

FINANCIAL SERVICES

## Citi debuts new features on app for upper-level investors

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*The app's Citigold experience has been drastically changed*

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By [Rakin Azfar for Mobile Commerce Daily](#)

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U.S. bank Citi is introducing additions to its iOS application that combine banking, wealth management and money movement capabilities, offering a suite of cutting-edge servicing and authentication features.

Tailored towards clients of Citigold, the bank's property geared towards investment and money management for high-value clients, the app's updates will also include an enhanced design as well as user-friendly language and mobile friendly screen flows. The new mobile features will expand to additional clients and markets over time.

"We asked our clients to help us determine our guiding principles for the app experience," said Yolande Piazza, chief operating officer at **Citi FinTech**. "They asked us to put aside the bells and whistles, and focus on simple, easy-to-use tools for their current banking needs.

"That feedback is at the heart of everything we're doing at Citi FinTech, and you can see it in the tools we are creating today and in our approach to how we interact with customers going forward."

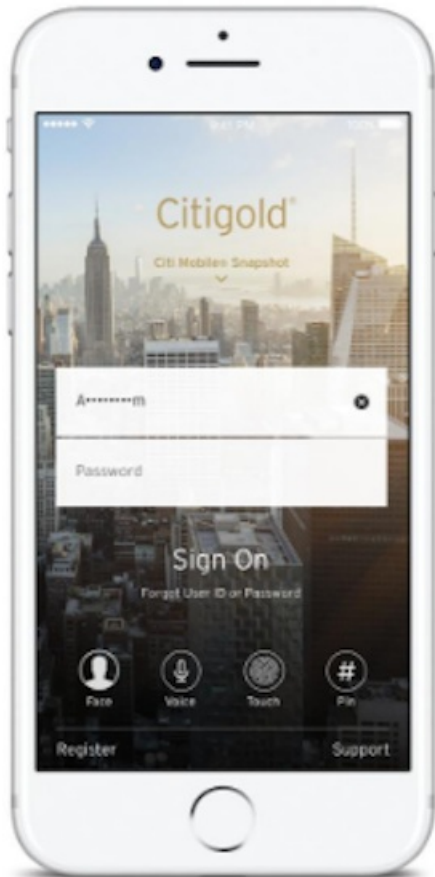
### Revamped app

The new Citigold experience on iOS's Citi Mobile app includes enhanced log-in choices among five modes of authentication: fingerprint, voice, facial recognition and PIN, in addition to a traditional password.

It also includes a "click to call" capability that enables Citigold clients to connect instantly with their relationship manager, financial advisor or the 24-hour service center, and it provides the ability to buy and sell equities, ETFs and mutual funds, initiating real-time trades, right on their phone.

Citigold clients will soon be able to open a new brokerage account in app.

"Citi's customers are increasingly turning to digital for their banking needs, particularly easy-to-use mobile tools," Ms. Piazza said. "We created these new features to meet our customers in their day-to-day lives, making it easier for them to access and invest their money wherever they want to go directly from their mobile device."



## Citigold

The Citigold service provides clients of high net worth a relationship manager and a personal wealth management Financial Advisor collaborating to provide them with integrated, personalized financial guidance.

As mobile payments reach critical mass, Citibank is joining the onslaught of providers with its standalone digital wallet as a part of its quest to provide consumers with a wide array of options of interest ([see story](#)).

And the bank continued to pave the way for mobile banking by deploying beacons at select Manhattan branches, enabling customers to enter ATM lobbies during off-hours without a card and to receive personalized, location-based messages ([see story](#)).

"Citi has been listening directly to our customers to better understand their financial needs," Ms. Piazza said. "What we are hearing is that all our customers are increasingly going mobile, both for banking and investing.

"Citi FinTech's approach is to combine the speed and agility of a start-up with the resources of a global financial institution to co-create products with our clients."

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