



# Paper-free Account Summary Statements

## Frequently Asked Questions

**What's going paper-free all about?**

As a leading corporate citizen, Citi strives to improve the communities in which we do business and to protect the natural environment on which we all depend. As part of this commitment, Citi provides attractive electronic alternatives to traditional paper-based account statements.

What's more, Citi supports a collaborative partner of the Plant for the Planet: Billion Tree Campaign, a program founded by the United Nations Environment Program to address the degradation of our forest ecosystems. As such, we have agreed to plant ten trees for every one tree we save. To date, this commitment has led to the planting of more than 5,000 trees and we expect this number to grow as the initiative is expanded globally.

**How was the paper-saved-to-tree-planted ratio calculated?**

Using the Environmental Defense Fund's calculator we determined that one tree equates to the elimination of 8,000 sheets of the standard letter-size paper we use to print our statements.

### DID YOU KNOW?

**Newsweek magazine listed Citi as America's Greenest Bank**

For the second straight year, *Newsweek* listed Citi as the #1 U.S. bank in its 2011 Green Rankings, honoring our contribution and performance to protecting the environment through our operations and business.

Sign up today!  
[gopaperfree.transactionservices.citi.com](http://gopaperfree.transactionservices.citi.com)

Need more information? Have questions?  
Please contact your Citi Client Manager.

<b>Why is switching to paper-free important?</b>	We believe <b>sustainable business is smart business</b> . By converting from paper to electronic statements, you can eliminate costs, and also increase operational efficiency and control. What's more, eliminating paper is environmentally friendly and reduces your carbon footprint.
<b>What are the benefits of a paper-free statement?</b>	The benefits of paper-free statements include: <ul style="list-style-type: none"><li>• Removal of paper from transaction processes</li><li>• Faster availability of account statements</li><li>• Elimination of a dependence on the postal infrastructure</li><li>• Carbon footprint reduction</li><li>• Savings in time, money and effort associated with statement handling, manipulation and storage</li></ul>
<b>Is there a cost for converting to paper-free statements?</b>	Paper-free statements are provided to our Citi Treasury and Trade Solutions clients at zero cost.
<b>What types of accounts can be converted to a paper-free alternative?</b>	The account summary statement for your cash accounts held with Citibank Canada can be converted from paper-based to electronic delivery.
<b>What types of paper-free statements are available?</b>	<p>Citi offers two distinct solutions for converting your Canada account summary statements from paper to electronic: e-Statements and CitiDirect® Statements on the Web.</p> <p><b>e-Statements:</b> With e-Statements, you receive an e-mail containing password-protected PDFs of your account statement at the end of the reporting period. The PDF can then be saved to your computer for future access. e-Statements can be established for up to ten e-mail addresses per account.</p> <p><b>CitiDirect Statements on the Web:</b> If you are an active user of CitiDirect® Online Banking, you can activate its Statements on the Web feature.</p> <p>Once activated, you can conveniently access any entitled Citibank Canada account summary statement on demand when you are logged on to the CitiDirect Online Banking platform. Statements are downloaded in PDF format.</p>
<b>e-Statements</b>	
<b>Are e-Statements secure?</b>	Yes. e-Statements are delivered via a secure password-protected e-mail.
<b>Will I receive separate e-mails for each statement?</b>	Yes. For example, if you sign up to receive e-Statements for three accounts, you will receive three separate e-mails at the end of each reporting period. Be aware that our e-Statements solution has a file size limit of three megabytes or approximately 1,500 pages. If a statement exceeds these limits, it will be delivered via multiple e-mails.

**What e-mail address will the e-Statements be sent from?**

At the initial time of registration, you will receive an e-mail from citimail@citibank.com confirming your registration. Moving forward, all e-mails will also come from citimail@citibank.com. An example of the subject line for e-mails containing electronic statements is as follows:

Citibank N.A. Canadian Branch Cash Account Statement XXXXXXXX111-XXXXXXX111 = 11111111

**What if more than one person in my organization requires e-Statements?**

The e-Statements solution accounts for multiple recipients by allowing for up to ten e-mail addresses to be associated with a single account. Through this setup, the same account summary statement can be sent to up to ten different e-mail addresses in your organization.

**Can I convert paper statements to electronic statements for accounts held directly with Citibank branches outside Canada?**

e-Statements is currently available for accounts held with Citibank Canada. If you have accounts held with branches outside of Canada, available options will vary depending on the location of the branch. For more information, contact your Citi Client Manager.

**Will I continue to receive paper statements if I sign up for e-Statements?**

No. When you sign up for e-Statements, you also suppress the paper statements. If you would like to continue to receive paper statements, contact your Citi Client Manager.

**When will I start receiving the electronic statements?**

The first electronic statement will either be delivered the same month you register for e-Statements or the following month. This will depend on the date you register and the frequency of your current statements.

**What types of organizations are best suited for e-Statements?**

Virtually all companies and organizations looking to convert their account summary statements from paper to electronic can benefit from e-Statements. If your organization is not an active user of CitiDirect, we suggest that you take advantage of the e-Statements solution.

**What is the cost of e-Statements?**

e-Statements is provided free of charge.

**How can I sign up for e-Statements?**

To get started with e-Statements, an authorized signer or banking officer will need to complete and submit the e-Statements registration form. The registration form can be accessed through the link below.

Upon completion of the implementation of e-Statements, a confirmation e-mail will be sent, as well as an e-mail containing a unique Randomly Generated Passkey which should be used to create a Personal Passkey.

<https://www.citibank.com/tts/sa/gopaperfree/canada/index.html>

## CitiDirect Statements on the Web

**Is CitiDirect Statements on the Web secure?** Yes, CitiDirect Statements on the Web is only accessible upon logon to the CitiDirect Online Banking platform.

**Does my organization need to have a CitiDirect Online Banking account to access its Statements on the Web feature?** Yes. CitiDirect Statements on the Web utilizes the CitiDirect Online Banking platform and, therefore, is only accessible upon logon to CitiDirect. If you are interested in creating an account on CitiDirect or obtaining CitiDirect services for your organization, contact your Citi Client Manager.

**How do I access account statements on CitiDirect Online Banking and how often can I access them?** Access to the Statements on the Web feature is granted to CitiDirect users by your organization's designated Security Manager. Only defined users can gain access to view the statements. To view statements, select the Delphi-XP module located in the "Additional Services" section of the CitiDirect Online Banking platform. Defined users can access their organization's account summary statements as many times as needed per month and for the past three reporting periods.

**What if more than one person in my organization needs to access the CitiDirect Statements on the Web feature?** Access to the Statements on the Web feature can be granted to an unlimited number of CitiDirect users in your organization.

**Can I convert paper statements to electronic statements for accounts held directly with Citibank branches outside Canada?** CitiDirect Statements on the Web is currently available for accounts held with Citibank Canada. If you have accounts held with other branches outside Canada, available solutions will vary depending on the location of the branch. For more information, contact your Citi Client Manager.

**Will I continue to receive paper statements if I gain entitlements to CitiDirect Statements on the Web?** No. When you sign up for CitiDirect Statements on the Web, you also suppress the paper statements. If you would like to continue to receive paper statements, contact your Citi Client Manager.

**When will I have access to the first electronic statement?**

You will have access to run the electronic account summary statements either the same month you request the entitlement or the following month. This will depend on the date you gain entitlements and the frequency of your current statements.

**What types of organizations are best suited for CitiDirect Statements on the Web?**

CitiDirect Statements on the Web works best for companies that are actively using CitiDirect Online Banking. If your organization is not using CitiDirect Online Banking and you would like more information, contact your Citi Client Manager.

**How much does CitiDirect Statements on the Web cost?**

CitiDirect Statements on the Web is provided free of charge.

**How can I sign up for CitiDirect Statements on the Web?**

To get started with CitiDirect Statements on the Web, contact your organization's designated Security Manager. Then, an authorized signer or banking officer will need to complete and submit the online registration form. The registration form can be accessed through the link below:

<https://www.citibank.com/tts/sa/gopaperfree/canada/index.html>

If your organization does not currently use CitiDirect and you would like more information, please contact your Citi Client Manager.

## Other Questions

**What happens with cancelled cheques that are currently mailed to me together with the paper statement?**

There are three options available to you to manage cancelled cheques:

Option1: Continue receiving cancelled cheques by mail (default)

Option2: Subscribe to the Cheque Warehousing Service

Option3: Subscribe to the Cheque Image Capture Service

If you are interested in the Cheque Warehousing or Cheque Image Capture services for your organization, contact your Citi Client Manager.

**Can I sign up for both e-Statements and CitiDirect Statements on the Web?**

At this point, our system is built to support one solution per client. Your Citi Client Manager will work with you to determine which solution best fits your needs.

**Whom should I contact for more information?**

For more information regarding e-Statements or CitiDirect Statements on the Web, contact your Citi Client Manager.