



Press Release

For Immediate Release

**Citi Launches App-Based Login Solution
for Corporate Clients across 11 Markets in Asia Pacific
as part of Its Focus on Digitization in Banking Services**

CitiDirect BE[®] via MobilePASS empowers corporate users by conveniently leveraging their personal mobile devices for secure authentication

Jakarta, 16 February 2017 - Citi announces the launch of MobilePASS, a new digital solution that eliminates the need for corporate users to carry physical tokens for logins. MobilePASS is an app-based soft token that enables users to leverage their own smartphones to generate dynamic passcodes without any network connectivity to log into Citi's award-winning range of institutional e-banking platforms, including CitiDirect BE[®], CitiDirect BE[®] Mobile and CitiDirect BE[®] Tablet.

Traditionally, corporate users were required to carry a physical hardware token to generate login passcodes, which act as secure authentication to access their accounts and transactions on CitiDirect BE[®]. A separate physical token is no longer necessary with MobilePASS, which is available on all smartphones. MobilePASS combines faster logins and strong security to provide a more convenient omni-channel institutional banking experience.

Asia Pacific Head of Channel and Enterprise Services, Treasury and Trade Solutions Keng-Mun Lee said, "This solution is an important part of our continuous effort led by Citi Innovation Lab to bring best-in-class digitized experience to our clients. MobilePASS is easy to use and improves the login experience for users of all levels within the organization – from CFOs who need to view transaction analytics, to corporate treasurers who approve transactions on-the-go, to personnel who need to connect from the office or work from home. In addition, it enhances the security of their login process, whilst complying with applicable local regulatory requirements."

Accessing MobilePASS is fast and easy – existing or new CitiDirect BE[®] users can download the app on their smartphone from the Apple App, Blackberry World, Google Play and Windows Stores. Users can also employ additional mobile device security features, such as PIN, Swipe and Fingerprint ID, to further secure MobilePASS on their smartphones.

Citi was the first global bank to launch a soft token smartphone solution to its corporate clients across 80+ countries globally. In Asia, MobilePASS is now available in Bangladesh, India, Indonesia, Japan, Malaysia, Philippines, Singapore, South Korea, Sri Lanka, Thailand and Vietnam. Throughout 2017, it is expected to be launched in other Asia markets, including Australia, Hong Kong, New Zealand and Taiwan.

Chief Executive Officer Citi Indonesia Batara Sianturi stated, "The world is going digital and we believe, so is in Indonesia where we define banking digitization as Mobile First. We are committed to be an integral part of digitization in this country through continuous innovation that will enable our clients of having a much simpler way of doing corporate banking transaction, right from the



palm of their hands. The implementation of MobilePASS in Indonesia is a proof of our aptitude to bring the newest technology in advance to the banking industry in Indonesia.”

Head of Treasury and Trade Solutions Citi Indonesia Vincent C. Soegianto added, “Indonesia is a country with a considerably high adoption rate in mobile Internet, increasingly in mobile banking. As the first global bank to launch a soft token smartphone solution to its multinational corporate clients in Indonesia, we believe MobilePASS is adding values to the mobility and advancement in internal business processes.”

Since its soft launch last year, Asia’s technology-savvy corporate users have embraced MobilePASS, having used it to securely log into CitiDirect BE[®], Mobile or Tablet over 10,000 times to-date.

CitiDirect BE[®], Citi’s proprietary institutional e-banking platform, is available across 95 countries in 26 languages and transacts in 140 currencies. It provides a single, centralized point-of-access for corporate clients to a full range of global cash, trade, liquidity and investment services. Citi’s unrivaled platform supports 525,000 users with over 340 million transactions annually valued at more than USD 48 trillion. Constantly innovating, CitiDirect BE[®] was ranked first in 2016 by Greenwich Associates’ Digital Banking Benchmarking Study for the 10th consecutive year.

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About Citi Treasury and Trade Solutions

Citi Treasury and Trade Solutions (TTS), provides integrated cash management and trade finance services to multinational corporations, financial institutions and public sector organizations across the globe. With a full range of digital and mobile enabled platforms, tools and analytics, TTS continues to lead the way in delivering innovative and tailored solutions to its clients. It offers the industry’s most comprehensive suite of treasury and trade solutions including cash management, payments, receivables, liquidity management and investment services, working capital solutions, commercial and prepaid card programs, trade finance and services.

About Citi

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

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