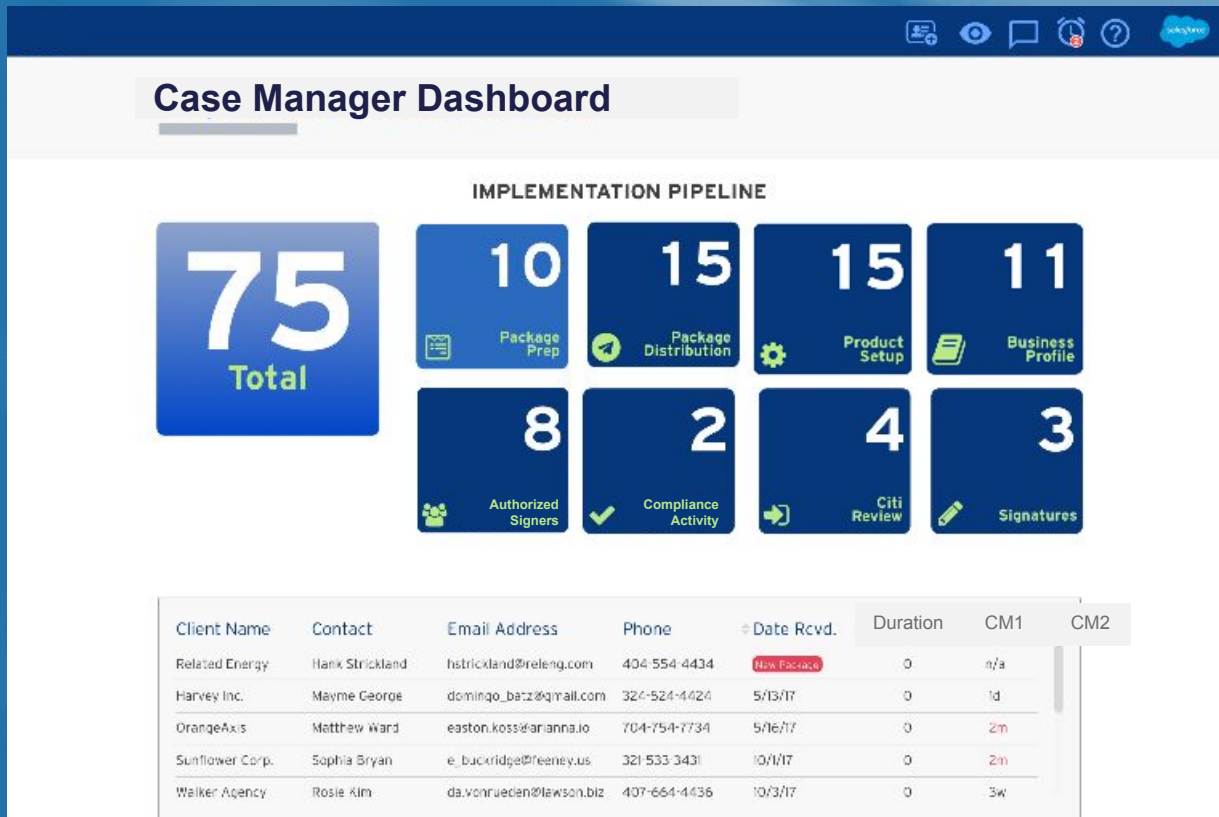




Jason, the Citi Case Manager, logs in to the Portal and lands on the Case Manager Dashboard, where he can view where his clients are in the account on-boarding process and can drill down into each category for more details.



MVP 1

1

UI Changes:

BRD/FRD:
Duration = red
after 3 days



Jason selects whether or not Related Energy is a new to bank client or existing client.

The screenshot shows a progress bar at the top with six steps: Package Prep, Business Profile (highlighted), Product Setup, Package Sent, Citi Review, and Signatures. Below the progress bar, the main content area is titled "CLIENT RELATIONSHIP STATUS" and contains the question "What is the client's relationship with Citi?". There are three radio button options: "New to Bank" (selected), "Existing Bank New Tax ID", and "Existing Bank". At the bottom, there are two buttons: "GO BACK" and "CONTINUE".

UI Changes:

BRD/FRD:



Jason selects whether or not Related Energy is a new to bank client or existing client.

Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

PROHIBITED BUSINESS

Let's learn if this is a prohibited business.

i Does this entity issue bearer shares or bearer warrants?

Yes No

Is this entity effectively controlled or owned by another entity that issues bearer shares or bearer warrants?

Yes No

Do any of the Beneficial Owners own entities that issue or have issued bearer shares or bearer warrants?

Yes No

[GO BACK](#) [CONTINUE](#)

Help Tip: A bearer share is a security not registered on the books of the issuing corporation and thus payable to possessor of the shares. It is negotiable without endorsement and transferred by delivery, thus avoiding some of the control associated with ordinary shares.



Jason selects whether or not Related Energy is a new to bank client or existing client.

MVP 2

4

The screenshot shows the Citi mobile app interface during the 'Business Profile' step of the account opening process. At the top, the Citi logo is on the left, and icons for chat, clock, and help are on the right. Below the logo is a progress bar with six steps: Package Prep, Business Profile (highlighted in blue), Product Setup, Package Sent, Citi Review, and Signatures. The main content area is titled 'PROHIBITED BUSINESSES' and contains a question: 'Let's learn if this is a prohibited business. Is the entity any of the following types of prohibited businesses?'. Below the question is a list of prohibited business types. At the bottom, there are radio buttons for 'Yes' (selected) and 'No', and two buttons: 'GO BACK' and 'CONTINUE'.

PROHIBITED BUSINESSES

Let's learn if this is a prohibited business.
Is the entity any of the following types of prohibited businesses?

1031 Exchange Company	Internet Gambling
3 rd Party Payment Processor	Marijuana Providers/Advocates
Operator of Credit Card Systems	Money Services Businesses
Foreign Financial Institution	Payday Lenders
Foreign Personal Investment Company	Pornography Businesses
Gambling Establishment	

Yes No

[GO BACK](#) [CONTINUE](#)

Help Tip:



Jason selects whether or not Related Energy is a new to bank client or existing client.

The screenshot shows the Citi account opening journey progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is highlighted in blue. Below the progress bar, a message reads: "DO NOT PROCEED" followed by "Since the entity is controlled by an entity that issues bearer shares Citi cannot open an account. Please contact the banker." At the bottom, there are two buttons: "GO BACK" and "CONTINUE".

DO NOT PROCEED

Since the entity is controlled by an entity that issues bearer shares Citi cannot open an account. Please contact the banker.

GO BACK CONTINUE

MVP 1

5

UI Changes:

BRD/FRD:



Jason determines the method by which he will be sending the package to Related Energy to complete.

The screenshot shows the Citi onboarding interface. At the top, the Citi logo is on the left, and three icons (chat, clock, help) are on the right. Below the logo is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is currently active. Below the progress bar, the heading 'ONBOARDING METHOD' is centered. Underneath, the question 'How do you want to onboard the client?' is displayed. Below the question, there is explanatory text: 'Send Portal Link or PDF Package will take the case manager through the portal to complete forms. Selecting Send Manual Email will take the case manager to Outlook to send blank PDFs'. Three options are presented as buttons: 'Send Portal Link' (grey), 'Send PDF Package' (dark blue), and 'Send Manual Email' (white with a grey border). At the bottom, there are two buttons: 'GO BACK' and 'CONTINUE'.

ONBOARDING METHOD

How do you want to onboard the client?

Send Portal Link or PDF Package will take the case manager through the portal to complete forms.
Selecting Send Manual Email will take the case manager to Outlook to send blank PDFs

Send Portal Link **Send PDF Package** **Send Manual Email**

GO BACK **CONTINUE**

MVP 1

6

UI Changes:

BRD/FRD:



Jason also reviews the auto-populated contact information for the client.

The screenshot shows the Citi account opening journey. At the top, the Citi logo is on the left, and navigation icons for chat, clock, and help are on the right. Below this is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Citi Review' step is currently active. The main content area is titled 'CONTACT INFORMATION' and contains the heading 'Tell us about your business.' followed by the instruction 'Please complete the following fields with some contact information.' The form fields are arranged in two columns:

- Primary Contact Name: Enter first and last name
- Street Number: #
- Street Name: Enter Name Here
- Primary Contact Phone Number: (XXX) XXX-XXXX
- Suite / Mailstop / etc. (if applicable): Enter Here
- Primary Contact Email Address: Enter Here
- City: Enter City
- Business Main Phone Number: (XXX) XXX-XXXX
- State: Select (dropdown)
- Zip Code: XXXXX-XXXX

At the bottom, there is a checkbox labeled 'Mailing Address is same as business address' which is checked. Below the form are two buttons: 'GO BACK' and 'CONTINUE'.

UI Changes:

ADD NO PO BOX
FOR ADDRESS

BRD/FRD:



Jason also reviews the auto-populated contact information for the client.

MVP 1

8

citi
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CONTACT INFORMATION

Tell us about your business.

Please complete the following fields with some contact information.

<p>Primary Contact Name <input type="text" value="Enter first and last name"/></p> <p>Primary Contact Phone Number <input type="text" value="(XXX) XXX-XXXX"/></p> <p>Primary Contact Email Address <input type="text" value="Enter Here"/></p> <p>Business Main Phone Number <input type="text" value="(XXX) XXX-XXXX"/></p>	<p>Street Number <input type="text" value="#"/> Street Name (no PO boxes) <input type="text" value="Enter Name Here"/></p> <p>Suite / Mailstop / etc. (if applicable) <input type="text" value="Enter Here"/></p> <p>City <input type="text" value="Enter City"/></p> <p>State <input type="text" value="Select"/> Zip Code <input type="text" value="XXXXX-XXXX"/></p> <p><input type="checkbox"/> Mailing Address is same as business address</p>
---	---

Mailing Address

<p>Street Number <input type="text" value="#"/> Street Name <input type="text" value="Enter Name Here"/></p> <p>Suite / Mailstop / etc. (if applicable) <input type="text" value="Enter Here"/></p> <p>City <input type="text" value="Enter City"/></p> <p>State <input type="text" value="Select"/> Zip Code <input type="text" value="XXXXX-XXXX"/></p>	
---	--

UI Changes:

BRD/FRD:



Next, Jason reviews the business profile details that have been pre-populated from Salesforce for the client he is on-boarding.

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Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

BASIC DETAILS

Tell us about your business.

Please complete the following fields with some basic information about your business.

Business Name

Doing Business As (DBA) if applicable

i What is the Legal Structure of your business?

In which country was your business incorporated?

i Briefly tell us what your business does: industry, types of activities, target customers, etc.

GO BACK **CONTINUE**

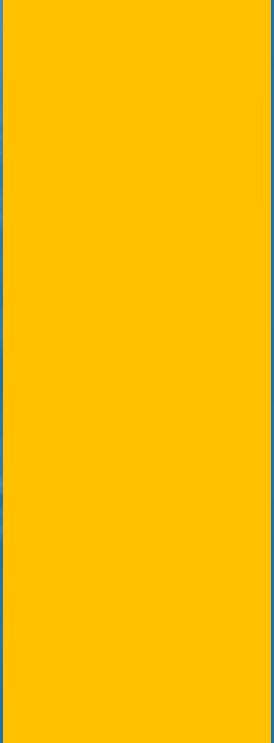
Help Tip: Legal Structure - Public entity = any publically traded company that is 50% or greater ownership; Public funds = government entity other than embassy

Help Tip: What the business does, where do they conduct business, and type of customers (e.g., individuals, companies). Please ensure this is appropriate for the client to review.



Next, Jason reviews the business profile details that have been pre-populated from Salesforce for the client he is on-boarding.

The screenshot shows the Citi onboarding interface. At the top is the Citi logo and navigation icons. Below is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is highlighted. The main content area is titled 'BASIC DETAILS' and contains a modal dialog with the question: 'Was your business formed in the past 3 years?'. The modal has two radio buttons, 'Yes' (selected) and 'No'. Below the modal are 'GO BACK' and 'CONTINUE' buttons. The background form has fields for 'Business Name', 'What is the Le...', and 'Briefly tell us...'.





Jason also reviews the auto-populated contact information for the client.

The screenshot shows a Citi web interface for a business funding application. At the top, the Citi logo is on the left, and icons for chat, clock, and help are on the right. Below this is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is highlighted with a blue circle. The main content area is titled 'SEED FUNDS – NEWLY FORMED BUSINESS' and contains a section titled 'Tell us about how the business was funded.' with the instruction 'Please complete the following fields with funding information'. The form includes a question 'What amount of money was used to start the client?' with input fields for 'Amount' and 'Currency'. Below that is another question 'What are the sources and dates of significant investment for the client?' with a table of three rows for 'Date' and 'Source', each with an input field and a dropdown menu. An 'ADD' button is at the bottom of the table. At the very bottom of the form are 'GO BACK' and 'CONTINUE' buttons.

Help Tips:

Change “the client” to “your business”



Jason also reviews the auto-populated contact information for the client.

MVP 2

2

citi

Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

REVENUE SOURCES – NEWLY FORMED BUSINESS

Tell us about where the business gets its revenue.
Please complete the following fields with revenue information

What amount of money was used to start the client?

Amount: Currency:

What are the sources and dates of significant investment for the client?

Date	Source
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>

Help Tips

Change “the client” to “your business”



Jason also reviews the auto-populated contact information for the client.

citi

Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

TARGET MARKET – NEWLY FORMED BUSINESS

Tell us about your target clients for your business.
Please complete the following field with information about your target clients

What is your target clientele?

Enter description here

GO BACK CONTINUE

Help Tip: Please review the client's promotional materials, website, and other publicly available information.



Jason also reviews the auto-populated contact information for the client.

The screenshot shows the Citi account opening journey. At the top, the Citi logo is on the left, and navigation icons for chat, clock, and help are on the right. Below the logo is a progress bar with six steps: Package Prep, Business Profile (highlighted in blue), Product Setup, Package Sent, Citi Review, and Signatures. The main content area is titled "DEMOGRAPHICS & FINANCIAL INFORMATION" and contains the heading "Tell us about some of the financial inputs for your business." followed by the instruction "Please complete the following information about your tax ID, locations, employees and revenue." There are three input fields for "Tax ID Number", "How many locations do you have?", and "How many employees do you have?". To the right, there are two questions: "What is your Annual Gross Revenue?" with an input field, and "Is your business home-based?" with radio button options for "Yes" and "No". At the bottom, there are "GO BACK" and "CONTINUE" buttons.

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Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

DEMOGRAPHICS & FINANCIAL INFORMATION

Tell us about some of the financial inputs for your business.
Please complete the following information about your tax ID, locations, employees and revenue.

Tax ID Number

How many locations do you have?

How many employees do you have?

What is your Annual Gross Revenue?

Is your business home-based?
 Yes No

[GO BACK](#) [CONTINUE](#)

MVP 1

4

UI Changes:

ADD NO PO BOX
FOR ADDRESS

BRD/FRD:



Jason also reviews the auto-populated contact information for the client.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. Below is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is highlighted. Below the progress bar, the heading 'BUSINESS INFORMATION' is centered. A modal window is displayed in the center with the question: 'Does your Parent Company have 50% or greater ownership?'. The modal has two radio button options: 'Yes' (selected) and 'No'. At the bottom of the modal are 'GO BACK' and 'CONTINUE' buttons. The background shows a form with fields for 'Tax ID Num', 'How many k', and 'How many e', each with an 'Enter Here' placeholder.

Help Tip: parent company 50% - Refer to Beneficial Ownership Standard, Appendix A and B.



Jason also reviews the auto-populated contact information for the client.

The screenshot shows the Citi Business Information form. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. Below this is a progress bar with six steps: Package Prep, Business Profile (highlighted), Product Setup, Package Sent, Citi Review, and Signatures. The main content area is titled "BUSINESS INFORMATION". A modal dialog box is open, asking for "What is your Parent Company's annual gross revenue?" and "What is your Parent Company's annual net profit?". Each question has an "Enter Here" input field. At the bottom of the modal are "GO BACK" and "CONTINUE" buttons. At the bottom of the page are also "GO BACK" and "CONTINUE" buttons. On the left side of the form, there are partially visible fields for "Tax ID Num", "How many k", and "How many e", each with an "Enter Here" input field.

Help Tips



Jason also reviews the auto-populated contact information for the client.

The screenshot shows the Citi client operations setup interface. At the top, the Citi logo is on the left, and navigation icons for chat, clock, and help are on the right. Below the logo is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is currently active. The main content area is titled 'CLIENT OPERATIONS' and contains a form with the following elements:

- CLIENT OPERATIONS**
- Tell us about your operations.**
- Please complete the following fields with operations information.
- Do you have customers or earn revenue outside the US?
 Yes No
- Please list the countries
- Do you hold or transact funds that belong to others? (e.g., the funds of your clients)?
 Yes No
- Are you an internet-only business?
 Yes No
- At the bottom, there are two buttons: **GO BACK** and **CONTINUE**.



Jason also reviews the auto-populated contact information for the client.

The screenshot shows a Citi web interface for a client account opening journey. At the top, the Citi logo is on the left, and navigation icons for chat, clock, and help are on the right. Below the logo is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is highlighted with a blue circle and a white arrow pointing to the main content area.

RECENT ORGANIZATIONAL CHANGES

Tell us about recent changes in your organization.
Please complete the following fields with information about your business.

Have there been any material mergers or acquisitions in the last three years or since the last periodic review?

Yes No

Please Describe:

Has your product mix or business activity materially changed in the last three years or since the last periodic review?


Yes No


Please Describe:

Help Tips



Jason also reviews the auto-populated contact information for the client.

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Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

CITI PRODUCT USAGE

Tell us about how you will be using or currently use Citi products.

Please complete the following fields with product usage information.

Will you be using Remote Check Deposit?

Yes No

Will you be using any trade finance products?

Yes No

Will you be using Worldlink as a channel?

Yes No

Will you be dealing or exchanging currency?

Yes No

What other Citi lines of business will you be using or use currently?

GO BACK

CONTINUE



Jason answers questions about the client's beneficial ownership structure.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and navigation icons for chat, clock, and help are on the right. Below this is a progress bar with six steps: Package Prep, Business Profile, Product Setup, Package Sent, Citi Review, and Signatures. The 'Business Profile' step is highlighted with a blue circle. The main content area is titled 'CITI PRODUCT USAGE'. A modal dialog box is centered on the screen with the question: 'Do any owners own 10% or more of the business?'. Below the question are two radio button options: 'Yes' (which is selected) and 'No'. At the bottom of the screen are two buttons: 'GO BACK' and 'CONTINUE'.

MVP 1

20

UI Changes:
ADD NO PO BOX FOR ADDRESS

BRD/FRD:



Jason answers questions about the client's beneficial ownership structure.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. A progress bar below the logo highlights the 'Business Profile' step, which is currently active. Other steps in the bar include Package Prep, Product Setup, Package Sent, Citi Review, and Signatures. The main content area is titled 'BENEFICIAL OWNERSHIP' and asks 'Who are your company's senior managers?' with the instruction 'Please provide information about the senior management of the organization:'. Below this is a form for adding a manager, labeled 'Senior Manager #1'. The form has two columns of fields: 'Full Legal Name' (text input), 'Home Address' (text input), 'Role/Title' (text input), 'Country of Residence' (dropdown menu), 'DOB' (text input with MM/DD/YYYY format), and 'Country of Citizenship' (dropdown menu). A blue 'ADD MANAGER' button is positioned below the form. At the bottom of the page, there are 'GO BACK' and 'CONTINUE' buttons.

MVP 1

2
1

UI Changes:

BRD/FRD:



Jason answers questions about the client's beneficial ownership structure.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and navigation icons for chat, clock, and help are on the right. A progress bar below the logo highlights the 'Business Profile' step, which is currently active. Other steps in the bar include Package Prep, Product Setup, Package Sent, Citi Review, and Signatures. The main content area is titled 'BENEFICIAL OWNERSHIP' and features the heading 'Who are your company's authorized signers?' followed by the instruction 'Please provide information about the authorized signers of the organization:'. Below this is a form for 'Authorized Signer #1' with the following fields: 'Full Legal Name' (text input), 'Registered Address' (text input), 'Country of Residence' (dropdown menu), 'Country of Citizenship' (dropdown menu), and 'DOB' (text input with a date mask 'MM/DD/YYYY'). At the bottom of the form is an 'ADD SIGNER' button. At the bottom of the page are 'GO BACK' and 'CONTINUE' buttons.

MVP 1


2


UI Changes:

BRD/FRD:



Jason answers questions about the client's beneficial ownership structure.

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[Package Prep](#) **[Business Profile](#)** [Product Setup](#) [Package Sent](#) [Citi Review](#) [Signatures](#)

BENEFICIAL OWNERSHIP

Who are your company's individual owners?

Please provide information about the individual owners of the organization.

Individual Owner #1

Full Legal Name <input type="text" value="Enter full legal name"/>	Home Address <input type="text" value="Enter home address"/>
Role/Title <input type="text" value="Enter your role/title"/>	Country of Residence <input type="text" value="Select One"/>
DOB <input type="text" value="MM/DD/YYYY"/>	Country of Citizenship <input type="text" value="Select One"/>
% Owned <input type="text" value="Select"/>	

[ADD OWNER](#)

[GO BACK](#) [CONTINUE](#)

MVP 1

2
3

UI Changes:

BRD/FRD:



Jason answers questions about the client's beneficial ownership structure.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and navigation icons (chat, clock, help) are on the right. Below the logo is a progress bar with six steps: Package Prep, Business Profile (highlighted), Product Setup, Package Sent, Citi Review, and Signatures. The main content area is titled "BENEFICIAL OWNERSHIP" and asks "Who are your company's entity owners?". Below this, it says "Please provide information about any entity which owns 10% or more of the organization:". A form for "Entity Owner #1" contains the following fields:

Entity Name	Company Title
<input type="text" value="Enter"/>	<input type="text"/>
Registered Address	Country of Incorporation
<input type="text"/>	<input type="text" value="Select One"/>
% Ownership	Is Other Beneficial Owner a Govt. or Listed Entity
<input type="text" value="Select"/>	<input type="text" value="Select One"/>

At the bottom of the form is an "ADD OWNER" button. At the bottom of the page are "GO BACK" and "CONTINUE" buttons.

MVP 1

4

Help Tip: A Registered Address is the official address of an incorporated company, association or any other legal entity. Generally it will form part of the public record and is required in most countries where the registered organization or legal entity is incorporated.



He reviews the products that he has received from the Salesforce order.

Package Prep Business Profile **Product Setup** Package Sent Citi Review Signatures

ACCOUNT OVERVIEW

How many accounts would you like to open?

The account quantity automatically defaults to "1". If you do not wish to open a product at this time, change quantity to "0".

Checking Account(s) Money Market Account(s) CD Account(s)

[GO BACK](#) [CONTINUE](#)

MVP 1

Help Tips

2
5



He assigns a purpose for each of the accounts.

Package Prep Business Profile **Product Setup** Package Sent Citi Review Signatures

ACCOUNT PURPOSE

How do you plan to use your accounts?

Select accounts from the list on the left, and then assign an account purpose on the right.
All accounts must be assigned a purpose before you may proceed.

Select Account(s)

- Checking Account 1
- Checking Account 2
- Checking Account 3
- Checking Account 4
- Money Market Account 1
- CD Account 1

Assign Purpose

- Payroll
- Savings
- Operations
- Petty Cash
- Other

GO BACK CONTINUE

MVP 1

UI Changes:

BRD/FRD:



Jason identifies where the initial deposits for each account will come from.

MVP 1

2
7

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and navigation icons for chat, clock, and help are on the right. Below this is a progress bar with six steps: Package Prep, Business Profile, Product Setup (highlighted), Package Sent, Citi Review, and Signatures. The main content area is titled 'SOURCE OF INITIAL DEPOSIT' and contains the question 'Where will your initial deposits come from?'. Below the question is a sub-instruction: 'Select accounts from the list on the left, and then assign the source of initial deposit on the right. All accounts must be assigned a source of initial deposit before you may proceed.' The interface is divided into two columns: 'Select Account(s)' and 'Assign Source of Initial Deposit'. The 'Select Account(s)' column lists six accounts: Checking Account 1, Checking Account 2, Checking Account 3, Checking Account 4, Money Market Account 1, and CD Account 1. The 'Assign Source of Initial Deposit' column contains four options: 'Cash/Currency' (with a bill icon), 'Citibank Account' (with the Citi logo), 'Wire from Existing Bank' (with a wire transfer icon), and 'Check from Existing Bank' (with a check icon). There is also an 'Other' section with a text input field. At the bottom, there are 'GO BACK' and 'CONTINUE' buttons.

SOURCE OF INITIAL DEPOSIT

Where will your initial deposits come from?

Select accounts from the list on the left, and then assign the source of initial deposit on the right. All accounts must be assigned a source of initial deposit before you may proceed.

Select Account(s)

- Checking Account 1
- Checking Account 2
- Checking Account 3
- Checking Account 4
- Money Market Account 1
- CD Account 1

Assign Source of Initial Deposit

- Cash/Currency
- Citibank Account
- Wire from Existing Bank
- Check from Existing Bank
- Other

GO BACK CONTINUE

Help Tips



He then selects the intended balance for each account.

The screenshot shows the Citi mobile app interface. At the top, the Citi logo is on the left, and three icons (chat, clock, refresh) are on the right. Below the logo is a progress bar with six steps: Package Prep, Business Profile, Product Setup (highlighted in blue), Package Sent, Citi Review, and Signatures. The main content area is titled 'ACCOUNT BALANCES' and contains the heading 'How much money will each account hold?'. Below this is a sub-heading: 'Select accounts from the list on the left, and then use the slider to show the balance you expect to keep the accounts. All accounts must be assigned an intended balance before you may proceed.' The interface is divided into two columns: 'Select Account(s)' and 'Intended Balance'. The 'Select Account(s)' column has a list of six accounts: Checking Account 1, Checking Account 2, Checking Account 3, Checking Account 4, Money Market Account 1, and CD Account 1. The 'Intended Balance' column has six buttons representing balance ranges: Under \$25k, \$25k - \$50k, \$50k - \$250k, \$250k - \$500k, \$500k - \$1mm, and Greater than \$1mm. At the bottom, there are two buttons: 'GO BACK' and 'CONTINUE'.

Select Account(s)	Intended Balance
Checking Account 1	<input type="radio"/> Under \$25k
Checking Account 2	<input type="radio"/> \$25k - \$50k
Checking Account 3	<input type="radio"/> \$50k - \$250k
Checking Account 4	<input type="radio"/> \$250k - \$500k
Money Market Account 1	<input type="radio"/> \$500k - \$1mm
CD Account 1	<input type="radio"/> Greater than \$1mm

MVP 1

Help Tips



Jason indicates the type of checking accounts the client will be opening.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and three icons (chat, clock, refresh) are on the right. Below this is a progress bar with six steps: Package Prep, Business Profile, Product Setup (highlighted), Package Sent, Citi Review, and Signatures. The main content area is titled 'CHECKING ACCOUNT TYPE' and asks 'What type of accounts are these?'. It provides instructions: 'Select accounts from the list on the left, and then assign an account type on the right. All checking accounts must be assigned a type before you may proceed.' On the left, under 'Select Account(s)', there is a list of accounts: 'Checking Account 1', 'Checking Account 2', 'Checking Account 3', 'Checking Account 4', 'Money Market Account 1', and 'CD Account 1'. On the right, under 'Assign Purpose', there are four options: 'Streamlined' (upward arrow icon), 'Flexible' (four-way arrow icon), 'Interest Checking' (percent sign and arrow icon), and 'CitiBusiness' (Citi logo icon). At the bottom, there are 'GO BACK' and 'CONTINUE' buttons.

MVP 1

Help Tips



Jason answers questions around the CD accounts.

CD Maturity Options

CD Term
Select One

Roll Over CD at Maturity

Transfer principal and interest at maturity to Account

Enter Account Number

CD Interest Options

Interest at Maturity

Post to Account

Post interest to different account

Mail check to Account

GO BACK CONTINUE

Help Tips



Jason reviews the client's email address before sending the package.

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Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

SEND PACKAGE TO CLIENT

Let's confirm the client's email address.

Contact Name

Email Address

GO BACK CONTINUE

MVP 1

3
1

UI Changes:

BRD/FRD:



Hank receives an email to login to the portal to begin going through the account opening process. He sees an overview of the steps and accounts to open.

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ACCOUNT OPENING OVERVIEW

Here are the steps for opening an account.
Click on any of the stages to learn more about the information you will need to provide.

- Business Profile
- Product Setup
- Account Signers
- Regulatory
- Citi Review
- Signatures

Today you will be opening the following account types:

- Checking Account
- Money Market Account
- Certificate of Deposit

[GO BACK](#) [CONTINUE](#)

MVP 1

3
2

UI Changes:

BRD/FRD:



Hank clicks on the business profile to learn more about the information he will need to provide.

The screenshot shows the Citi 'ACCOUNT OPENING OVERVIEW' screen. At the top left is the Citi logo. In the top right corner, there are three icons: a chat bubble, a clock, and a question mark. The main content area is titled 'ACCOUNT OPENING OVERVIEW' and features a central grey box with the following text:

Business Information

We will pre-populate any of the business details we already know, and all you will need to do is verify the information (or edit it).
Some of the information we will capture includes:

- Legal entity
- Tax identification number
- Revenues and profits
- Company address
- Contact information

Below this list is a redacted area and a small note: "We've pre-filled in details for you".


On the left side of the screen, there is a 'Business Profile' section with a person icon. On the right side, there is a 'Signatures' section with a pen icon. At the bottom of the screen, there are two buttons: 'GO BACK' and 'CONTINUE'. Below the main content area, the text 'Certificate of Deposit' is visible.

UI Changes:

BRD/FRD:



Hank reviews the inputs from the Case Manager and edits as necessary.

🗨️ ⌚ ⌂

Business Profile | Product Setup | Account Signers | Regulatory | Citi Review | Signatures

CONTACT INFORMATION

Tell us about your business.

Please complete the following fields with some contact information.

Primary Contact Name <input type="text" value="Enter first and last name"/>	Street Number <input type="text" value="#"/>	Street Name <input type="text" value="Enter Name Here"/>
Primary Contact Phone Number <input type="text" value="(XXX) XXX-XXXX"/>	Suite / Mailstop / etc. (if applicable) <input type="text" value="Enter Here"/>	
Primary Contact Email Address <input type="text" value="Enter Here"/>	City <input type="text" value="Enter City"/>	
Business Main Phone Number <input type="text" value="(XXX) XXX-XXXX"/>	State <input type="text" value="Select"/>	Zip Code <input type="text" value="XXXXX-XXXX"/>

Mailing Address is same as business address

[GO BACK](#) [CONTINUE](#)

MVP 1

3
4

Help Tips



If his mailing address is different fields will appear for him to complete.

The screenshot shows the Citi account opening process. At the top, there is a navigation bar with the Citi logo and icons for Business Profile, Product Setup, Account Signers, Regulatory, Citi Review, and Signatures. The current step is 'CONTACT INFORMATION', with the heading 'Tell us about your business.' and a sub-heading 'Please complete the following fields with some contact information.'

The form contains two columns of input fields:

- Primary Contact Name:** Enter first and last name
- Primary Contact Phone Number:** (XXX) XXX-XXXX
- Primary Contact Email Address:** Enter Here
- Business Main Phone Number:** (XXX) XXX-XXXX
- Street Number:** #
- Street Name:** Enter Name Here
- Suite / Mailstop / etc. (if applicable):** Enter Here
- City:** Enter City
- State:** Select (dropdown)
- Zip Code:** XXXXX-XXXX
- Mailing Address is same as business address

Below this section is a 'Mailing Address' section with identical fields for Street Number, Street Name, Suite / Mailstop / etc. (if applicable), City, State, and Zip Code.

UI Changes:

BRD/FRD:



Next, Hank reviews more business details pre-populated by the case manager.

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BASIC DETAILS

Tell us about your business.

Please complete the following fields with some basic information about your business.

Business Name

Doing Business As (DBA) if applicable

What is the Legal Structure of your business?

Briefly tell us what your business does: industry, types of activities, target customers, etc.

Enter description here

GO BACK
CONTINUE

MVP 1

3
6

Help Tip: Legal Structure
- Public entity = any publically traded company that is 50% or greater ownership; Public funds = government entity other than embassy

Help Tip: What the business does, where do they conduct business, and type of customers (e.g., individuals, companies). Please ensure this is appropriate for the client to review.

DBA: Please provide the name that you market yourself to customers using



He is prompted to answer a question about newly formed businesses.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and navigation icons (chat, clock, help) are on the right. Below the header is a progress bar with six steps: Business Profile, Product Setup, Account Signers, Regulatory, CBI Review, and Signatures. The 'Product Setup' step is currently active. The main content area is titled 'BASIC DETAILS' and contains a form. A modal dialog box is overlaid on the form, asking: 'Was your business formed in the past 3 years?'. The modal has two radio buttons: 'Yes' (selected) and 'No'. At the bottom of the modal are 'GO BACK' and 'CONTINUE' buttons. The background form has fields for 'Business Name', 'What is the Le...', and 'Briefly tell us...'. At the bottom of the page are 'GO BACK' and 'CONTINUE' buttons.

MVP 1

3
7


Help Tip: Business start date: when did you begin doing business




Since Hank's business is new he will need to provide more information.

MVP 2

3
8


🗨️ ⌚ ⌂



SEED FUNDS – NEWLY FORMED BUSINESS

Tell us about how the business was funded.

Please complete the following fields with funding information

What amount of money was used to start the client?

Amount	Currency
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>

What are the sources and dates of significant investment for the client?

Date	Source
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>

ADD

GO BACK CONTINUE

Help Tips



Hank continues to fill out details related to his newly formed business.

citi

Business Profile | **Product Setup** | Account Signers | Regulatory | Citi Review | Signatures

REVENUE SOURCES – NEWLY FORMED BUSINESS

Tell us about where the business gets its revenue.
Please complete the following fields with revenue information

What amount of money was used to start the client?

Amount: Currency:

What are the sources and dates of significant investment for the client?

Date	Source
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>
<input type="text" value="Enter Here"/>	<input type="text" value="Select One"/>

UI Changes:
ADD NO PO BOX FOR ADDRESS

BRD/FRD:



Hank indicates who his target clients are for his newly formed business.

The screenshot shows the Citi account opening journey. At the top, the Citi logo is on the left, and three icons (chat, clock, refresh) are on the right. Below the logo is a progress bar with six steps: Business Profile, Product Setup, Account Signers, Regulatory, Citi Review, and Signatures. The 'Product Setup' step is highlighted in blue. Below the progress bar, the text reads 'TARGET MARKET - NEWLY FORMED BUSINESS'. Underneath, it says 'Tell us about your target clients for your business.' followed by 'Please complete the following field with information about your target clients'. The main question is '1 What is your target clientele?' with a text input field containing the placeholder 'Enter description here'. At the bottom, there are two buttons: 'GO BACK' and 'CONTINUE'.

Help Tip: Target Clientele: Please tell us which customer segments you primarily market and sell to

BRD/FRD:



Next Hank answers some information about the business demographics and financials.

DEMOGRAPHICS & FINANCIAL INFORMATION

Tell us about some of the financial inputs for your business.

Please complete the following information about your tax ID, locations, employees and revenue.

Tax ID Number

What is your Annual Gross Revenue?

How many locations do you have?

Is your business home-based?

Yes No
 s o

How many employees do you have?

GO BACK
CONTINUE

Help Tips:

Locations: How many offices and retail locations does your company have?

AGR: We are required to collect your Annual Gross Revenue to comply with [REGULATION]

Employees: How many full-time equivalent employees work for your company?

We are required to collect additional information for home-based business to comply with [REGULATION]



Jason also reviews the auto-populated contact information for the client.

citi

Business Profile | **Product Setup** | Account Signers | Regulatory | Citi Review | Signatures

BUSINESS INFORMATION

Does your Parent Company have 50% or greater ownership?

Yes No

GO BACK CONTINUE

Tax ID Nu
Enter Here
How many
Enter Here
How many
Enter Here

GO BACK CONTINUE

Help Tips



Since Hank's parent company owns more than 50% he needs to provide financial info on the parent.

The screenshot shows the Citi Business Information form. At the top, there is a progress bar with six steps: Business Profile, Product Setup (highlighted in blue), Account Signers, Regulatory, Citi Review, and Signatures. Below the progress bar, the heading "BUSINESS INFORMATION" is centered. A modal window is overlaid on the form, containing the following text and fields:

What is your Parent Company's annual gross revenue?

What is your Parent Company's annual net profit?

At the bottom of the modal are two buttons: "GO BACK" and "CONTINUE".

Help Tip:
Parent Company AGR: We are required to collect your Parent Company's Annual Gross Revenue to comply with [REGULATION]

ADD USD in field D:
box for validation



Hank indicates whether there have been changes in his organization relative to M&As or how they use Citi's products.

MVP 2

4
4

The screenshot shows a Citi web interface for account opening. At the top, the Citi logo is on the left, and navigation icons (chat, clock, help) are on the right. Below the logo is a progress bar with six steps: Business Profile, Product Setup (highlighted in blue), Account Signers, Regulatory, Citi Review, and Signatures. The main content area is titled 'RECENT ORGANIZATIONAL CHANGES' and contains a form with two questions:

Tell us about recent changes in your organization.
Please complete the following fields with information about your business.

Have there been any material mergers or acquisitions in the last three years or since the last periodic review?
 Yes No
 Please Describe:

Has your product mix or business activity materially changed in the last three years or since the last periodic review?
 Yes No
 Please Describe:

At the bottom of the form are two buttons: 'GO BACK' and 'CONTINUE'.

UI Changes:
ADD NO PO BOX FOR ADDRESS

Will client know when last periodic review was

D:



Hank confirms how he plans on using Citi products.

citi

Business Profile | **Product Setup** | Account Signers | Regulatory | Citi Review | Signatures

CITI PRODUCT USAGE

Tell us about how you will be using or currently use Citi products.
Please complete the following fields with product usage information.

Will you be using Remote Check Deposit?
 Yes No

Will you be using any trade finance products?
 Yes No

Will you be using Worldlink as a channel?
 Yes No

Will you be dealing or exchanging currency?
 Yes No

What other Citi lines of business will you be using or use currently?

[GO BACK](#) [CONTINUE](#)

MVP 1

4
5

UI Changes:

ADD NO PO BOX FOR ADDRESS

BRD/FRD:



Hank answers the beneficial owners question.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and navigation icons (chat, clock, help) are on the right. A progress bar contains six steps: Business Profile, Product Setup (highlighted), Account Signers, Regulatory, Citi Review, and Signatures. Below the progress bar, the heading "CITI PRODUCT USAGE" is centered. A modal window is displayed with the question: "Do any owners own 10% or more of the business?". The "Yes" radio button is selected. To the left of the modal, a form is partially visible with several "Will you" questions and radio buttons. At the bottom of the modal, there are "GO BACK" and "CONTINUE" buttons.

MVP 1

4
6

UI Changes:
ADD NO PO BOX FOR ADDRESS

BRD/FRD:



Hank answers questions about the client's beneficial ownership structure.

citi

Business Profile Product Setup Account Signers Regulatory Citi Review Signatures

BENEFICIAL OWNERSHIP

Who are your company's senior managers?

Please provide information about the senior management of the organization:

Senior Manager #1

Full Legal Name <input type="text" value="Enter full legal name"/>	Home Address <input type="text" value="Enter home address"/>
Role/Title <input type="text" value="Enter your role/title"/>	Country of Residence <input type="text" value="Select One"/>
DOB <input type="text" value="MM/DD/YYYY"/>	Country of Citizenship <input type="text" value="Select One"/>

ADD MANAGER

GO BACK **CONTINUE**

MVP 1

4
7

UI Changes:

BRD/FRD:



Hank answers questions about the client's beneficial ownership structure.

Product Setup

BENEFICIAL OWNERSHIP

Who are your company's authorized signers?

Please provide information about the authorized signers of the organization:

Authorized Signer #1

Full Legal Name
Enter full legal name

Registered Address
Enter home address

Country of Residence
Select One

Country of Citizenship
Select One

DOB
MM/DD/YYYY

ADD SIGNER

GO BACK CONTINUE

MVP 1

4
8

UI Changes:

BRD/FRD:



Hank answers questions about the client's beneficial ownership structure.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and three icons (chat, clock, help) are on the right. Below this is a progress bar with six steps: Business Profile, Product Setup, Account Signers, Regulatory, C&I Review, and Signatures. The 'Product Setup' step is highlighted. The main content area is titled 'BENEFICIAL OWNERSHIP' and asks 'Who are your company's individual owners?'. Below this is a form for 'Individual Owner #1' with fields for Full Legal Name, Home Address, Role/Title, Country of Residence, DOB, % Owned, and Country of Citizenship. At the bottom of the form is an 'ADD OWNER' button. At the bottom of the page are 'GO BACK' and 'CONTINUE' buttons.

MVP 1

4
9

UI Changes:

BRD/FRD:



Hank answers questions about the client's beneficial ownership structure.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and navigation icons (chat, clock, help) are on the right. A progress bar below the logo highlights the 'Product Setup' step, which is currently active. Other steps in the bar include 'Business Profile', 'Account Signers', 'Regulatory', 'CBI Review', and 'Signatures'. The main content area is titled 'BENEFICIAL OWNERSHIP' and contains the question 'Who are your company's entity owners?' followed by the instruction 'Please provide information about any entity which owns 10% or more of the organization:'. Below this is a form for 'Entity Owner #1' with the following fields: 'Entity Name' (text input with 'Enter' placeholder), 'Company Title' (text input), 'Registered Address' (text input), 'Country of Incorporation' (dropdown menu with 'Select One' placeholder), '% Ownership' (dropdown menu with 'Select' placeholder), and 'Is Other Beneficial Owner a Govt. or Listed Entity' (dropdown menu with 'Select One' placeholder). At the bottom of the form is a blue 'ADD OWNER' button. At the very bottom of the page are two buttons: 'GO BACK' and 'CONTINUE'.

MVP 1

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Help Tips – add OBO definition

BRD/FRD:



He then reviews product settings created by the Citi Case Manager.

PRODUCT SETTINGS

What settings would you like for each product?
Please review the settings for each account. Any red highlighted fields require inputs from you. Click "Edit" to add or change details. Click "Continue" to save.

Checking Account 1

Account Purpose Operating Petty Cash	Checking Account Type Streamlined
Source of Initial Deposit Wire from Existing Bank	Intended Balance 100,000

Checking Account 2

Account Purpose Savings	Intended Balance 120,000
Source of Initial Deposit Direct One	

Flexibly Account 3

Account Purpose Payroll	Checking Account Type Flexible
Source of Initial Deposit Check from Existing Bank	Intended Balance 100,000

GO BACK CONTINUE

MVP 1

Help Tip:
Account Purpose:
What is the primary thing that you will be using this account for?
Source of Initial Deposit:
How will you be making the initial deposit that funds the account upon opening?
Checking Account Type:
Streamlined: (def)
Flexible: (def)
CitiBusiness: (def)
Interest checking: (def)
Intended Balance:
What is the average balance that you intend to keep in each account?



Hank selects the type of signers he wants on his accounts.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. A progress bar below the logo contains six steps: Business Profile, Product Setup, Account Signers, Regulatory, Citi Review, and Signatures. The 'Account Signers' step is highlighted with a blue circle. Below the progress bar, the heading 'ACCOUNT SIGNERS' is centered. An information icon (i) is followed by the text: 'Let's determine who should be signers on your accounts. Select one or both options to set up signers for your accounts.' Two options are presented in white boxes with blue icons: 'Add signers who can OPEN and transact on accounts' and 'Add signers who can ONLY transact on specific accounts'. At the bottom, there are two buttons: 'GO BACK' and 'CONTINUE'.

ACCOUNT SIGNERS

i Let's determine who should be signers on your accounts.
Select one or both options to set up signers for your accounts.

Add signers who can OPEN and transact on accounts

Add signers who can ONLY transact on specific accounts

GO BACK CONTINUE

Help Tip: Allowing a signer to open and transact on accounts will give them General Deposit Resolution Authority. The individual will have full authority to transact with Citi on behalf of your business. The individual will be able to open accounts and take all permitted actions for those accounts on behalf of your company.



Hank determines who should be general deposit of resolution authority signers.

GENERAL DEPOSIT OF RESOLUTION AUTHORITY SIGNERS

You select signers and we'll email them to collect required info.

Please provide details for each signer who should be *authorized to open accounts and transact on accounts*, and indicate the type of card(s) to issue.

Signer Name
Enter first and last name

Signer Email Address
(XXX) XXX-XXXX

Signer % of Ownership of Company
Enter Here

ADD SIGNER

Debit Card

ATM Card

GO BACK CONTINUE

Help Tip: A Debit Card will allow the signer to make debit transactions at stores and online in addition to making deposits and withdrawals at ATMs. An ATM card will only allow the user to make deposits and withdrawals at ATMs



Hank determines who should be general deposit of resolution authority signers.



Welcome Steve! Let's help you become an account signer.

BASIC DETAILS

i We need a few details from you to make you a signer on accounts.

Once the accounts are open you will have the ability to open new accounts and execute transactions on behalf of your organization Your information is secure and confidential.

Signer Name

i Social Security Number

Signer Email Address

Date of Birth

Business Title

i First School Attended

Phone Number

i Mother's Maiden Name

GO BACK

CONTINUE

Help Tips:

We need: You must fill out this form in order to become an account signer.
SSN: we are required to securely collect and store your Social Security Number or Taxpayer ID Number in order to verify your identity
School: Please provide us with the name of the first school that you attended so that we can verify your identity or if you are locked out of your account.

Mother: Please provide us with your Mother's Maiden Name so that we can verify your identity if you are locked out of your account.



Hank determines who should be general deposit of resolution authority signers.



Welcome Steve! Let's help you become an account signer.

CITIZENSHIP & IDENTIFICATION

Just a few more inputs and we'll be all set.

Your information is secure and confidential.

Citizenship (Select One)

Identification Type (Select One)

Resident Alien Countries of Citizenship



Proof of ID (please upload a photo of your identification)



Are you a Senior Public Figure or Related to an SPF?

Yes No

GO BACK

SUBMIT

Help Tips:

An SPF is a current or former senior official in the executive, legislative, administrative, military or judicial branches of a government, whether elected or appointed, or paid or not; or a senior official of a major political party; or a senior executive of a government-owned or government-funded corporation, institution or charity. An SPF also includes the "close associates" and "immediate family members" of an SPF. A close associate is a person (i) who is widely and publicly known to have a close association with an SPF, or (ii) who is actually known by the business to be a close associate of the SPF, even if the association is not widely known. The immediate family members of an SPF include, for example, spouses, domestic partners, parents, siblings, children, step-children, the spouses of children, and a spouse's parents and siblings.

Proof of ID: We are required to collect a photo of your Driver's License or other Government Issued ID. Please drag and drop the file or click browse to select a file to upload.



Does proof of ID align w/beneficial ownership info?



Hank determines who should be general deposit of resolution authority signers.

MVP 1

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GENERAL DELEGATION OF OPERATING AUTHORITY SIGNERS

You select signers and we'll email them to collect required info.

Please provide details for each signer who should be *authorized to transact on specific accounts*, and indicate the type of card(s) to issue for those accounts.


Signer Name

Signer Email Address


Signer % of Ownership of Company

Account Names Signer is Authorized for Transactions

ADD SIGNER



Debit Card



ATM Card

GO BACK

CONTINUE

Help Tip: A Debit Card will allow the signer to make debit transactions at stores and online in addition to making deposits and withdrawals at ATMs. An ATM card will only allow the user to make deposits and withdrawals at ATMs

Hank determines who should be general deposit of resolution authority signers.

citi

Welcome Susan! Let's help you become an account signer.

BASIC DETAILS

i We need a few details from you to make you a signer on accounts.
Once the accounts are open you will have the ability to execute transactions on behalf of your organization. Your information is secure and confidential.

Signer Name Enter first and last name	i Social Security Number Enter first and last name
Signer Email Address (XXX) XXX-XXXX	Date of Birth (XXX) XXX-XXXX
Business Title Enter Here	i First School Attended Enter Here
Phone Number Enter Here	i Mother's Maiden Name Enter Here

[GO BACK](#) [CONTINUE](#)

Help Tips:

We need: You must fill out this form in order to
SSN: we are required to securely collect and store your Social Security Number or Taxpayer ID Number in order to verify your identity
School: Please provide us with the name of the first school that you attended so that we can verify your identity if you are locked out of your account.
Mother: Please provide us with your Mother's Maiden Name so that we can verify your identity if you are locked out of your account.

Hank determines who should be general deposit of resolution authority signers.

citi

Welcome Susan! Let's help you become an account signer.

CITIZENSHIP & IDENTIFICATION

Just a few more inputs and we'll be all set.
Your information is secure and confidential.

Citizenship (Select One)
Enter first and last name

Identification Type (Select One)
Enter first and last name

Resident Alien Countries of Citizenship
(XXX) XXX-XXXX

Are you a Senior Public Figure or Related to an SPF?
 Yes No

Proof of ID (please upload a photo of your identification)

Drag & Drop Files here OR Browse Your Computer

GO BACK **SUBMIT**

Help Tips:
Senior Public Figure: Are you a Senior Public Figure, defined as [definition]
Proof of ID: We are required to collect a photo of your Driver's License or other Government Issued ID. Please drag and drop the file or click browse to select a file to upload.



He can select to which products the responses apply.

The screenshot shows a Citi web interface with a dark blue header. On the left is the Citi logo. On the right of the header are the words 'CHAT NOW' and three icons: a chat bubble, a clock, and a question mark. Below the header, the main content area has a white background. At the top of this area is the heading 'Thank you' in a bold, dark blue font, followed by a horizontal line. Below the heading is a paragraph of text: 'Thank you for taking the time to complete the Authorized Signer information for Deposit Accounts for your Company.' This is followed by another paragraph: 'Your information has been saved to our system.' At the bottom center of the page is a button with the text 'Go Back'.

TBD

3
9

UI Changes:

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

REGULATORY

i We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select a Yes or No response for each question.

Will you provide check cashing services (i.e. offer cash back from checks you receive), money transmission services or sell financial instruments such as money orders or travelers checks?

Yes No

Will you send or receive wires to/from countries outside of the United States?

Yes No

Will you deposit or withdraw more than \$120,000 in cash, travelers' checks or money orders each month?

Yes No

Will you hold or transact any funds in these accounts that belong to one or more of your customers and are not part of your business' operating funds? (e.g., Will any funds be held as an investment for a client, or used to settle funds similar to an investment service or trust arrangement?)

Yes No

Will you provide currency exchanging or dealing services for your clients?

Yes No

GO BACK
CONTINUE

MVP 1

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Help Tip: We are required to collect information about how you intend to use your new accounts.

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

REGULATORY

i We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please list your top three suppliers below. If you do not have any major suppliers, then please explain

Supplier 1 Name	Supplier 2 Name	Supplier 3 Name
<input type="text" value="Enter Here"/>	<input type="text" value="Enter Here"/>	<input type="text" value="Enter Here"/>
Supplier 1 Location	Supplier 2 Location	Supplier 3 Location
<input type="text" value="Enter Here"/>	<input type="text" value="Enter Here"/>	<input type="text" value="Enter Here"/>

If you do not have any major suppliers, then please explain:

GO BACK
CONTINUE

Help Tip: In order to comply with [REGULATION], we are required to record who are your three largest suppliers in terms of value

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

The screenshot shows the Citi account opening journey. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. Below the logo is a progress bar with six steps: Business Profile, Product Setup, Account Signers, Regulatory, Citi Review, and Signatures. The 'Regulatory' step is currently active. The main content area is titled 'REGULATORY' and contains the following text: 'We need to ask you a few question about how you plan to use your accounts to comply with federal regulations. Please select a Yes or No response for each question.' Below this is a question: 'Are you a retail firm that sells to the general public?' with radio button options for 'Yes' and 'No'. At the bottom, there are 'GO BACK' and 'CONTINUE' buttons.

REGULATORY

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select a Yes or No response for each question.

i Are you a retail firm that sells to the general public?

Yes No

[GO BACK](#) [CONTINUE](#)

Help Tip:
Do you sell directly to the general public, or only to other businesses?

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

REGULATORY

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

i Please list your top three customers below:

Customer 1 Name

Customer 2 Name

Customer 3 Name

Customer 1 Location

Customer 2 Location

Customer 3 Location

[GO BACK](#) [CONTINUE](#)

Help Tip: Because you are not a retail company, we are required to record who are your three largest customers are in terms of revenue in order to comply with [REGULATION],



Hank next needs to answer questions for regulatory purposes.

The screenshot shows a Citi mobile app interface for a regulatory questionnaire. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. Below is a progress bar with six steps: Business Profile, Product Setup (highlighted in blue), Account Signers, Regulatory, Citi Review, and Signatures. The main content area is titled 'REGULATORY' and contains the following text:

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select the response which best indicates how you intend to use your accounts:

i How many cash deposit transactions will be made per month?

No Deposits 1-10 deposits 11-20 deposits 21-50 deposits More than 50 deposits

What will be the total value of cash deposits per month?

A horizontal slider scale from \$0K to \$125K+ with a red dot at \$50K.

i How many cash withdrawal transactions will be made per month?

No Withdrawal 1-10 withdrawals 11-20 withdrawals 21-50 withdrawals More than 50 withdrawals

What will be the total value of cash withdrawals (including A I M withdrawals) each month?

A horizontal slider scale from \$0K to \$125K+ with a red dot at \$50K.

At the bottom are two buttons: 'GO BACK' and 'CONTINUE'.

Help tips:
 Deposits: If the account will not be used to make any cash deposits, then select "No Deposits"
 Withdrawals: If the account will not be used to make any cash withdrawals, then select "No Withdrawals"



Hank next needs to answer questions for regulatory purposes.

REGULATORY

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select the response which best indicates how you intend to use your accounts:

i How many deposit transactions of official checks, money orders, and traveler's checks will be made per month?

No Deposits
 1-10 deposits
 11-20 deposits
 21-50 deposits
 More than 50 deposits

What will be the total value of deposits of official checks, money orders, and traveler's checks?

\$0
\$10k
\$20k
\$30k
\$40k
\$50k+

i How many purchase transactions of official checks, money orders, and traveler's checks will be made per month?

No Purchases
 1-10 purchases
 11-20 purchases
 21-50 purchases
 More than 50 purchases

What will be the total value of purchases of official checks, money orders, and traveler's check?

\$0
\$10k
\$20k
\$30k
\$40k
\$50k+

Help Tips:
Deposits:
 If the account will not be used to make deposit transactions of official checks, money order, or traveler's checks then select "No Deposits"
Purchases: If the account will not be used to make purchases of official checks, money order, or traveler's checks then select "No Purchases"



Hank next needs to answer questions for regulatory purposes.

The screenshot shows the Citi mobile app interface for a regulatory questionnaire. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. Below is a progress bar with six steps: Business Profile, Product Setup (highlighted in blue), Account Signers, Regulatory, Citi Review, and Signatures. The main content area is titled "REGULATORY" and contains the following text:

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.
Please select the response which best indicates how you intend to use your accounts:

i How many domestic wire transfers will be received per month?
 No Wires Received 0-10 transfers 11-20 transfers 21-50 transfers More than 50 transfers

What will be the total value of domestic wire transfers (domestic and/or international) received per month?
A slider bar ranges from \$0 to \$2.5m+, with a red dot positioned at \$1m.

i How many wire transfers will be sent per month?
 No Wires Sent 0-10 transfers 11-20 transfers 21-50 transfers More than 50 transfers

What will be the total value of wire transfers (domestic and/or international) sent per month?
A slider bar ranges from \$0 to \$2.5m+, with a red dot positioned at \$1m.

At the bottom, there are two buttons: "GO BACK" and "CONTINUE".

Help Tips:
Domestic received:
Please only include wire transfers received from accounts based in the United States. If no wire transfers will be received from accounts based in the United States, then select "No Wires Received"
Wire transfers sent:
Please count all wire transfers, domestic and international, for this question. Select "No Wires Sent" if the accounts will not send any wire transfers.



Hank next needs to answer questions for regulatory purposes.

The screenshot shows the Citi account opening process. At the top, the Citi logo is on the left, and icons for chat, clock, and help are on the right. A progress bar below the logo has six steps: Business Profile, Product Setup (highlighted in blue), Account Signers, Regulatory, Citi Review, and Signatures. The main content area is titled "REGULATORY" and contains the following text:

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select the response which best indicates how you intend to use your accounts:

i How many remote check deposits will be made per month?

No Remote Checks
 1-10 deposits
 11-20 deposits
 21-50 deposits
 More than 50 deposits

What will be the total value of remote check deposits per month?

A slider scale is shown with values: \$0K, \$25K, \$50K, \$75K, \$100K, and \$125K+. A red dot is positioned at the \$50K mark.

At the bottom, there are two buttons: "GO BACK" and "CONTINUE".

Help tip: If you will not be remotely depositing checks then please select "No Remote Checks"

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

REGULATORY

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select the response which best indicates how you intend to use your accounts:

i How many currency exchange transactions will be made per month?

No Currency Dealing
 1-10 transactions
 11-20 transactions
 21-50 transactions
 More than 50 transactions

What will be the total value of currency exchanges per month?

GO BACK
CONTINUE

Help tip:
If you will not be providing any currency exchange services, then please select "No Currency Dealing"

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

The screenshot shows the Citi account opening process. At the top, the Citi logo is on the left, and navigation icons (chat, clock, help) are on the right. Below is a progress bar with six steps: Business Profile, Product Setup (highlighted), Account Signers, Regulatory, Citi Review, and Signatures. The main content area is titled "REGULATORY" and contains the following text:

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.
Please select the response which best indicates how you intend to use your accounts:

i How many trade finance transactions will be made per month?

No Trade Finance Activities 1-10 transactions 11-20 transactions 21-50 transactions More than 50 transactions

What will be the total value of trade finance transactions per month?

A slider scale is shown with values: \$0K, \$25K, \$50K, \$75K, \$100K, \$125K+. A red dot is positioned at the \$50K mark.

At the bottom, there are two buttons: "GO BACK" and "CONTINUE".

Help tip:
If you will not be making any trade finance transactions, then please select "No Trade Finance Activities"

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

REGULATORY

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select the response which best indicates how you intend to use your accounts:

i How many Worldlink transactions will be made per month?

No Worldlink Transactions 1-10 transactions 11-20 transactions 21-50 transactions More than 50 transactions

What will be the total value of Worldlink transactions per month?

\$0K \$25K \$50K \$75K \$100K \$125K+

[GO BACK](#) [CONTINUE](#)

Help tip:
If you will not be making any Worldlink transactions, then please select "No Worldlink Transactions"

BRD/FRD:



Hank next needs to answer questions for regulatory purposes.

The screenshot shows the Citi account opening process. At the top, the Citi logo is on the left, and chat, clock, and help icons are on the right. Below is a progress bar with six steps: Business Profile, Product Setup (highlighted in blue), Account Signers, Regulatory, Citi Review, and Signatures. The main content area is titled "REGULATORY" and contains the following text:

We need to ask you a few question about how you plan to use your accounts to comply with federal regulations.

Please select a Yes or No response for each question.

i Will you be sending or receiving international wire transfers?

Yes No

At the bottom, there are two buttons: "GO BACK" and "CONTINUE".

MVP 2

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Help tip:
Will you be sending wire transfers to or receiving wire transfers from accounts based outside of the United States?

BRD/FRD:



Hank has also indicated that he will send/receive international wire transfers, and he must provide details about each recurring wire transfer to or from another country. He has completed the required info and now selects “Submit for Review.”

citi
CHAT NOW

Regulatory – International Wire Transfer Activity

Please provide details for any country to whom or from whom you will send or receive transfers from outside the United States.

Country:

Select country ▼

Frequency per month:

0-10 transfers

11-20 transfers

21-50 transfers

More than 50 transfers

Activity:

Send Receive Send and receive

Approximate amount per wire:

Enter amount here

Purpose or reason for wire:

Describe

Add Another Country

Go Back

Continue

YOUR OVERALL PROGRESS

✓

Business Profile

✓

Product Setup

✓

Account Signers

↻

Regulatory

⋮

Citi Review

⋮

Signatures

Help tip:
Please provide details about any regular wire transfers that you will be sending to or receiving from accounts based outside of the United States



Now Hank uploads the documents required by Citi.

The screenshot shows the Citi account opening interface. At the top, the Citi logo is on the left, and three utility icons (chat, clock, help) are on the right. Below the logo is a progress bar with six steps: Business Profile, Product Setup (highlighted in blue), Account Signers, Regulatory, Citi Review, and Signatures. The main content area is titled 'REQUIRED DOCUMENTS' and asks 'Do you have your documentation ready?' with the instruction 'Please upload the following documents.' Below this, it lists 'W-9' with an information icon, 'Articles of Incorporation', and 'Formation Letter'. A dashed box contains two options: 'Drag & Drop Files here' with a computer icon, and 'Browse Your Computer' with a folder icon. At the bottom, there are 'GO BACK' and 'CONTINUE' buttons.

Help tip:
We are required to collect these documents in order to open your accounts.

BRD/FRD:



He can select to which products the responses apply.

MVP 1

7
4

The screenshot shows a chat window with the Citi logo in the top left. In the top right, there are icons for 'CHAT NOW', a chat bubble, a clock, and a question mark. The main content area has a 'Thank you' heading followed by a message: 'Thank you for taking the time to complete the information required for Citi account opening. Please click Submit for Review below to send your information to your Citi Case Manager. After reviewing your inputs the Citi Case Manager will send you the signature documents.' Below the message are two buttons: 'Go Back' and 'Submit for Review'. At the bottom, a progress bar titled 'YOUR OVERALL PROGRESS' shows six steps: Business Profile, Product Setup, Account Signers, Regulatory, Citi Review, and Signatures. The first four steps are marked with blue checkmarks, 'Citi Review' has a refresh icon, and 'Signatures' is a grey circle.

UI Changes:

BRD/FRD:



Jason reviews the summary of changes submitted by Hank, and sees that he has changed the Street Name of the company's address.

Summary of Client Changes

The following updates have been made by the client.

Business Profile – Contact Information

- 1) Street Name

Product Setup – Account Overview

- 1) Quantity of Checking Accounts
- 2) Changed ACH daily limits for Joe Hollings

Buttons: Edit, Continue, Send for Signature

YOUR OVERALL PROGRESS

Package Prep ✓ Business Profile ✓ Product Setup ✓ Package Sent ✓ Citi Review (active) Signatures

UI Changes:

BRD/FRD:



Hank signs the deposit account application documents.

MVP 1

7
6

citi
CHAT NOW

Signatures

Please sign the applications to complete the account opening process

CHECKING ACCOUNT - ACCOUNT 1

Some additional information could go here. Following is dummy text. When darkness turns to day, the sun moves over the horizon and touches everything in sight. This movement across the landscape brightens everything.

SIGN

Print Owner/Authorized Individual Name

Date MM-00-YYYY

Owner/Authorized Individual Signature

SIGN

MONEY MARKET ACCOUNT - ACCOUNT 2

Some additional information could go here. Following is dummy text. When darkness turns to day, the sun moves over the horizon and touches everything in sight. This movement across the landscape brightens everything.

Print Owner/Authorized Individual Name

Date MM-00-YYYY

Owner/Authorized Individual Signature

SIGN

UI Changes:
 CB will come back to us on T&C based on L&C reqs + wet signature reqs; add agreement std box and we will email them copy

BRD/FRD:
 UI Review req'd from: Legal, compliance, ops risk, fraud, infosec



Jason selects whether or not Related Energy is a new to bank client or existing client.



New screen after slide 4 only for case mgr   



Package Prep



Business Profile



Product Setup



Package Sent



Citi Review



Signatures

HIGH RISK BUSINESSES

Let's learn if this is a high risk business.

Is the entity any of the following types of high risk businesses?

3rd Party Check Acceptance
 Adult Entertainment
 ATM Owners/Operators
 Banks/US Depository Fin Institutions
 Car/Boat/Plane Dealerships
 Cash Intensive Businesses
 Credit Providers (Non-Bank)
 Debt Collectors/Collection Agencies
 Factoring Businesses
 Foreign Businesses

Foreign Business Operations in High Risk Countries
 Hedge Funds
 Import/Export Brokers or Intermediaries
 Insurance Carriers
 Intermediary Professional Service Providers
 Internet Businesses
 Investment Mgmt Firms/Funds (US)
 Loan Modification Companies
 Money Service Operations (Secondary Activity)

Not for Profit
 Pawn Shops
 Personal Investment Companies
 Precious Metals, Stones or Jewels
 Securities/Commodities/Futures Broker Dealers
 Senior Public Figure
 Telemarketing Services
 Venture Capital Companies/Private Equity Firms

Yes No

GO BACK

CONTINUE

Help Tip:

Help Tip:



New screen after 50 for client only



Package Prep



Business Profile



Product Setup



Package Sent



Citi Review



Signatures

BENEFICIAL OWNER ASSETS & LIABILITIES

We need to ask you a few questions about the beneficial owner with 50% or greater ownership.
Please answer the following questions on behalf of the owner with 50% or greater ownership

Name of Owner With 50% or Greater Ownership

What are the individual's Total Assets?

What are the individual's Total Liabilities?

What is the individual's Net Worth?

What is the individual's Liquid Net Worth?

Sources of wealth for the individual (select all that apply)

- Business Ownership/Company Profits
- Salary
- Inheritance
- Property Sale
- Investments/Trust Fund
- Other

[GO BACK](#)
[CONTINUE](#)

citi New screen after 50 for client only

Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

Name of business from where individual with 50% or more ownership generates wealth?

In which industry?

In which countries does the business derive revenue?

Yes No

Help Tip:

citi New screen after 50 for client only

Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

Name of Employer
Enter Here

In which industry?
Enter Here

Employer Country Headquarters
Enter Here

Yes No

GO BACK CONTINUE

Help Tip:

citi New screen after 50 for client only

Package Prep Business Profile Product Setup Package Sent Citi Review Signatures

BENEFICIAL OWNER SOURCES OF WEALTH

Describe the other sources of wealth for the individual with more 50% or greater ownership?

Yes No

Help Tip:

After screen 30 for case mgr

Business Profile Product Setup Account Signers Regulatory Citi Review Signatures

REQUIRED DOCUMENTS

What documents should the client upload?

Select all of the documents Citi requires from the client. Please check all document source repositories before requesting documents.

- W-9
- W-8BEN
- W-8BENE
- Authorization Letter
- Formation Documents
- Business Signature Card

[GO BACK](#) [CONTINUE](#)

Help tip:
We are required to collect these documents in order to open your accounts.

BRD/FRD: