

A hand is shown interacting with a digital interface. A network of white nodes connected by lines is overlaid on a dark blue background with light streaks. The hand's finger is touching one of the nodes, which is highlighted with a bright blue glow and concentric circles. The text 'ELIMINATE, SIMPLIFY, DIGITIZE, AUTOMATE' is displayed in the upper left corner in a light blue, sans-serif font.

ELIMINATE, SIMPLIFY,
DIGITIZE, AUTOMATE

Citi Commercial Bank

APAC Gateway Lending Training Material

October 2021 | CITI INTERNAL



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CCB Digital Lending – *Digitizing the Lending Process*

Citi Commercial Bank
Gateway

REGION
ASIA

USER ID

CAPTCHA TEXT CAPTCHA
288ep

Next

Why Citi Commercial Bank

Citi Commercial Bank provides quality financial advice, helping business like yours prosper and grow in domestic markets as well as internationally. With the full spectrum of Citi's cash, trade and credit services...

CCB Digital Lending revolutionizes the lending process for both clients and relationship managers, **improving client experience** and **accelerating the lending process**

CCB Digital Lending provides clients with a customized lending journey

Clients now have the ability to...

1. Keep up to date with the status and progress of their loan request
2. Upload any documentation via Gateway needed for the credit request

Relationship managers will now be able to...

1. Request and receive crucial documentation from clients through the platform
2. Send credit application and documentation for credit reviews
3. Provide closing documentation and notice of available loan to clients

CCB Digital Lending – *Key Features for RMs*

These are the key features introduced for RMs in the lending fulfilment journey...

1



Documents

Request and receive important documents from clients needed for credit review

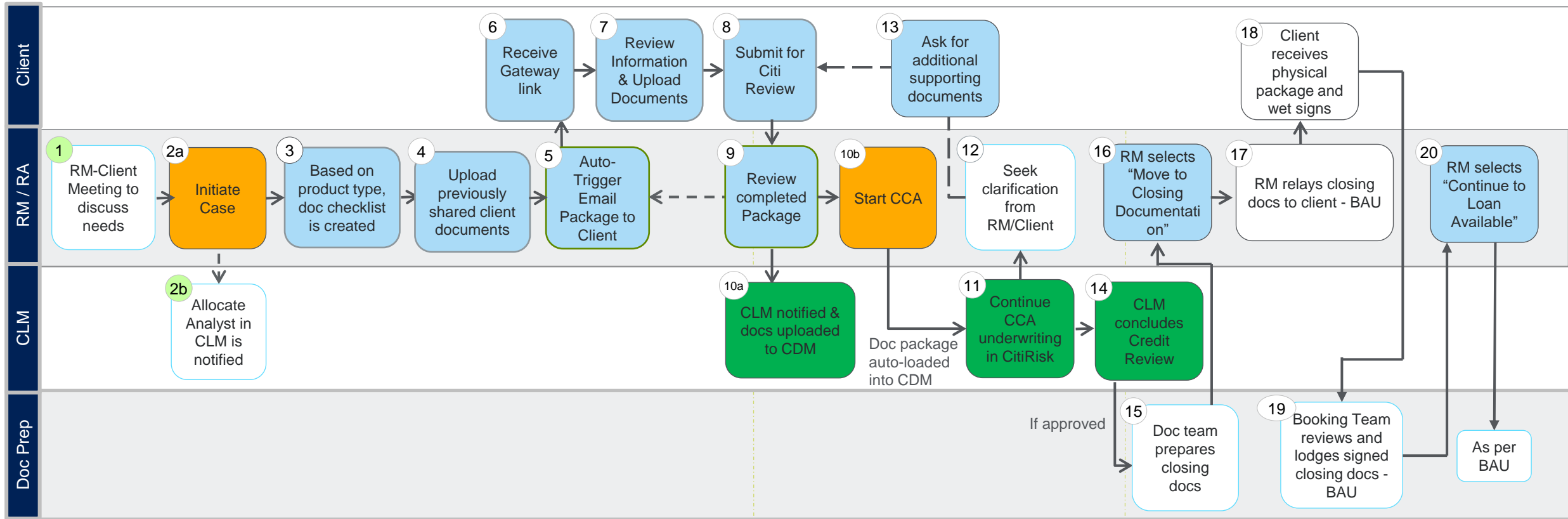
2



Status Updates

1. Receive real time status updates on credit review
2. Provide real time status update to clients on the progress of their loan application

CCB Digital Lending - *Lending Fulfillment Process Flow in Gateway*

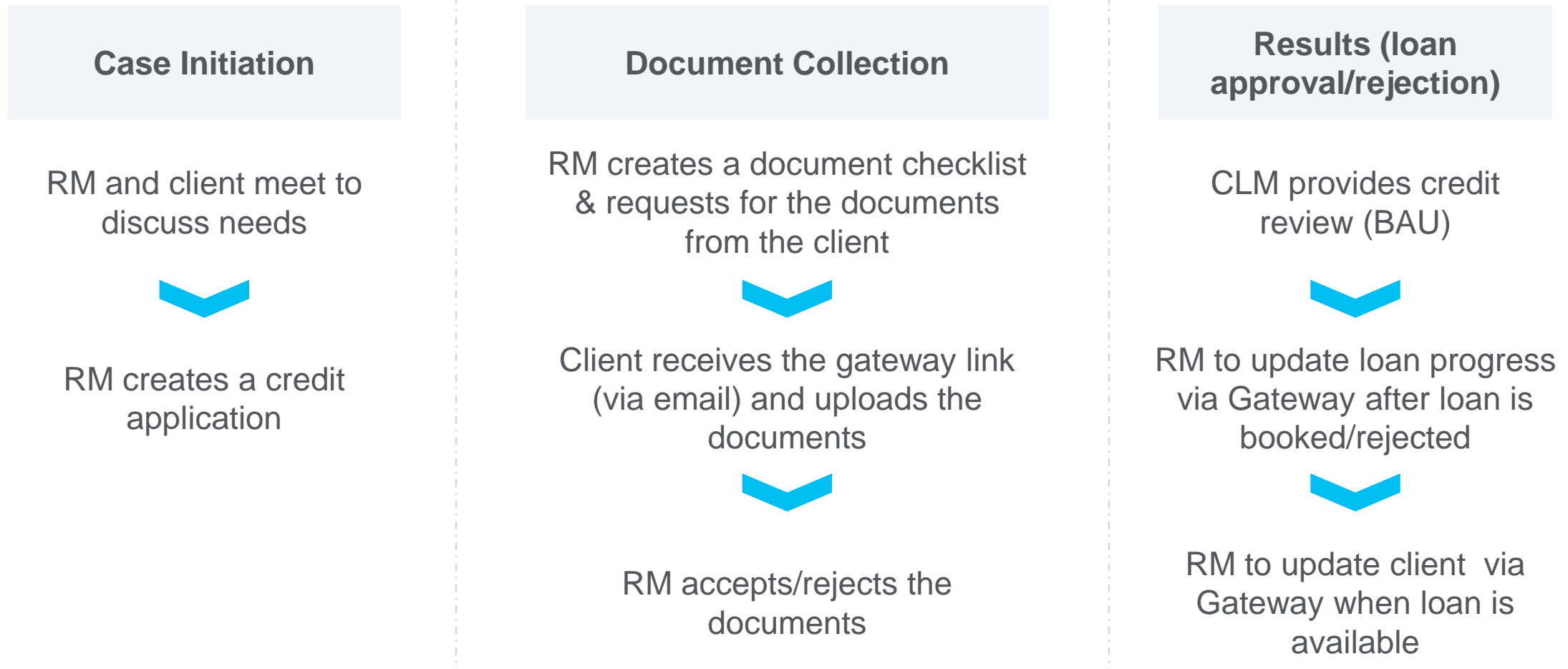


Proposed Flow

Information Stage	CA Stage	Disbursal Stage
<ul style="list-style-type: none"> Preliminary meeting stage time spent to find availability to set appointments Need to understand client needs and loan product suitability 	<ul style="list-style-type: none"> Multiple Rounds of Queries Time taken for CA and package preparation 	<ul style="list-style-type: none"> Standardized post-loan documentation

■ Compass (Salesforce)
 ■ CCB Gateway
 ■ CitiRisk/CDM
 Email/Phone/Offline/Other ICG Systems
 ○ Optional Step

CCB Digital Lending – *High-Level Overview of the Process*



Detailed Procedures on the Gateway Lending Loan Fulfilment Process

Part 1: Creating a Credit Application

Case Initiation – Task Overview to create a CA

These are the 3 main tasks to complete to create a CA successfully:

1. Create company record

*(This is assumed to be completed with
CAGID & GFCID already assigned)*

2. Create client contact

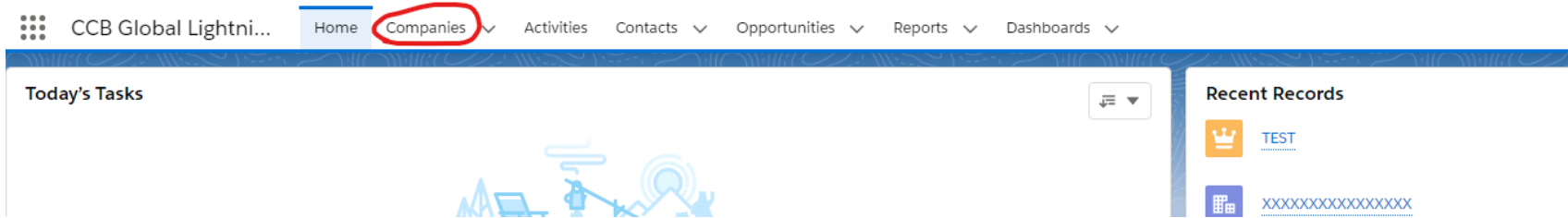
3. Create credit application

Within each step, there are minimum mandatory fields an RM has to fill in

Once these 3 tasks have been completed, the RM can move on to the Gateway Lending interface!

Case Initiation – Creating a Company Record

1/ To create a Company, click on the Company Tab in the Navigation Bar to navigate to the Company List View



2/ Click on the New Button in the top right corner to open the New Company Form.

3/ Fill in your Company information. Required fields are marked with a * and require a value to save the Company.

The screenshot shows the 'Companies' list view in the CCB Global Lightning interface. The 'New' button is highlighted with a red arrow and labeled 'Click here to create a new account'. The table below lists 11 items, with columns for Company Name, Company Type, Owner Last Name, GFCID, MGFCID, Parent Company, Last Activity, CAGID, and GFFID.

	Company Name	Company Type	Owner Las...	GFCID	MGFCID	Parent Co...	Last Activity	CAGID	GFFID
1	XXXXXXXXXXXXXXXXXX	Customer	Lam	1011471443	<input type="checkbox"/>	Yes		1011471443	1011471443
2	BigXXXXXXXXXXXXted	Customer	Lam	1021703601	<input type="checkbox"/>	No	12/2/2020	9000280582	1021703601
3	XXXXXXXXXXXXXXXXXX	Customer	Lam	1005367065	<input type="checkbox"/>	Yes		1005367065	1005367065
4	Test Inactive 3	Prospect	B		<input type="checkbox"/>				
5	XXXXXXXXXXXXXXXXXX	Customer	Lam	1005193016	<input type="checkbox"/>	Yes	11/30/2020	1005193016	1005193016
6	Business SIT Test	Prospect	Lam		<input type="checkbox"/>				
7	XXXXXXXXXXXXXXXXXX	Customer	Lam	1005803698	<input type="checkbox"/>	Yes		1005803698	1005803698
8	EasXXXXXXXXXXXXted	Non Marketable Company	Lam	1008376596	<input type="checkbox"/>	No		9000190087	1008376596

The screenshot shows the 'New Company: User-Managed Company' form. The form contains several fields for company information, including Company Name, Company Type, Priority Tier, Reason For Disqualification, CCB Priority, Annual Sales Volume, Parent Company, Tax Id, Known As, Primary NAICS, Primary SIC, and Industry. Required fields are marked with an asterisk (*). The form also includes a 'Comments' section with a text area and a 'Save' button.

Case Initiation – Creating a Company Contact

Ensure these mandatory fields are filled up before moving on to the next step

TESTDEMO

+ Follow

Edit

Sharing

Activate/Deactivate

Phone (2) ▼

+86 16621383108

Email

yipsha4@163.com

Name

Demo Test

Status

Active

Type

Record Type

New Contact

We found no potential duplicates of this Contact.

Related Companies (1)

TESTDEMO

Direct: ☒

View All

Campaign History (0)

Name

Demo Test

Company Name

TESTDEMO

Job Title

Accountant

VOC Contact

☐

Gateway contact

☒

Type

DCM External ID

Status

Active

Email

yipsha4@163.com

Title

Accountant

Work Phone

+86 16621383108

Mobile Phone

+86 16621383108

Other Phone

Email Opt Out

☐

Marketing Opt-Out

☐

Do Not Call

☐

Contact Currency

USD - U.S. Dollar

Contact Owner

Yipeng Shang

Record Type

New Contact

Section	Fields
Basic Information	<ul style="list-style-type: none">Company nameFirst nameLast nameGateway contact (select on this checkbox)
Contact Details	<ul style="list-style-type: none">E-mail addressBusiness phone numberMobile phone number
Work Information	<ul style="list-style-type: none">Position

Should there be multiple borrowers, ensure that contact information is created separately for each borrower.

Case Initiation – Creating a Credit Application

1

Once the RM confirms the request is feasible, they create a Credit Application (CA) request on Compass for the respective Client

The screenshot displays the Citi Compass console interface. The top navigation bar includes the Citi logo, a search bar, and several tabs: Compass Console, Companies, CCB Global, Report Builder, Unable to lo..., CA-86642, and MARXXXXX... The main content area is divided into three sections. The left sidebar shows client details for MARXXXXXXXXX SA, including Company Type (Customer), Record Owner, GFCID, L2 GFCID, Priority Tier (none), and Managed Country (BR). The central section is titled 'Activity' and shows a 'New Task/Log a Call' button, an 'Email' button, and a 'New Event' button. Below these is a 'Recap your call...' input field and an 'Add' button. The right-hand panel contains several sections: 'Wallet Sizes (0)', 'Report Tags (0)', and 'Credit Applications (2)'. The 'Credit Applications (2)' section is highlighted with a red circle, and a red arrow points to a dropdown arrow next to it. Below this section, two credit applications are listed: CA-86642 (Parent C..., Record ..., CCA Over USD 10MM, CA Status: Booked) and CA-86695 (Parent C..., Record ..., CCA Over USD 10MM, CA Status: CA Package Preparation). A 'View All' link is at the bottom of the list.

The RM selects drop down arrow, then “New” to create a new Credit Application (BAU process)

Case Initiation – Creating a Credit Application

Check 'Available to' Tab
to identify GFCID(s)
within same CAGID that
CA is available to (i.e.
can be eligible Obligors)

Credit Application
CA-86453

+ Follow

Edit

Add Originating Call Memo

Add Deal Team

Related

Details

2

Available To (2)

Add

CA Available To Id	Company	CAGID	GFPID
AT-326269	Gateway Test Co.	1313131313	1313131313
AT-326270	Gateway Test Sub-Co	1313131313	

[View All](#)

Summary of Proposed Credit Facilities (0)

Add Facility

Add SubLimit

Activity

Chatter

Filters: All time • All activities • All types

[Refresh](#) • [Expand All](#) • [View All](#)

Upcoming & Overdue

No next steps.
To get things moving, add a task or set up a meeting.

No past activity. Past meetings and tasks marked as done show up here.

Case Initiation – Creating a Credit Application

Credit Application
CA-86453

+ Follow Edit Add Originating Call Memo Add Deal Team

Related Details

3 Add the Facility(ies)

Available To (2)

CA Available To Id	Company	CAGID	GFPID
AT-326269	Gateway Test Co.	1313131313	1313131313
AT-326270	Gateway Test Sub-Co	1313131313	

[View All](#)

Summary of Proposed Credit Facilities (0)

Add Facility Add SubLimit

Activity Chatter

Filters: All time • All activities • All types

[Refresh](#) • [Expand All](#) • [View All](#)

Upcoming & Overdue

No next steps.
To get things moving, add a task or set up a meeting.

No past activity. Past meetings and tasks marked as done show up here.

Facility Information

New/Changed/Old: **New** Facility Type: **Credit/Holding Facility**

Save Save & New Facility Save & New Sub-limit Save & Close Cancel

Facility Status: Available

Products

Facility Description: **REVOLVING CREDIT AGREEMENT**

Available Credit products

- BA'S - INELIGIBLE (>180 DAYS)
- BANKERS ACCEPTANCE - ISLAMIC
- CONFIRMED DOCUMENTARY CREDIT
- CUSTOMER LIABILITY FOR ACCEPTANCE
- EXPORT FINANCE
- IMPORT FINANCE
- LETTER OF CREDIT - NON CITI ISSUED
- POST EXPORT FINANCE
- POST IMPORT FINANCE
- PRE EXPORT FINANCE
- SBLC - ASSET BASED FINANCE
- SBLC - BID AND PERFORMANCE

Selected Credit products

- LOAN - LONG TERM (DIRECT)(Default)

Obligors

Available To (Obligor)

Selected Obligors

- Gateway Test Co.-1313131313
- Gateway Test Sub-Co-1414141414

4 Add the Product(s)

5 Add the Obligor(s)

6 Complete remaining required fields, then select Save & New Facility to add more facilities or Save & Close to complete

Case Initiation – Creating a Credit Application

- **‘Facility description’** will be reflected on Gateway as the ‘internal product name’ for the products requested by the client, and it will be visible to the internal users. There will be a corresponding ‘client facing product name’ for each facility description – and this will be the only name displayed on the client journey.

Facility Information

Save Save & New Facility Save & New Sub-limit Save & Close Cancel

New/Changed/Old **New** Facility Type **Credit/Holding Facility** Facility Status **Available**

▼ Products

Facility Description **REVOLVING CREDIT AGRE**

Available Credit products

- BA'S - INELIGIBLE (>180 DAYS)
- BANKERS ACCEPTANCE - ISLAMIC
- CONFIRMED DOCUMENTARY CREDIT
- CUSTOMER LIABILITY FOR ACCEPTANCE
- EXPORT FINANCE
- IMPORT FINANCE
- LETTER OF CREDIT - NON CITI ISSUED
- POST EXPORT FINANCE
- POST IMPORT FINANCE
- PRE EXPORT FINANCE
- SBLC - ASSET BASED FINANCE
- SBLC - BID AND PERFORMANCE

Selected Credit products

- LOAN - LONG TERM (DIRECT)(Default)

▼ Obligors

Available To (Obligor)

Selected Obligors

- Gateway Test Co.-1313131313
- Gateway Test Sub-Co-1414141414

Case Initiation – Creating a Credit Application

Edit Credit Application

Note: This is a Phase 2 Credit App

CurrencyUSD - U.S. Dollar

Credit Application ID
CA-86453

CA StatusCA Package Preparation

Originating Call Memo

Cancellation Reasons

Rejection Comments

Gateway Details

Primary Gateway Contact
Search Contacts...

Borrower 2 Contact
Search Contacts...

Parent CA
Search Credit Applications

Ready for Collaboration?--None--

All Information Received ?No

CA Approval Date

Rejected Date

Borrower 1 Contact
Search Contacts...

Borrower 3 Contact
Search Contacts...

Quick Save Save & Close Cancel

7 RM selects the Gateway Contacts.

Note: This step can also happen before the facility selection

If there is only ONE contact for the entire deal just enter that contact under the Primary Contact. IF there are different contacts per Borrower you can add those contacts as well. You can add up to 3 additional contacts.

Note: Primary Contacts will have access to the checklist for all borrowers included in the case. Borrower contact(s) will only have access to info & checklist for their borrower(s).

8 RM completes the other required Fields then Save & Close



Note: In order to populate the contacts within the fields, they **must** first be created under the company contacts. The RM should:

1. **Ensure the 'Gateway Contact' flag is checked** for the contact. The RM should also
2. **Ensure that the contact has a valid email and Business and/or Cell phone # &/or Work Phone.**

Case Initiation - Creating a Credit Application

9

Related Details

CA Part 2 Cancel CA Create Reg B Form Ready For Collaboration

Note:
This is a Phase 2 Credit Application.

Currency
USD - U.S. Dollar

Credit Application ID
CA-85345

Parent CA

Activity Chatter

Filters: All time • All activities • All types

Refresh Expand All View All

Upcoming & Overdue

No next steps.
To get things moving, add a task or set up a meeting.

No past activity. Past meetings and tasks marked as done show up here.

RM adds the Gateway Case Manager to the Credit Application by clicking on "Add Deal Team" option

Note: It is recommended to check with the assigned Gateway Case Manager that they can correctly view & open the case on their Gateway Dashboard before proceeding with Collaboration

Deal Team Information
New Deal Team

Credit Application Information
Company: Gateway Training Test Co. | Credit Application : CA-85345 | Status : CA Package Preparation | Credit Application Owner : Mary E McGovern

Deal Team

Select Member	Type	Team Member	Role
<input checked="" type="checkbox"/>	User	Mary E McGovern	RM
<input checked="" type="checkbox"/>	User	Wendy Jaye Hemby	Loan Onboarding Specialist

Add Deal Team Member

RM selects "User" in Type field, adds the RM's Name in Team Member field, "Gateway CA Case Manager" in Role and clicks on Save


Note: For APAC, The Gateway CA Case Manager is the RM. Adding the RM on the Deal Team initiates the process on Gateway. At this point, the RM should log into Gateway to check their Dashboard.


Detailed Procedures on the Gateway Lending Loan Fulfilment Process

Part 3: Document Collection in Gateway Lending

Document Collection - *Entering the RM Dashboard*


Provides an overview of pending loan applications & the respective stages of the loan process they belong to


 Gateway


 0 HN


Lending Fulfillment


Relationship Manager Dashboard



Package Prep (Document Checklist)
1
REQUEST



Client Documentation & Validation
0
REQUESTS


Credit Review
0
REQUESTS


Decision
0
REQUESTS


Closing Documentation
0
REQUESTS


Loan Available
0
REQUESTS

Sort By 

✓ Test Company Parent


CAGID:1003306808

MSD CASE ID
APAC-17288

CITIRISK CA ID

CASE INITIATED DATE
6/24/2021

DURATION STEP

 CURRENT STATUS
Not Started

PRIMARY CONTACT

Open Case

Track every step of the loan application request here!

18

Introduction


Case Initiation

Document Collection

Collaboration

Credit Review

Case Results



Document Collection – Package Preparation

1. You will see a request on the package prep section of the dashboard, click open case to view the request!

citi Gateway 0 HN

Lending Fulfillment

Relationship Manager Dashboard

Package Prep (Document Checklist)	Client Documentation & Validation	Credit Review	Decision	Closing Documentation	Loan Available
1 REQUEST	0 REQUESTS	0 REQUESTS	0 REQUESTS	0 REQUESTS	0 REQUESTS

Request available in package prep

Test Company Parent
CAGID:1003306808


MSD CASE ID	CASE INITIATED DATE	CURRENT STATUS	PRIMARY CONTACT
APAC-17288	6/24/2021	Not Started	
CITIRISK CA ID	DURATION STEP		



Open Case

Click here to review the request!

Document Collection - Package Preparation

2. This will take you to the document checklist page! You can begin the package prep in this page


 Gateway


 


Lending Fulfillment


RM Dashboard > Microsoft Dynamics Case ID#APAC-17288


You will reach the document checklist page!


Document Checklist


Credit Review


Decision


Closing Documentation


Loan Available

Test Company Parent
MICROSOFT DYNAMICS CITIRISK CA ID
CASE ID APAC-17288
CA not collaborated

REQUEST STAGE
Package Prep
Here you can prepare the Documentation package to send to the client. Once ready, you can submit the request to the required client contacts.

[Cancel Request](#)

Note that the document checklist icon is blue in color! These are what each color means:

Black Icon

Section not started

Blue Icon

Section in progress

Green Icon

Section completed

Document Collection – Package Preparation

4. You may need to create a new document if the required document is not available in the checklist

Document Checklist Builder

Select Documents

Please select all documents Citi requires for this credit application by clicking the checkbox next to each document name. Once you have selected all necessary documents, click continue. To aid your selection, each document has a “document details” section that you can review. You can also create a new document for any additional requirement currently not available on your list. You must select at least one document to continue

Borrower 1 of 1

TEST COMPANY PARENT

PRODUCT(S)

Others
200 USD (Proposed)

Hedging Solutions
(Currency, Rates and
Commodities)
200 USD (Proposed)

Short-Term Facility
(Line of Credit)
200 USD (Proposed)

2. Key in the document name

New Document

DOCUMENT NAME



Test Document

Create New Document

Cancel

Add Document

1. Click here to create the new document type

3. Click add document

Document Collection – Package Preparation

5. Once you have selected all documents, click continue!

Gateway

0

HN

Lending Fulfillment

☐

Tenancy Agreement

▼

View Document Details

☐

Option to Purchase / Sale & Purchase Agreement

▼

View Document Details

☐

Lease and associated letters/documents (e.g. Building Agreement of JTC/HDB/URA)

▼

View Document Details

☐

Sample BBLC documents

▼

View Document Details

☐

Supplier list

▼

View Document Details

☐

Existing Card Spend

▼

View Document Details

Continue

Click here to proceed to the next section

Document Collection – Package Preparation

6. For each individual document, select “Request From Client” if the document is not available on file

Repeat these 3 steps for all requested documents!

The screenshot shows the 'Test Document' form in the Document Collection interface. On the left, a sidebar lists document types: 'Test Document', 'FYE Financials', 'YTD Financials', and 'Accounts Receivable Aging'. The main form has a 'Selected Documents' section at the top with a progress indicator '0/4' and a 'Return to document selection' button. Below this, the 'Test Document' form is displayed. It includes a 'DOCUMENT DETAILS' section with a 'USE DOCUMENTS ON FILE' button and a 'Refresh CDM Links' link. A message 'No Documents on File' is shown. The 'DOCUMENT TYPE' is set to 'Document'. The 'DOCUMENT DESCRIPTION FOR CLIENT' section has a text area with the placeholder 'Fill in document description here!'. At the bottom, there is a 'Save & Continue' button. Three numbered steps are highlighted with red boxes and arrows: 1. Select 'request from client' (pointing to the 'Request From Client' radio button), 2. Fill up document description (pointing to the text area), and 3. Click save & continue (pointing to the 'Save & Continue' button).

1. Select 'request from client'

2. Fill up document description

3. Click save & continue

Document Collection - *Package Preparation*

7. Confirm the document checklist recipients, click continue and confirm the request

Cancel Request

Package Prep

Here you can prepare the Documentation package to send to the client. Once ready, you can submit the request to the required client contacts.

MICROSOFT DYNAMICS

CITIRISK CA ID

CASE ID

APAC-17288

CA not collaborated

TEST COMPANY PARENT

PRODUCT(S)

Others

200 USD (Proposed)

Hedging Solutions

(Currency, Rates and Commodities)

200 USD (Proposed)

Short-Term Facility

(Line of Credit)

200 USD (Proposed)

Confirm Document Checklist Recipients

Confirm recipients

Once Confirmed, please select contacts to receive the documentation request. Email(s) will be automatically sent with the link to Citi Commercial Bank Gateway and instructions on how to access.

Only those contacts that have been selected for a particular borrower will receive the checklist. Primary contacts are selected to receive the document checklist for all borrowers by default.

Borrower 1 of 1

TEST COMPANY PARENT

<

>

☒ Send documentation request to this contact

PRIMARY CONTACT NAME	JOB TITLE	EMAIL	MOBILE PHONE
Testing, TestUAT			

Cancel & Go Back

Continue

1. Select the recipients

2. Select continue to proceed to the next section

Document Collection – Package Preparation

8. Send the document checklist to the client

Confirm Document Checklist Recipients

Confirm recipients

Once Confirmed, please select Email(s) will be automatically sent to the client via Gateway and instructions on how to upload documents.

Only those contacts that have received the checklist. Primary checklist for all borrowers by

☒ Send documentation request

PRIMARY CONTACT NAME

Test, TestParent

Are you sure you're ready to send the request to the client?

If ready, "Send & Continue" otherwise click "Cancel & Go Back" ?

Test Company Parent
Recipients: Test, TestParent

Cancel & Go Back Send & Continue

Cancel & Go Back Continue

Confirm Document Checklist Recipients

Confirm recipients

Once Confirmed, please select Email(s) will be automatically sent to the client via Gateway and instructions on how to upload documents.

Only those contacts that have received the checklist. Primary checklist for all borrowers by

☒ Send documentation request

PRIMARY CONTACT NAME

Test, TestParent

An email has been sent to the following:

Test Company Parent
Recipient 1: Test, TestParent nahhuixian@gmail.com

Return to Dashboard

Cancel & Go Back Continue

An email will be sent to the client with instructions on logging into Gateway and uploading the request documents

Document Collection – Client Documentation & Validation

9. Observe that the case will now move from the package prep section to client documentation & validation. We can now select “Open Case” to view the document collection status

The screenshot shows the Citi Gateway Relationship Manager Dashboard. At the top, there's a header with the Citi logo and 'Gateway' text, and a notification bell icon with 'HN'. Below the header is a dark blue bar with 'Lending Fulfillment' text. The main section is titled 'Relationship Manager Dashboard'. It features six cards: 'Package Prep (Document Checklist)' with 0 requests, 'Client Documentation & Validation' with 1 request (highlighted with a red box), 'Credit Review' with 0 requests, 'Decision' with 0 requests, 'Closing Documentation' with 0 requests, and 'Loan Available' with 0 requests. A blue arrow points from the 'Client Documentation & Validation' card to the 'Open Case' button in the case details for 'Test Company Parent'. The case details show various IDs, dates, and a 'CURRENT STATUS' of 'In Progress'. The 'Open Case' button is highlighted with a red box.

Citi Gateway

Lending Fulfillment

Relationship Manager Dashboard

Package Prep (Document Checklist)	Client Documentation & Validation	Credit Review	Decision	Closing Documentation	Loan Available
0 REQUESTS	1 REQUEST	0 REQUESTS	0 REQUESTS	0 REQUESTS	0 REQUESTS

Sort By ▾

Test Company Parent
CAGID:1003306808

MSD CASE ID	CASE INITIATED DATE	CURRENT STATUS
APAC-17479	7/23/2021	In Progress
CITIRISK CA ID	DURATION STEP	PRIMARY CONTACT
CA not collaborated	1 Days	Test, TestParent Analyst +65 98200667 nahhuixian@gmail.com

Open Case

Click here to view document collection status

Document Collection – Client Documentation & Validation

10A. A look into document manager: Observe document completion status & request for more documents

Document Manager

From this Document Manager page you can manage all documents related to this credit application. You can review documents received from the client, accept or reject them, send the client reminders for any outstanding documents, and at any point request more documents from the client if you, the Credit Officer or the Relationship Manager deem them necessary to progress with the application. To view a document uploaded by the client, click on the file name and it will download to your computer. Any document rejected must include the reason for rejection, which will be displayed to the client. When you reject a document, this will move back into the Outstanding documents section.

DOCUMENT COMPLETION

2/5

Borrower

Test Company Parent

PRODUCT(S)

Others

200 USD

Hedging Solutions (Currency, Rates and Commodities)

200 USD

Short-Term Facility (Line of Credit)

200 USD

Request More Documents

View document completion status

Request for additional documents if needed

0 Pending Review

Documents uploaded by client pending review by RM

You currently don't have any documents in this section

Document Collection – Client Documentation & Validation

10B. A look into document manager: View outstanding documents, send reminders and upload documents on behalf of clients

3 Outstanding

Outstanding documents to be uploaded by RM/client

[Send Reminder](#)

This sends an email reminder to the client to upload their documents

The screenshot displays a document manager interface with three document cards. Each card includes a document icon, a title, a 'View Document Details' link, a 'FILE(s)' label, an 'Upload File(s)' button, and a 'Remove From Checklist' button. The 'Testing' card's 'Upload File(s)' button is highlighted with a red box, and an arrow points from it to a blue callout box stating 'RM may upload documents on behalf of clients'.

RM may upload documents on behalf of clients

Document Collection – Client Documentation & Validation

11. Should the wrong file be requested from the client, simply select ‘Remove from checklist’

The screenshot displays the 'Lending Fulfillment' section of the Citi Gateway. At the top, there's a header with the Citi logo and 'Gateway' text. Below this, a dark blue bar contains the title 'Lending Fulfillment'. The main content area is divided into sections: '0 Pending Review', '2 Outstanding' (with a 'Send Reminder' link), and '0 Complete Document on File'. The 'Outstanding' section shows two document cards: 'Test' and 'Supplier list', both with a 'View Document Details' link. Below each card is a 'FILE(s)' section with an 'Upload File(s)' link. A red box highlights the 'Remove From Checklist' button at the bottom of the 'Test' card, with an arrow pointing to a blue callout box that reads 'Select to remove file from document checklist'. The footer contains links for 'Citigroup.com', 'Privacy Statement', and 'Terms & Conditions', along with a copyright notice for 2021 Citigroup Inc.

Select to remove file from document checklist

Document Collection – Client Documentation & Validation

12.a After client uploads documents, documents will be available in the “Pending Review” section. The RM will be able to view, accept or reject the respective documents

3 Pending Review

[Refresh](#)

Test Document Credit
View Document Details ▾

File(s)
[Test Company Parent Test Document 1 M MDDYYYY.docx](#)

☐ Accept ☐ Reject

Accounts Receivable Aging CREDIT
View Document Details ▾

File(s)
[Test Company Parent Accounts Receivable Aging 1 MDDYYYY.docx](#)

☐ Accept ☐ Reject

1. Click on the link to download & view the uploaded document

2. Select accept/reject document

Testing Credit
View Document Details ▾

File(s)
[Test Company Parent Testing 1 MDDYYYY.docx](#)

☐ Accept ☐ Reject

Receive notification of uploaded documents!

Document submitted ×

APAC-17416 Your client has uploaded their credit application documents for your validation.

2 days ago

If accepting document...

To accept the file, RM must make an **edit** regarding the file's name & date to be store in CDM

If rejecting document...

RM must indicate reason for doing so. Document type moves back to “Outstanding Document”

Document Collection – Client Documentation & Validation

If accepting document...

12.b To accept the file, RM must make an edit regarding the file's name & date to be store in CDM

3 Pending Review Refresh

Test Document
View Document Details

File(s)
[Test Company Parent Test Document 1 M](#)
☒ Accept ☐ Reject
Please edit the date and any other information requiring updates in the file name.
Test IN Closed Case
Plant Warehouse Address
1
MMDDYYYY
DONE

Accounts Receivable Aging
View Document Details

File(s)
[Test Company Parent Accounts Receivable Aging 1 M](#)
☐ Accept ☐ Reject

Testing
View Document Details

File(s)
[Test Company Parent Testing 1 MMDDYYYY Y.docx](#)
☐ Accept ☐ Reject

3. You can rename the file name to be stored in

4. After reviewing, select submit!

3/3 Documents Reviewed **Submit**

Document Collection – Client Documentation & Validation

After accepting documents...

12.c Accepted documents are synced and uploaded into CDM (CitiRisk)

3 Complete Documents on File [Refresh CDM Links](#)

Sanction Letters
View Document Details ▾

1 File(s) COMPLETE

Location in CDM
Credit Folder > CREDIT / TRANSACTIONS APPROVAL

Test IN Closed Case Sanction Letters 2 MMDDYYYY.jpg
<https://citriskcommercialuat...>

Real Estate Collateral Details (if any)
View Document Details ▾

1 File(s) COMPLETE

Location in CDM
Other > OTHER

Test IN Closed Case Real Estate Collateral Details (if any) 1 MMDDYYYY.jpg
<https://citriskcommercialuat...>

Plant / Warehouse Address
View Document Details ▾

1 File(s) COMPLETE

Location in CDM
Other > OTHER

Test IN Closed Case Edit0930 Plant Warehouse Address 1 0930.png
<https://citriskcommercialuat...>

Direct file link to CDM (CitiRisk) is available for checking

Document Collection – Client Documentation & Validation

If rejecting document...

12.d RM must indicate reason for doing so.

3 Pending Review

Refresh

Credit

Test Document

View Document Details

File(s)

Test Company Parent Test Document 1 M MDDYYYY.docx

Accept

Reject

REASON FOR REJECTION

test reject

DONE

CREDIT

Accounts Receivable Aging

View Document Details

File(s)

Test Company Parent Accounts Receivable Aging 1 MMDDYYYY.docx

Accept

Reject

Credit

Testing

View Document Details

File(s)

Test Company Parent Testing 1 MMDDYYYY.docx

Accept

Reject

3. Provide your reason for rejection

4. After reviewing, select submit!

3/3 Documents Reviewed

Submit

Document Collection – Client Documentation & Validation

If rejecting document...

12.e Ability to trigger an email communication on the rejected/outstanding documents

back into the Outstanding documents section.

Resend Package Request More Documents

1 Pending R

Are you ready to submit the reviewed documents?

By submitting your selection, the client will see the document status changes reflected on their document checklist and will be alerted of any rejections

File(s)
Test IN Clos
DDYYYY.pn

☐ Accept

REASON FO
test reject

Your client still has outstanding documents. Would you like to add a reminder to your submission?

☐ Send Reminder ☒ Do Not Remind

No Yes

171 Documents Reviewed

2 Outstanding

Send Reminder

Major Buyers Credit

Major Products Credit

5. Choose if you want to send the client an email reminder

Document Collection – Client Documentation & Validation

After rejecting documents...

12.f Document type moves back to “Outstanding Document” when rejected. RM is able to check reason for rejection.

The screenshot displays a web interface for document management. At the top, it shows '0 Pending Review' and '1 Outstanding' documents. A message states, 'You currently don't have any documents in this section'. Below this, a document titled 'Test Document' is shown with a PDF icon and a 'View Document Details' link. To the right of the document, a grey box indicates 'FILE(S) REJECTED' on '9/30/2021' with the 'Reason for rejection: test reject'. A red box highlights the 'Credit' icon (a circle with an 'i') next to the document title. A red arrow points from this icon to a blue tooltip box that reads: 'After submit, you should see the reason for rejection when you mouse-over the “Credit” + “i” icon'. The interface also includes an 'Upload File(s)' button, a 'Remove From Checklist' button, and a 'Refresh CDM Links' link at the bottom right.

Document Collection – Sending Reminders & Removing Checklist Items

If any Outstanding / Pending document exists...

13. Documents that are no longer needed from the client can be removed from the checklist; Or you can send a client reminder

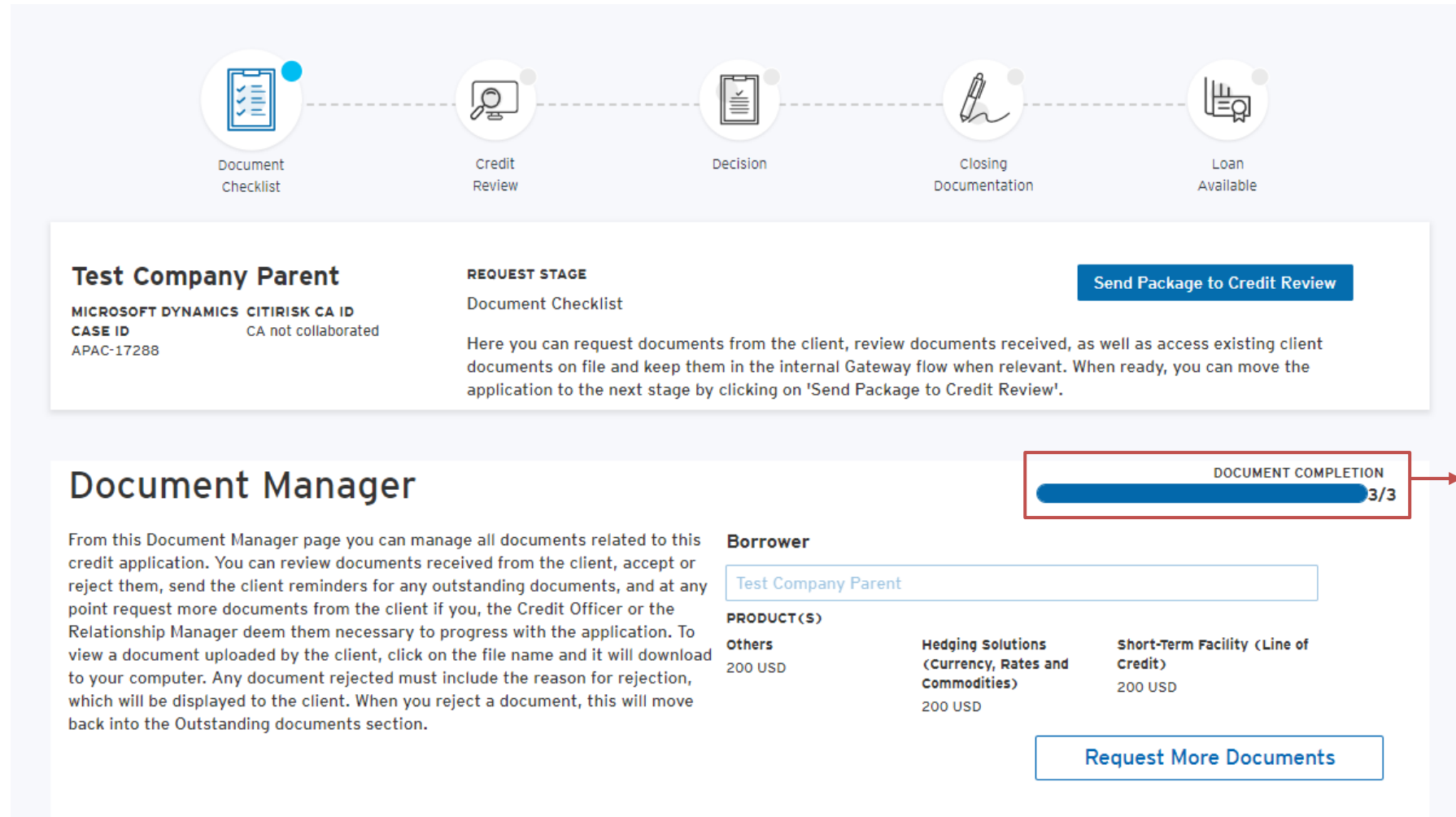
The screenshot displays a web interface titled "3 Outstanding" at the top. It contains three document cards, each with a PDF icon, a title, a "View Document Details" link, and an "Upload File(s)" button. The documents are:

- Test Document** (Credit): Includes a "Remove From Checklist" button.
- Accounts Receivable Aging** (CREDIT): Includes a "Remove From Checklist" button.
- Testing** (Credit): Includes a "Remove From Checklist" button.

Red boxes highlight the "Remove From Checklist" buttons on each card and the "Send Reminder" button at the top right. Arrows point from the "Remove From Checklist" buttons to a blue box labeled "Select 'Remove From Checklist'", and an arrow points from the "Send Reminder" button to a blue box labeled "Click 'Send Reminder' to trigger the client an email reminder".

Document Collection – Client Documentation & Validation

14. Once all required documents have been uploaded and accepted, RM should send the credit application for collaboration (in CRM)



Send for collaboration (via CRM) once collection is complete

Detailed Procedures on the Gateway Lending Loan Fulfilment Process

Part 4: Collaborate your CA via CRM

CA Collaboration in CRM

Ensure these mandatory fields are filled up before selecting “Ready For Collaboration”

The screenshot displays the Citi Commercial Bank CRM interface for a Credit Application (CA-85345). The 'Details' tab is active, showing various fields and buttons. A red circle highlights the 'Ready For Collaboration' button, with a red arrow pointing to a text box containing instructions for the Relationship Manager (RM).

Buttons: CA Part 2, Cancel CA, Create Reg B Form, **Ready For Collaboration**

Note: This is a Phase 2 Credit Application.

Currency: USD - U.S. Dollar

Credit Application ID: CA-85345

CA Status: CA Package Preparation

Originating Call Memo:

Cancellation Reasons:

Rejection Comments:

Gateway Details:

Gateway Product Type: Line of Credit

Primary Gateway Contact: Mary McGovern

Parent CA:

Ready for Collaboration? 1

All Information Received? No

CA Approval Date:

Rejected Date:

Proposed Loan Amount: USD 1,000,000.00

Secondary Gateway Contact: Mary McGovern

Activity: Upcoming & Overdue. No next steps. To get things moving, add a task or set up a meeting. No past activity. Past meetings and tasks marked as done show up here.

The RM to check with the Credit Officer if a full CCA is required for the Credit Application.


If yes, now is the time for the RM to go back to the Credit Application on Compass and click on collaborate a CCA in Compass, if not done so already.


Detailed Procedures on the Gateway Lending Loan Fulfilment Process


Part 5: Credit Review, Decision & final steps in Gateway Lending


Credit Review


14. Once the case has been collaborated and assigned to a credit officer, RM can send the package to credit review


Document Checklist


Credit Review


Decision


Closing Documentation


Loan Available

Test Company Parent
MICROSOFT DYNAMICS CITIRISK CA ID
CASE ID APAC-17288 CA not collaborated

REQUEST STAGE
Document Checklist

Here you can request documents from the client, review documents received, as well as access existing client documents on file and keep them in the internal Gateway flow when relevant. When ready, you can move the application to the next stage by clicking on 'Send Package to Credit Review'.

Send Package to Credit Review

Document Manager

From this Document Manager page you can manage all documents related to this credit application. You can review documents received from the client, accept or reject them, send the client reminders for any outstanding documents, and at any point request more documents from the client if you, the Credit Officer or the Relationship Manager deem them necessary to progress with the application. To view a document uploaded by the client, click on the file name and it will download to your computer. Any document rejected must include the reason for rejection, which will be displayed to the client. When you reject a document, this will move back into the Outstanding documents section.

Borrower
Test Company Parent

PRODUCT(S)

Others 200 USD	Hedging Solutions (Currency, Rates and Commodities) 200 USD	Short-Term Facility (Line of Credit) 200 USD
--------------------------	---	--


Request More Documents



DOCUMENT COMPLETION
3/3

Select this button!

Credit Review


15. The case has now moved to the credit review stage!


 Gateway


  HN


Lending Fulfillment


Relationship Manager Dashboard



Package Prep (Document Checklist)
0
REQUESTS



Client Documentation & Validation
0
REQUESTS


Credit Review
1
REQUEST


Decision
0
REQUESTS


Closing Documentation
0
REQUESTS



Loan Available
0
REQUESTS



▼ Test Company Parent
CAGID:1003306808

MSD CASE ID
APAC-17288
CITIRISK CA ID
CA not collaborated

CASE INITIATED DATE
6/24/2021
DURATION STEP
2 Days

 CURRENT STATUS
In Progress
PRIMARY CONTACT
Testing, TestUAT
+65 98200667
nahhuixian@gmail.com

Open Case

Credit Review

16. In the credit review stage, the RM may need to request for more documents from client

0

HN

Lending Fulfillment

Document Checklist

Credit Review

Decision

Closing Documentation

Loan Available

test01parent

MICROSOFT DYNAMICS CITIRISK CA ID

CASE ID 460381

APAC-17451

REQUEST STAGE

Credit Review

Your client's credit application is now being reviewed. If more documentation is required from the client, you can request it here. If the loan is approved, the status will automatically update to "Decision" for both you and the client. If the loan is rejected, you will receive a notification and be able to take the necessary actions.

Document Manager

DOCUMENT COMPLETION 4/4

From this Document Manager page you can manage all documents related to this credit application. You can review documents received from the client, accept or reject them, send the client reminders for any outstanding documents, and at any point request more documents from the client if you, the Credit Officer or the Relationship Manager deem them necessary to progress with the application. To view a document uploaded by the client, click on the file name and it will download to your computer. Any document rejected must include the reason for rejection, which will be displayed to the client. When you reject a document, this will move back into the Outstanding documents section.

Borrower

All Borrowers

PRODUCT(S)

Multiple

Request More Documents

Select this

0 Pending Review

You currently don't have any documents in this section

0 Outstanding

You currently don't have any documents in this section

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Credit Review

17. RM will be directed to the document checklist builder where they can request for new documents from the clients again

[Lending Fulfillment](#)

RIM Dashboard > Microsoft Dynamics Case ID#APAC-17451

Document Checklist

Credit Review

Decision

Closing Documentation

Loan Available

test01parent
MICROSOFT DYNAMICS CITIRISK CA ID
CASE ID 460381
APAC-17451

REQUEST STAGE
Credit Review

Cancel Request

Your client's credit application is now being reviewed. If more documentation is required from the client, you can request it here. If the loan is approved, the status will automatically update to "Decision" for both you and the client. If the loan is rejected, you will receive a notification and be able to take the necessary actions.

Document Checklist Builder

Select Documents

Please select all documents Citi requires for this credit application by clicking the checkbox next to each document name. Once you have selected all necessary documents, click continue. To aid your selection, each document has a "document details" section that you can review. You can also create a new document for any additional requirement currently not available on your list. You must select at least one document to continue

Borrower 1 of 3

TEST03 CHILD

PRODUCT(S)

Others Co-borrower 2.00 USD (Proposed)	Hedging Solutions (Currency, Rates and Commodities) Co-borrower 2.00 USD (Proposed)	Short-Term Facility (Line of Credit) Co-borrower 2.00 USD (Proposed)
---	---	--


Create New Document



DOCUMENT LIST
0 Document Selected

Select all		Expand all details
<input type="checkbox"/>	YTD Financials	View Document Details

Decision


18. Once the loan has been approved/rejected, the case will be moved to the decision stage!


 Gateway


  HN


Lending Fulfillment


Relationship Manager Dashboard



Package Prep (Document Checklist)
0
REQUESTS



Client Documentation & Validation
0
REQUEST


Credit Review
0
REQUESTS


Decision
1
REQUEST


Closing Documentation
0
REQUESTS


Loan Available
0
REQUESTS



There are no requests currently appearing on your Dashboard.



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Decision

19. The RM will be able to view the result of the credit application in the decision stage

Receive notification of results!

 **Loan approved** 

APAC-17461 Your client's loan has been conditionally approved. View next steps.

today

Move to Closing Documentation

20. If the credit application is accepted & the RM does not require additional documents, the RM will be able to move the case to closing documentation

The screenshot displays the Citi Gateway Lending Fulfillment interface. At the top, a navigation bar includes the Citi logo, the word "Gateway", and a user profile icon labeled "HN". Below this, a "Lending Fulfillment" tab is active. A horizontal process flow consists of five steps: "Document Checklist", "Credit Review", "Decision", "Closing Documentation", and "Loan Available". The "Decision" step is currently selected, indicated by a blue dot. Below the flow, a card for "test01parent" (MICROSOFT DYNAMICS) shows the "REQUEST STAGE" as "Decision". A red box highlights the "Move to Closing Documentation" button, with an arrow pointing to a blue callout box that reads: "If RM does not require additional documents, select move to closing documentation". Below this, the "Document Manager" section provides instructions on managing documents. It includes a "DOCUMENT COMPLETION" progress bar at 4/4. A "Borrower" dropdown menu is set to "All Borrowers", and the "PRODUCT(S)" are listed as "Multiple". A red box highlights the "Request More Documents" button, with an arrow pointing to a blue callout box that reads: "RM may request for more documents if required".

21. Case moves to closing documentation stage!



Relationship Manager Dashboard



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Continue to Loan Available

22. At this stage, request for additional documents if required. Once the loan has been booked, select Continue to Loan Available

Request for additional documents

DOCUMENT COMPLETION 4/4

Borrower

All Borrowers

PRODUCT(S)

Multiple

Request More Documents

RM may request for more documents if required

Continue to Loan Available after

(a) Closing documentation has been signed by client and reviewed by Citi
(b) Loan has been booked

RM Dashboard > Microsoft Dynamics Case ID#APAC-17404



Document Checklist



Credit Review



Decision



Closing Documentation



Loan Available

Select to continue to the next stage

Lending-0709-Lily

MICROSOFT DYNAMICS CITIRISK CA ID
CASE ID 459285
APAC-17404

REQUEST STAGE

Closing Documentation

Your client is about to receive their closing documentation package and, when applicable, they will be able to sign it digitally. Once you have been informed that the closing documentation has been received from the client and reviewed by Citi and the loan has been booked, please return to this page and select "Continue to Loan Available". Your client will be informed that their loan is now available to use. This case will be complete and available on your dashboard for 7 days before it is removed.

Continue to Loan Available

After selecting 'Continue to Loan Available', an email will be sent to the client notifying them that their loan is available

Loan Available

23. The case moves to the Loan Available stage and the case is completed!

Relationship Manager Dashboard

