



**For Immediate Release**  
**Citigroup Inc. (NYSE: C)**  
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**Citi Introduces PayAll, Enabling Credit Card Payments for Rent and Education on Mobile**

*In a first by a bank across Asia Pacific, Citi is allowing customers to schedule big recurring payments including rent and education on their credit cards through mobile*

Citi today announced the launch of PayAll, a service that allows customers to use their credit cards to make payments on recurring, non-discretionary big payments through mobile while earning rewards and miles on their spend.

Citi is the first bank across Asia Pacific to offer this capability on mobile, enabling one-off or recurring credit card payments for rent and education at a small fee with more spend categories to follow. With Citi PayAll, customers can use their credit cards as a source of funds for payments that are otherwise typically done through bank or GIRO transfers.

Live in Singapore, Citi PayAll will be introduced to other markets including Hong Kong, the UAE and Thailand by the end of 2019.

Since its beta-launch in Singapore in November 2018, Citi PayAll has seen encouraging take-up with positive reviews from users. The bank has seen usage across both rent and education spend categories, with average transactions at around S\$5,000. A majority of users have also opted to use the service for monthly recurring payments.

Accessible to all Singapore customers through the Citi Mobile® app, additional spend categories including taxes, electricity bills and condominium management fees will be introduced in March.

The Citi PayAll process has been designed to be simple, direct and intuitive. Upon enrolling for the service, a customer can set up payment details for various recipients, including name, bank account details, and the amount to be transferred either as a one-off or recurring transaction.

The customer will then select the credit card to be used for payments to each recipient. Before the due date of a payment, a customer will receive a message to say that the specified amount has been charged to his/her credit card. This will later appear in his/her credit card statement along with the respective service fee.

Citi Asia Pacific Head of Cards and Unsecured Lending Sergio Zanatti said, "We are proud to be the first bank across the region to offer the benefits of Citi PayAll for our customers. Building leading capabilities using technology and offering solutions digitally, particularly on mobile, is at the core of our digital strategy and customer experience focus. I am confident that Citi PayAll will be well-received as we roll out the solution to additional markets."

Over half, or 65% of the bank's customers in Asia Pacific actively use Citi Mobile for their banking requirements and the channel continues to gain traction. The bank added over 1.3 million mobile users in 2018 while also increasing lending through mobile and online channels in the same period.

Digital lending penetration grew a significant 44% last year. A first for Citi globally, the bank's digital lending solutions allow customers to take up flexible payment options or loans on their cards using Citi's digital channels.

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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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