Citi Commercial Bank

APAC Gateway Lending Training Material

October 2021 | CITI INTERNAL

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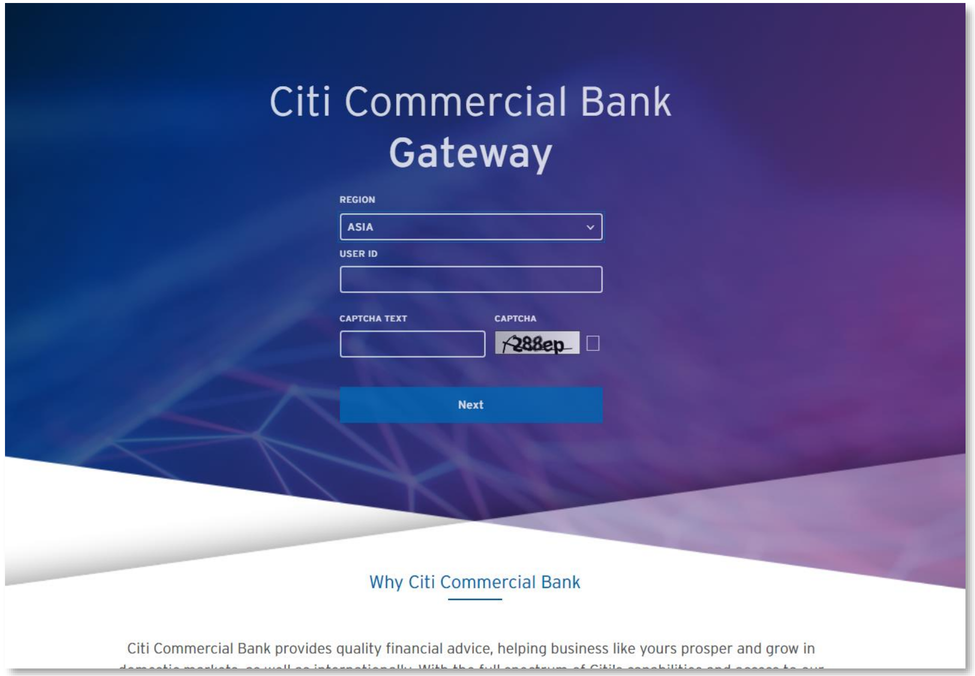
CCB Digital Lending – *Digitizing the Lending Process*



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…

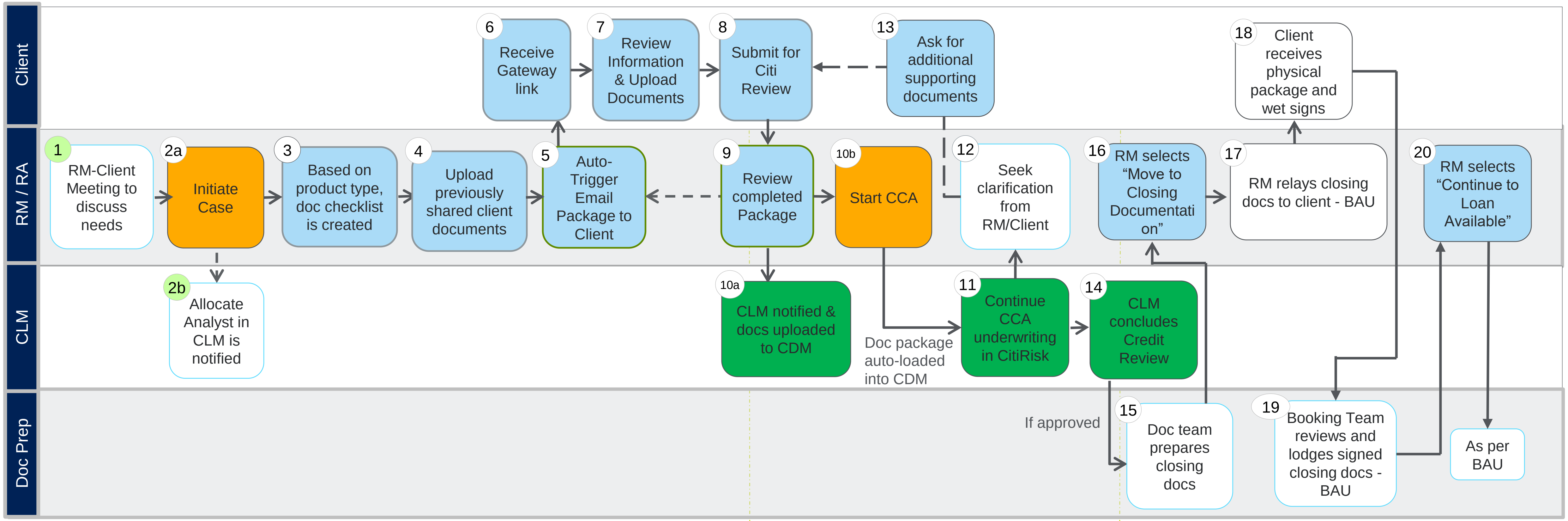
1. Request and receive crucial documentation from clients through the platform
2. Send credit application and documentation for credit reviews
3. Provide closing documentation and notice of available loan to clients

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
• Preliminary meeting stage time spent to find availability to set appointments • Need to understand client needs and loan product suitability	• Multiple Rounds of Queries • Time taken for CA and package preparation	• 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*

Case Initiation	Document Collection	Results (loan approval/rejection)
RM and client meet to discuss needs	RM creates a document checklist & requests for the documents from the client	CLM provides credit review (BAU)
RM creates a credit application	Client receives the gateway link (via email) and uploads the documents	RM to update loan progress via Gateway after loan is booked/rejected
	RM accepts/rejects the documents	RM to update client via Gateway when loan is available

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

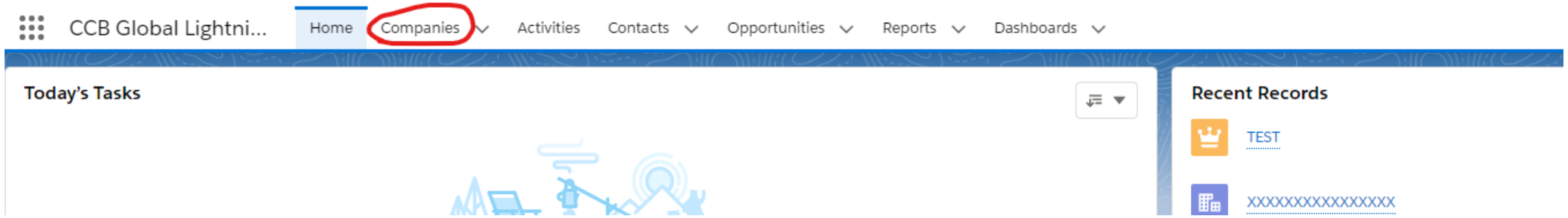
3. Create credit application

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

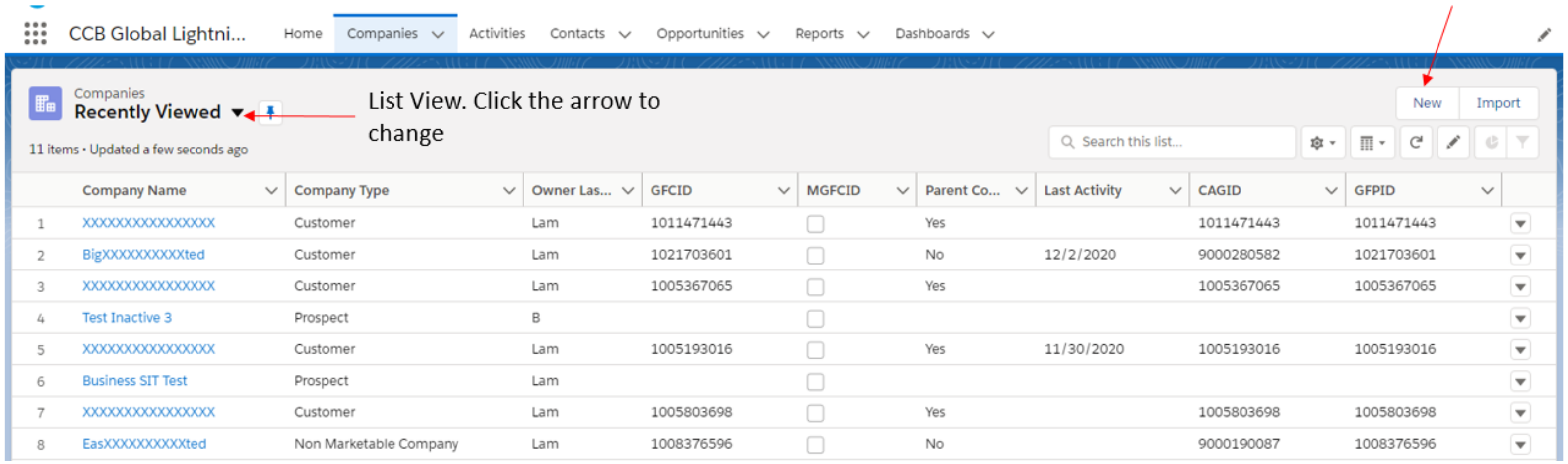
Once these 3 tasks have been completed, the RM can move on to the Gateway Lending interface!

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

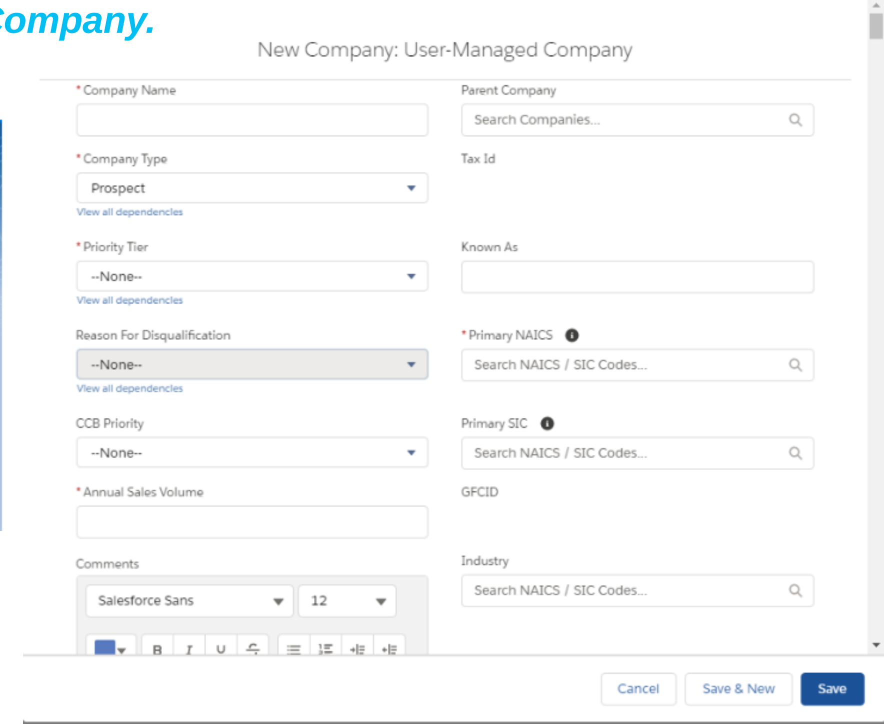


2/ Click on the New Button in the top right corner to open the New Company Form.



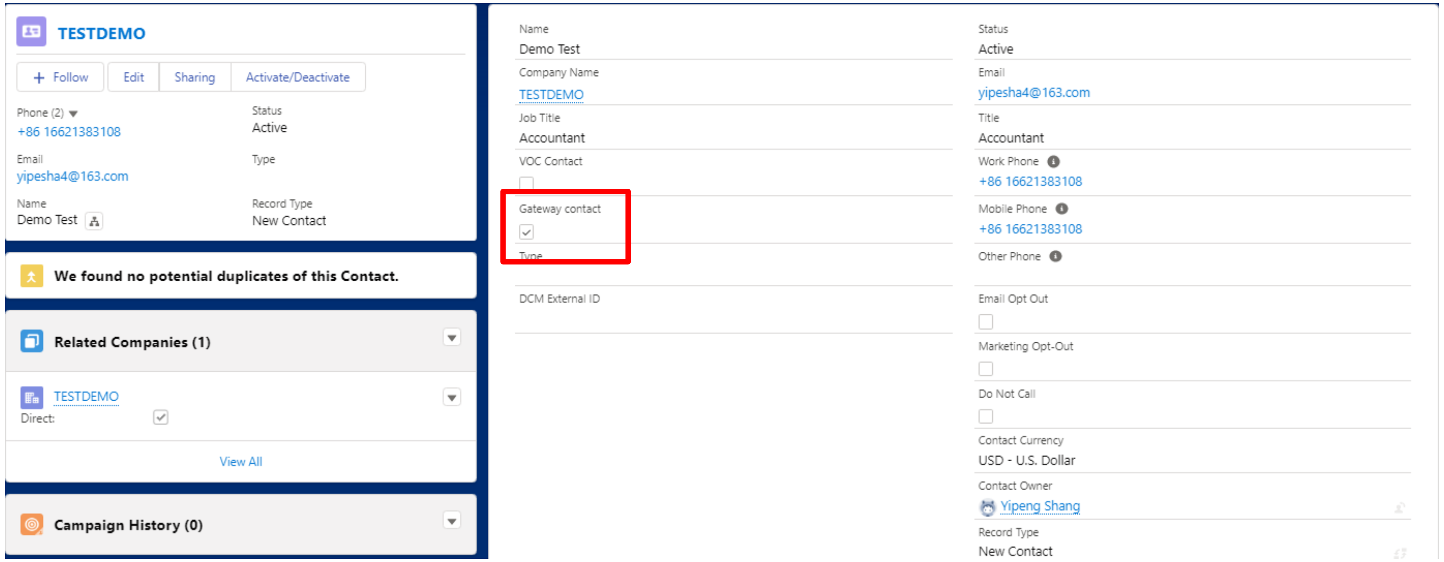
	Company Name	Company Type	Owner Las...	GFCID	MGFCID	Parent Co...	Last Activity	CAGID	GFPID
1	XXXXXXXXXXXXXXXX	Customer	Lam	1011471443		Yes		1011471443	1011471443
2	BigXXXXXXXXXXXted	Customer	Lam	1021703601		No	12/2/2020	9000280582	1021703601
3	XXXXXXXXXXXXXXXX	Customer	Lam	1005367065		Yes		1005367065	1005367065
4	Test Inactive 3	Prospect	B						
5	XXXXXXXXXXXXXXXX	Customer	Lam	1005193016		Yes	11/30/2020	1005193016	1005193016
6	Business SIT Test	Prospect	Lam						
7	XXXXXXXXXXXXXXXX	Customer	Lam	1005803698		Yes		1005803698	1005803698
8	EasXXXXXXXXXXXted	Non Marketable Company	Lam	1008376596		No		9000190087	1008376596

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



Case Initiation – *Creating a Company Contact*

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



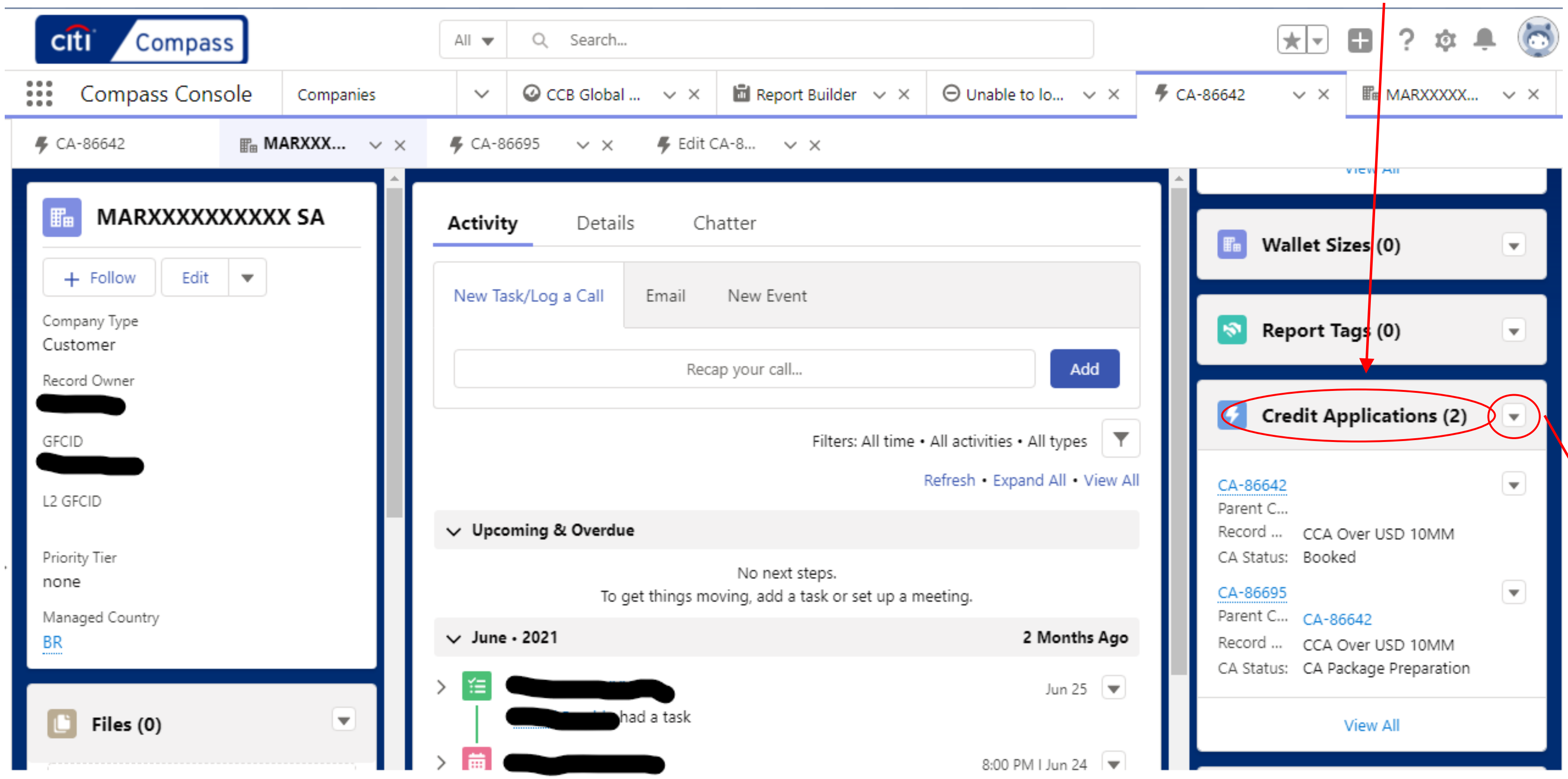
Section	Fields
Basic Information	• Company name • First name • Last name • Gateway contact (select on this **checkbox**)
Contact Details	• E-mail address • Business phone number • Mobile phone number
Work Information	• Position

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

Case Initiation – *Creating a Credit Application*

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

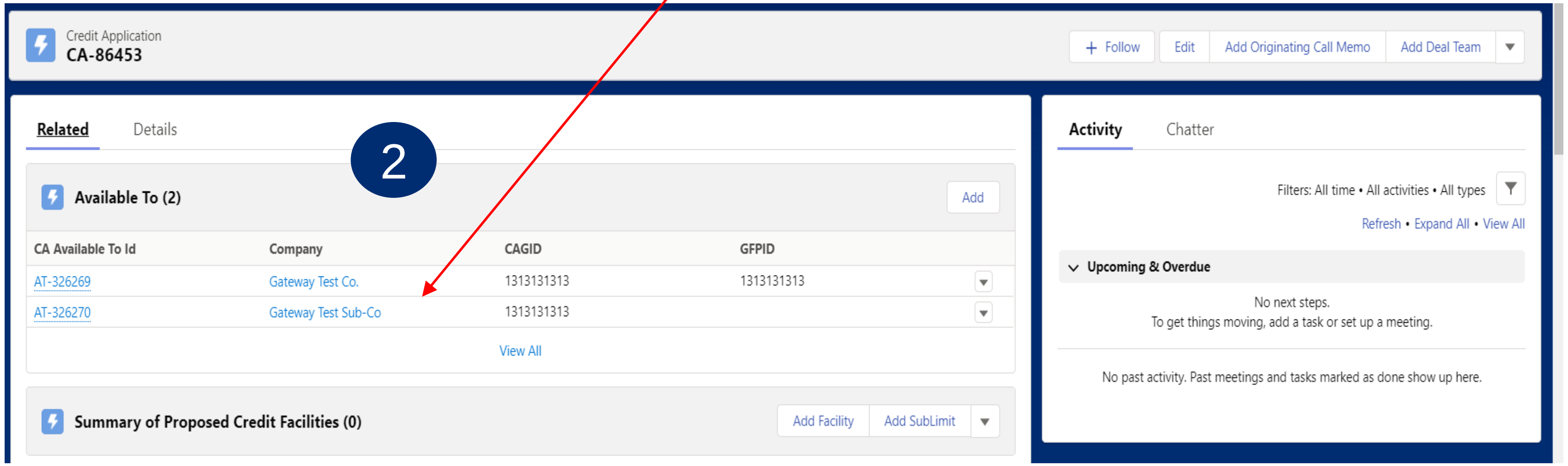
1



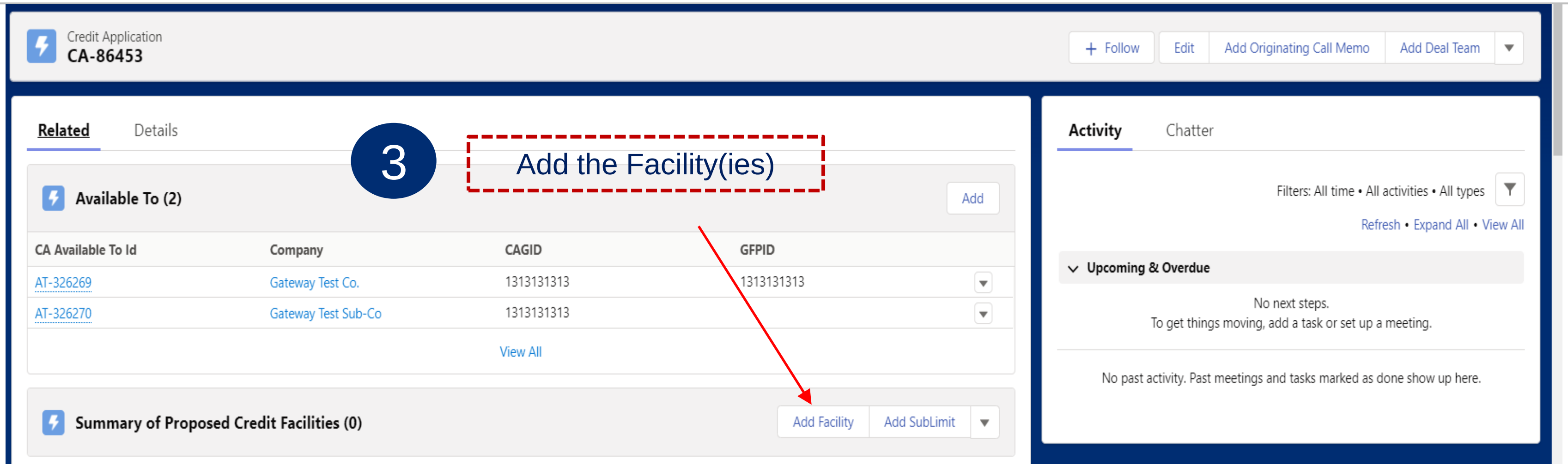
The RM selects drop down arrow, then "New" to create a new Credit Application (BAU process)

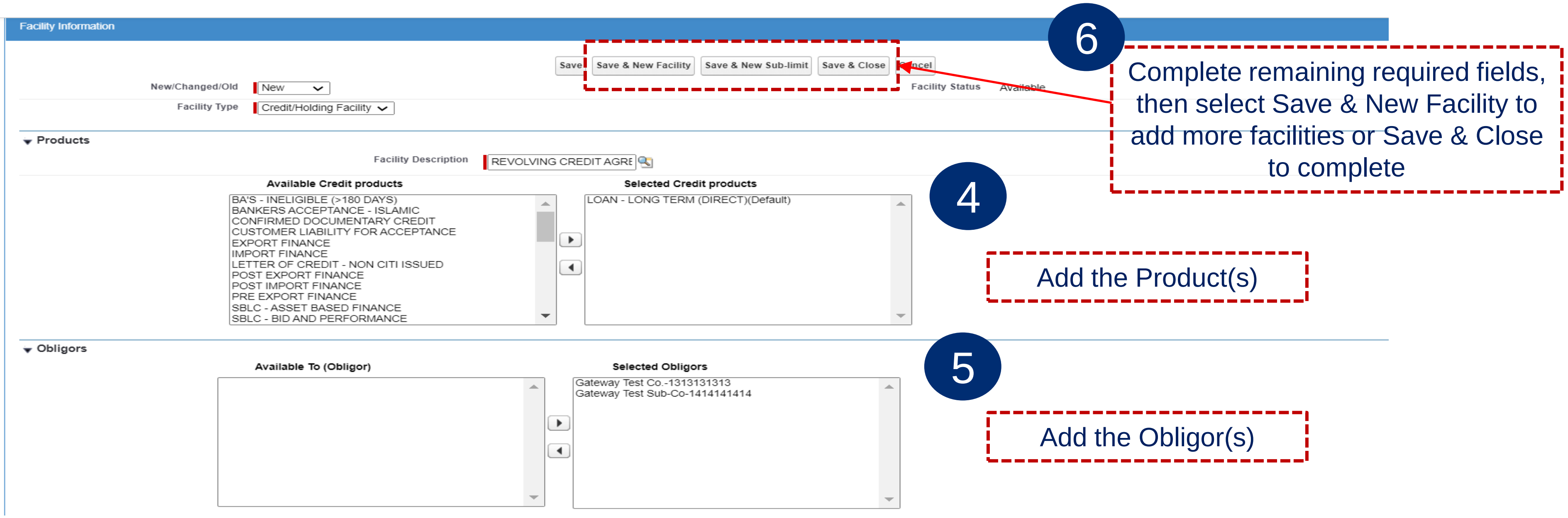
Case Initiation – *Creating a Credit Application*

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



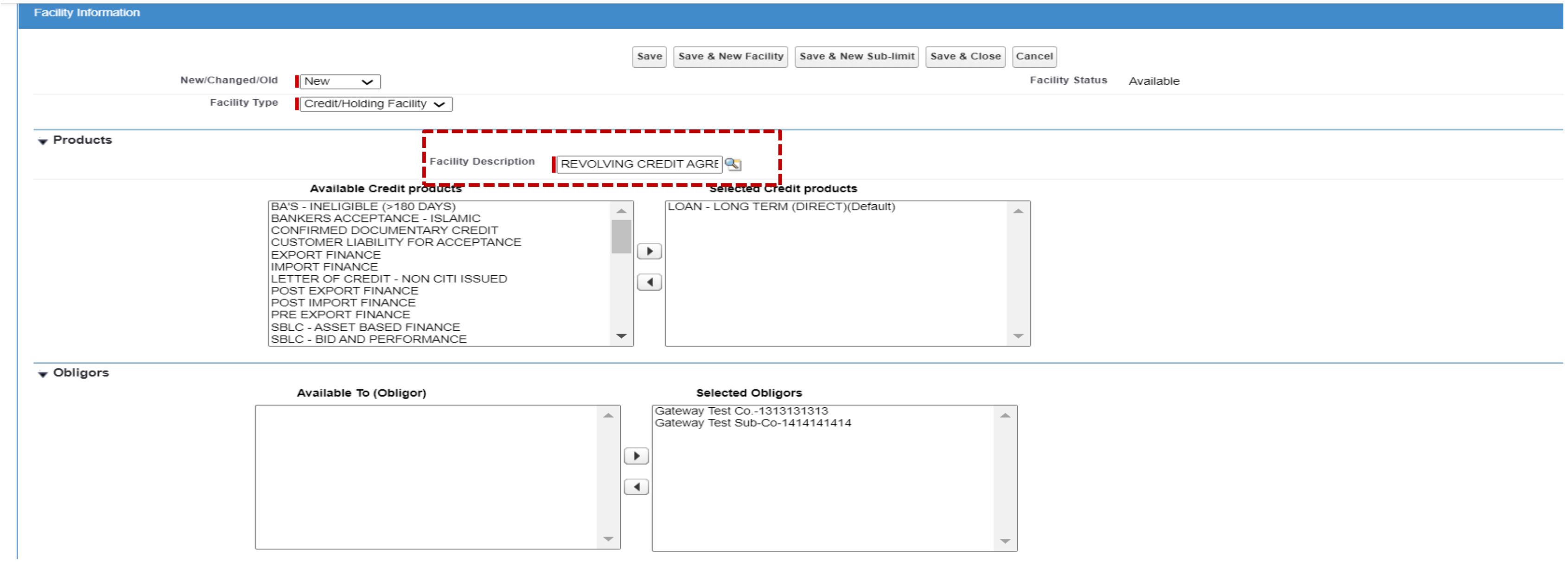
Case Initiation – *Creating a Credit Application*





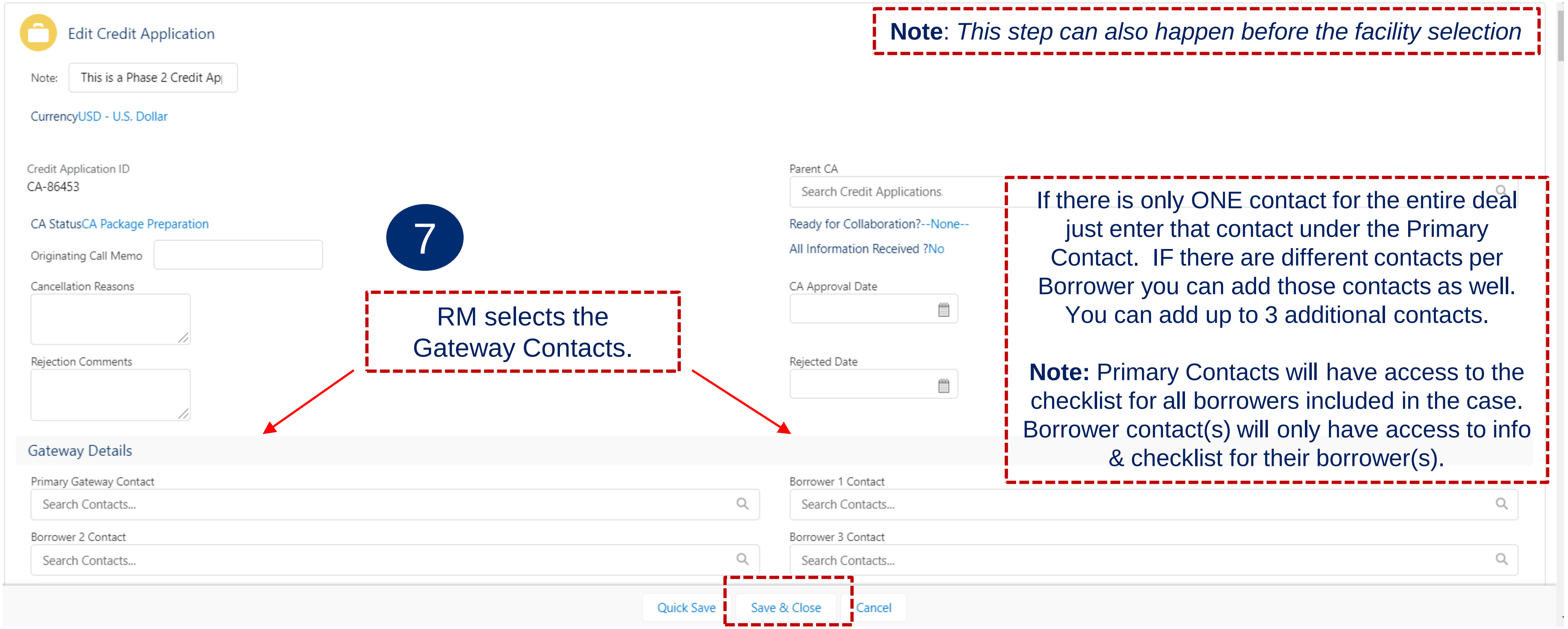
Case Initiation – *Creating a Credit Application*

- **'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.



Case Initiation – *Creating a Credit Application*

Note: *This step can also happen before the facility selection*



7

RM selects the Gateway Contacts.

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

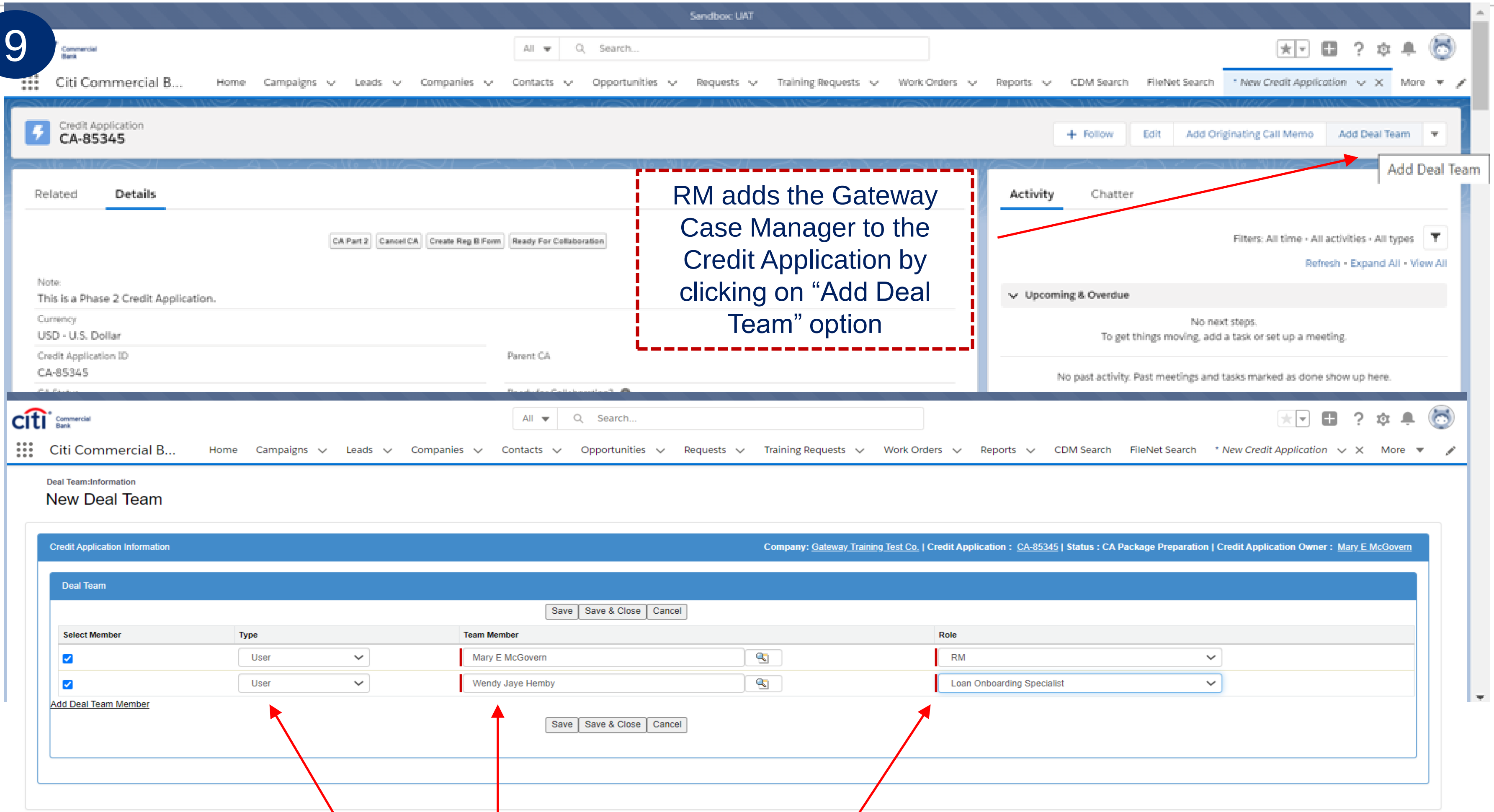
RM completes the other required Fields then Save & Close

!

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



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

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

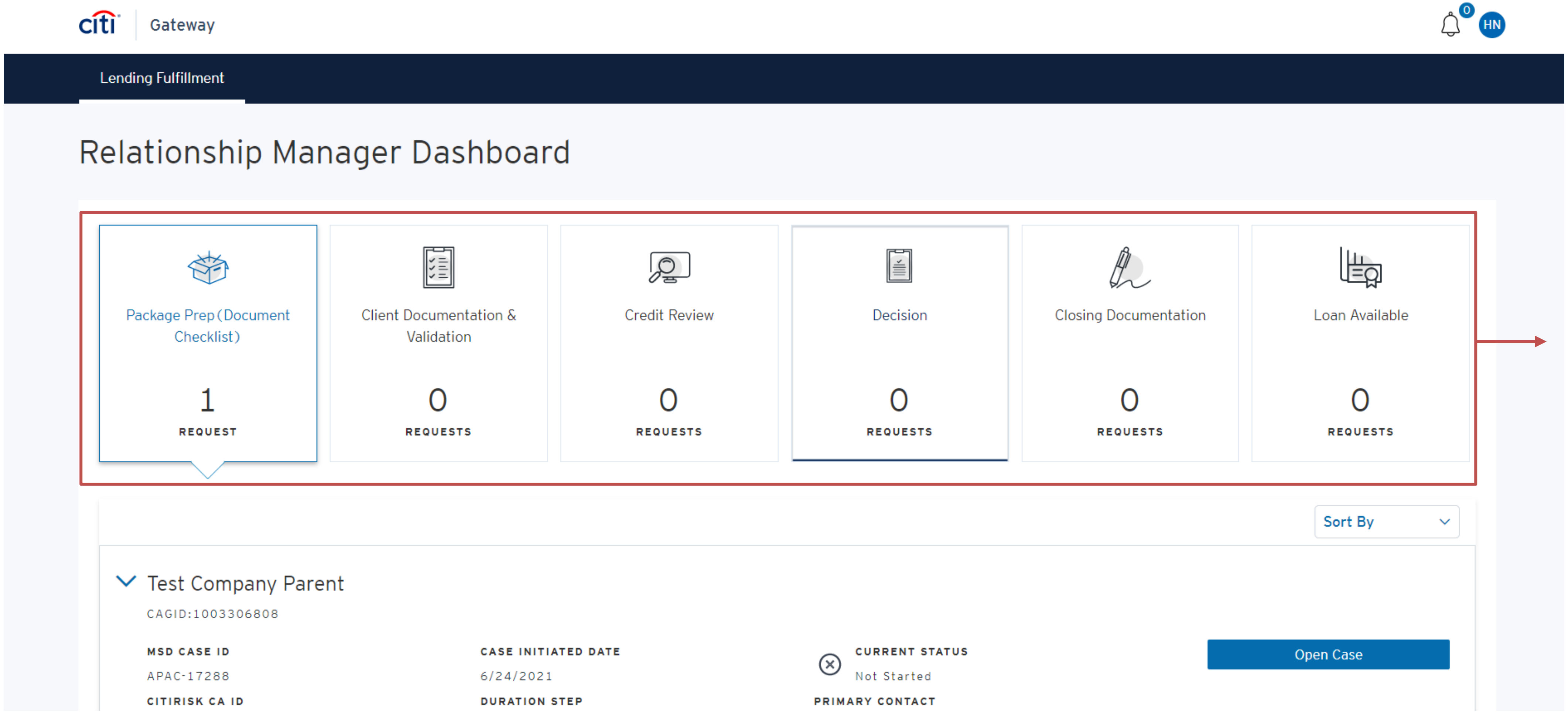
Note: For APAC, The Gateway CA Case Manager is the RM. Adding the RM on the Deal Team initiates the process on Gateway. At this point, the RM should log into Gateway to check their Dashboard.

Detailed Procedures on the Gateway Lending Loan Fulfilment Process

Part 3: Document Collection in Gateway Lending

Document Collection – *Entering the RM Dashboard*

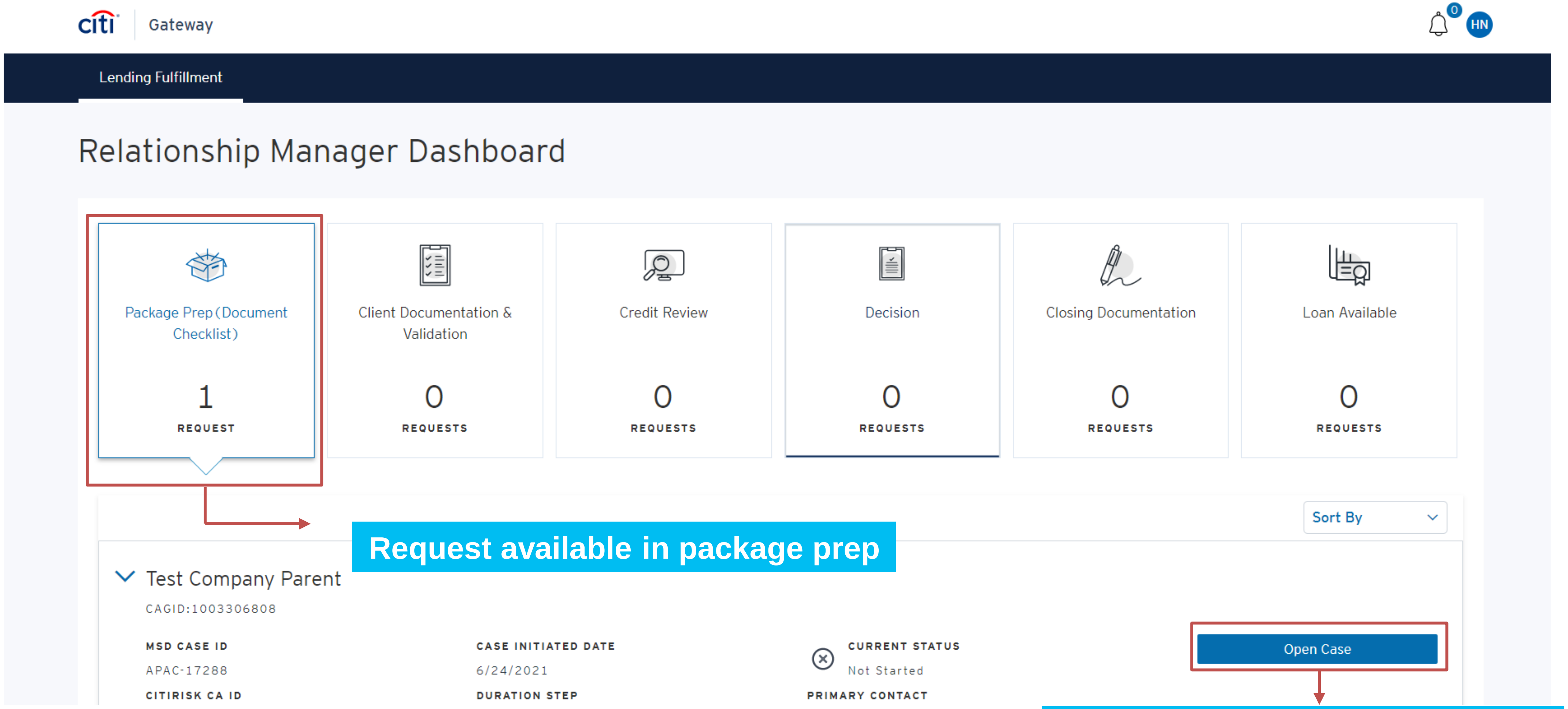
Provides an overview of pending loan applications & the respective stages of the loan process they belong to



Track every step of the loan application request here!

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!

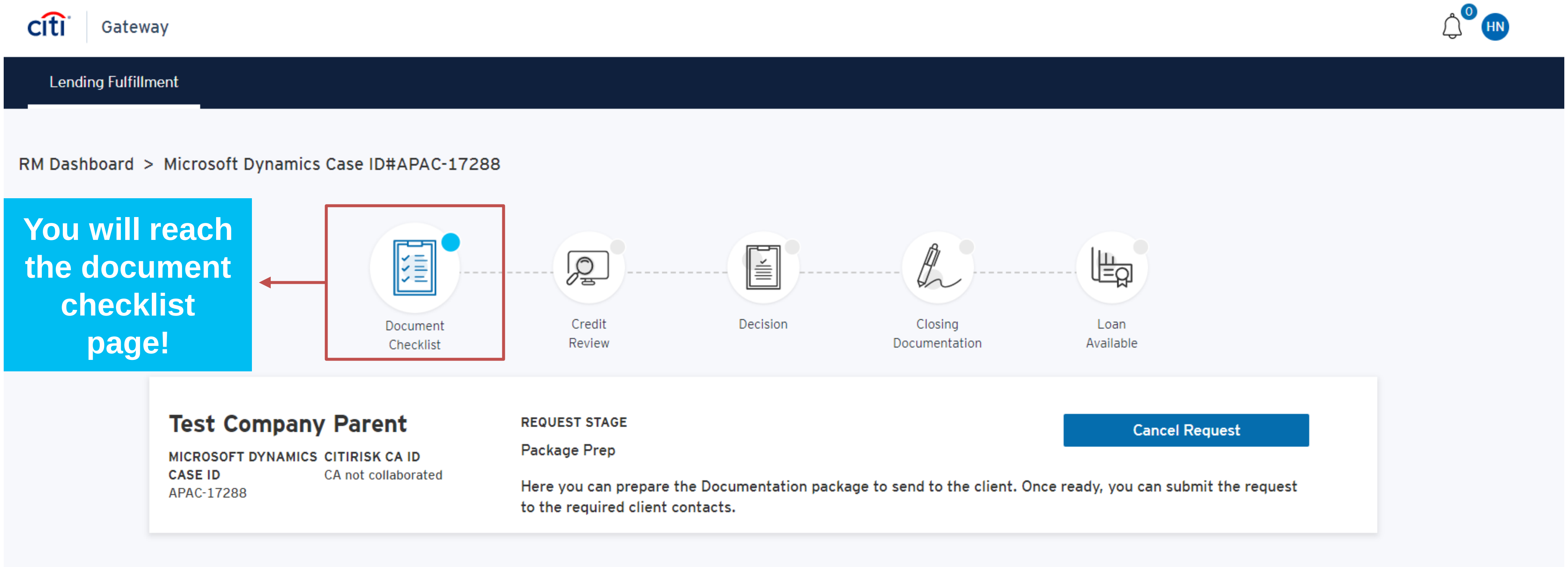


Request available in package prep

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

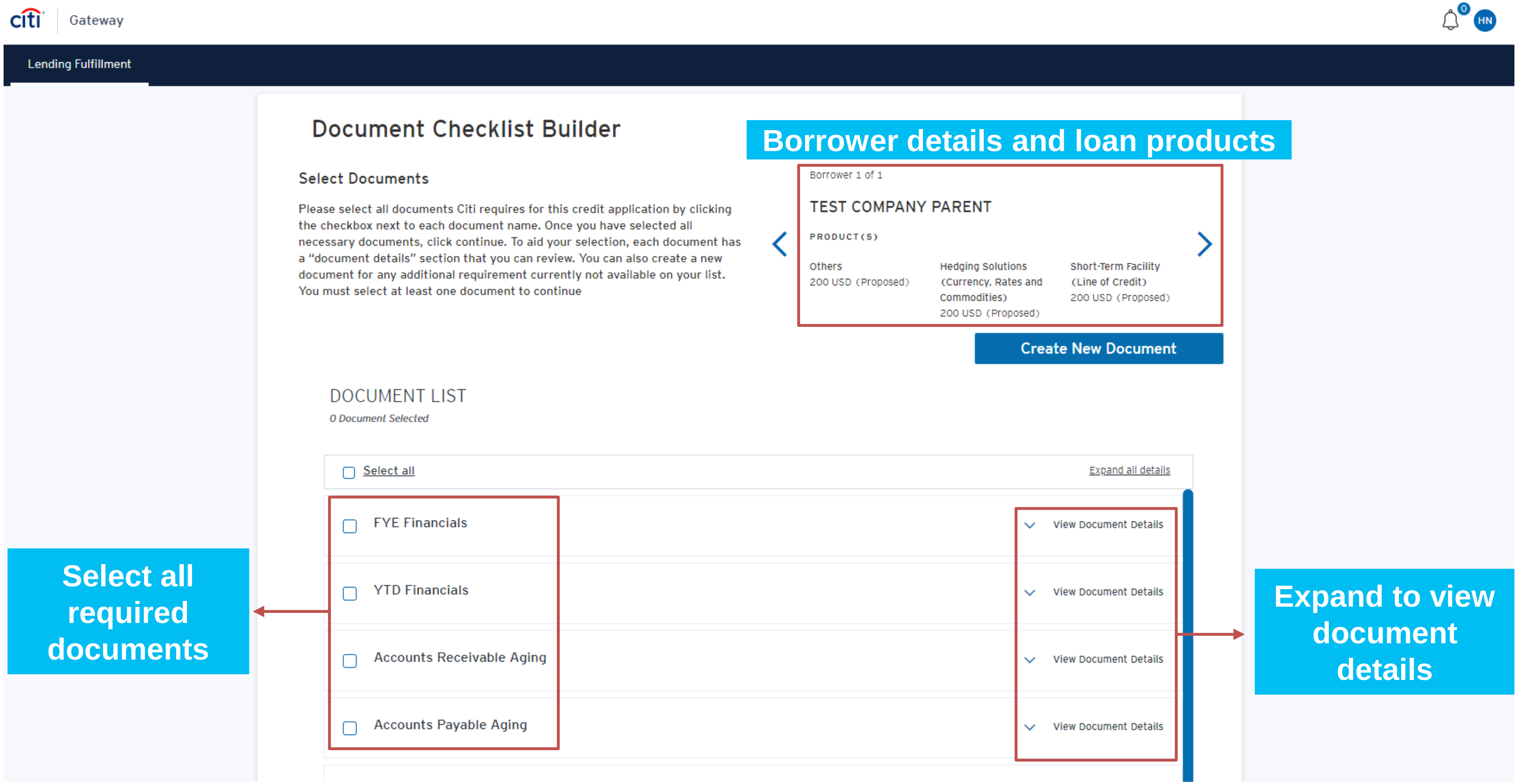


Note that the document checklist icon is blue in color! These are what each color means:

Black Icon	Section not started	**Blue Icon**	Section in progress	**Green Icon**	Section completed

Document Collection – *Package Preparation*

3. Scroll down to the document checklist builder and select all required documents for the credit application



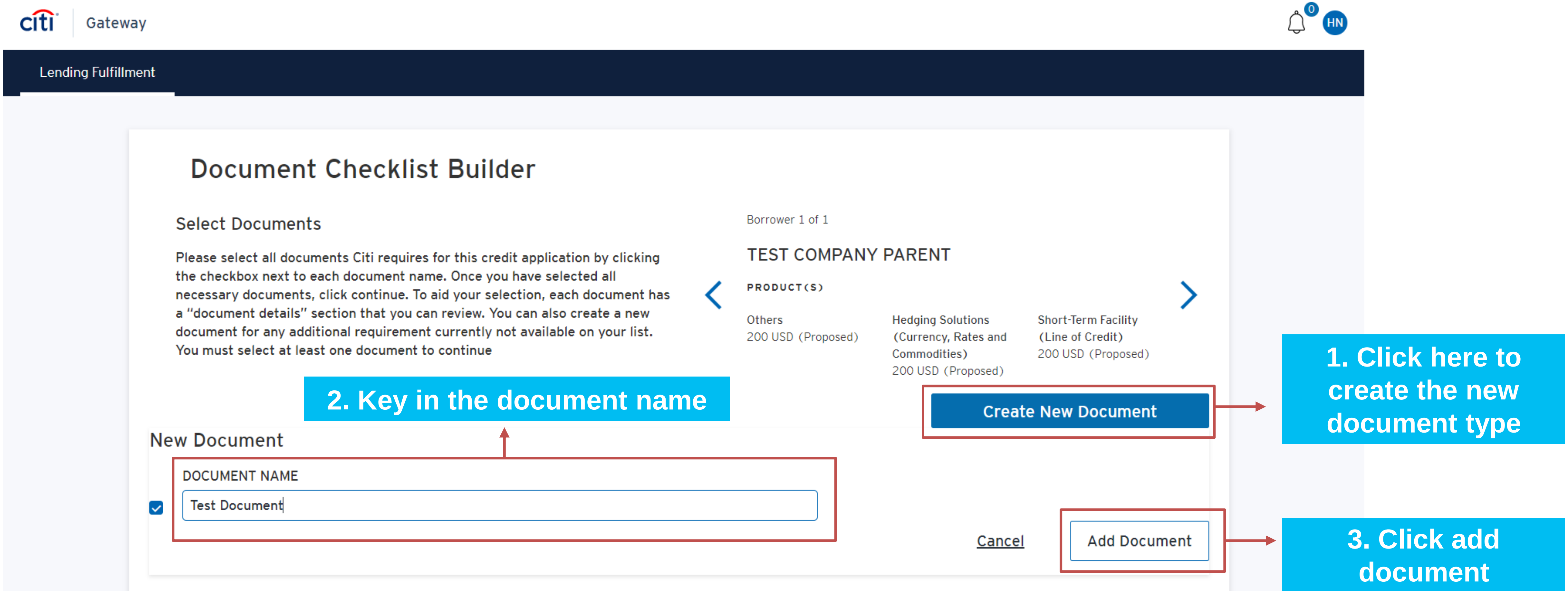
Borrower details and loan products

Select all required documents

Expand to view document details

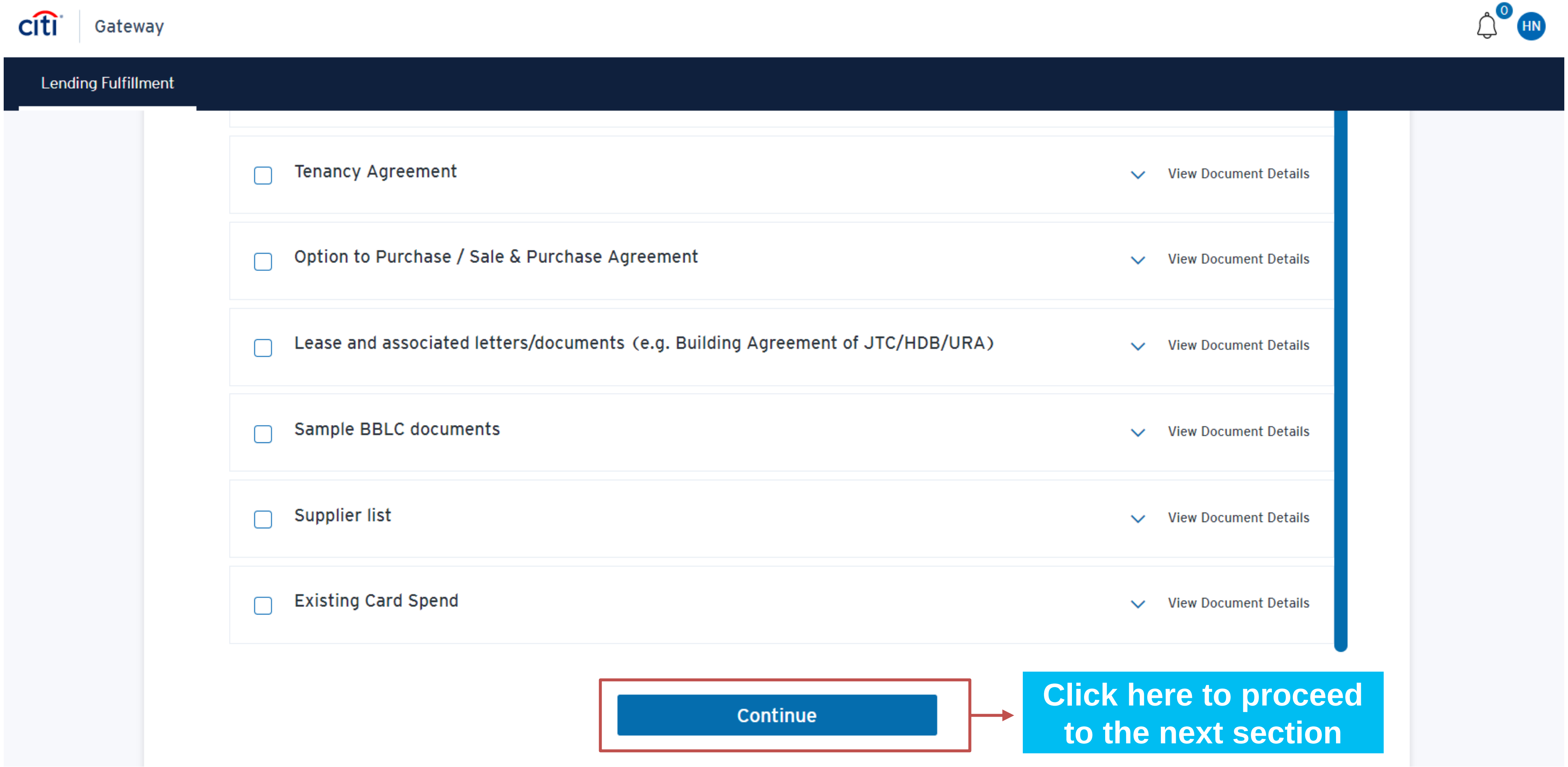
Document Collection – *Package Preparation*

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



Document Collection – *Package Preparation*

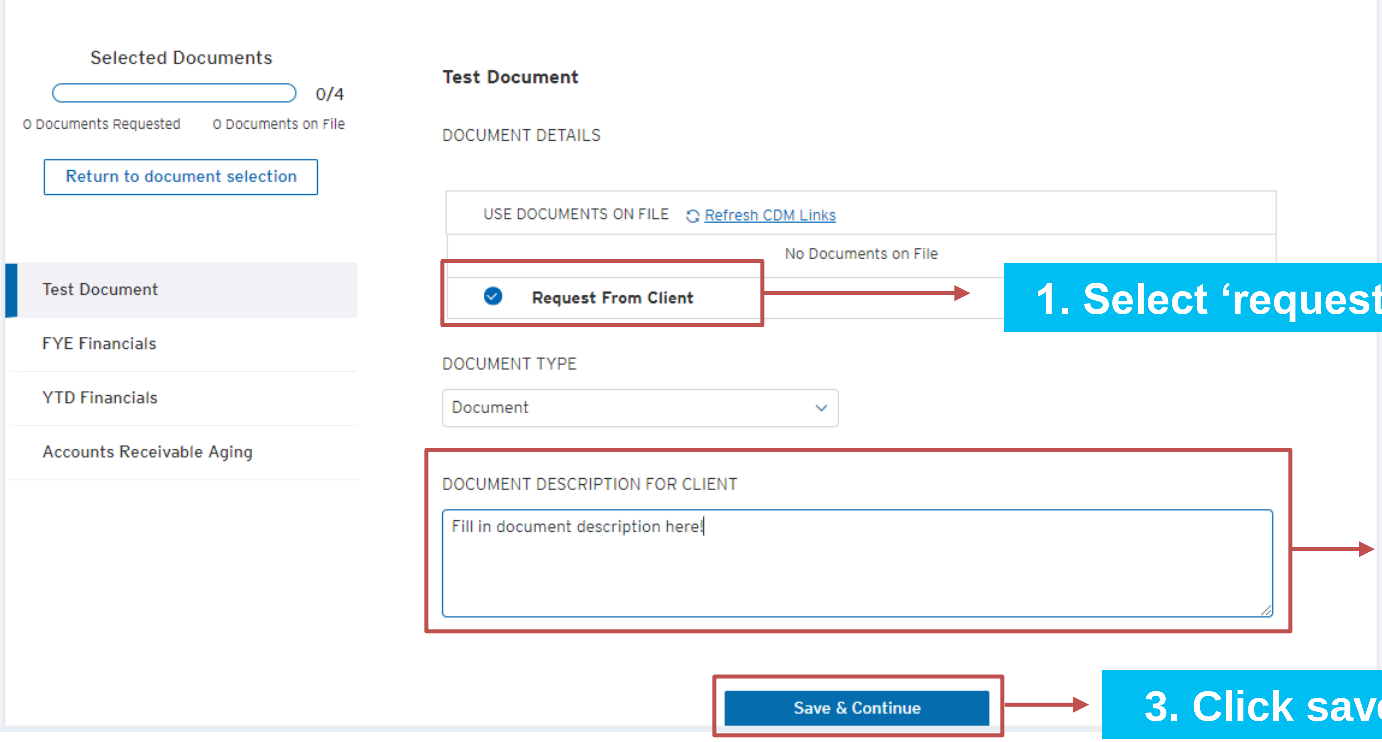
5. Once you have selected all documents, click continue!



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!



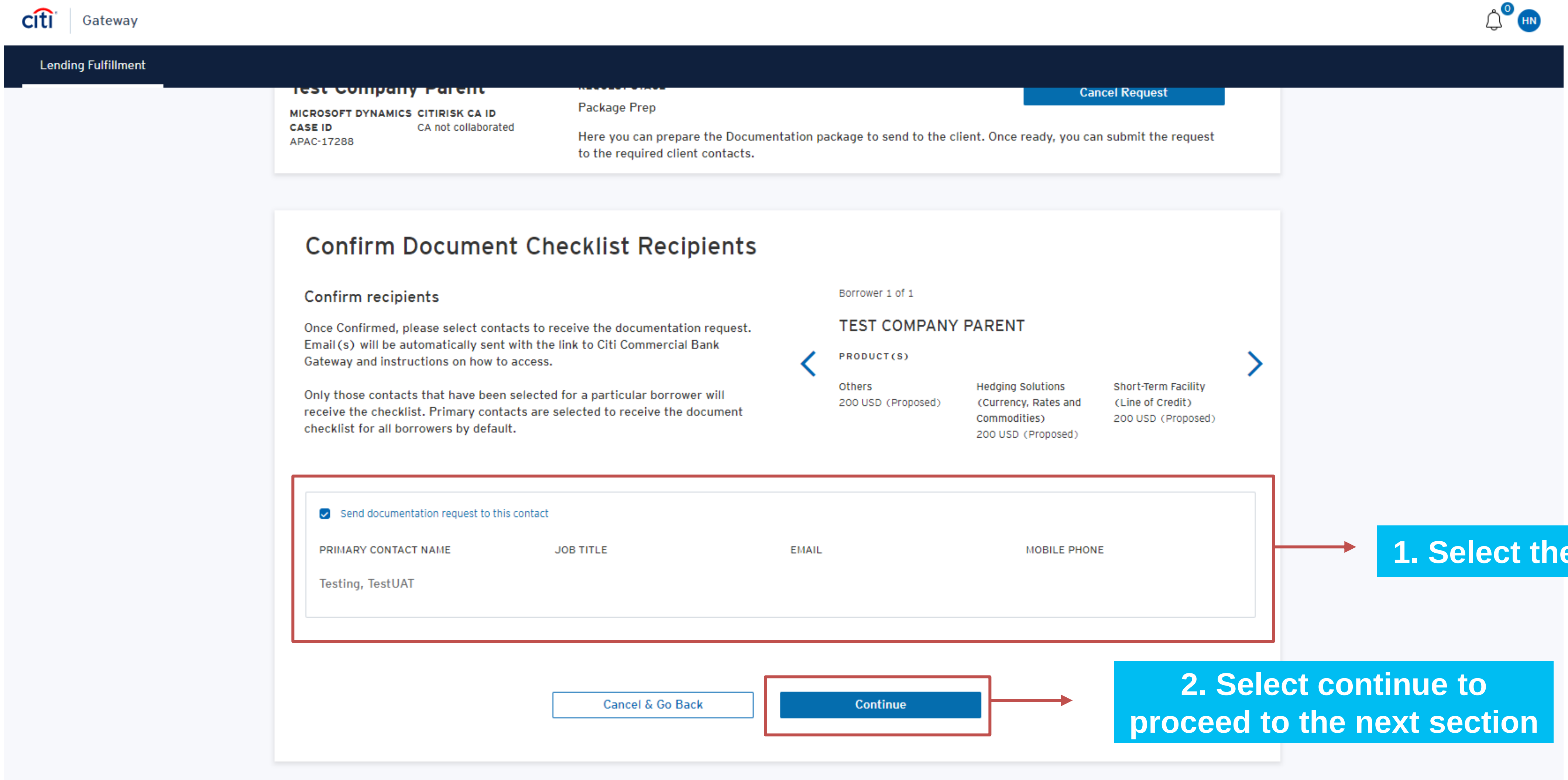
1. Select 'request from client'

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

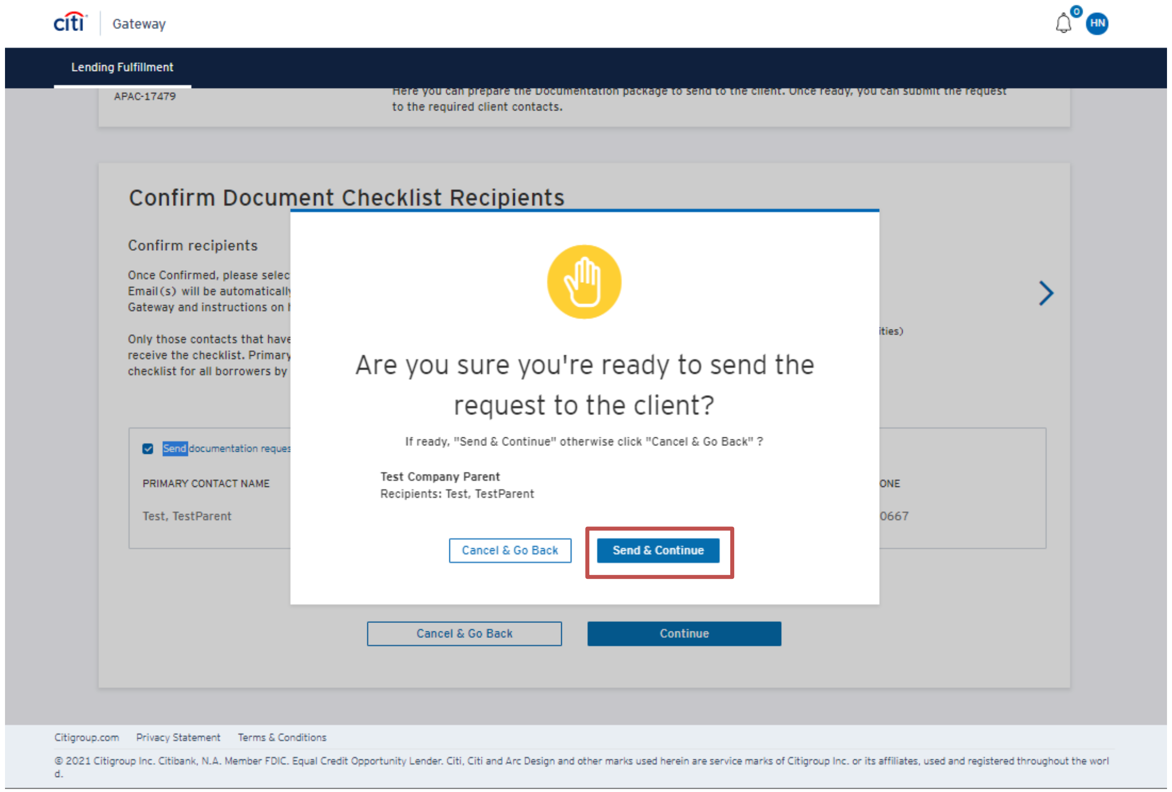


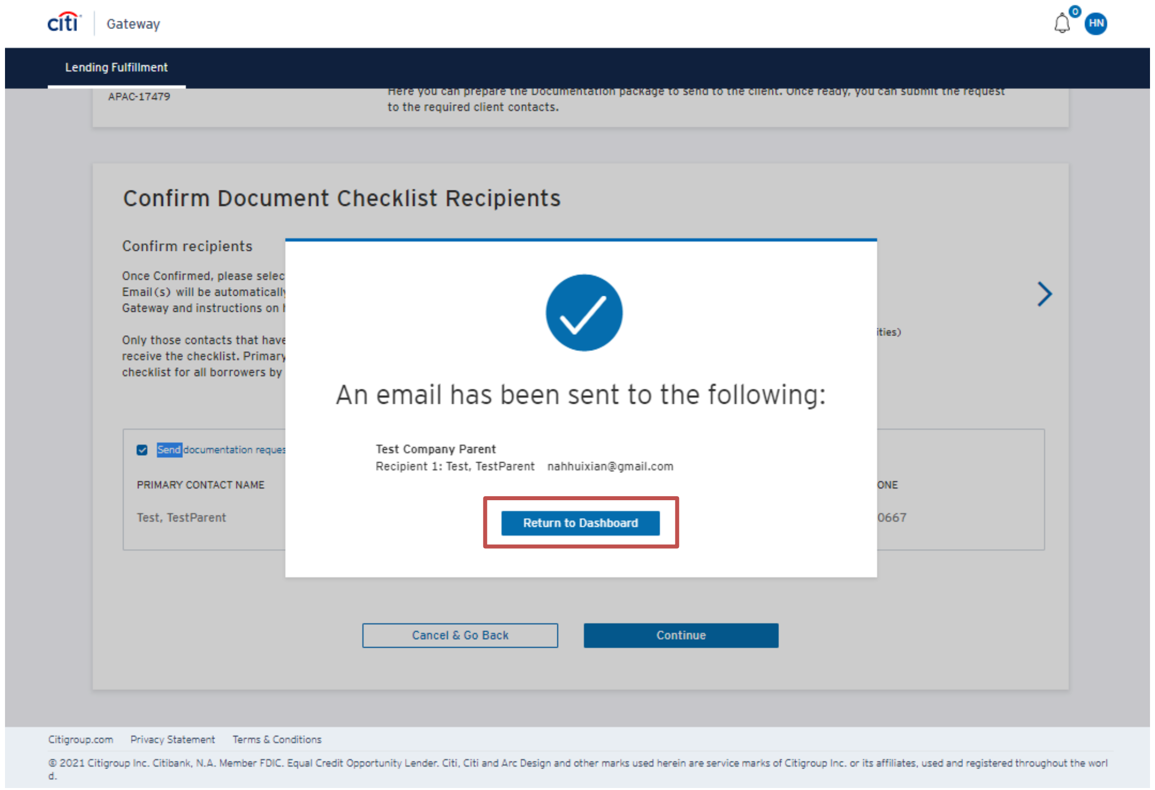
1. Select the recipients

2. Select continue to proceed to the next section

Document Collection – *Package Preparation*

8. Send the document checklist to the client

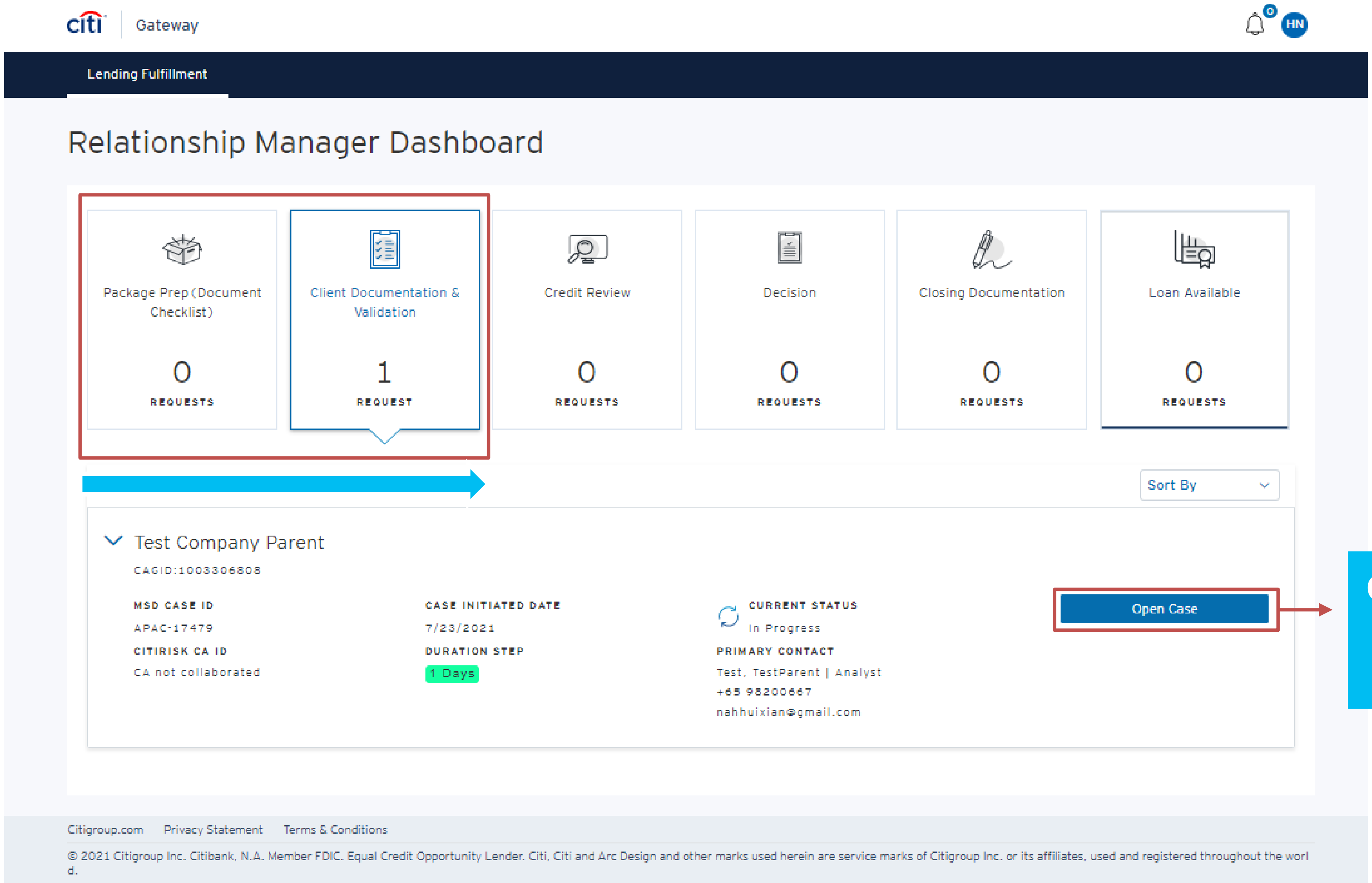




An email will be sent to the client with instructions on logging into Gateway and uploading the request documents

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



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

DOCUMENT COMPLETION

2/5

View document completion status

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

Request More Documents

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

Credit
Test Document
View Document Details
FILE(s) Upload File(s)
Remove From Checklist

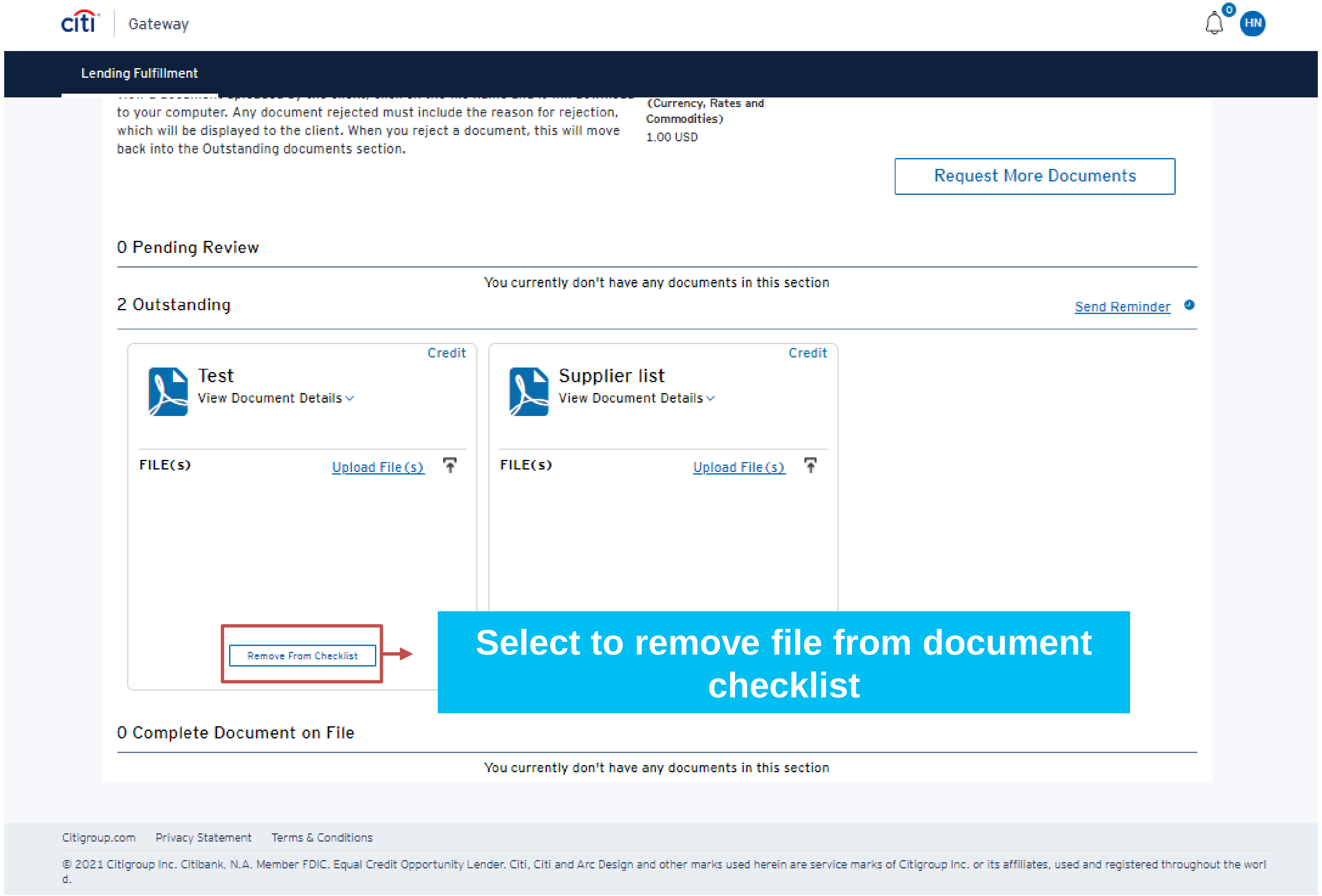
CREDIT
Accounts Receivable Aging
View Document Details
FILE(s) Upload File(s)
Remove From Checklist

Credit
Testing
View Document Details
FILE(s) Upload File(s)

RM may upload documents on behalf of clients

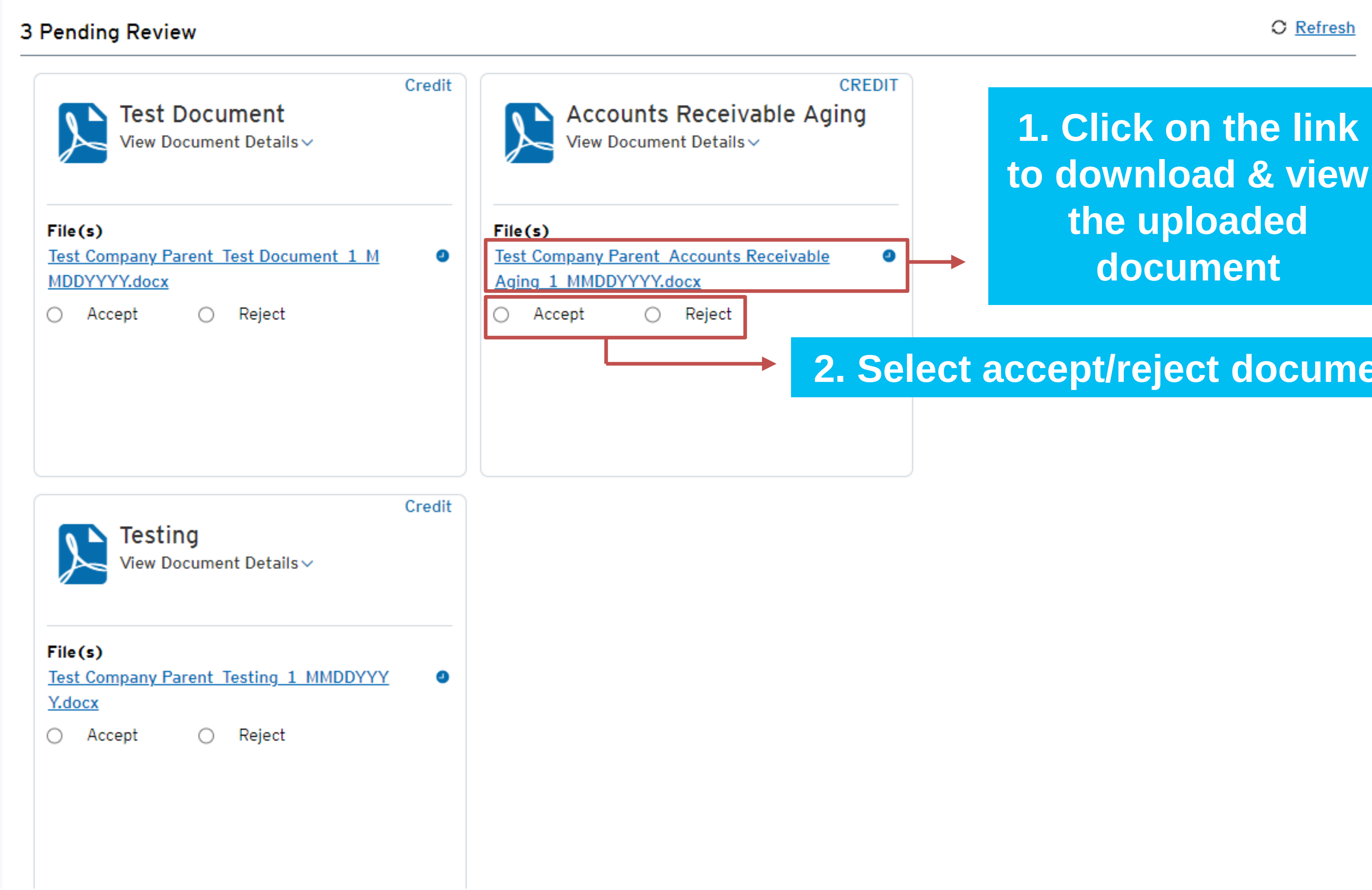
Document Collection – *Client Documentation & Validation*

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



Document Collection – *Client Documentation & Validation*

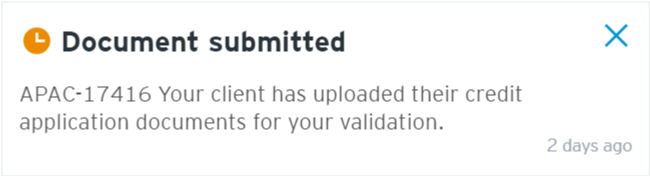
12.a After client uploads documents, documents will be available in the "Pending Review" section. The RM will be able to view, accept or reject the respective documents



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

2. Select accept/reject document

Receive notification of uploaded documents!



If accepting document…

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

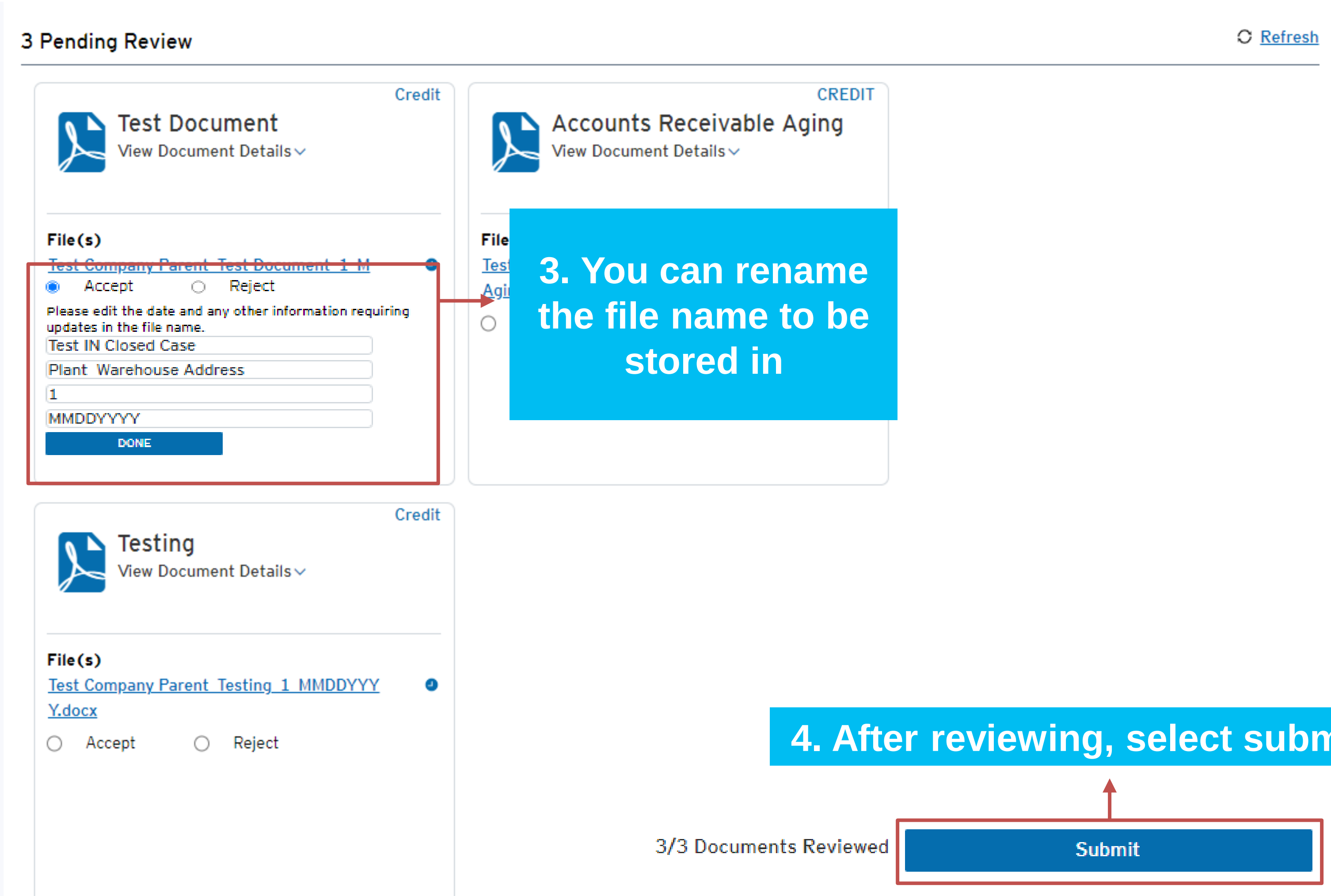
If rejecting document…

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



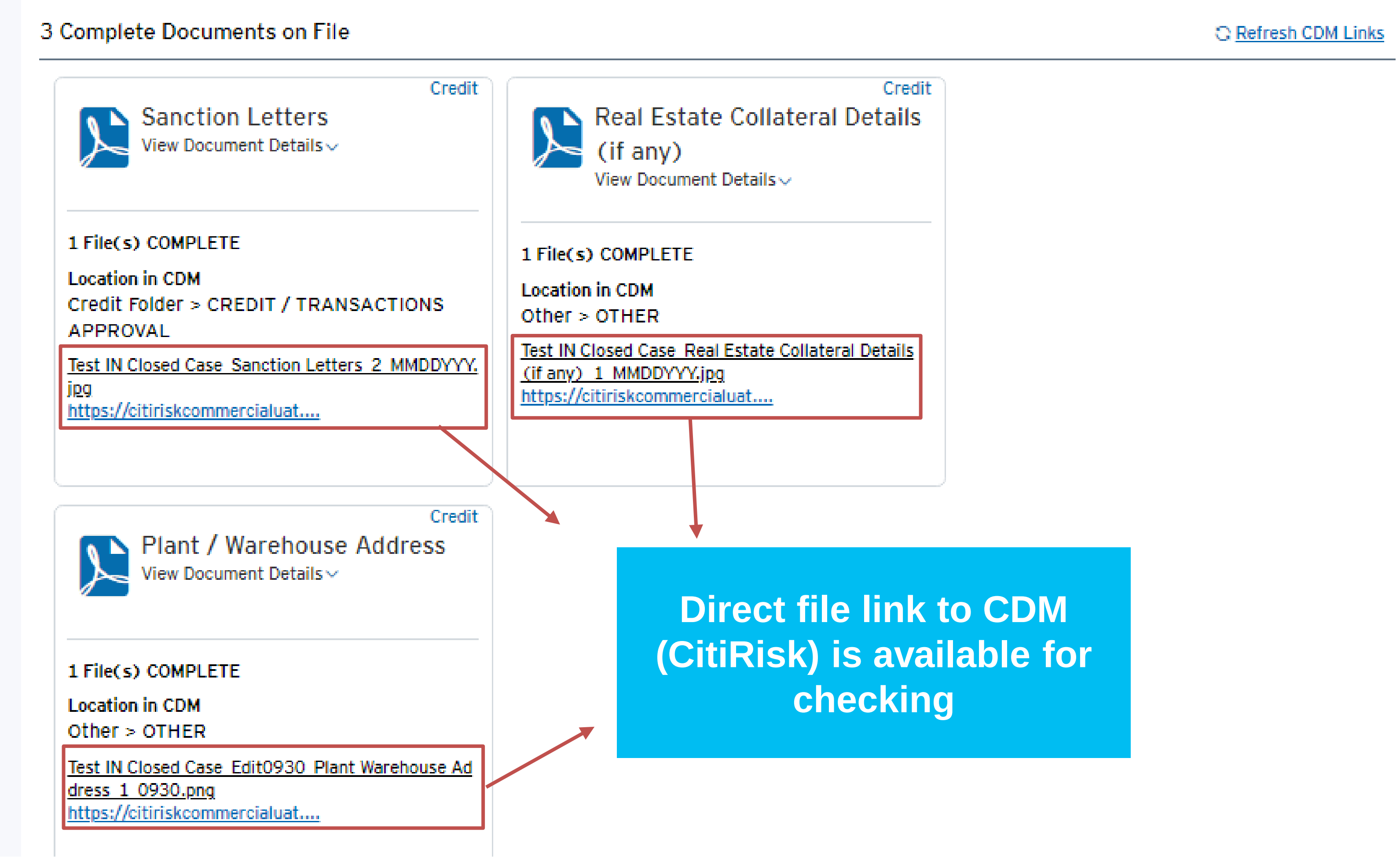
3. You can rename the file name to be stored in

4. After reviewing, select submit!

Document Collection – *Client Documentation & Validation*

After accepting documents…

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

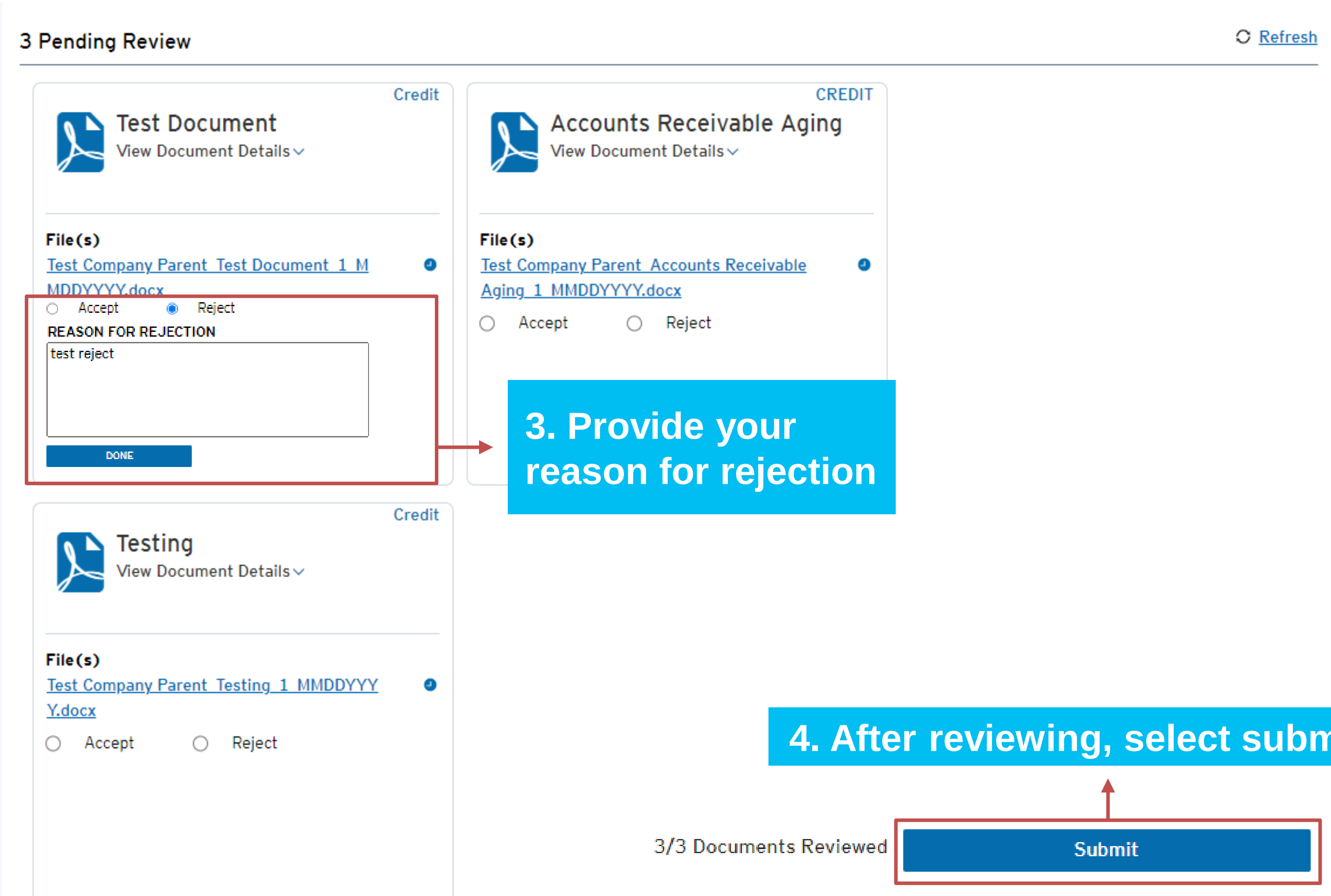


Direct file link to CDM (CitiRisk) is available for checking

Document Collection – *Client Documentation & Validation*

If rejecting document…

12.d RM must indicate reason for doing so.



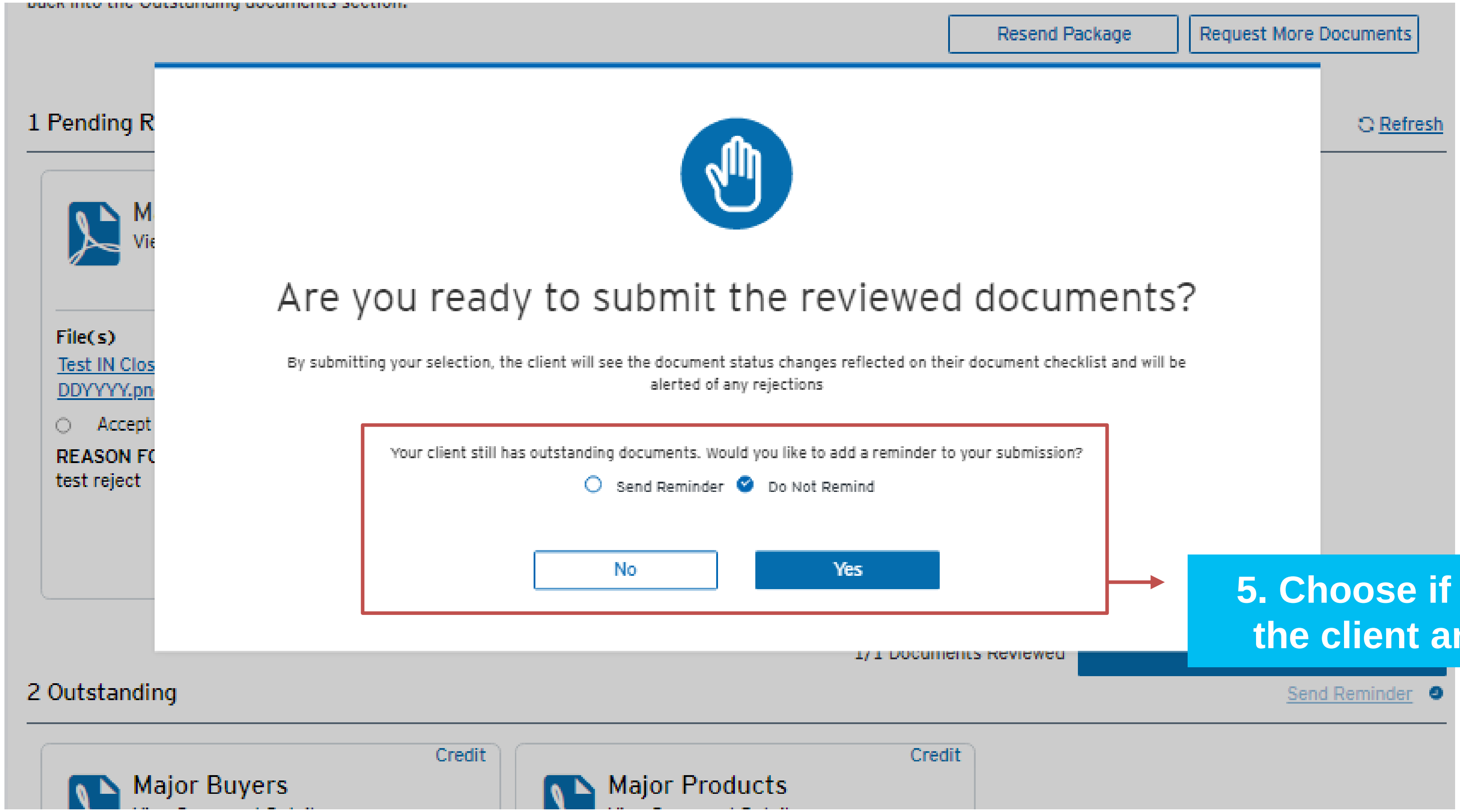
3. Provide your reason for rejection

4. After reviewing, select submit!

Document Collection – *Client Documentation & Validation*

If rejecting document…

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

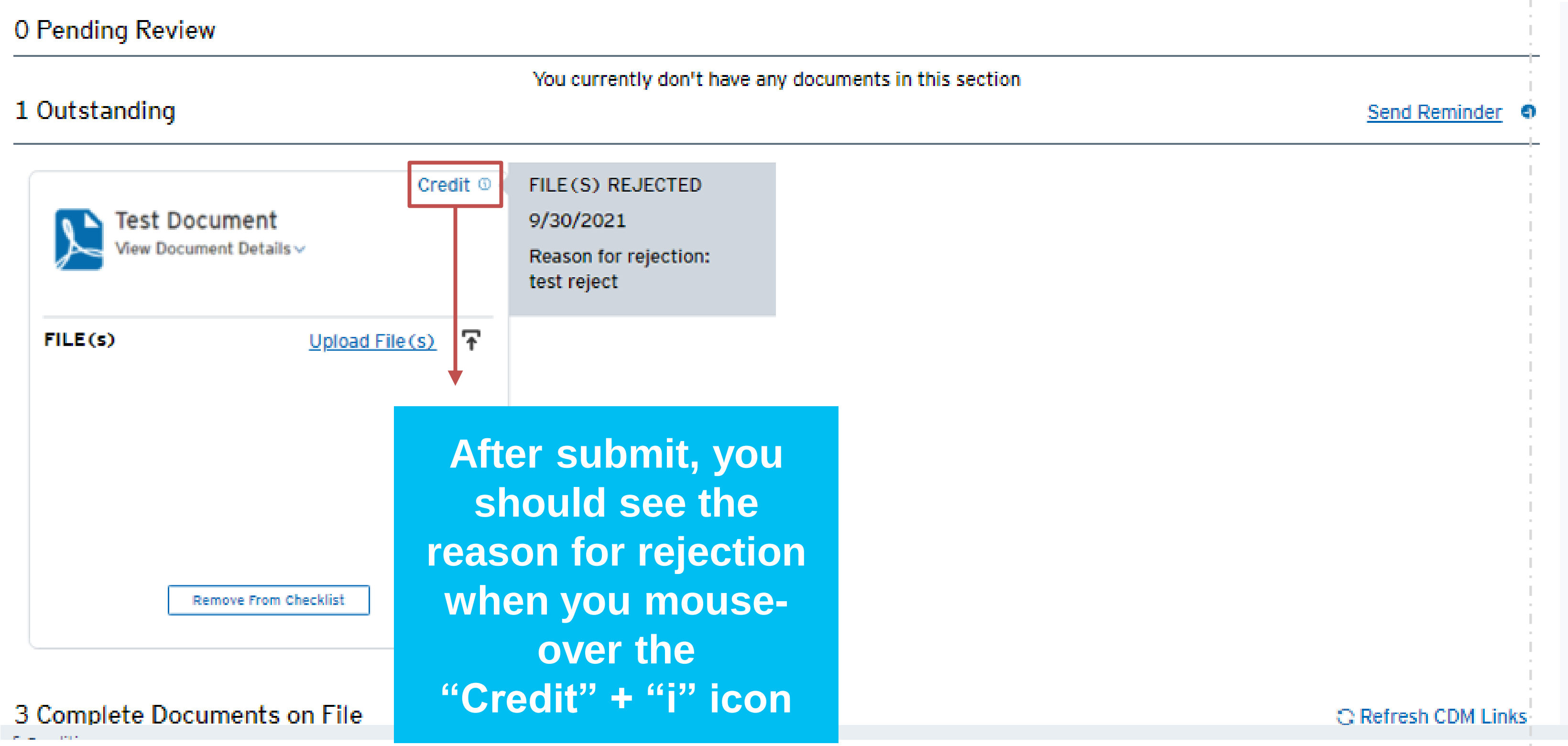


5. Choose if you want to send the client an email reminder

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.

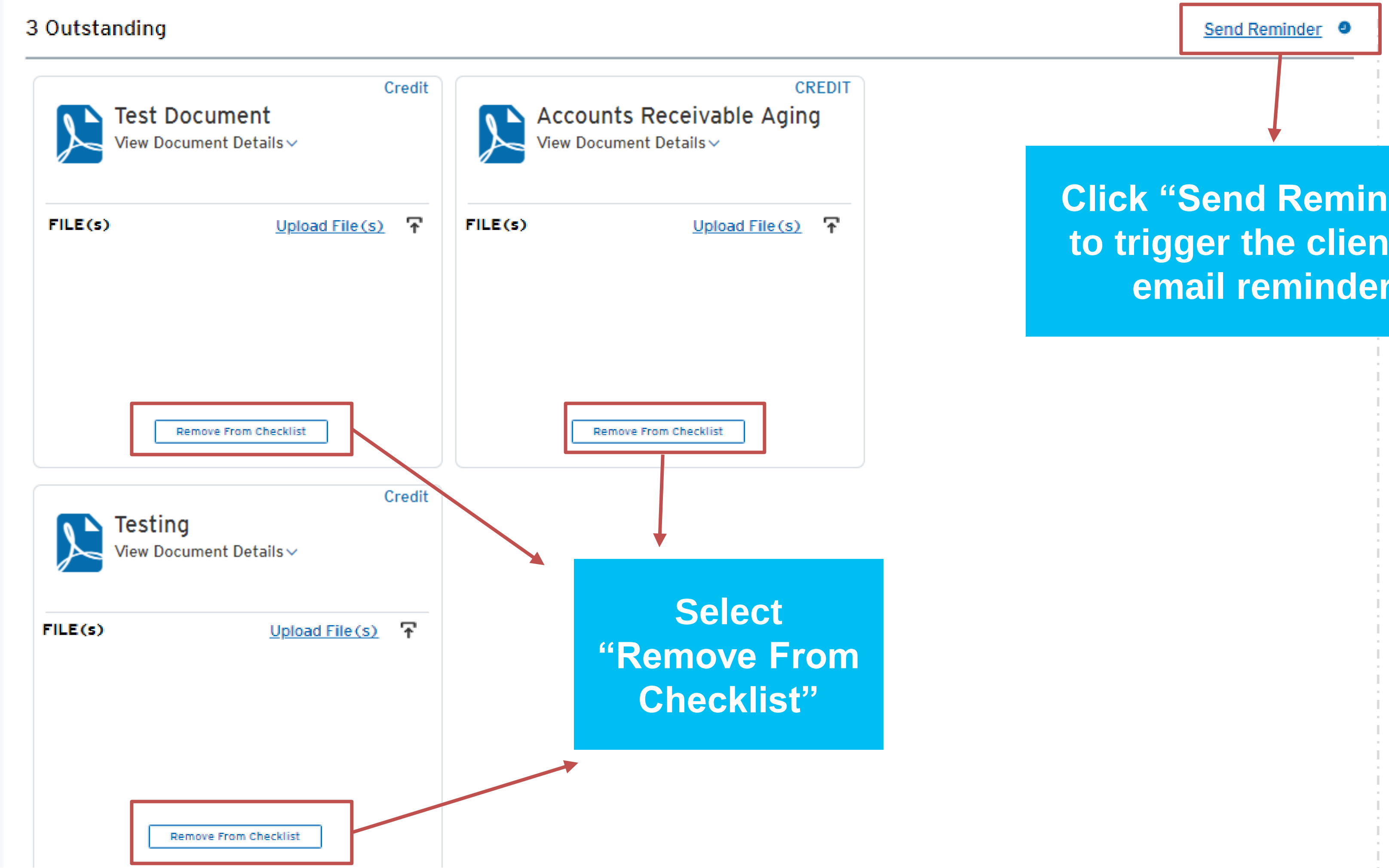


After submit, you should see the reason for rejection when you mouse-over the "Credit" + "i" icon

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

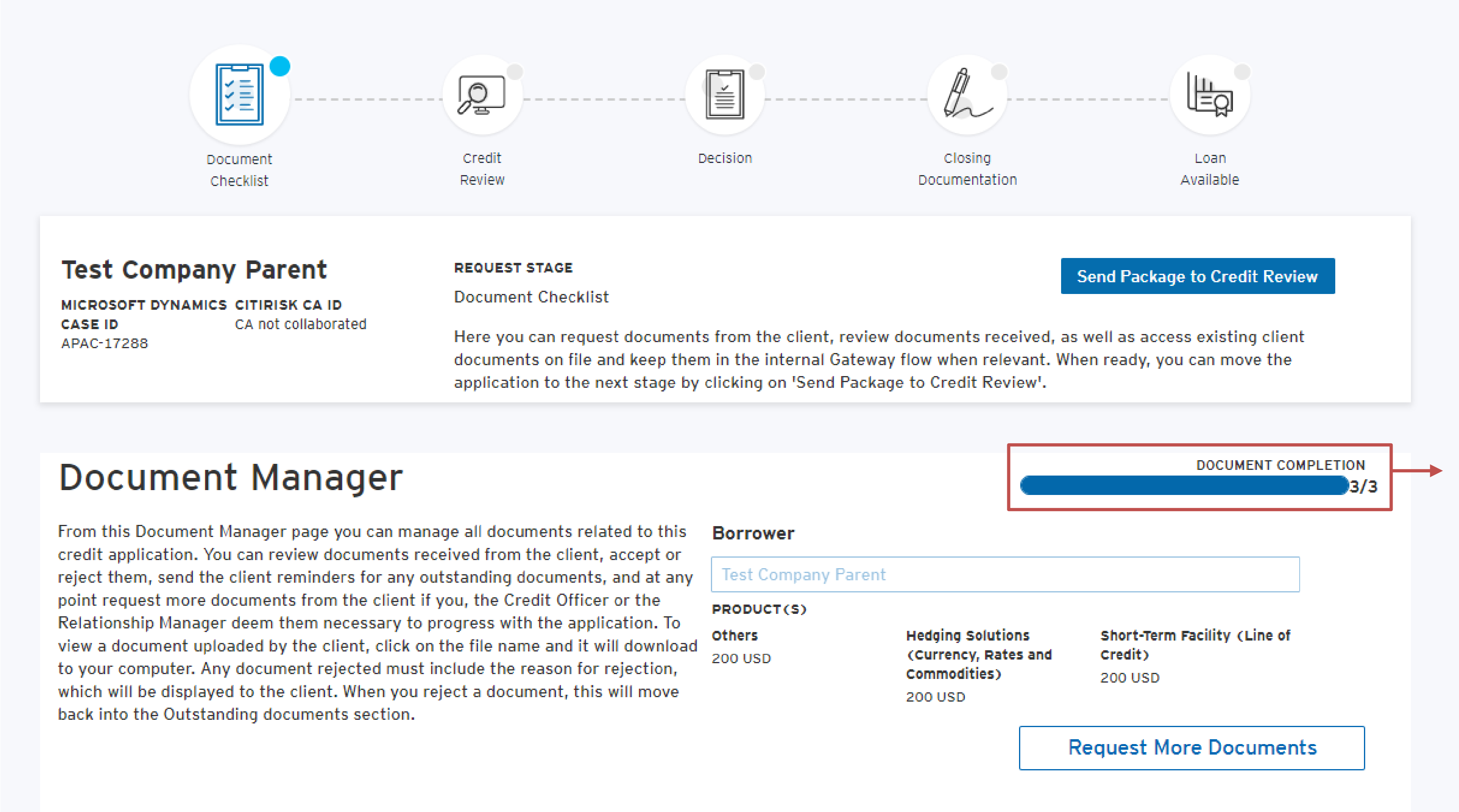


Click "Send Reminder" to trigger the client an email reminder

Select "Remove From Checklist"

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)



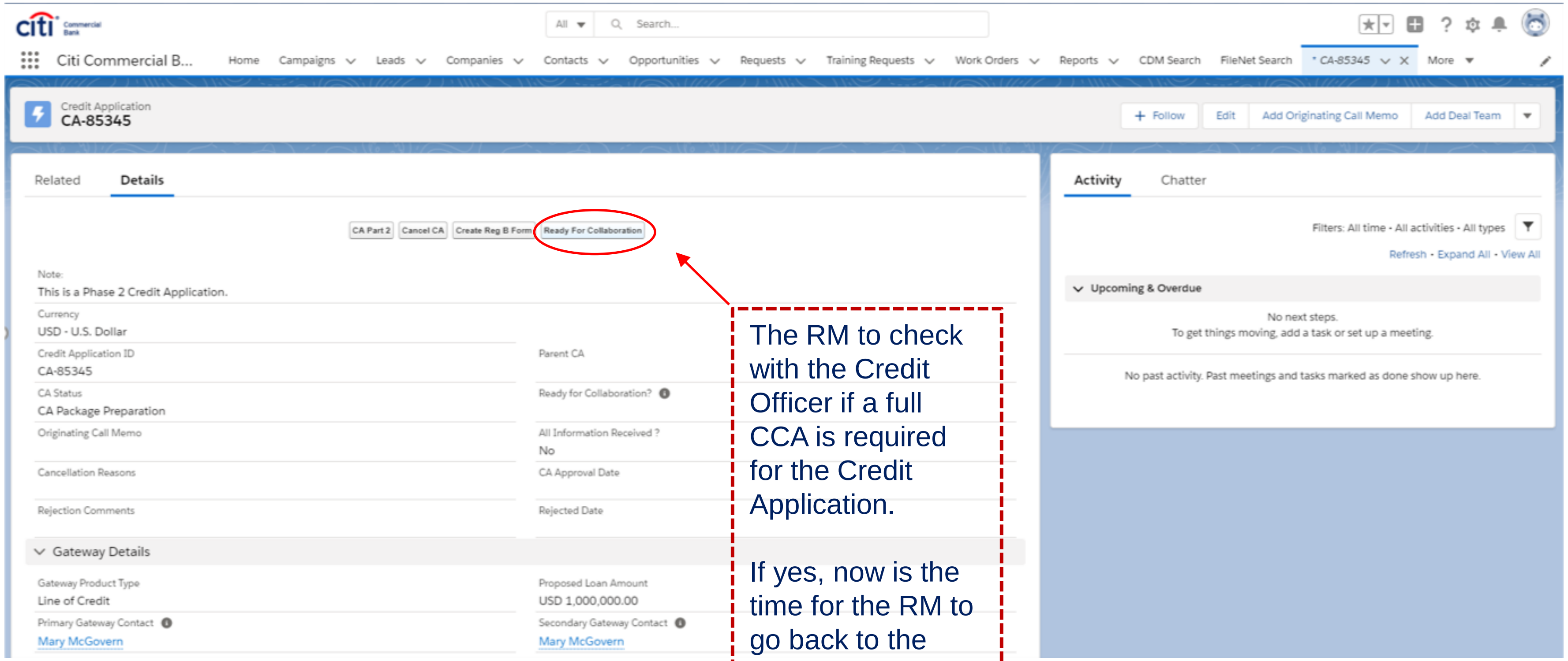
Send for collaboration (via CRM) once collection is complete

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

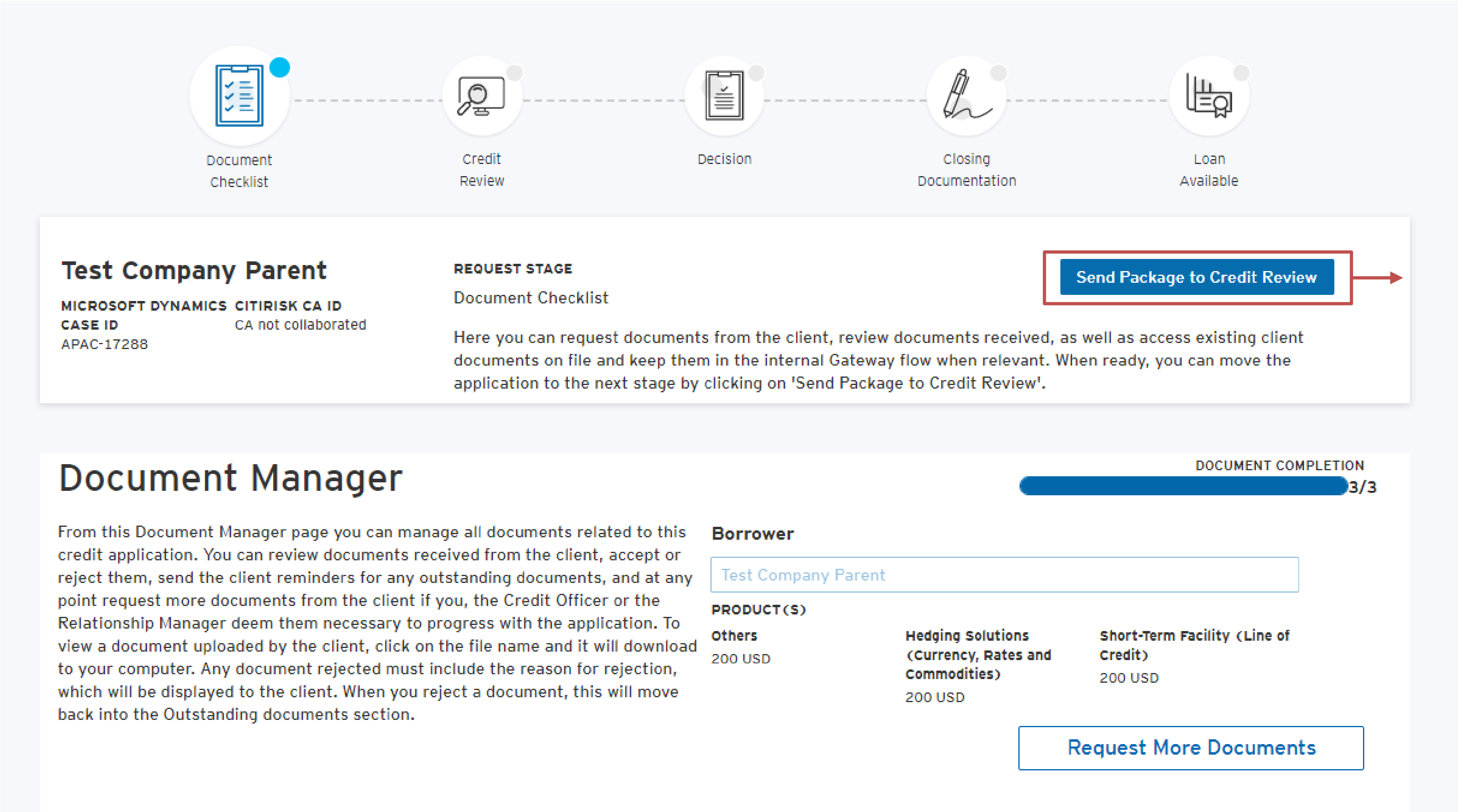
If yes, now is the time for the RM to go back to the Credit Application on Compass and click on collaborate a CCA in Compass, if not done so already.

Detailed Procedures on the Gateway Lending Loan Fulfilment Process

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

Credit Review

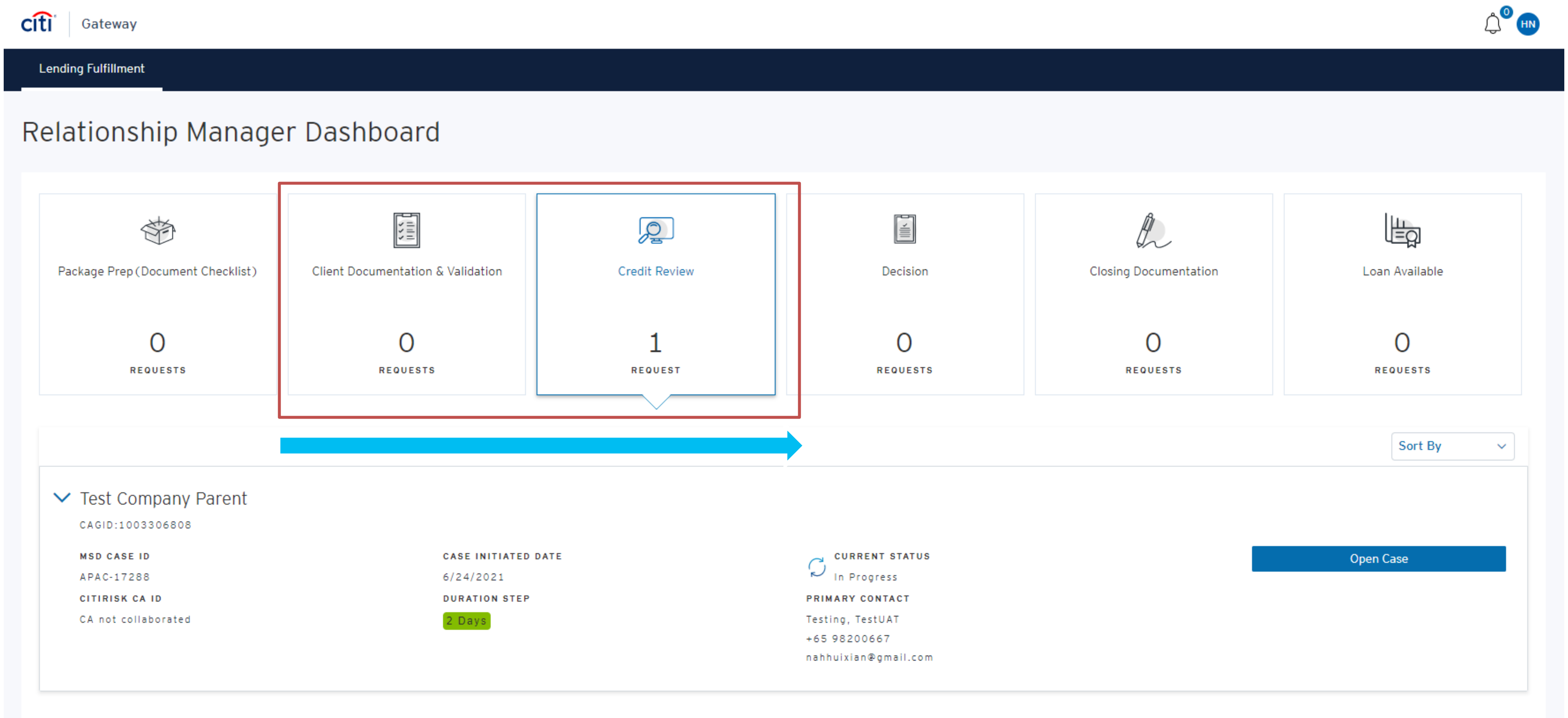
14. Once the case has been collaborated and assigned to a credit officer, RM can send the package to credit review



Select this button!

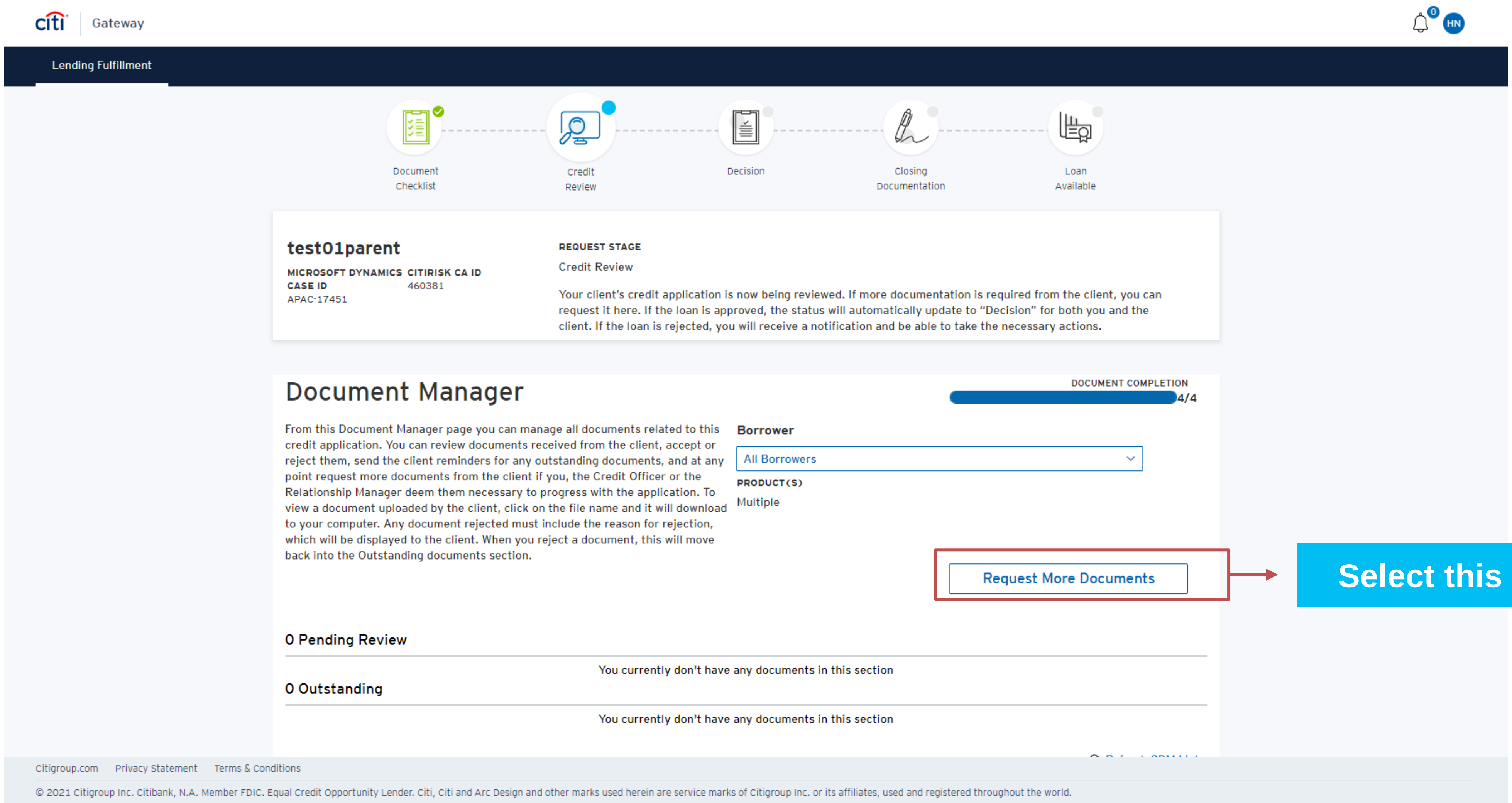
Credit Review

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



Credit Review

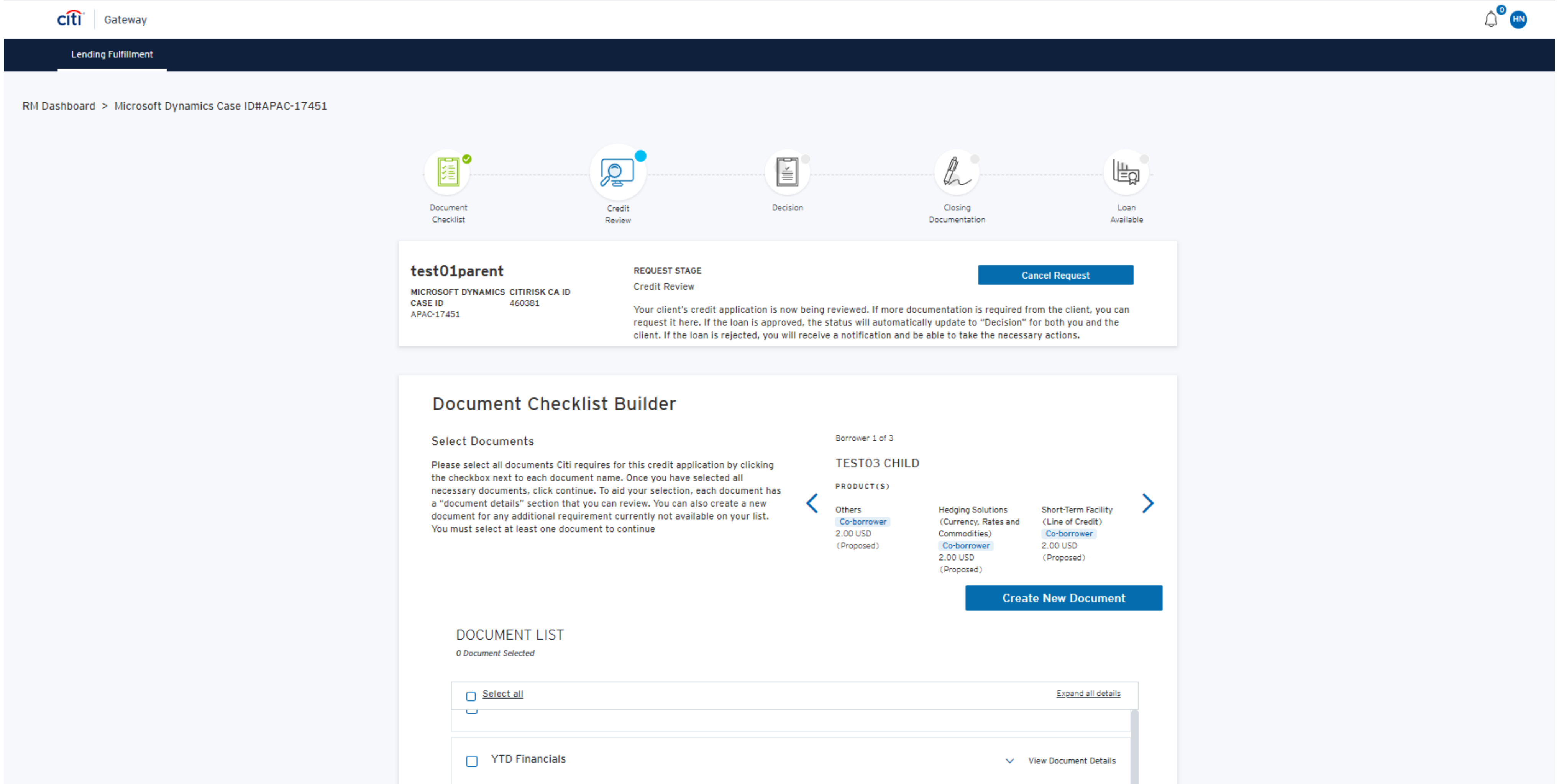
16. In the credit review stage, the RM may need to request for more documents from client



Select this button!

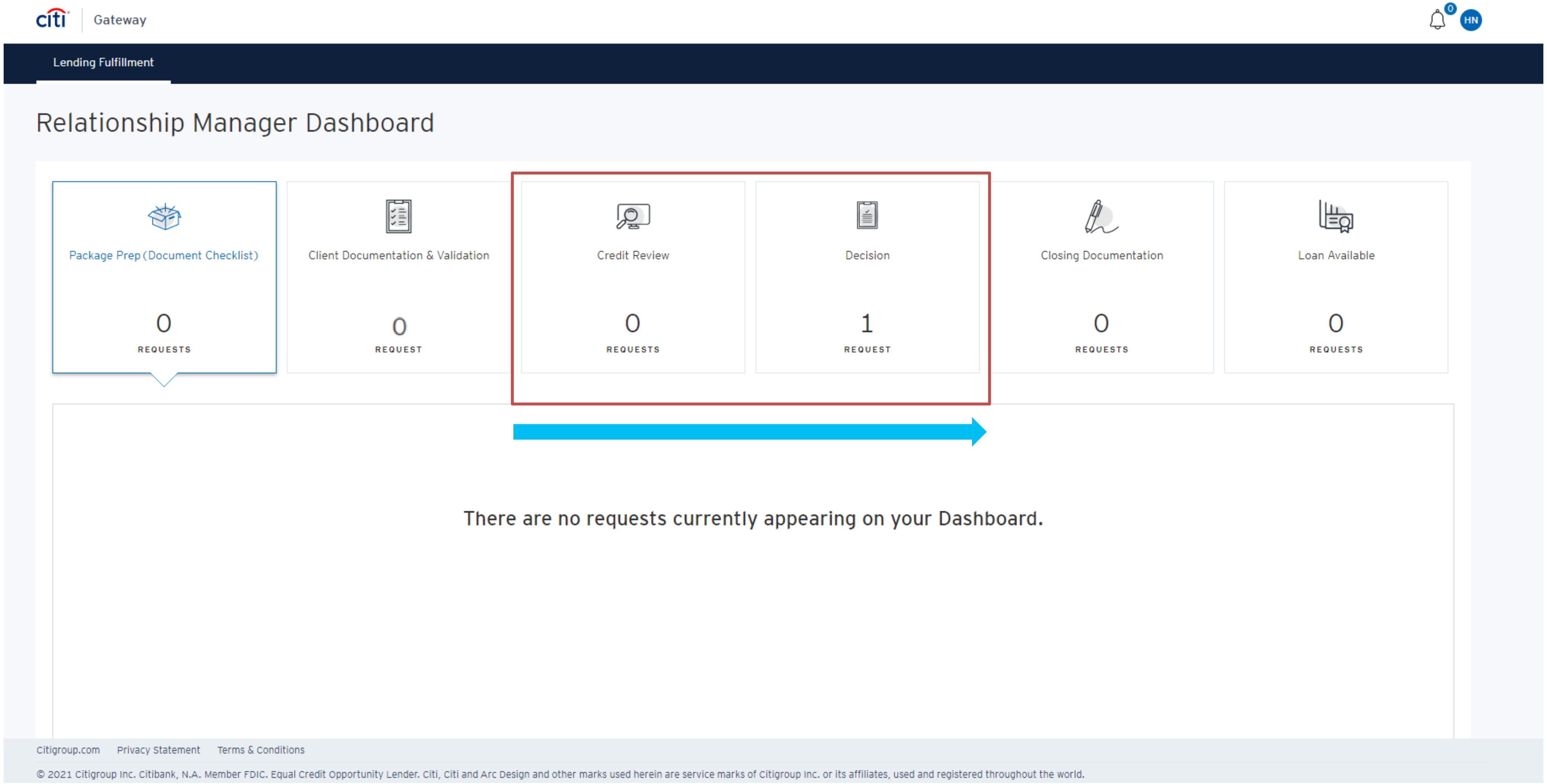
Credit Review

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



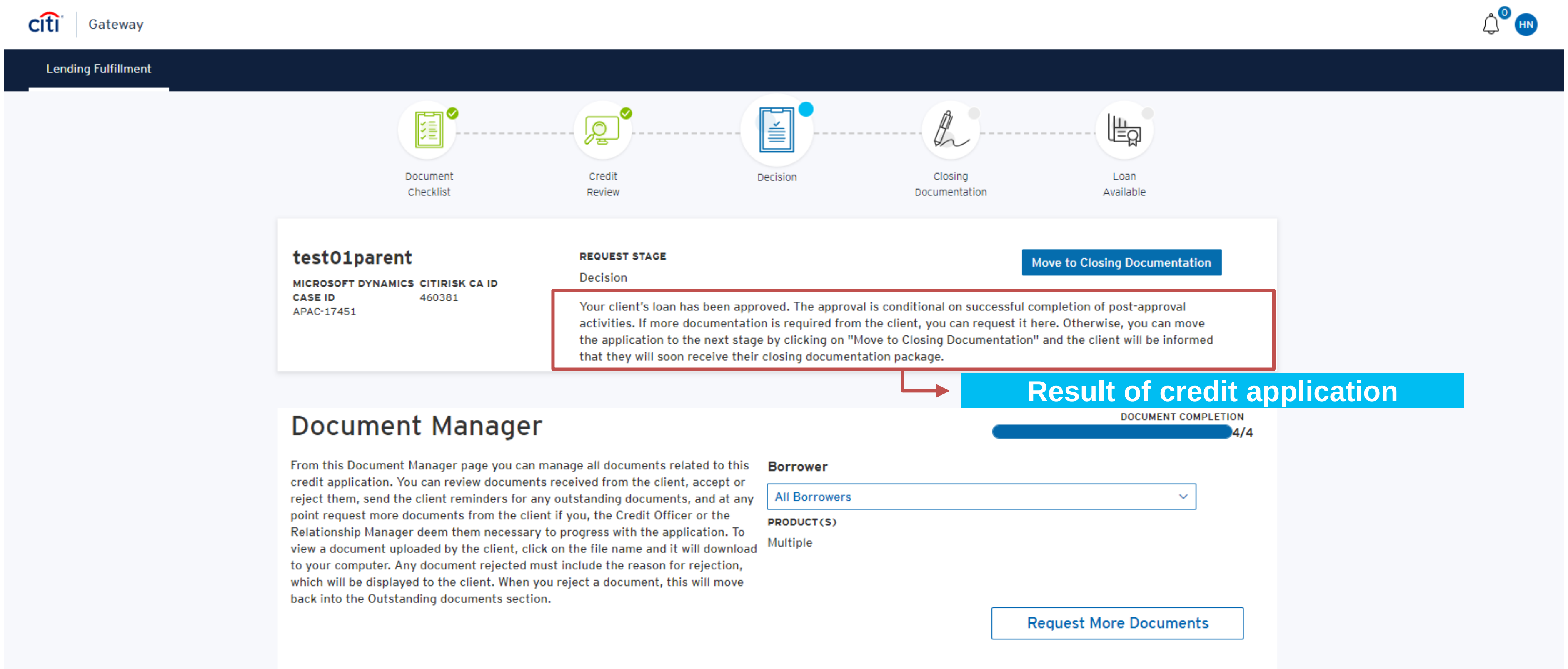
Decision

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

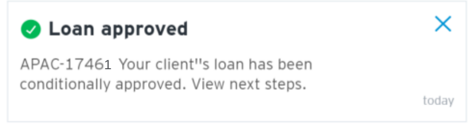


Decision

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

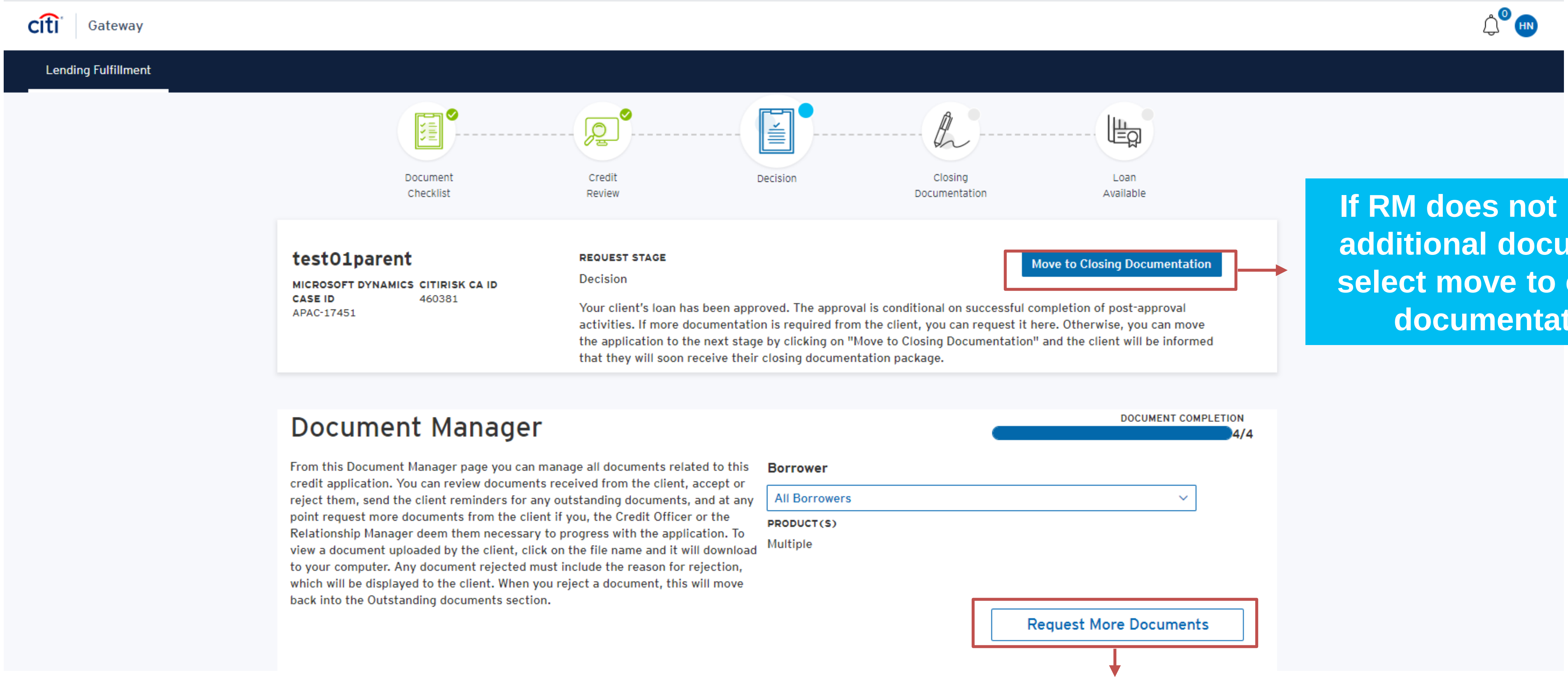


Receive notification of results!



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

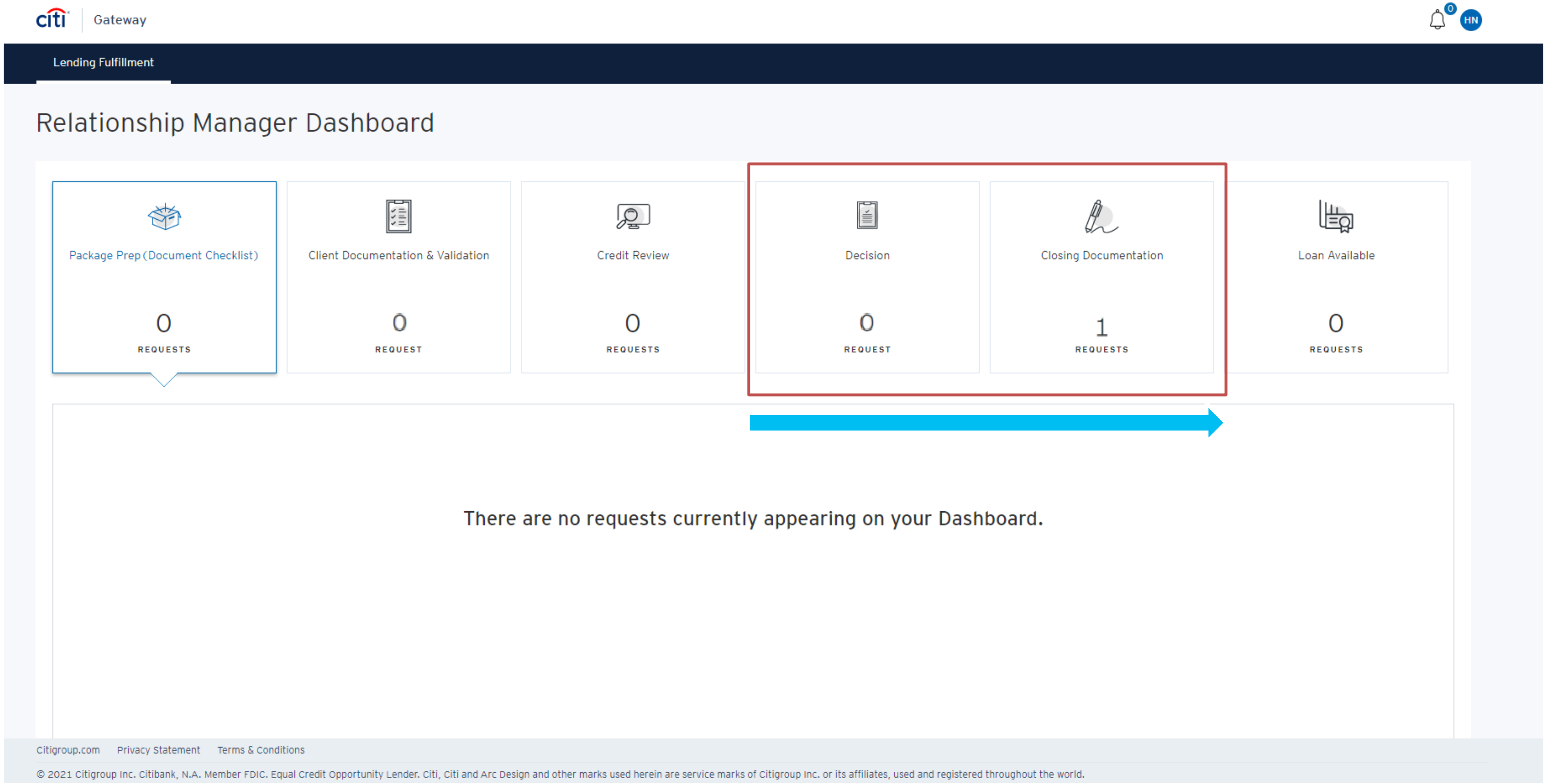


If RM does not require additional documents, select move to closing documentation

RM may request for more documents if required

Closing Documentation

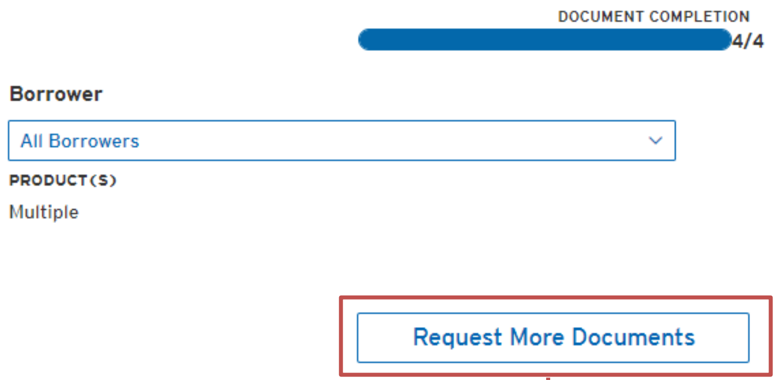
21. Case moves to closing documentation stage!



Continue to Loan Available

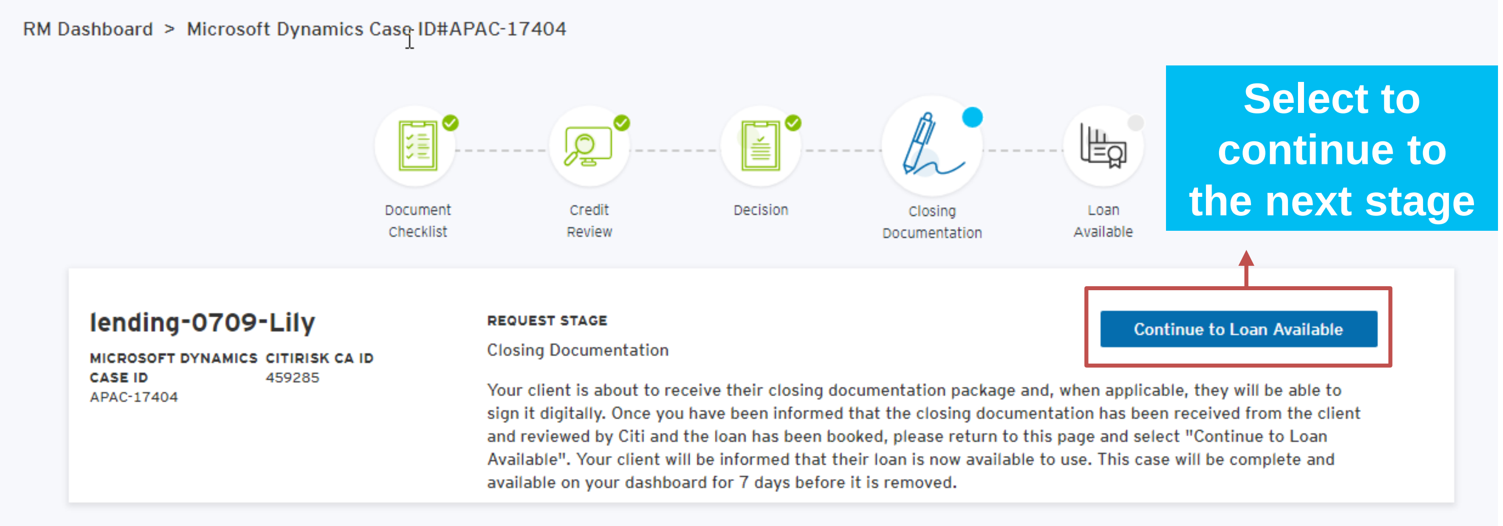
22. At this stage, request for additional documents if required. Once the loan has been booked, select Continue to Loan Available

Request for additional documents



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



Select to continue to the next stage

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!