



**For Immediate Release**  
**Citigroup Inc. (NYSE: C)**  
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**Citi Releases Its First Citi Bot SG on Facebook Messenger in Singapore**

*A global first for Citi, the natural language chatbot will address customer needs real-time, through an intuitive and personable conversation*

**Singapore** – Citi rolled out Citi Bot SG, the bank’s natural language chatbot on Facebook Messenger, to all consumer banking customers today following successful collaborative beta testing with 600 Citi customers and employees. Developed in Singapore, the launch in Singapore is Citi’s first globally and will soon see it being rolled out in other Citi markets around the world.

Feedback from the Citi’s Beta Community enabled the bank to make progressive and incremental enhancements to its chatbot. To start chatting with Citi Bot SG, visit [m.me/CitiSingapore](https://m.me/CitiSingapore) and click on Get Started.

The chatbot is able to address a range of customer needs, including account-specific enquiries such as checking of account balances and transactions, providing credit card bill summaries, rewards and points balances and answering frequently asked questions. It responds in a manner that is personable, easy to understand and intuitive; user experience is similar to how a human conversation is conducted.

Leveraging Natural Language Processing, the Citi chatbot will offer customers an intuitive and convenient new way to address everyday questions, including real-time account and transaction information, rewards balances and more.

“Facebook Messenger is an exciting new way to access Citi and will greatly enhance our overall customer experience. In Asia Pacific we have accelerated efforts to transform our Consumer Bank model from analogue to digital to be relevant to our clients in all our 17 markets with focused investments in digital for client-centric growth delivering simpler, relevant, personalized and digital client experiences,” said Anand Selva, Head of Asia Pacific Consumer Banking.

The rapid adoption of mobile and other digital channels has transformed how Citi’s clients bank, sign up for cards or loans, pay their bills or use the bank’s wealth management services. Today, more than half Consumer Bank clients in the region use digital channels with mobile being the fastest growing channel year-on-year with Citi’s over 16m clients in the Asia Pacific region.

This digital progress has underpinned strong results. At the end of the fourth quarter 2017, Citi’s consumer bank in Asia Pacific reported its sixth consecutive quarter of growth supported by strong digital progress and growth in wealth management with AUMs up 17% to US\$256bn.

Digital highlights in 2017 included:

- Citi was the first bank in Asia and the first in Citi to offer innovative digital lending solutions like Loan on Phone (LOP) across all markets and Instant Easy Payment Plan (EPP) across 10 markets. Over 40% of LOP volume is now acquired digitally.
- Rolled out video banking in India – another first for Citi globally.
- Mobile became the most preferred channel for Citi clients in Asia Pacific with 50% growth in Mobile Banking in 2017.
- Opened up APIs across Asia Pacific and signed a white-label agreement with Qantas, the first-ever joint airline/card app leveraging the API infrastructure.
- The bank also launched a number of digital credit card partnerships including Amazon with the ability to pay with points at checkout.
- Launched a successful Own the Affluent campaign across 12 markets in Asia, fueling significant growth in client acquisition and net new money with digital tools such as Total Wealth Advisor and Portfolio 360 to support RMs.
- In 2017, client acquisitions across all segments grew – Citi Private Client, Citigold and Citi Priority were up double digits. Wealth Assets Under Management (AUM) also grew double digits reflecting the impact of new Wealth Management Hubs and digital progress.
- Continued to develop key digital partnerships with the likes of WeChat, Alipay in China, Grab and LINE across ASEAN and in Taiwan, PayTM in India as well as SingSaver and MoneySmart in Singapore.
- The offering of P2P payment solutions increased with the launch and partnerships with PromptPay in Thailand, JETCO Pay in Hong Kong, PayNow in Singapore and UPI in India.
- Wallets launched in 2017 included Samsung Pay in six markets and AndroidPay in two markets.

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#### **About Citi**

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

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