

3 Easy Steps

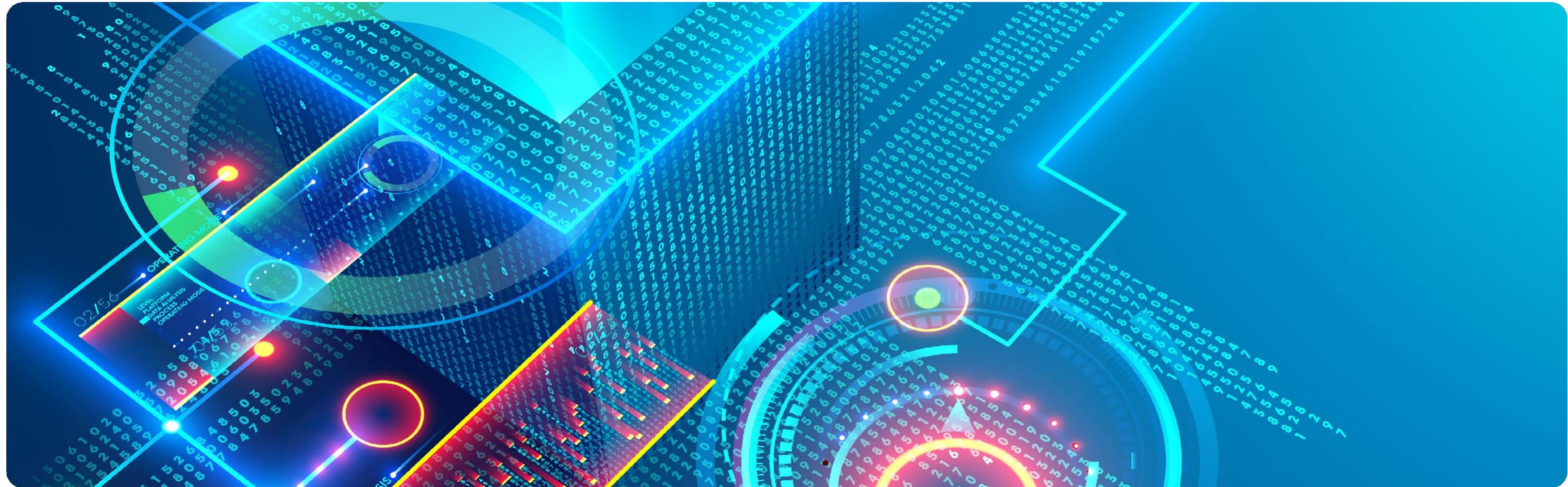
eSign with Citi

eSign with Provider

Wet Sign and Upload

Digital ID Certification

FAQs



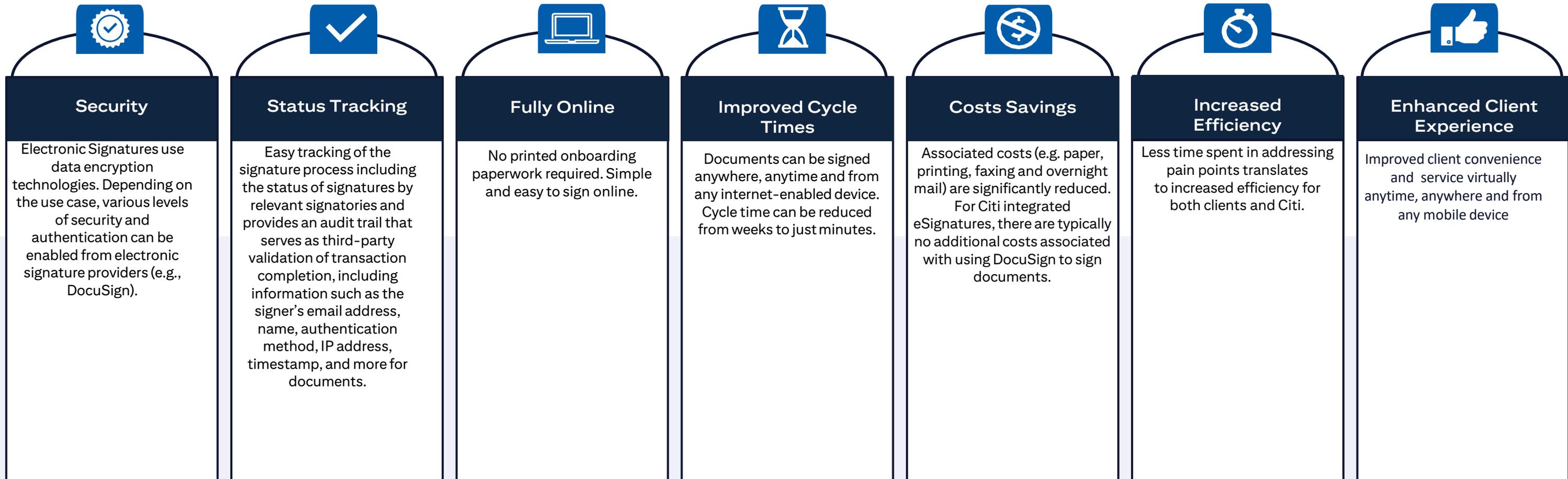
eSignature Solutions Guide

CitiDirect® Digital Onboarding



Why use eSignatures?

Electronic signatures are a method for signing a document digitally which replaces paper-based handwritten signatures that are completed on a physical piece of paper, document, form or contract using a pen and ink (wet-ink signatures). It facilitates the online exchange of documents and enables the use of electronic signatures on TTS documents.



3 Easy Steps

Expansion to more request types, documents, countries, and eSignature providers coming soon*

		Step 1 Complete	Step 2 eSign	Step 3 Submit
<p>eSign with Citi:</p> <ul style="list-style-type: none"> Digital Forms with expedited account opening on CitiDirect Digital Onboarding Portal <ul style="list-style-type: none"> Acct Opening, Product and KYC fulfilment on portal PDF Forms With CitiDirect Digital Onboarding Portal only <ul style="list-style-type: none"> Acct Opening and Product fulfilment on portal 	<ul style="list-style-type: none"> Client enters data on portal Citi generates digital form 	<p>Client initiates eSignature through CitiDirect Digital Onboarding</p>	<ul style="list-style-type: none"> Authorised Signer will receive DocuSign email link Signer will accept disclosure and sign the document Document will auto return to Citi 	
<p>eSign with Provider:</p> <ul style="list-style-type: none"> Client documents, i.e., authority documents, letters, and others as permitted by local regulation Citi Account Opening forms and Product documents 	<ul style="list-style-type: none"> Client downloads PDF and enters data in PDF viewer, if required Client uploads PDF 	<p>Client initiates eSignature directly through DocuSign, Adobe Sign, or other approved providers if using EU QES</p>	<p>Client uploads and submits doc through CitiDirect Digital Onboarding or encrypted email to TTS Onboarding Team for offline requests, i.e., signer updates covering account maintenance changes</p>	

*Subject to change.

3 Easy Steps

eSign with Citi

eSign with Provider

Wet Sign and Upload

Digital ID Certification

FAQs

eSign with Citi

eSign all Citi Account Opening and Product Forms in CitiDirect including certain client authored documents too eg: Board Resolution, client letters. This capability is available in all the markets below. This capability is now also available in a number of markets where Digital Signer Management is offered.

- Complete CitiDirect Digital Onboarding experience with on screen data entry and auto form generation integrating Citi eSignature via DocuSign for account opening, product and KYC fulfilment
- Download, complete and upload documents on CitiDirect using Citi eSignature via DocuSign for account opening and product forms

APAC	
Australia	●
China*	●
Hong Kong	●
India	●
Japan	●
Malaysia	●
New Zealand	●
Singapore	●
Sri Lanka	●
Thailand	●
Vietnam	●
Philippines	●

EMEA	
Algeria	●
Austria	●
Bahrain	●
Belgium	●
Bulgaria**	●
Cameroon	●
Congo	●
Cote d'Ivoire	●
Czech Republic	●
Denmark	●
Finland	●
France	●

Gabon	●
Germany	●
Great Britain	●
Greece**	●
Hungary	●
Ireland	●
Israel	●
Italy**	●
Jersey	●
Kenya	●
Kuwait	●
Luxembourg	●
Morocco	●

Netherlands	●
Nigeria	●
Norway	●
Pakistan	●
Portugal	●
Qatar	●
Romania	●
Russia	●
Senegal	●
Slovakia**	●
South Africa	●
Spain**	●
Sweden	●

Tanzania	●
Tunisia	●
UAE	●
Uganda	●
Ukraine	●
Zambia	●
LATAM	
Brazil	●
Colombia	●
Costa Rica	●
Dominican Republic	●

Ecuador	●
El Salvador	●
Guatemala	●
Honduras	●
Mexico	●
Panama	●
Paraguay	●
Peru	●
Puerto Rico	●
Trinidad & Tobago	●
Uruguay	●

NAM	
United States	●
Canada	●

* China Citi eSignature solution provided by CFCA and allows clients to sign only the Universal Onboarding Form.

** To sign using Citi eSignature with DocuSign signer must hold EU QES Signer Held Certificate.

3 Easy Steps

eSign with Citi

eSign with Provider

Wet Sign and Upload

Digital ID Certification

FAQs

eSign with Provider

For account opening, maintenance and product requests you can also eSign with your own provider account with either DocuSign or Adobe. For Account Opening and Product requests you can upload in CitiDirect, or for maintenance requests upload via email. Please use the below grid to view the markets and the eSignature standards accepted. This capability is now also available in a number of markets where Digital Signer Management is offered. For more information on eSignature standard types please review [FAQs](#).

Legend: eSignature Standard = ● SES (Simple Electronic Signatures) ● AES (Advanced Electronic Signatures) ● European Union (EU) QES (Qualified Electronic Signature)
 ● Local QES (Country specific Qualified Electronic Signature) ☆ All standards accepted except Local QES

APAC	
Australia	● ●
Hong Kong	● ●
India	●
Malaysia	● ●
New Zealand	● ●
Singapore	● ●
Sri Lanka	● ●
Thailand	● ●
Philippines	● ●

EMEA	
Algeria	●
Austria	☆
Bahrain	●
Belgium	☆
Bulgaria	●
Cameroon	☆
Congo	☆
Cote d'Ivoire	☆
Czech Republic	● ●
Denmark	☆
Finland	☆
France	☆
Gabon	☆

Germany	☆
Great Britain	☆
Greece	●
Hungary	● ●
Ireland	☆
Israel	●
Italy	●
Jersey	☆
Jordan	●
Kuwait	●
Luxembourg	☆
Morocco	●
Netherlands	☆
Nigeria	☆

Norway	☆
Pakistan	●
Poland	●
Portugal	☆
Qatar	●
Romania	☆
Russia	●
Senegal	☆
Slovakia	●
South Africa	☆
Spain	●
Sweden	☆
Tanzania	☆
Tunisia	●

UAE	●
Uganda	☆
Ukraine	☆
Zambia	● ●
LATAM	
Argentina	●
Bahamas*	●
Brazil	● ●
Colombia	● ●
Costa Rica	● ●
Dominican Republic	●
Ecuador	● ●
El Salvador	●

Guatemala	●
Honduras	●
Jamaica*	●
Paraguay	●
Peru	●
Puerto Rico	●
Trinidad & Tobago	●
Uruguay	●
NAM	
United States	☆
Canada	☆



*SES accepted only via secure email. For informational purposes please use below link to see all your Onboarding eSignature options for Citi Complete and Return Forms and Client to Provide Documents eg: BR/POA
<https://www.citidirect.com/cdhome/client-knowledge-center/Account-Opening-and-Maintenance-Requirements>

3 Easy Steps

eSign with Citi

eSign with Provider

Wet Sign and Upload

Digital ID Certification

FAQs

Wet Sign and Upload

Citi also accepts wet ink scanned submissions with no follow up of originals to support your onboarding requirements. The documents signed in wet ink can simply be uploaded in CitiDirect or sent via secure email without follow-up of any original physical documents being couriered to the bank. To set up for Secure email option please contact your onboarding specialist at Citi.

- Wet Ink submission via portal and email
- Wet ink submission only via portal

APAC 	
Australia	●
China	●
Hong Kong	●
India	●
Indonesia	●
Japan	●
Malaysia	●
New Zealand	●
Singapore	●
Sri Lanka	●
Taiwan	●

Thailand	●
Philippines	●
Vietnam	●
EMEA 	
Austria	●
Bahrain	●
Belgium	●
Cameroon	●
Congo	●
Cote d'Ivoire	●
Denmark	●

Finland	●
France	●
Gabon	●
Germany	●
Great Britain	●
Greece	●
Ireland	●
Jersey	●
Kenya	●
Kuwait	●
Luxembourg	●

Morocco	●
Netherlands	●
Nigeria	●
Norway	●
Portugal	●
Romania	●
Senegal	●
South Africa	●
Sweden	●
Tanzania	●

UAE	●
Uganda	●
Zambia	●
LATAM 	
Puerto Rico	●
NAM 	
United States	●
Canada	●

Digital ID Certification

To enhance the client onboarding experience, TTS now offers two digital options as an alternative to certifying and notarizing ID documents for account opening, maintenance and AML requirements.

Option 1

EU Qualified Electronic Signature (QES)

EU QES Digital Certificates can be used as a digital alternative to face-to-face verification and support onboarding requirements in 12 markets.

Clients can obtain EU QES certificates from any one of 246 EU Trusted Service Providers (TSPs).

Available Markets		
Denmark	Luxembourg	Romania
Finland	Netherlands	Spain
Germany	Norway	Slovakia
Greece	Portugal	Sweden

Trusted Service Providers:

<https://webgate.ec.europa.eu/tl-browser/#/>

EU QES Guide:

<https://citi.sharepoint.com/sites/cc-global-account-services/SitePages/Electronic-Signature-Sales-Toolkit.aspx>

Option 2

Verification via Zoom

In below select markets where accounts are being opened or maintained coverage teams can now verify Identification Documents over Zoom. Signers can be located in any market.

This provides clients with greater flexibility and reduces the need for clients to arrange legal certifications of identification documents.

Available Markets	
Denmark	UAE
Kuwait	Romania
Netherlands	Ukraine
Norway	Zambia

Client contacts identified will be account signatories and CitiDirect users. Only applicable for clients with approved KYC, who are trying to set up an incremental contact. Not available for New to Bank Clients.

FAQs

1. What is an electronic signature?

Electronic signatures are a method for signing a document digitally which replaces paper-based handwritten signatures that are completed on a physical piece of paper, document, form or contract using a pen and ink (wet-ink signatures).

2. What are the advantages of electronic signatures?

Electronic signatures outperform their handwritten counterparts in many ways with some examples below:

Increased speed: Documents can be signed anywhere, anytime and from any internet-enabled device.

Security: Electronic Signatures use data encryption technologies. Depending on the use case, various levels of security and authentication can be enabled from electronic signature providers (e.g., DocuSign).

Status tracking: Easy tracking of the signature process including the status of signatures by relevant signatories and provides an audit trail that serves as third-party validation of transaction completion, including information such as the signer's email address, name, authentication method, IP address, timestamp, and more for documents.

Cost savings: Reduces costs associated with paper-based agreements and contracts requiring printing, filing, and mailing. For Citi integrated eSignatures, there are typically no additional costs¹ associated with using DocuSign to sign documents.

Environmentally friendly: The use of DocuSign helps reduce environmental impacts caused by printing, packaging, and shipping when manually sending paper documents.

3. What is DocuSign?

DocuSign is an electronic signature cloud-based service that can be used to collect signatures online legally in certain jurisdictions. DocuSign allows all permissible² documents to be signed electronically, from anywhere in the world.

4. Why is Citi using DocuSign?

As part of Citi's digitization strategy, the use of electronic signatures is being adopted to enhance client experience, improve controls, reduce paper waste, and unlock efficiencies. In DocuSign, each eSignature is unique, documentable, and encrypted. DocuSign automatically generates an audit trail for each document which is stored digitally.

5. What are the different types of eSignatures and their requirements?

SES – Simple Electronic Signature (no certificate required).

This is the most basic electronic signature available, and it does not require signer authentication or ID verification. For transactions that can use this type of signature, it is sufficient to know the signer's email address, or if two factor authentication is enabled, a one-time passcode (OTP) will be sent to their mobile device via SMS or call before signing.

AES – Advanced Electronic Signature (no certificate required).

An AES ties a digital ID to signers. Customers are obliged to fulfil an ID verification process when using customer's own provider (DocuSign or AdobeSign) either in house (signature as a delegated registration authority) or through an EU Trusted Service Providers (TSP³). TSPs will require additional user authentication steps where a signer will be asked to produce and use a valid document to confirm their identity, as well as a one-time passcode (OTP) for the signing process.

¹ Costs may apply depending on the electronic signature solution and type of electronic signature applied to the document eg: purchasing EU QES Signer Held Certificate to sign Citi initiated documents requiring EU QES signature via DocuSign.

² Permissibility of the document depends on the jurisdictional restrictions and legal approvals.

³ EU Trusted Service Providers (TSPs) and Signer-Held Certificates: Electronic signature providers partner and integrate with EU Trusted third party TSPs, which will vary by market per local requirements, that can provide a certificate signing service based on digital certificates for AES and QES use cases and/or ID-verification services for customers that do not wish to become delegated registration authorities. This is also relevant where signers already hold existing digital identities issued by a trusted provider.

3 Easy Steps

eSign with Citi

eSign with Provider

Wet Sign and Upload

Digital ID Certification

FAQs

If the customer is using Citi integrated eSignatures the customer will not require to go through any additional ID verification process as Citi will rely on IDs collected from authorised signers for DocuSign to issue AES signature. The customer will still need to go through OTP process

With these steps, AES accomplishes:

- Identifying the signer.
- Establishing a unique link between the signature and the signer.

Qualified Electronic Signature (certificate required).

QES requires upfront face to face ID verification, either in house (as a delegated registration authority) or through an EU Trusted Service Providers (TSP⁴). With these steps, QES accomplishes:

- Signatures are equivalent to a wet-ink signature.
- Confirmation of signer identity prior to signature.

6. How does QES work?

You must obtain a signer held certificate from a local provider, where you will need to provide a face-to-face ID verification process by an EU Trusted Service Providers and will undergo an interview to verify yourself. This will result in a digital certificate being created with an electronic signature device. Each signatory will need to provide their own personal signer held certificate. When the document is sent via DocuSign to be signed, the signatory will receive an email from DocuSign, and there will be an option to download their signer held certificate.

QES certificates are valid for two years before an individual is required to re-verify themselves. Each signer must have obtained a certificate from an EU Trusted Service Providers to sign a document with QES.

7. Is a personal DocuSign account required to sign?

For Citi initiated electronic signature requests, there is no requirement to have a DocuSign account. Documents requiring electronic signature will reach the recipient through a link via email and the link will direct you to the Citi DocuSign portal where you can review the document and sign it electronically.

8. What system requirements do I need to use DocuSign?

DocuSign supports the use of all standard browsers including:

- Chrome
- Firefox
- Microsoft Edge
- Safari

9. Are electronic/digital signatures legal in only certain countries?

For guidance regarding legal permissibility of electronic signatures, please consider any relevant impacts on your business, using independent professional advisors (financial, legal, tax, accounting or other) as you consider necessary. Otherwise eSignatures are offered in 74 markets with the relevant eSignature standard.

⁴ EU Trusted Service Providers (TSP) provide qualified certificates, qualified electronic signatures, qualified electronic seals or qualified electronic signature creation devices.



[3 Easy Steps](#)[eSign with Citi](#)[eSign with Provider](#)[Wet Sign and Upload](#)[Digital ID Certification](#)[FAQs](#)

10. Are there any document exceptions in those legally permissible countries where eSignatures cannot be used?

There can be certain documents and agreements that are not acceptable with an eSignature. These documents can include certain KYC and constitutive documents like Board Resolutions where notarization and other certification is still required on the document.

11. What is a Certificate of Completion?

When signing a document using DocuSign, a Certificate of Completion is created which acts as a complete audit trail of your DocuSign transaction. If the validity of the electronic signature is required to be reviewed, the audit trail may resolve such objections. These records are available to all participants in a transaction. The audit trail includes information such as the signer's email address, name, authentication method and IP address with a time stamp stored within the metadata.

When the customer is electronically signing any documents using their own DocuSign or Adobe Sign account we will require an accompanying Certificate of Completion to accept the document so that Citi's Onboarding team can verify the signer's email address from the Certificate.

The Certificate of Completion must also include the Transaction ID which should correspond with the Transaction ID on the signed document submitted.

When using Citi integrated eSignatures a Certificate of Completion is automatically generated as part of the digital envelope sent to the customer.

12. Can I use drawn on esignature?

Currently drawn on signature is not acceptable for signing Citi Forms.

13. Can I use a pre-format signature rather than a real specimen signature as an eSignature?

If you are a corporate legal signer you can choose to sign with a pre-format signature. However if you are to also be added as an operational signer you will be requested to use a true specimen signature as an eSignature to allow Citi to add you as an operational signer.

14. Can I send a client authored document to eSign using Citi initiated eSignature?

Yes as part of your Account Opening request Citi supports client authored documents being uploaded onto CitiDirect Digital portal and then to send the document to your authorised signer for eSignature.

15. Can I eSign documents for Account Maintenance requests?

Yes you may send eSigned documents from your own client provider account and send them to Citi via Secure email or MTLS to support your maintenance requests.

16. Which eSignature providers can I use when sending Citi eSigned documentation?

Currently we accept DocuSign or Adobe Sign when the customer is signing with SES or AES. However for EU QES which is a Qualified Digital Certificate in the EU you may use any EU Trusted Service provider (Over 200 providers) that are registered on the EU Government Website.

17. Do any countries use only a local provider?

Yes certain markets where eSignature is legally permissible only allow local providers to be used where the customer will be required to obtain a local digital certificate eg: China and India that will be a Qualified Digital Certificate.

IRS Circular 230 Disclosure: Citigroup Inc. and its affiliates do not provide tax or legal advice. Any discussion of tax matters in these materials (i) is not intended or written to be used, and cannot be used or relied upon, by you for the purpose of avoiding any tax penalties and (ii) may have been written in connection with the “promotion or marketing” of any transaction contemplated hereby (“Transaction”). Accordingly, you should seek advice based on your particular circumstances from an independent tax advisor.

This communication is provided for informational purposes only and may not represent the views or opinions of Citigroup Inc. or its affiliates (collectively, “Citi”), employees or officers. The information contained herein does not constitute and shall not be construed to constitute legal, investment, tax and/or accounting advice by Citi. Citi makes no representation as to the accuracy, completeness or timeliness of such information. This communication and any documents provided pursuant hereto should not be used or relied upon by any person/entity (i) for the purpose of making regulatory decisions or (ii) to provide regulatory advice to another person/entity based on matter(s) discussed herein. Recipients of this communication should obtain guidance and/or advice, based on their own particular circumstances, from their own legal, investment, tax or accounting advisor.

Any terms set forth herein are intended for discussion purposes only and are subject to the final terms as set forth in separate definitive written agreements. This presentation is not a commitment or firm offer and does not obligate us to enter into such a commitment, nor are we acting as a fiduciary to you. By accepting this presentation, subject to applicable law or regulation, you agree to keep confidential the information contained herein and the existence of and proposed terms for any Transaction.

We are required to obtain, verify and record certain information that identifies each entity that enters into a formal business relationship with us. We will ask for your complete name, street address, and taxpayer ID number. We may also request corporate formation documents, or other forms of identification, to verify information provided.

Certain Services and/or products mentioned in this communication may contain provisions that refer to a reference or benchmark rate which may change, ceases to be published or be in customary market usage, become unavailable, have its use restricted and/or be calculated in a different way. As a result, those reference or benchmark rates that are the subject of such changes may cease to be appropriate for the services and/or products mentioned in this communication. The services and/or products mentioned in this communication reflect Citi’s service and/or product offering at the date of communication but this may be subject to change from time to time.

We encourage you to keep up to date with the latest industry developments in relation to benchmark transitioning and to consider its impact on your business. You should consider, and continue to keep under review, the potential impact of benchmark transitioning on any existing services and/or product you may have with Citi, or any new services (you avail) and/or product you enter into with Citi. Citi does not provide advice, or recommendations on the suitability of your service and/or product choice including with respect to any benchmark transitioning on any existing service and/or product you have with Citi. You should obtain professional independent advice (tax, accounting, regulatory, legal, financial or otherwise) in respect of the suitability of your service and/or products in light of benchmark transitioning as you consider necessary.

The services and/or products mentioned in this communication reflect Citi’s service and/or product offering at the date of communication, but this may be subject to change from time to time.

© 2024 Citibank, N.A. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.