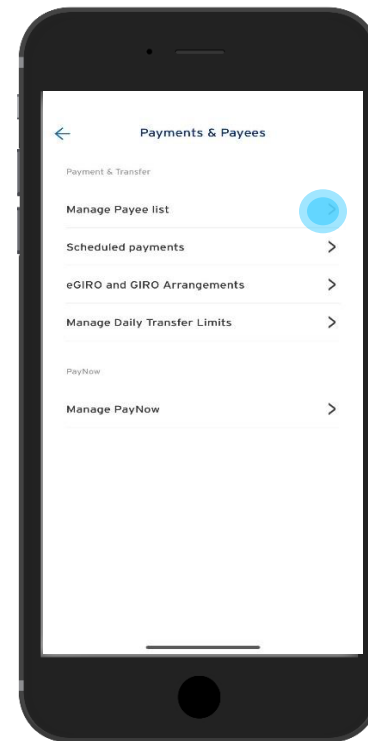
A. Adding a Payee (Local)

4   Select "Add Payee"
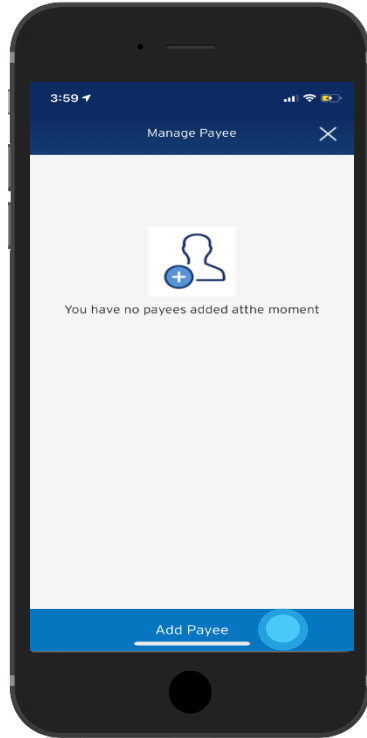
5   Select the type of payee
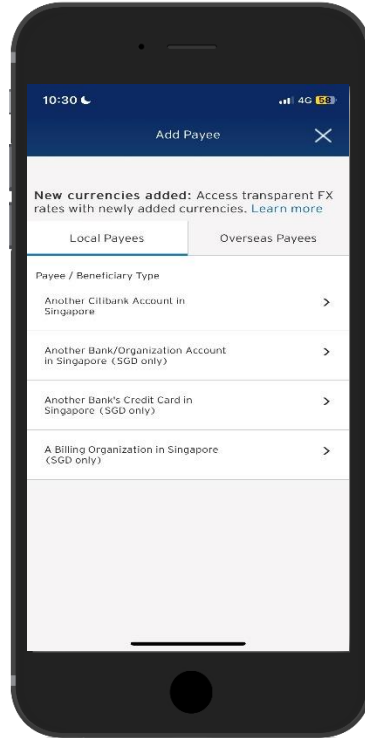
6   Fill in payee details
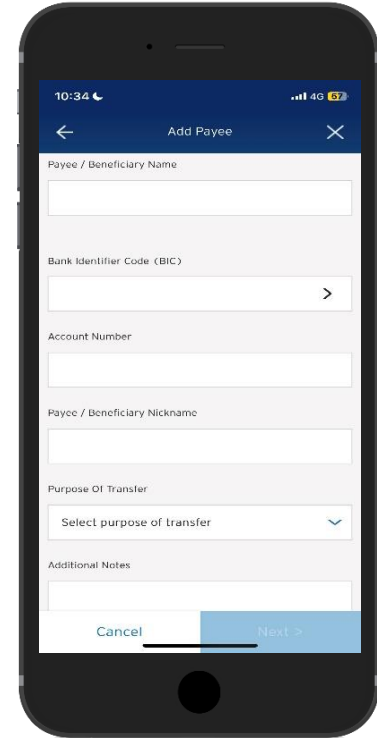
A. Adding a Payee (Local)

7 Search for BIC code
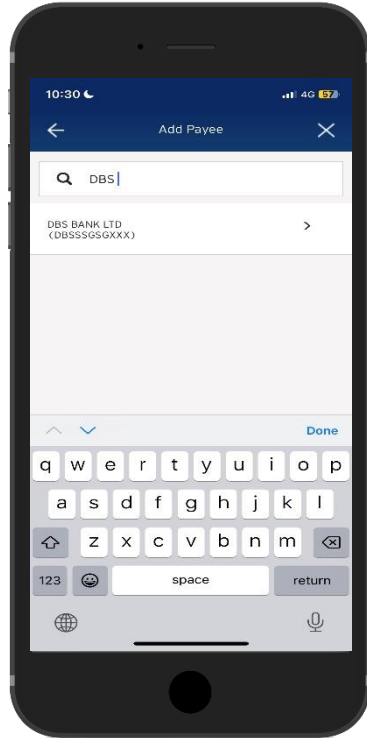
8 Input all details, then select "Next"
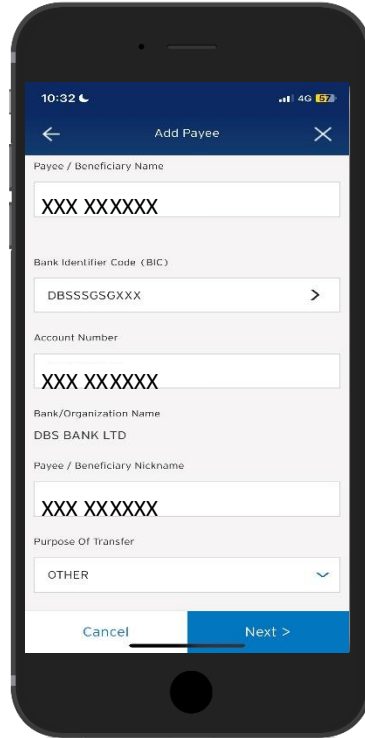
9 View information about a 12 hours cooling off period for transfers greater than SG$1000
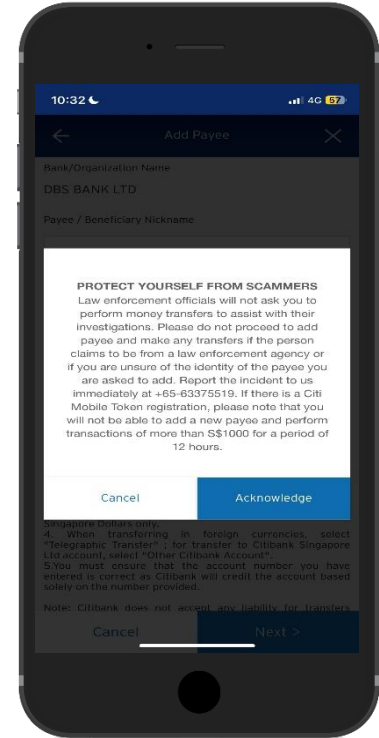
A. Adding a Payee (Local)

10 Confirm Details

11 Seamless authentication via enhanced security activated on your device
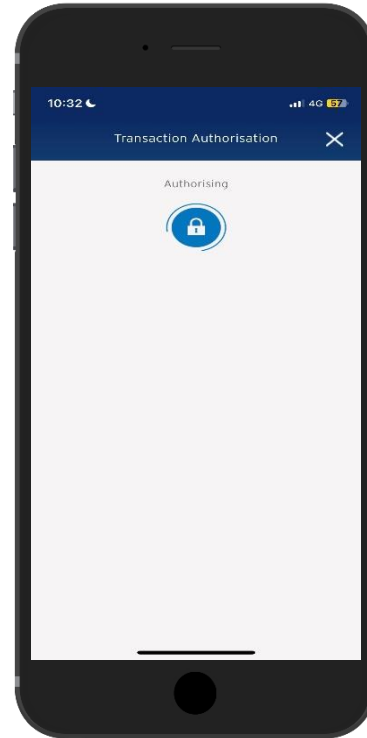
12 View confirmation screen
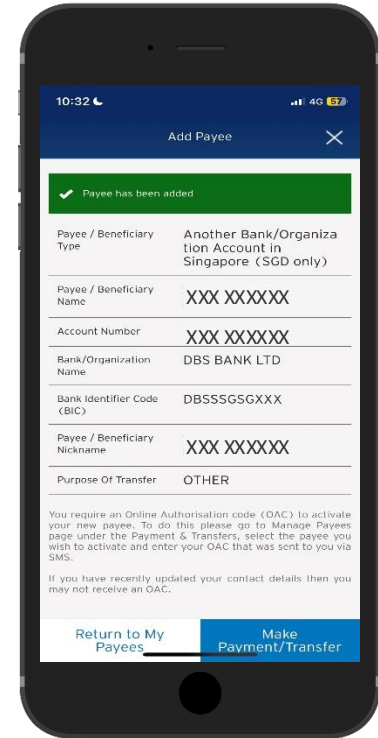
B. Adding a Payee (Overseas Telegraphic Transfer)

1 Select "Payments"
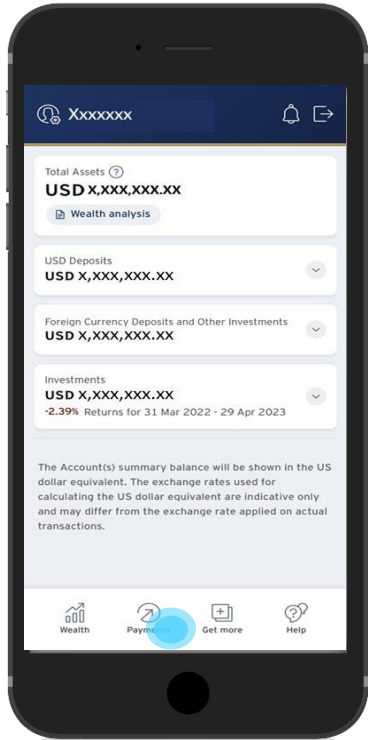
2 Select "Manage Payments"
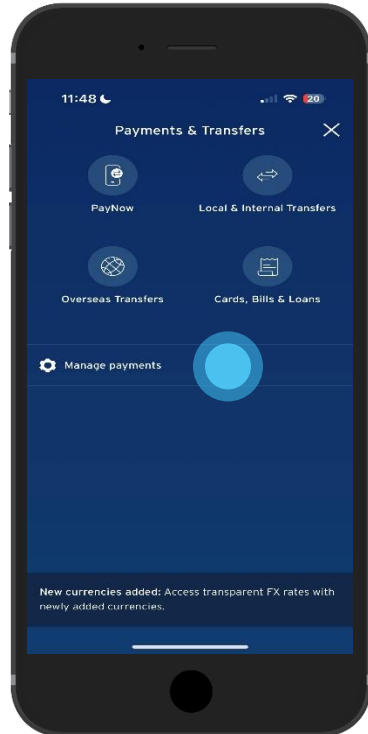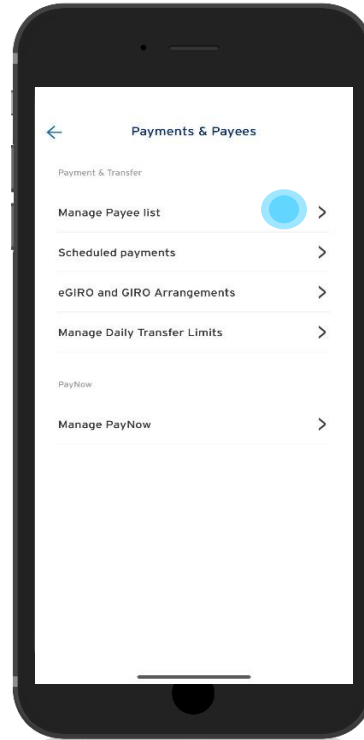
3 Select "Manage Payee list"

Useful Tips: Overseas Payee

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.

B. Adding a Payee (Overseas Telegraphic Transfer)

4   Select "Add Payee"

5   Under 'Overseas Payees,' select "Another Bank Account by Telegraphic Transfer"

6   Select country of transfer

Useful Tips: Overseas Payee

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.

B. Adding a Payee (Overseas Telegraphic Transfer)

7 Provide the bank details

8 Select the routing code

9 Provide the required payee details

Screen 7 — Add Payee
- Please provide the bank details
- Bank Name: Search Bank
- Or
- Routing Code — This is the code such as SWIFT, CHPS, BSB provided by your payees bank.
- Enter Routing Code
- Cancel / Continue

Screen 8 — Add Payee
- Select the Routing Code
- Routing Code
- CITIUS33XXX — CITI BANK — CITI NY – CHIEF DEALER C/O TREASURY OPERATIONS
- CITIUS33BUD — CITIBANK BUFFALO — CITIBANK BUFFALO CRSBUFFALO
- CITIUS33CHI — CITIBANK CHICAGO — CITIBANKCHICAGO
- CITIUS33COR — CITIBANK COLOMBIA — COLOMBIA
- CITIUS33DEL — CITIBANK DELAWARE — CITIBANK DELAWARE*U
- CITIUS33GCO — CITIBANK DELAWARE — GLOBAL CHECK COLLECTION UNIT1 PENNS WAY
- CITIUS33MER — CITIBANK MEXICO, S.A. — CITIBANK MEXICOATTN:SECURITIES DEPT

Screen 9 — Add Payee
- Payee Country: UNITED STATES
- Bank Name: CITI BANK
- Routing Method: SWIFT
- Routing Code: CITIUS33XXX
- Please provide payee details
- Payee / Beneficiary Name
- Account Number / IBAN
- Payee / Beneficiary Address Line 1
- Payee / Beneficiary Address Line 2
- Payee / Beneficiary Address Line 3
- Cancel / Next
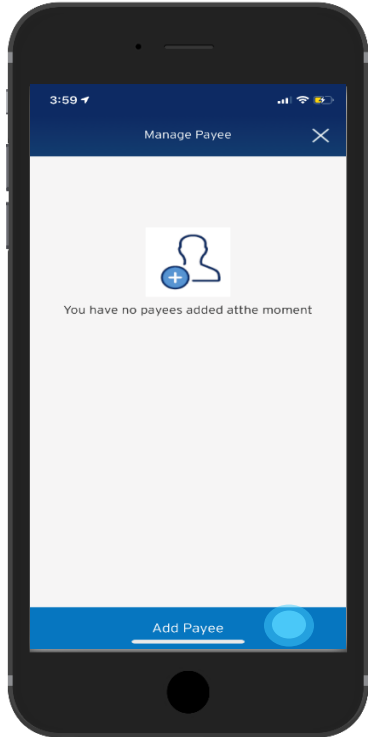
Useful Tips: Overseas Payee

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

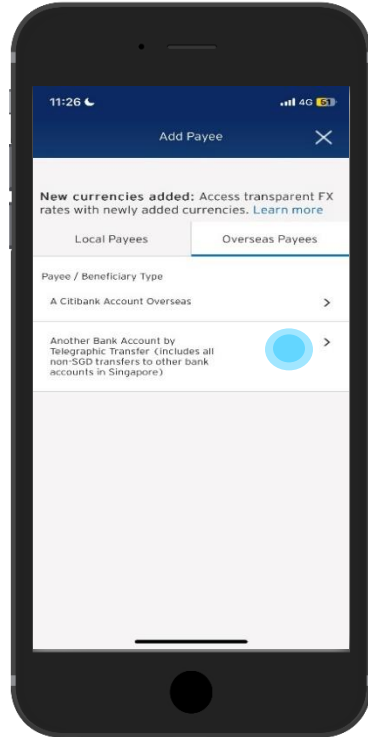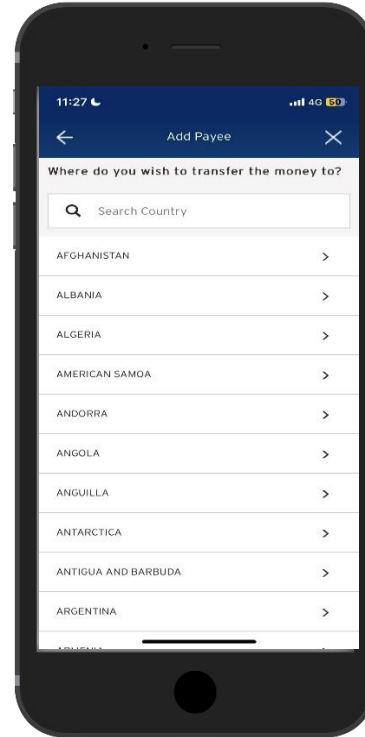Else, choose Telegraphic Transfers if your payee is of another bank in another country.

B. Adding a Payee (Citibank Global Transfer)

1 Select "Add Payee"

2 Under 'Overseas Payees,' select "A Citibank Account Overseas"

3 Select country of transfer

Useful Tips: Overseas Payee

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.

B. Adding a Payee (Citibank Global Transfer)

4 Review details and select "confirm"

5 Transaction authenticated seamlessly through enhanced security

6 View confirmation page

Screen 4 — Add Payee / Review Detail

Payee / Beneficiary Type	A Citibank Account Overseas
Destination	United Arab Emirates, Citibank, N.A.
Payee / Beneficiary Name	TEST
Account Number	XXXX6573
Payee / Beneficiary Nickname	TEST
Purpose Of Transfer	Pay/Salary

Cancel — Confirm

Screen 5 — Transaction Authorisation

Authorising

Screen 6 — Add Payee

✔ Payee has been added

Payee / Beneficiary Type	A Citibank Account Overseas
Destination	United Arab Emirates, Citibank, N.A.
Payee / Beneficiary Name	TEST
Account Number	XXXX6573
Payee / Beneficiary Nickname	TEST
Purpose Of Transfer	Pay/Salary

Return to My Payees — Make Payment/Transfer

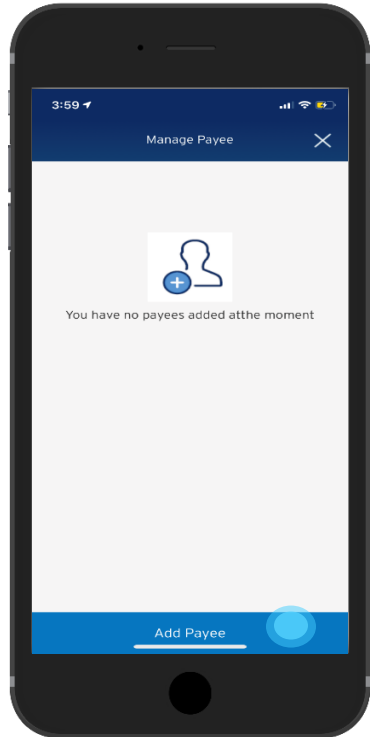**Useful Tips: Overseas Payee**

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

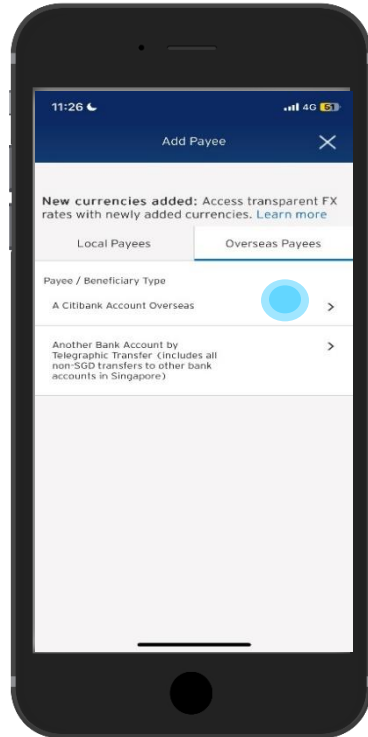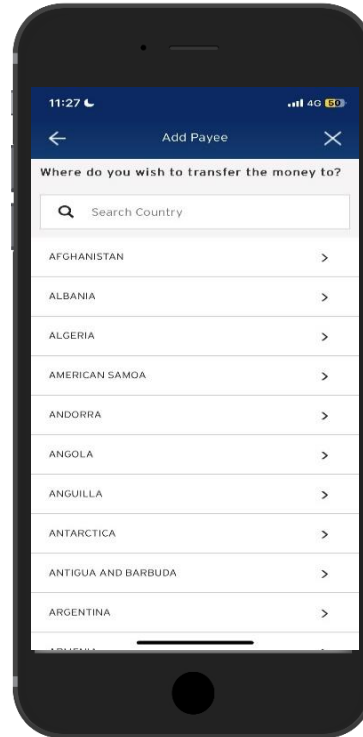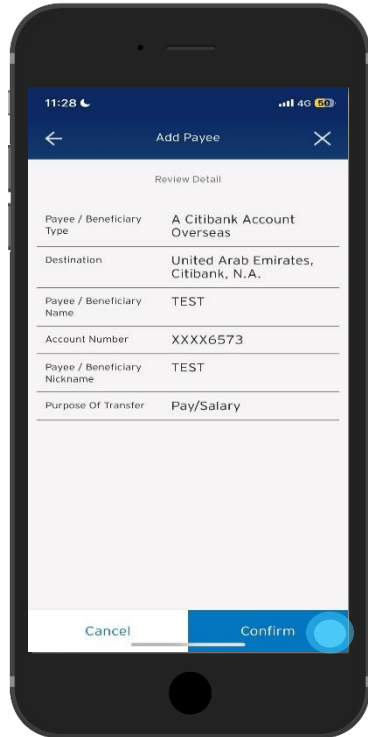Else, choose Telegraphic Transfers if your payee is of another bank in another country.
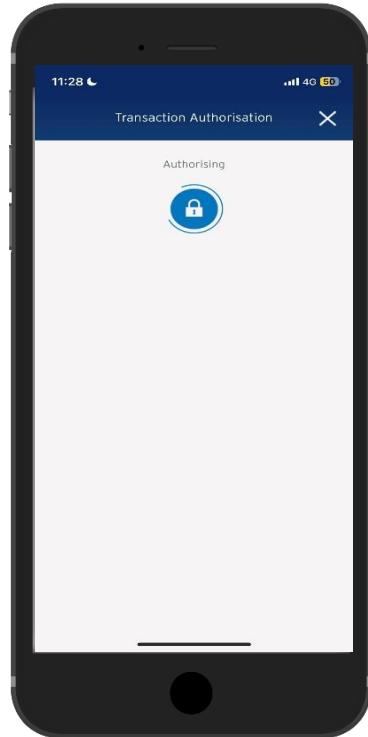
C. Making a Local Payment (FAST)

1   Select "Local and Internal Transfers"
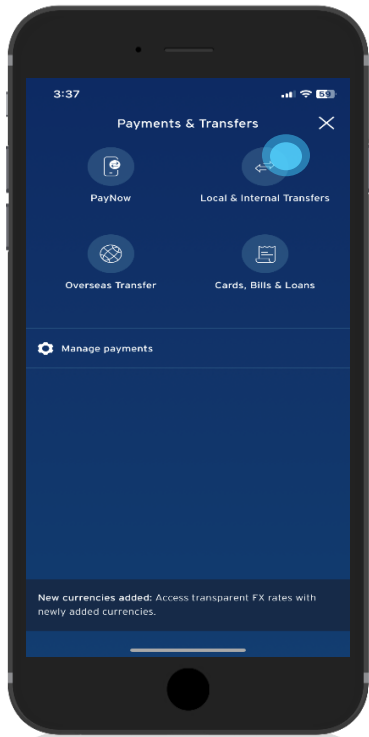
2   Select the recipient account

3   Input transfer amount

C. Making a Local Payment (FAST)

4 Confirm details and select "Pay"
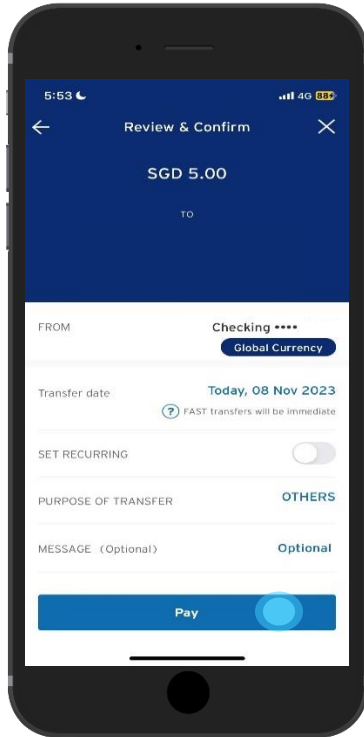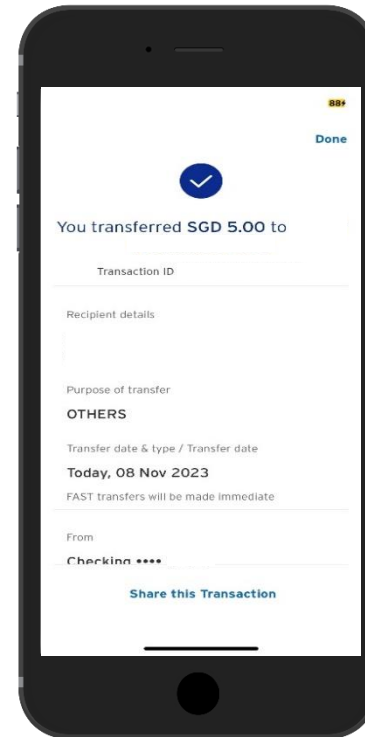
5 View confirmation page

D. Making an Adhoc Local Payment/Transfer

1 On the home page, select "Payments"
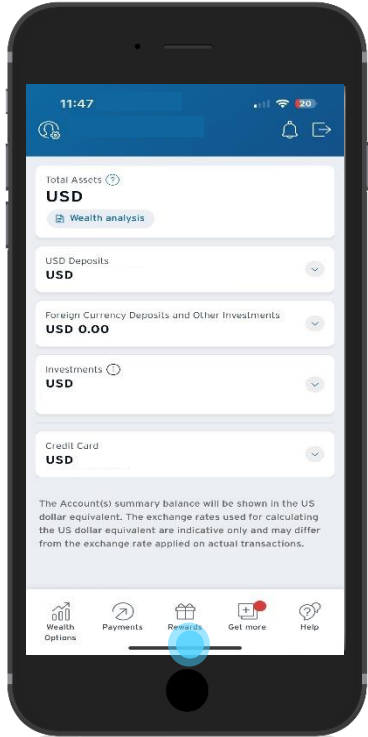
2 Select "Local & Internal Transfers"
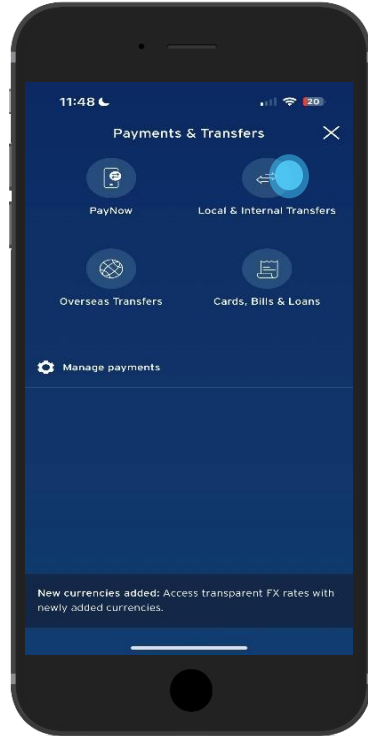
3 Select "Adhoc Transfer/ New Payee"
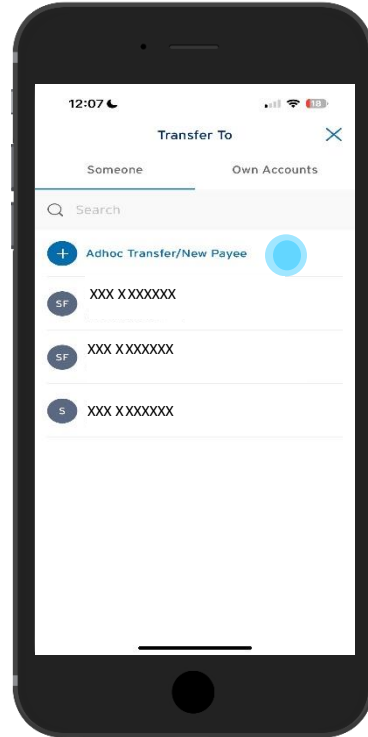
4 Enter payee details
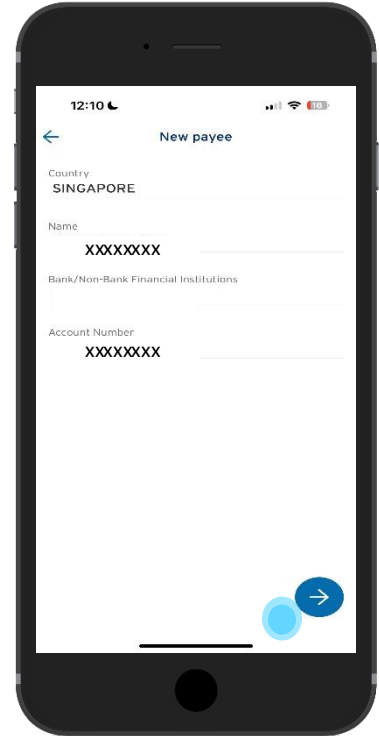
D. Making an Adhoc Local Payment/Transfer

5 Select "I know this payee"
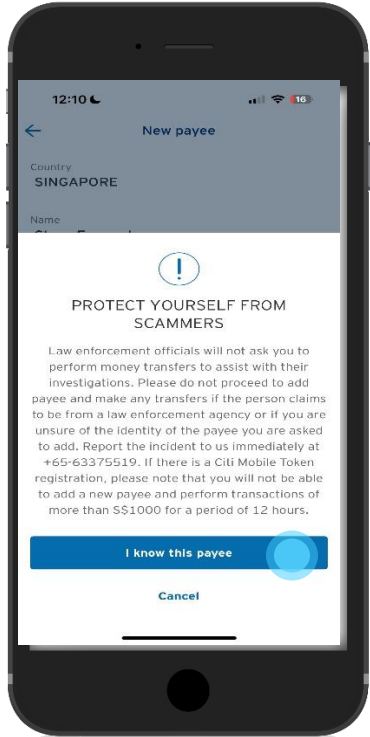
6 Input transfer amount
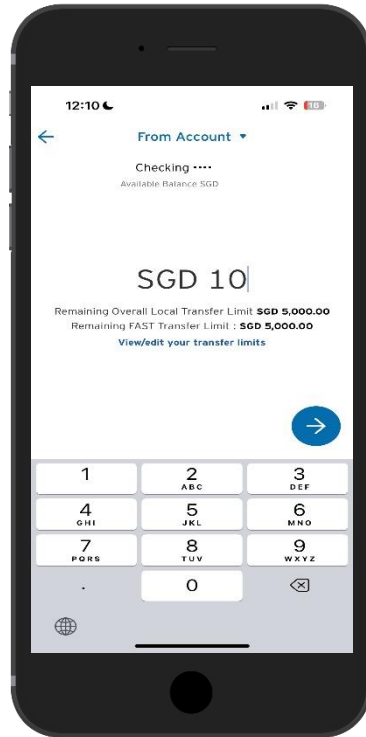
7 Confirm details and select "Pay"
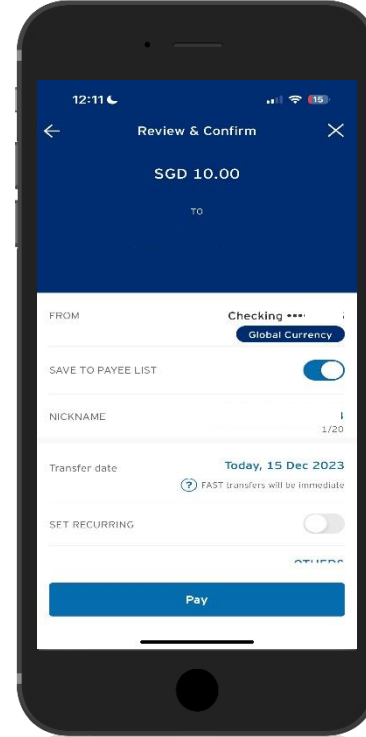
8 View confirmation page
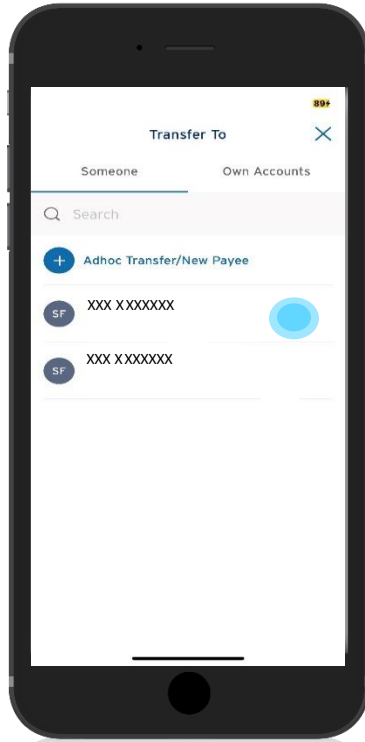
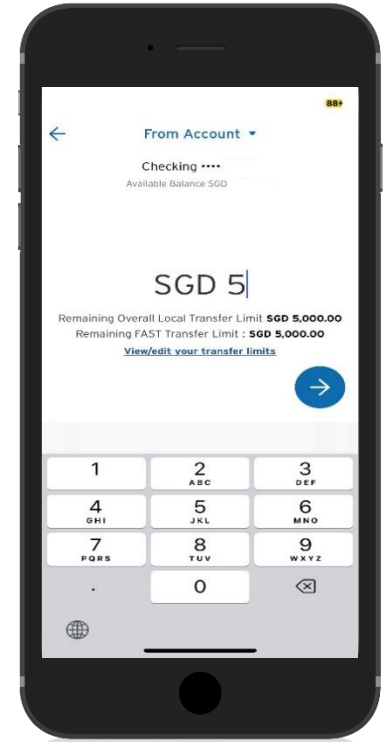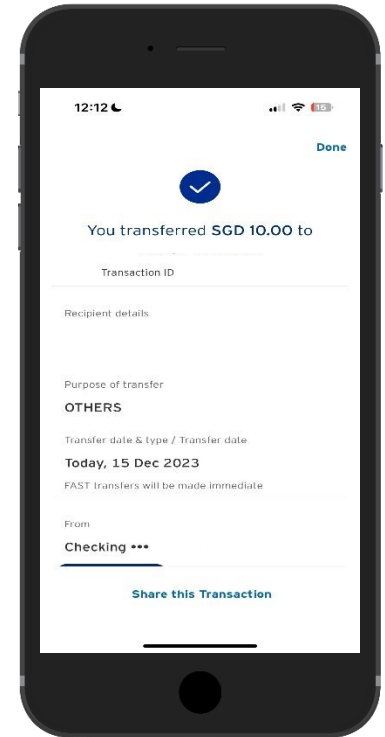# E. Making an Overseas Payment

1   Select "Local and Internal Transfers"
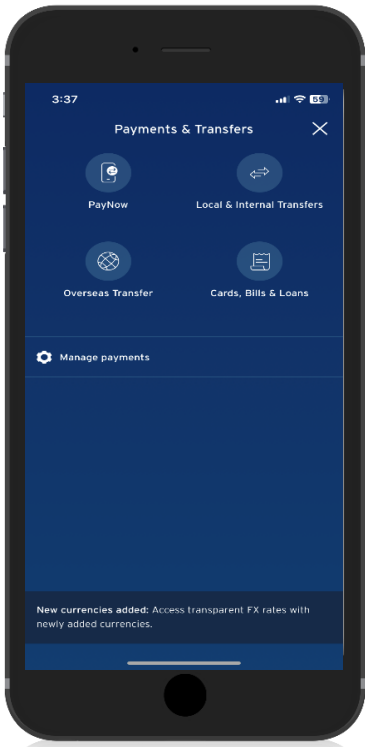
2   Select the recipient account
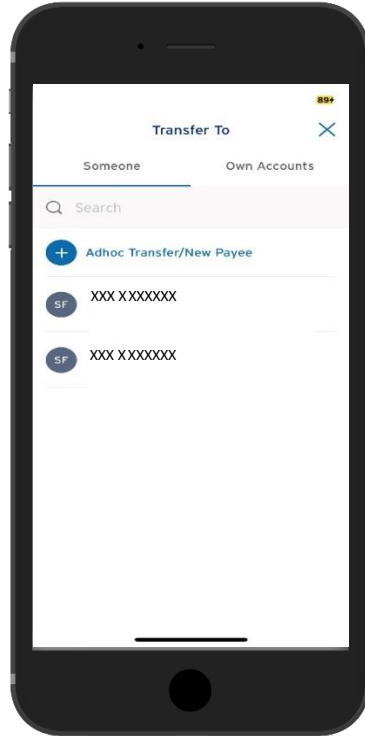
3   Input transfer amount
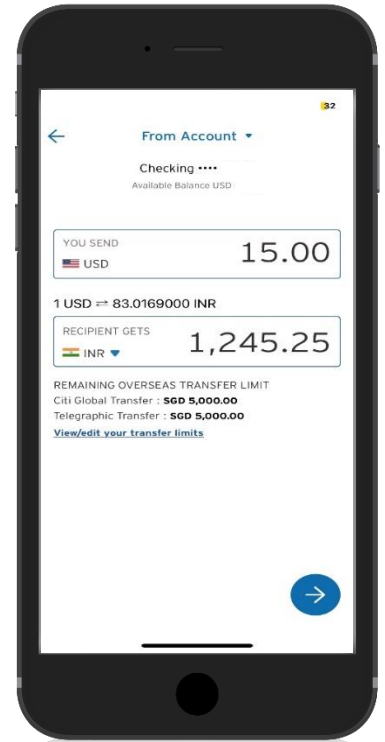
E. Making an Overseas Payment

4 Confirm details and select "Pay"
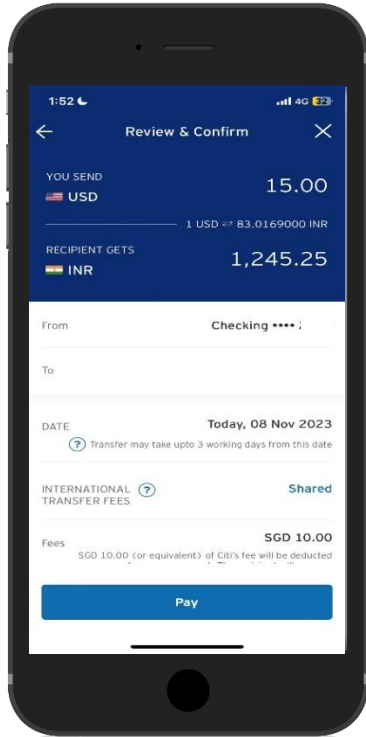
5 View confirmation page
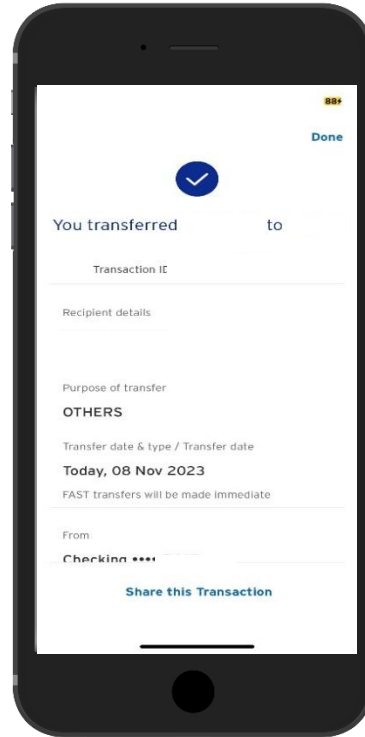
F. Making an Adhoc Overseas Payment/Transfer

1   On the home page, select "Payments"
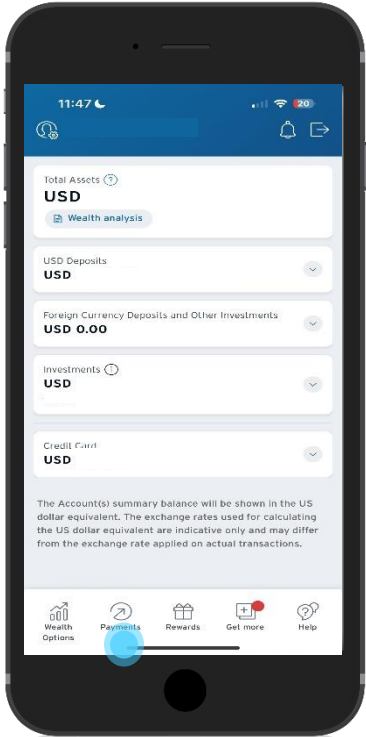
2   Select "Local & Internal Transfers"
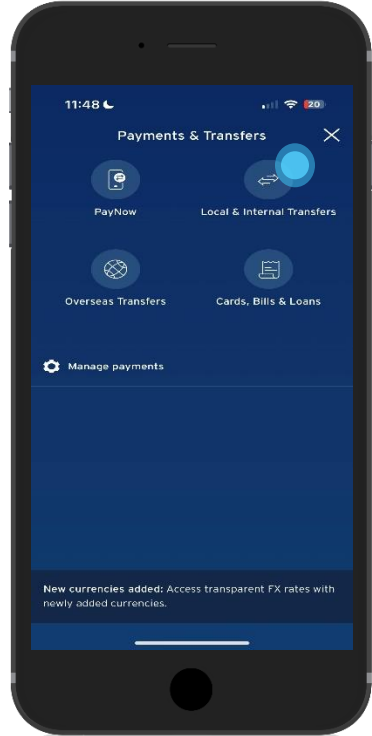
3   Select "Adhoc Transfer/New Payee"
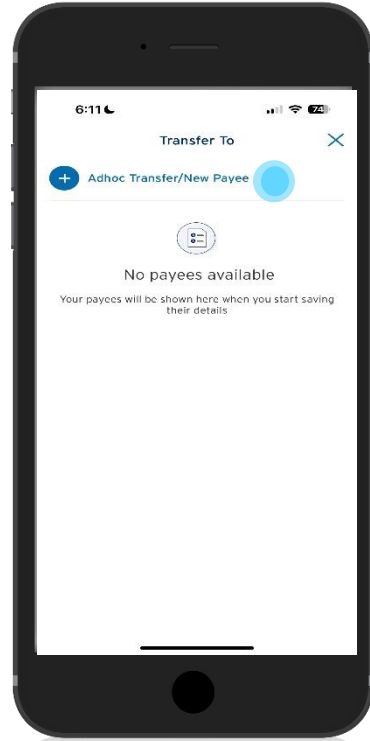
4   Select transfer currency
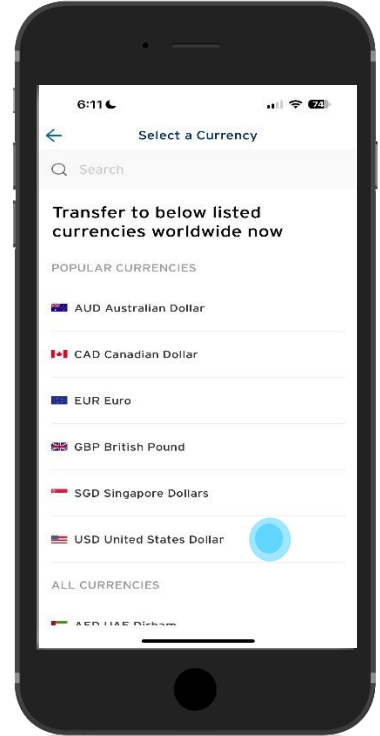
F. Adhoc Overseas Payment/Transfer

5 Enter transfer amount
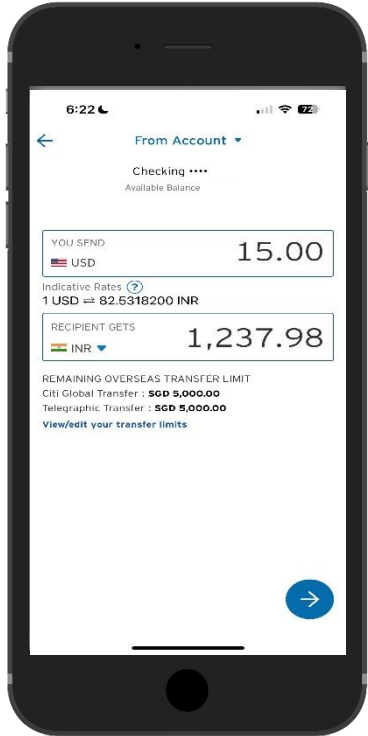
6 Enter required details
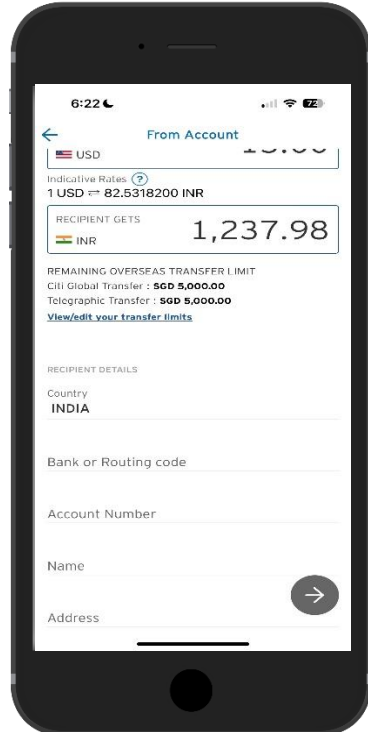
7 Review transfer details, then select "Pay"
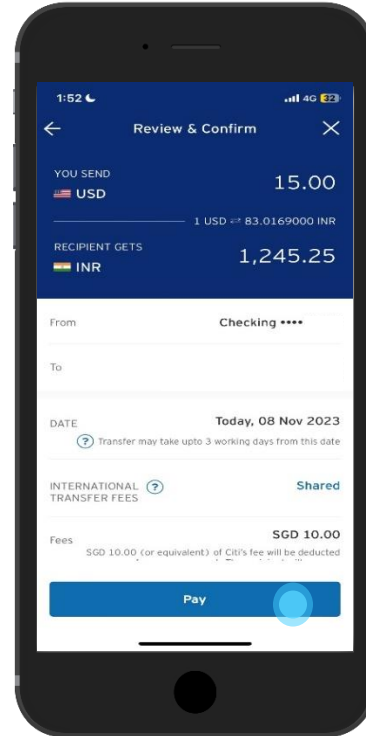
8 View confirmation page
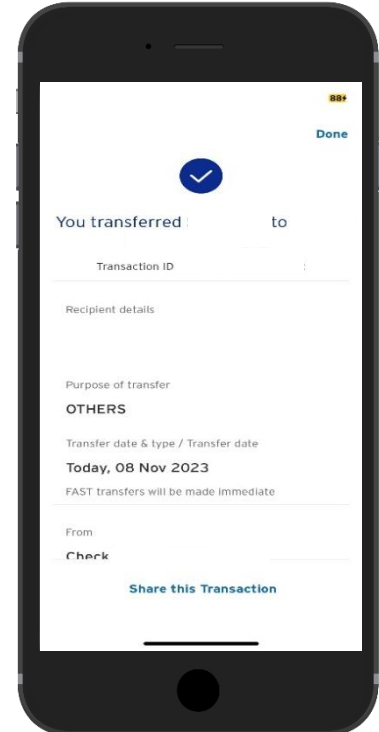
Online Payment & Transfers
Citibank Online
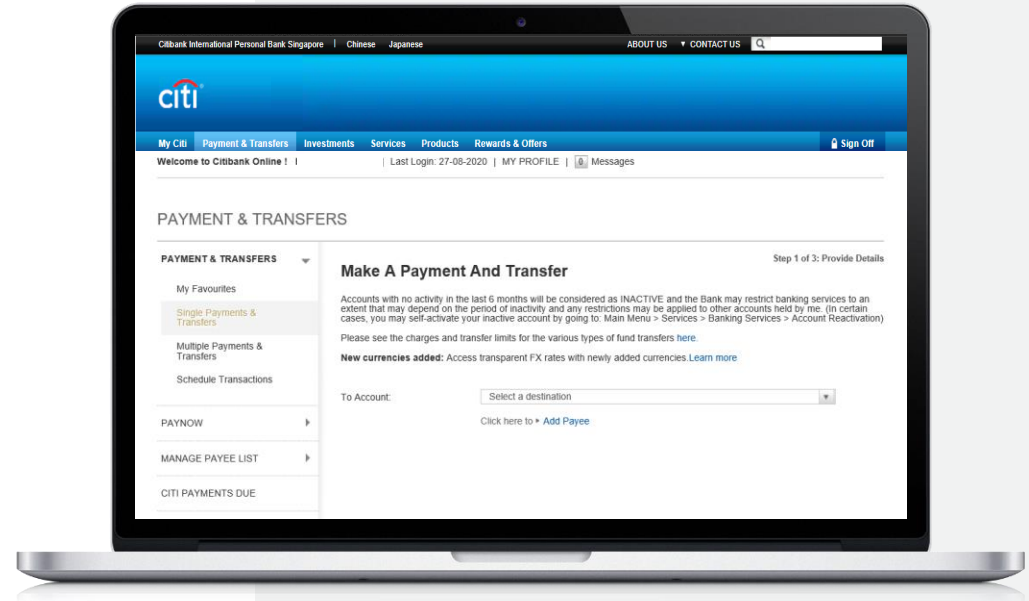
A. Adding a Payee

1 Go to
www.ipb.citibank.com.sg

2 Click on "Sign on to Citibank Online"
& sign on with your
User ID and Password
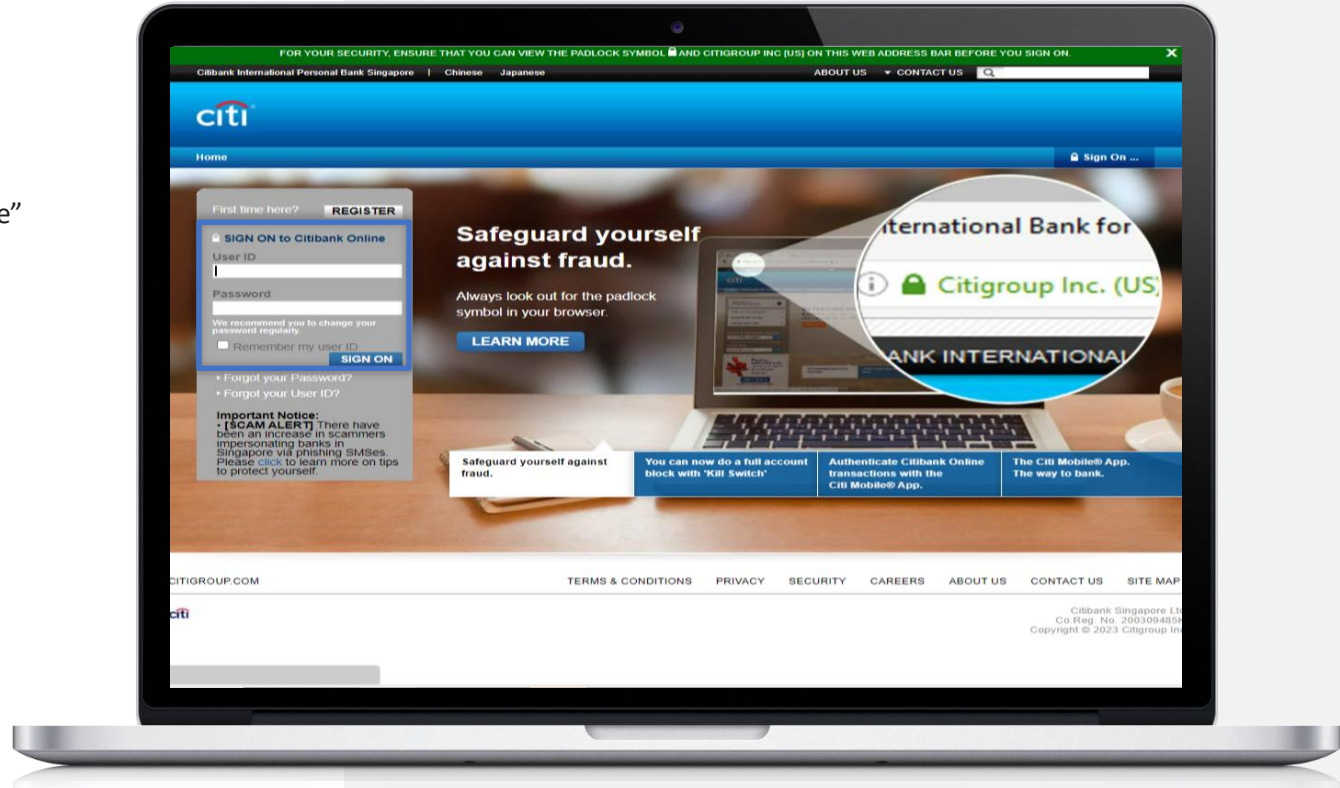
A. Adding a Payee

3 On the Main Menu, click on the "Payment & Transfers" tab and select "Make a Payment or Transfer"
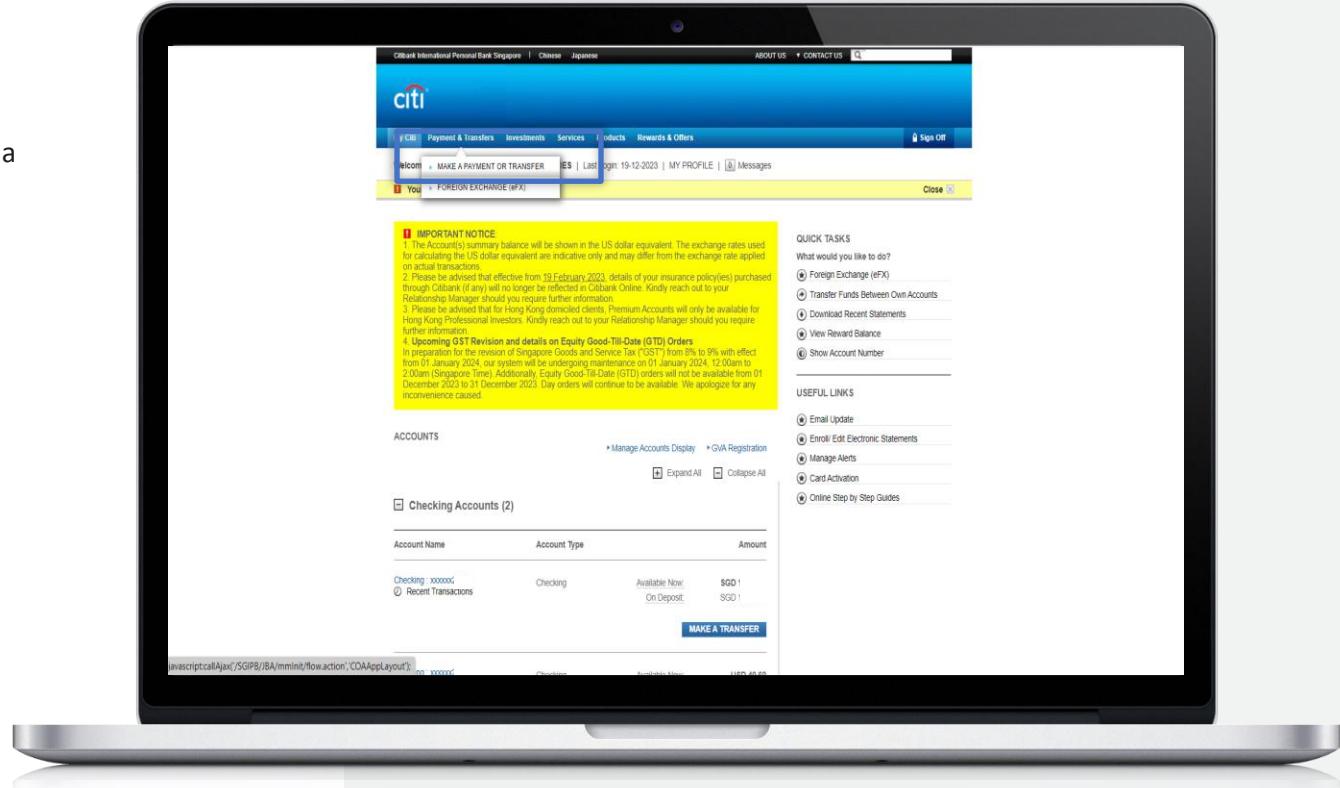
A. Adding a Payee

4 Authorise your action via Citi QR, using the IPB Citi Mobile ® App
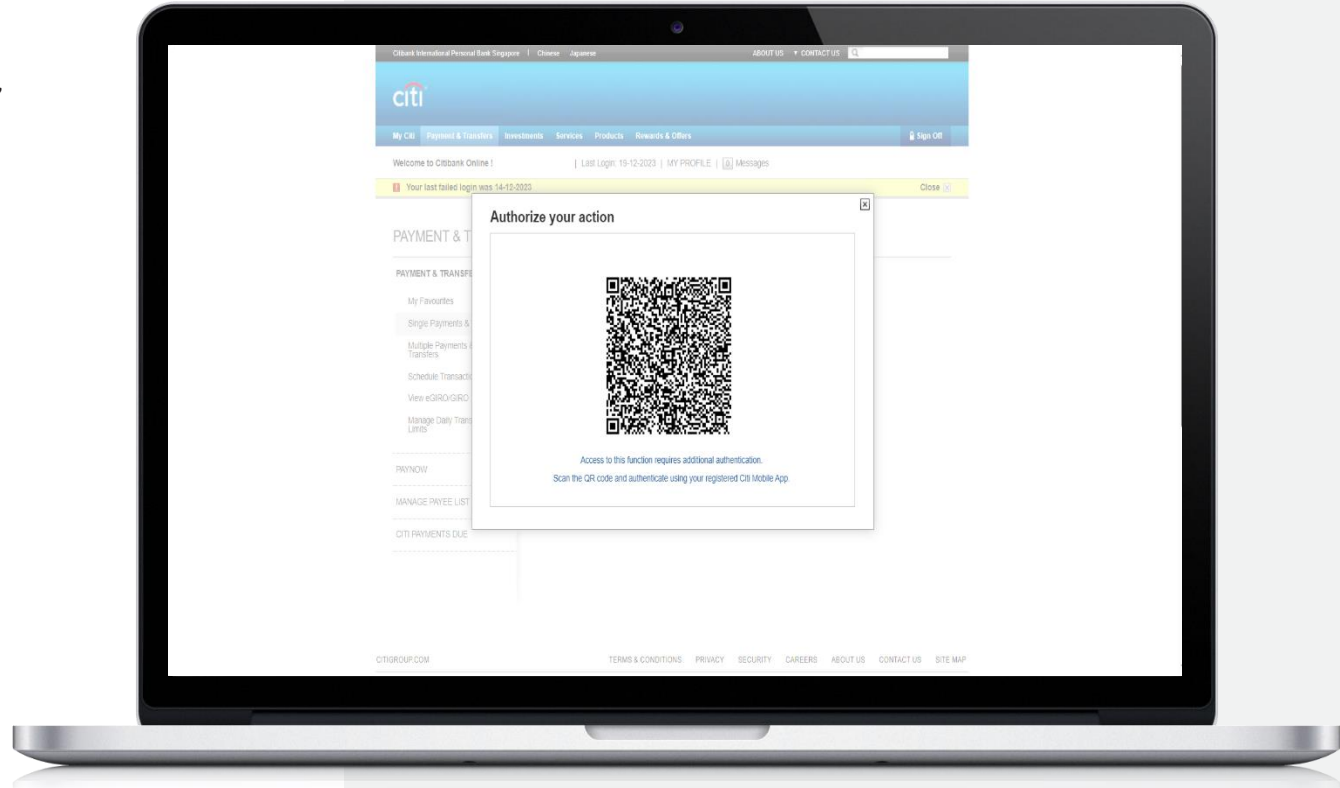
A. Adding a Payee

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"
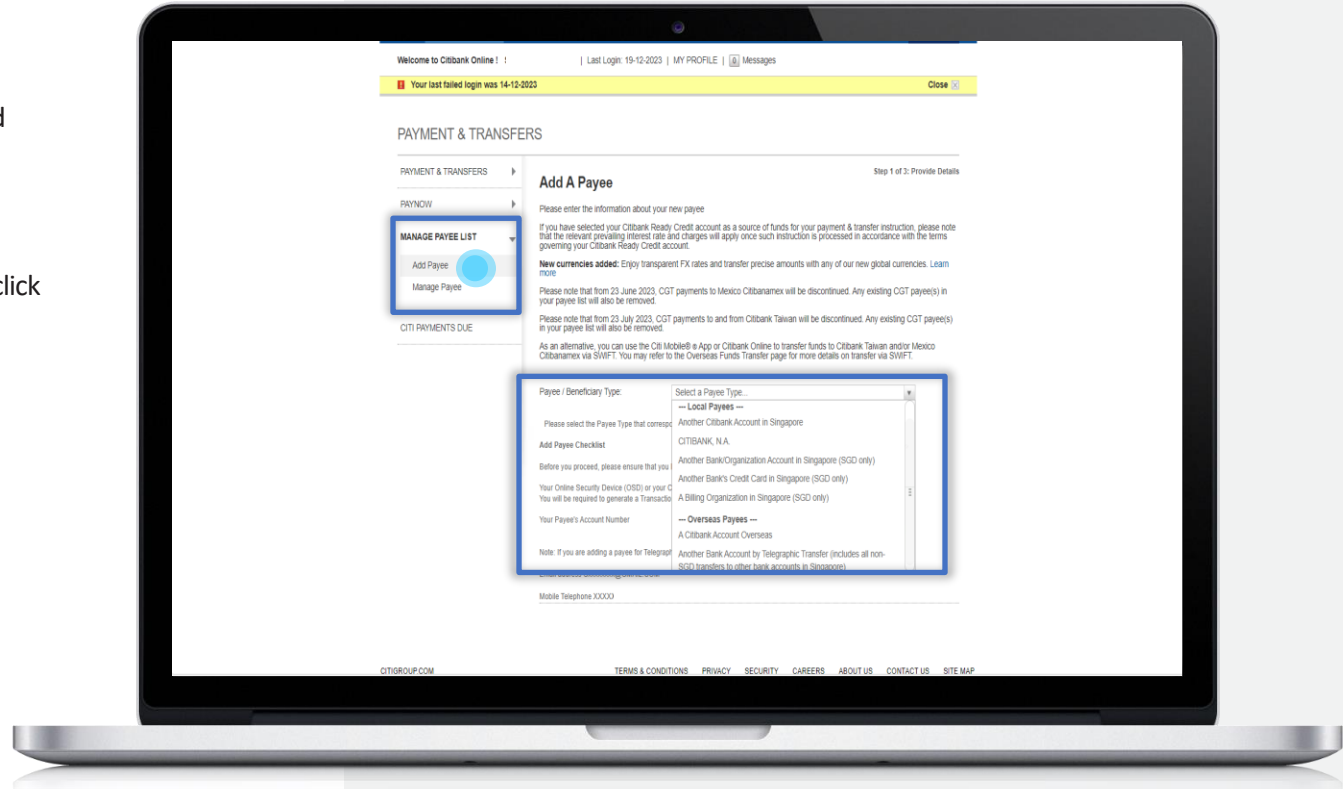
A. Adding a Payee

7 Key in relevant payee details, and click "Next" once done
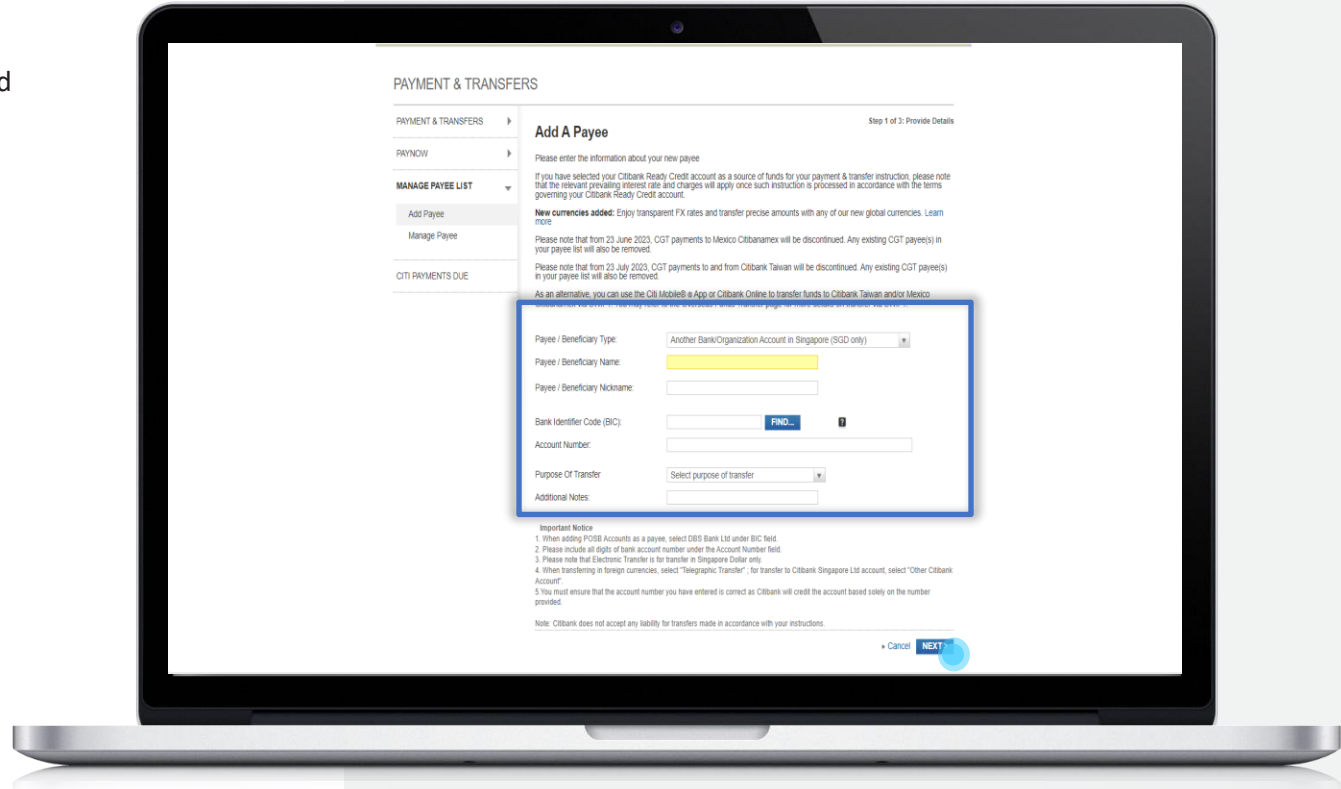
A. Adding a Payee

8 Verify payee details and click "Confirm"
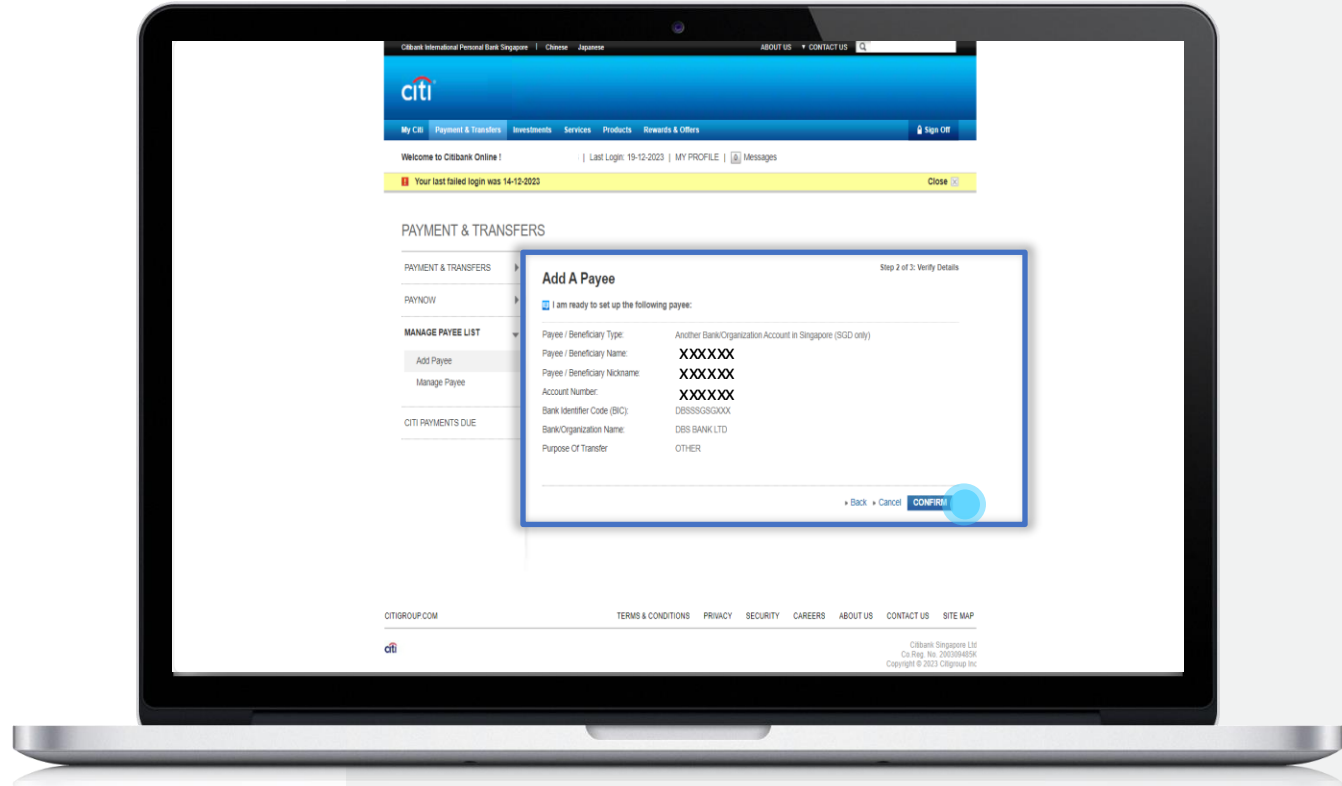
A. Adding a Payee

9 Authorise your action via Citi QR, using the IPB Citi Mobile ® App
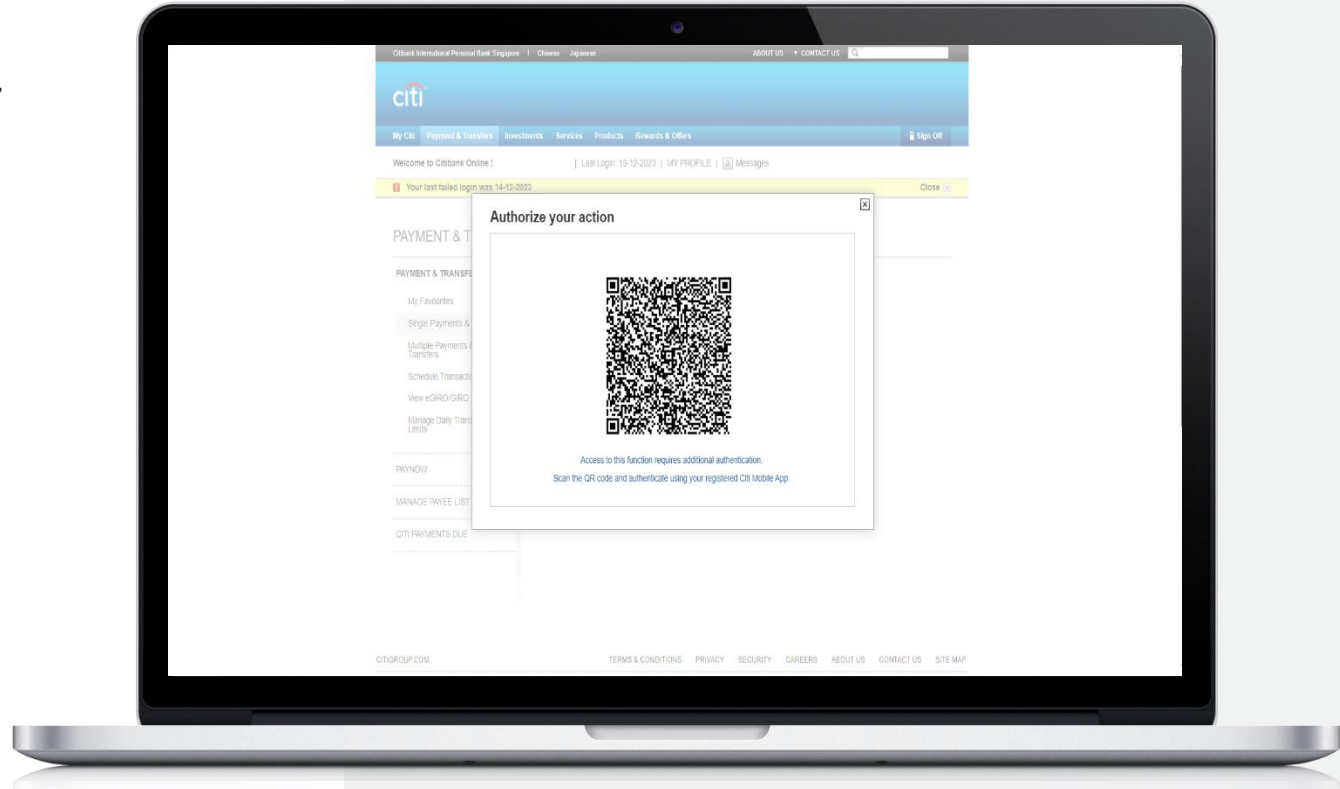
A. Adding a Payee

10 View confirmation screen
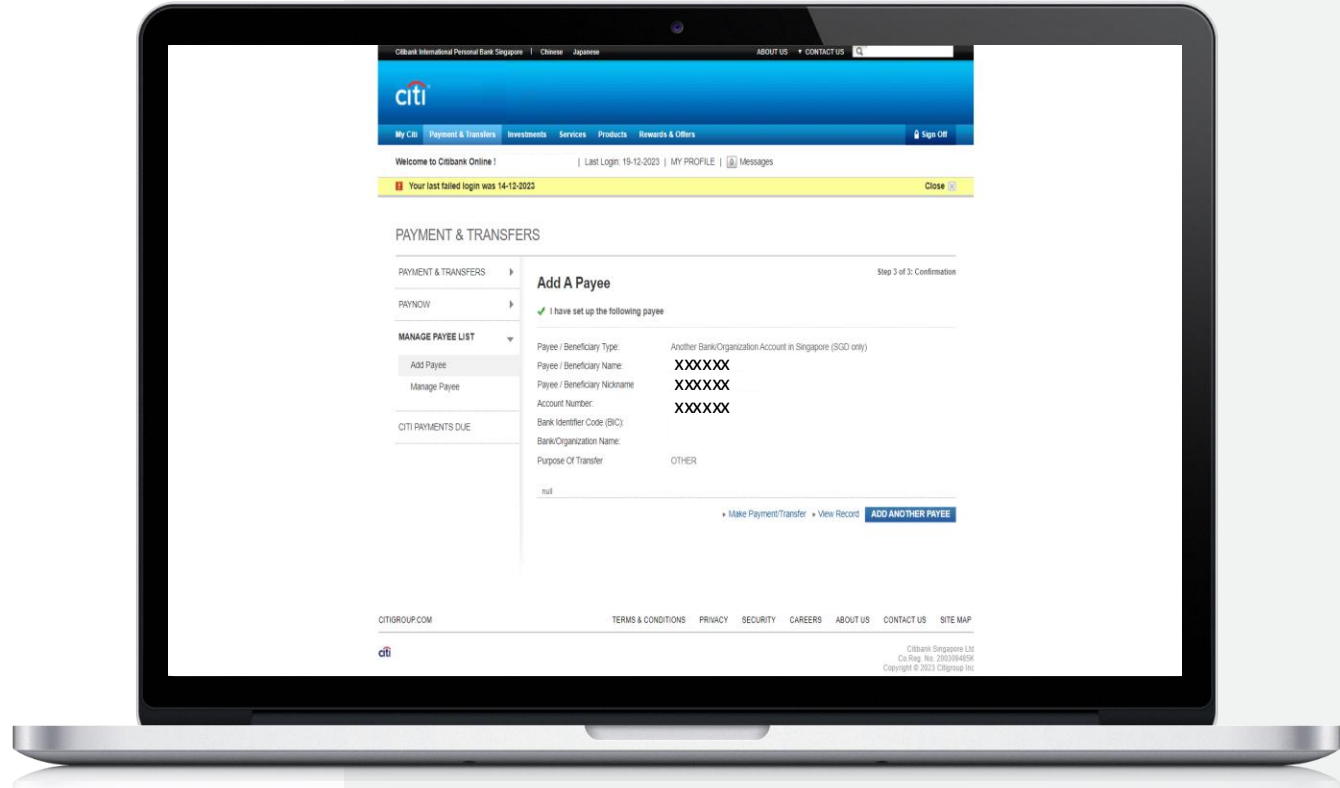
B. Making a Payment/Fund Transfer

1 Go to
www.ipb.citibank.com.sg

2 Click on "Sign on to Citibank Online"
& sign on with your
User ID and Password
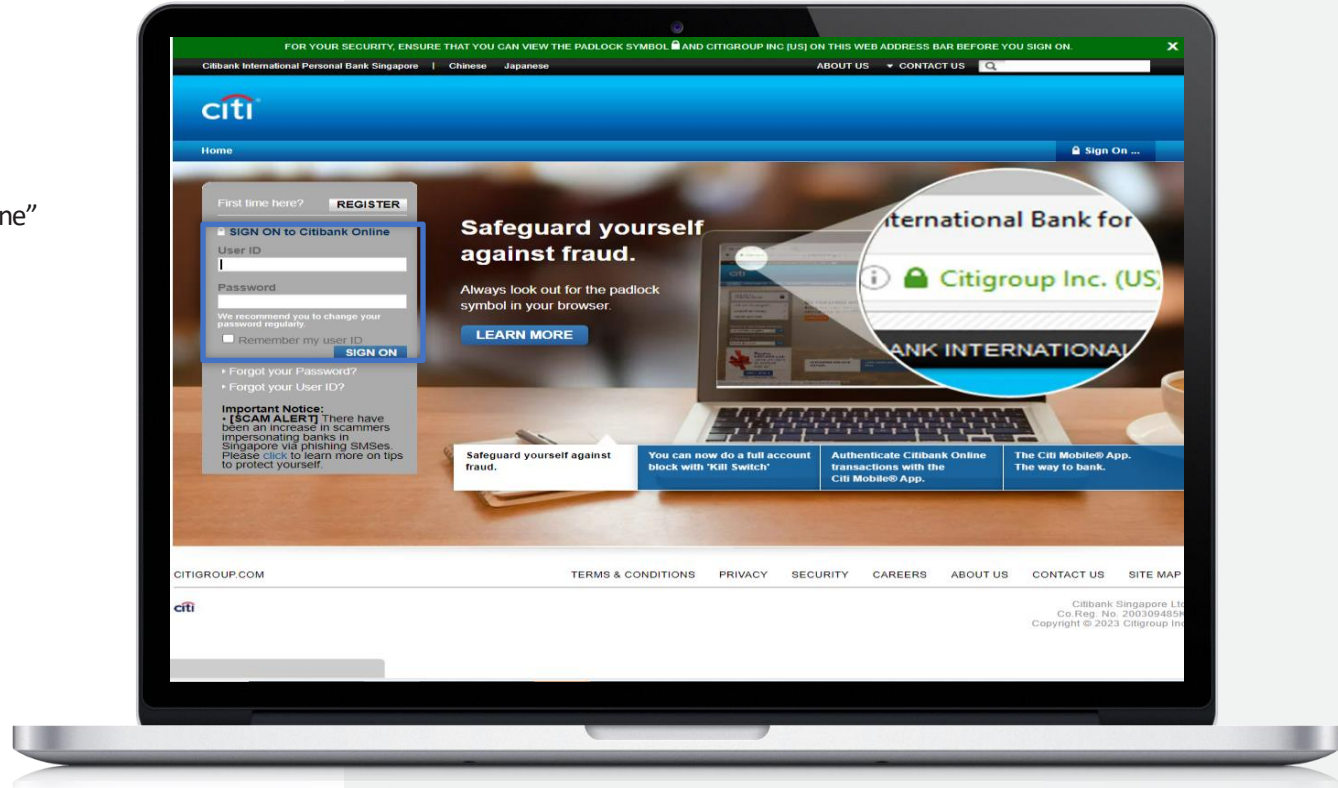
B. Making a Payment/Fund Transfer

3

On the Main Menu,
click on the "Payment &
Transfers" tab and select "Make a
Payment or Transfer"
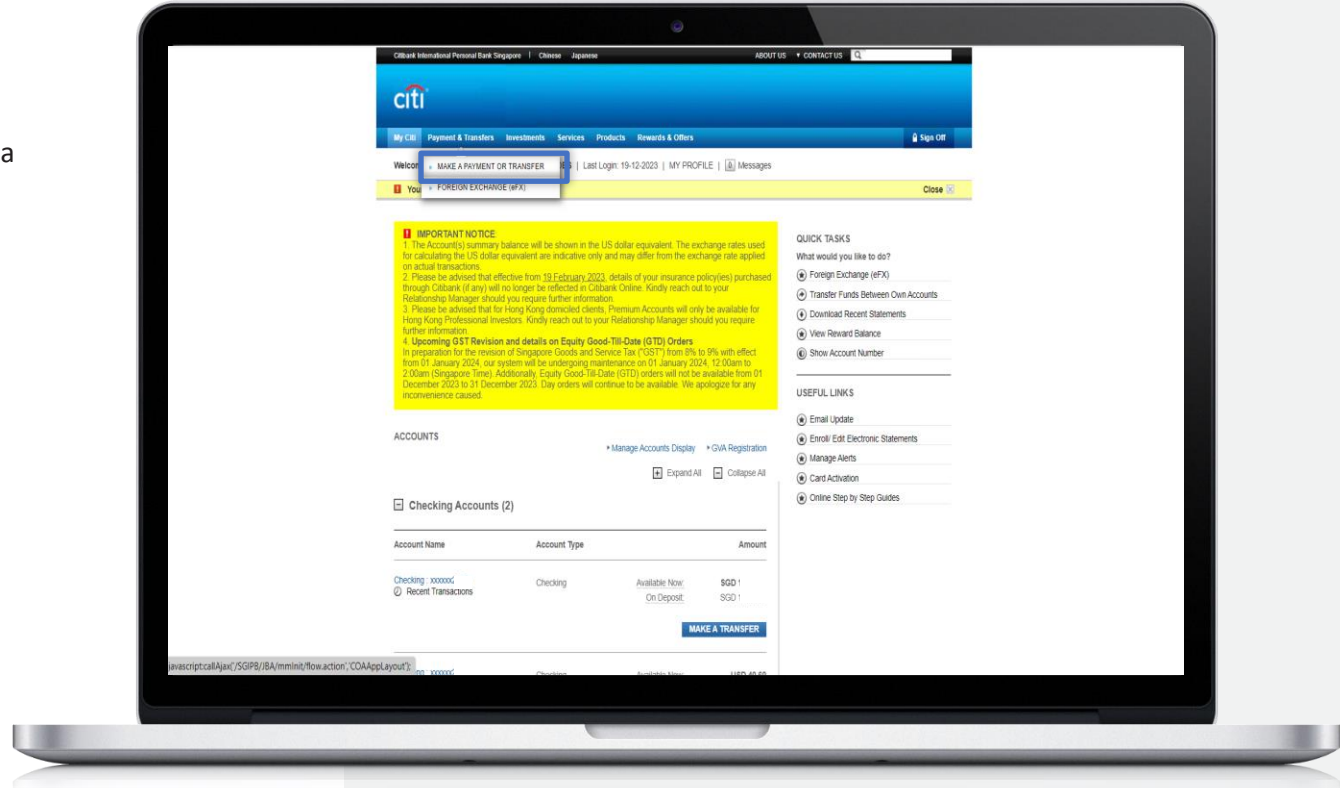
B. Making a Payment/Fund Transfer

4 Authorise your action via Citi QR, using the IPB Citi Mobile ® App
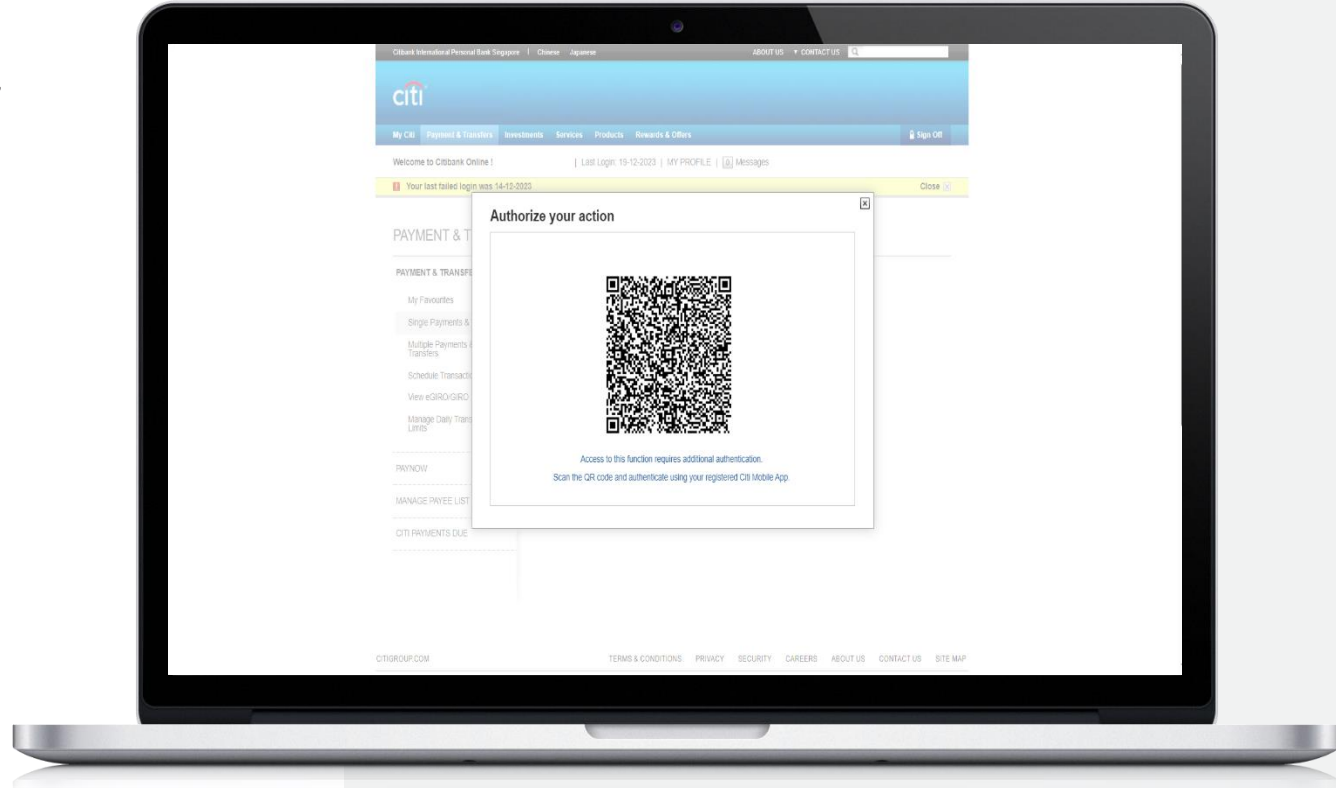
B. Making a Payment/Fund Transfer

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 "Make this Transfer"

PAYMENT & TRANSFERS

PAYMENT & TRANSFERS ▾
My Favourites
Single Payments & Transfers
Multiple Payments & Transfers
Schedule Transactions
PAYNOW ▸
MANAGE PAYEE LIST ▸
CITI PAYMENTS DUE

Make An Internal Transfer   Step 2 of 3 : Verify the Details

📧 **The following transfer will be made:**

From:	Savings Account: XXXXXX2564
To:	Checking: XXXXXX2002
Amount:	NZD 1,111,111.00

Please review the following additional information about your transfer:

Deduct From:	Savings Account
Amount:	NZD 1,111,111.00
Equivalent amount	SGD 998,018.31
Exchange Rate:	NZD 1 to USD 0.657745
Credit To:	Checking
Amount:	USD 730,827.70

Important Note: Please ensure there are sufficient cleared funds in your account on the business day prior to the due date otherwise your transaction may not be processed.

Any future dated transaction falling due on a non-business day (e.g. weekends and public holidays) will be processed on the business day prior.

▸ Back   ▸ Cancel   **MAKE THIS TRANSFER**

B. Making a Payment/Fund Transfer

9 Authorize your action via Citi QR, using the IPB Citi Mobile ® App

B. Making a Payment/Fund Transfer

10 Your payment/transfer has been successfully made

PAYMENT & TRANSFERS

PAYMENT & TRANSFERS

- My Favourites
- Single Payments & Transfers
- Multiple Payments & Transfers
- Schedule Transactions

PAYNOW

MANAGE PAYEE LIST

CITI PAYMENTS DUE

Make An Internal Transfer
Step 3 of 3 : Confirmation

✔ **The following transfer has been made:**

Confirmation Number:	HBKFT200228X000911
From	Savings Account: XXXXXX2564
New Balance:	NZD 7.25 Available Now:
	NZD 7.25 On Deposit:
To	Checking: XXXXXX2002
New Balance:	USD 24,433.68 Available Now:
	USD 24,433.68 On Deposit:
Amount:	NZD 11.00
Equivalent Amount:	SGD 9.91

Additional information about your transfer:

Deduct From:	Savings Account
Amount:	NZD 11.00
Equivalent amount	SGD 9.91
Exchange Rate:	NZD 1 to USD 0.659644
Credit To:	Checking
Amount:	USD 7.26

Disclaimer By clicking the "Make This Transfer" button below

▸ Add to Favorites   ▸ View Record   **MAKE ANOTHER TRANSFER**

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 (SMSes) 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

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

Banking Hours
Monday to Friday: 9:30am – 6:00pm