



CitiDirect BE Portal Payments

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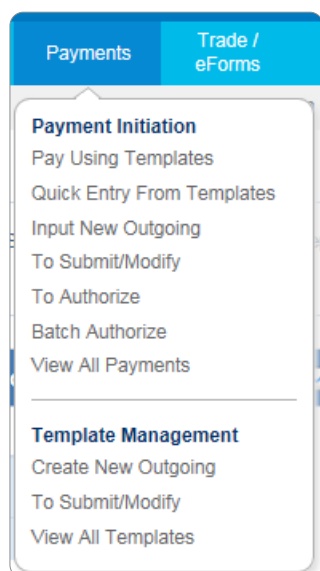
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1. Basic information

Using the Payment menu in the CitiDirect BE system, you can make the following **types of payment**:

- Domestic Funds Transfer
- Immediate Transfer (Express Elixir)
- Tax Payment
- Local VAT Split Payment
- Electronic Postal Transfer
- Cross Border Funds Transfer
- SEPA

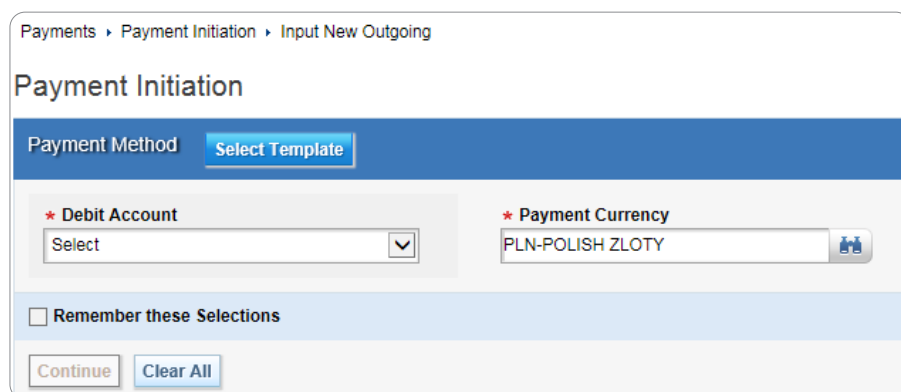
Access to particular activities and payment types in the system depends on User rights.



CitiDirect BE ensures several payment creation methods:

- 1) **New Outgoing** - all transaction details must be entered manually,
- 2) **From Template** - transaction data will be populated automatically with values defined in a template based on which the payment will be created;
- 3) **Payment Import** - payment imported from a file (details in the [file import manual](#)).

Input New Outgoing - select it if you want to create your payments manually.

A screenshot of the 'Payment Initiation' form in the CitiDirect BE system. The breadcrumb trail at the top reads 'Payments > Payment Initiation > Input New Outgoing'. The main heading is 'Payment Initiation'. Below this, there is a 'Payment Method' section with a 'Select Template' button. The form contains two required fields: '* Debit Account' with a dropdown menu currently showing 'Select', and '* Payment Currency' with a dropdown menu showing 'PLN-POLISH ZLOTY'. There is a checkbox labeled 'Remember these Selections' which is currently unchecked. At the bottom of the form, there are two buttons: 'Continue' and 'Clear All'.

To create a payment based on a **template**, you can choose one of the following options:

- a) Pay Using Templates,
- b) Quick Entry From Templates,
- c) Input New Outgoing.

Upon selecting the **Pay Using Templates** option, a window with available templates will be displayed. Tick your selected template and click **Initiate Payment**.

Payments > Payment Initiation > Pay Using Templates

Payment Initiation Save As Print

Initiate Payment

Hide Applied Search Criteria

Template Name: 'Starts With' test2

Start New Search

Search Results (1 - 1 of 1) Selected Items: 0

| <input type="checkbox"/> | ★ | Template Name 1▲ | Beneficiary Name | Payment Method | Payment Type | Payment Currency |
|--------------------------|---|------------------|------------------|-------------------------|---------------|------------------|
| <input type="checkbox"/> | ★ | TEST2 | test2 | Domestic Funds Transfer | Local Payment | PLN |

★ = Favorite Template (Click on the icon to mark or unmark the template as favorite)

Initiate Payment

Quick Entry From Templates - a window will be displayed, in which you can have many transactions created.

Payments > Payment Initiation > Quick Entry From Templates

Quick Entry ★

Select Templates or Type template name manually

| S No ▲ | * Template Name | * Payment Amount | * Value Date | Processing Date | | |
|--------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| > 1 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| > 2 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| > 3 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| > 4 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| > 5 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Add Rows Maximum 10 rows at a time

Submit All Payments

▲ = Error and Warning Message Indicator 📄 = Preview Template 🗑 = Clear Row

1. Enter a name of the template you are going to use. The template name must match exactly the name of the template.

2. Fill in other data such as amount, and payment details.

3. Press Submit All Payments to accept payment creation.

If you choose this option, you must enter the **exact name of the template used**. In the event that the name you provide does not match the template, the payment will not be saved. That is because many payment details, such as Beneficiary's Account, cannot be modified in the Enter/Change window, and originate from the template. **If you provide a wrong template name, the fields will remain empty.**

If you fail to provide your amount or other payment details, they will be replaced with the values defined in the template.

2. Payment Types

The **Input New Outgoing** form is made up of two parts: **Payment Method** (A) and **Transfer Details** (B) (that part will be displayed only upon filling out the first one).

Payments > Payment Initiation > Input New Outgoing

Payment Initiation

Payment Method [Select Template](#)

* **Debit Account**
00 0000 0000 0000 0000 0000 - Firma

Account Name
Firma Demo 1

Branch Name
WARSAW CITIBANK

Debit Account Balance
0.00 PLN
05/18/2017, 17:23 PM

* **Payment Currency**
PLN - POLISH ZLOTY

Payment Amount

* **Payment Method**
Select

* **Payment Type**
Select

Remember these Selections

[Continue](#) [Clear All](#)

In order to create a payment, you should complete the fields marked with an asterisk:

- select **Debit Account**
- select or enter your **Payment Currency** - if you choose a currency other than PLN, the system will automatically set your payment method to **Cross Border Funds Transfer**
- select your **Payment Method**
- select your **Payment Type** - if you choose Cross Border Funds Transfer, the Payment Type field will remain inactive; if you choose Domestic Transfer, you will be able to select one of the following options: **Local Payment (including Express Elixir, SORBNET)**, **Tax Payment** or **Local VAT Split Payment**.

Upon filling out the above info and clicking **Continue**, a part with Payment Details will be displayed.

Depending on the payment method and type you have selected, the Payment Details part will feature different fields.

Domestic Funds Transfer - ordinary payment

Write any sequence of up to 10 characters. The same identifier may be assigned to several transfers. If automatic identifier assignment is set in the system, it will not be possible to edit the field.

Principal's Account Debit Date. Your transfer should be sent to the Bank before 5.30 pm, at the latest, on the currency date, so that it is credited to the account on that date. You may send your transfer with a currency date of maximum 30 days into the future.

Low amount SORBNET - write "SORBNET" in the first line of the Payment Details field.

Domestic Funds Transfer

▼ Payment Details

* Transaction Reference Number

* Value Date

Confidential ⓘ

Faster Payment ⓘ

Mark this Payment as Important ⓘ

▼ Beneficiary Details

* Beneficiary Name

Beneficiary Bank Routing Code

* Beneficiary Account Number

Beneficiary Address Line 1

Beneficiary Bank Name

Beneficiary Address Line 2

Add Recurring Payment Instruction

Save As Template

Submit Submit and Copy Copy Save As Draft Cancel Clear Entered Data

Tick the "Faster Payment" check box to wire an Express Elixir transfer.

Fields „Beneficiary Bank Routing Code” and „Beneficiary Bank Name” will be filled automatically after „Submit” action.

Account numbers should be entered in one sequence, with no spaces. The correctness of the account will be verified once the transfer is saved.

Comments:

1. The amount of your Express Elixir transfer cannot exceed PLN 100,000.
2. Immediate transfers (Express Elixir) will be successful if such service is available both in the Sender's and Recipient's banks. Therefore, CitiDirect BE checks both the day and time of sending the funds, pursuant to the table of the availability of banks in the Express Elixir system, which you may find on the dedicated website of the National Clearing House (KIR): <http://www.expresselixir.pl>
3. The final status of any Express Elixir transfer should be known after max. 2 minutes.
4. In order to check your transfer status, click Payments -> View All Payments.
5. The final transaction result will be the "Processed" or "Rejected" status.
6. As of 1 Jan. 2018 transfers to ZUS must be ordered as "Domestic transfer - regular" to the individual account provided by ZUS.

Payments Pending Action (As of 05/19/2017 5:28 PM GMT+01:00)

To Submit / Modify
To Authorize 10
Batch Authorize 7
View All Payments

View All Payments Save As Print

View Details View Totals Page Total: PLN 1.00

Show Applied Search Criteria

| View All Payments (1 - 1 of 1) | Status | Payment Currency | Creation Method | Payment Amount | Value Date |
|--------------------------------|--------|------------------|-----------------|----------------|------------|
| | | | | | |

View Details View Totals Page Total: PLN 1.00

! = Marked as Important
 ⚙ = Processing
 ⚠ = Error and Warning Message Indicator
 ⓘ = Information
 📄 = Imported
 ⚙ = Other Actions
 * In Client Base Currency

Domestic Funds Transfer - Local VAT Split Payment

The screenshot shows a web form for a Domestic Funds Transfer. It is divided into several sections: VAT Account Details, Payment Details, and Beneficiary Details. Each section has a 'Collapse all' button in the top right corner. The form includes various input fields, checkboxes, and a date picker. Callouts provide additional information about these fields.

Callouts:

- VAT Account Details:**
 - VAT Account Number:** Details about VAT Account which one is mapped with Debit Account. Account number and information about available amount.
 - VAT Account Balance:** Write any sequence of up to 10 characters. The same identifier may be assigned to several transfers. If automatic identifier assignment is set in the system, it will not be possible to edit the field.
 - VAT Amount:** Tick the "Faster Payment" or "Sorbnnet" to process a payment this way. VAT Amount presented on the invoice.
- Payment Details:**
 - Transaction Reference Number:** Principal's Account Debit Date. Your transfer should be sent to the Bank before 5.30 pm, at the latest, on the currency date, so that it is credited to the account on that date. You may send your transfer with a currency date of maximum 365 days into the future.
 - Value Date:** "Beneficiary TAX Identification Number" and "Invoice Number" related with a given transaction.
 - Faster Payment / Sorbnnet:** Fields „Beneficiary Bank Routing Code” and “Beneficiary Bank Name” will be filled automatically after “Submit” action.
- Beneficiary Details:**
 - Beneficiary Name:** Account numbers should be entered in one sequence, with no spaces. The correctness of the account will be verified once the transfer is saved.
 - Beneficiary Bank Routing Code / Beneficiary Bank Name:** Account numbers should be entered in one sequence, with no spaces. The correctness of the account will be verified once the transfer is saved.

Form Fields and Options:

- VAT Account Details:** VAT Account Number, VAT Account Balance (0,00 PLN 06/13/2018, 15:42 PM), * VAT Amount.
- Payment Details:** * Transaction Reference Number, * Value Date (06/13/2018), Faster Payment, Sorbnnet.
- Beneficiary Details:** * Beneficiary Name, Beneficiary Address Line 1, Beneficiary Address Line 2, Description Details, Beneficiary Bank Routing Code, Beneficiary Bank Name, * Beneficiary TAX Identification Number, * Invoice Number, * Beneficiary Account Number.

Buttons: Save As Template, Submit, Save As Draft, Cancel, Clear Entered Data.

Domestic Funds Transfer - Tax Payment

Write any sequence of up to 10 characters. The same identifier may be assigned to several transfers. If automatic identifier assignment is set in the system, it will not be possible to edit the field.

Principal's Account Debit Date. Your transfer should be sent to the Bank before 5.30 pm, at the latest, on the currency date, so that it is credited to the account on that date. You may send your transfer with a currency date of maximum 30 days into the future.

Account numbers should be entered in one sequence, with no spaces. The correctness of the account will be verified once the transfer is saved.

▼ Payment Details * = Required Fields

* **Transaction Reference Number**

* **Value Date**

Confidential

Mark this Payment as Important

▼ Beneficiary Details * = Required Fields

* **Beneficiary Name**

Beneficiary Address Line 1

Beneficiary Address Line 2

Beneficiary Bank Routing Code

Beneficiary Bank Name

* **Beneficiary Account Number**

▼ Taxation Details * = Required Fields

* **Identification Type**

* **Identification Number**

Period Type

Period Year

Period Range

* **Form or Payment Symbol Order**

Free Text

Save As Template

Submit
Submit and Copy
Copy
Save As Draft
Cancel
Clear Entered Data

Enter your identification number - in one sequence, with neither spaces nor hyphens. Correctness is being verified.

Here, write two last numbers of the year.

Enter the number of the selected period:

1. **Decade/Day** - 4 digits - day/decade number and month number, e.g. 0103, 1512
2. **Quarter/Month/Half of year** - 2 digits
3. **Year** - leave this field empty

Fields „Beneficiary Bank Routing Code” and „Beneficiary Bank Name” will be filled automatically after „Submit” action.

In the list, select the tax type you want to pay. Do not fill it out manually. Available items will depend on the account number of the tax office you are wiring your payment to. For VAT symbol orders transactions will be processed according to the rules valid for Local VAT Split Payment.

Domestic Funds Transfer - Electronic Postal Transfer

Enter the following details:

- Line 1 - Transfer Title
- Line 2 - Recipient's Full Name
- Line 3 - Street (without "ul."), house/apartment No. or "Poste Restante", and Recipient's ID or PESEL No.
- Line 4 - City, and Transfer Type (after "+"):
- Z - ordinary
- ZP - ordinary against receipt confirmation
- R - Poste Restante
- RP - Poste Restante against receipt confirmation

Enter here the postal code of the transfer recipient - one sequence, no hyphens.

Principal's Account Debit Date. The transfer must be wired to the Bank before 2:30 pm, so that it is credited to the account on the transfer day. You may send your transfer with a currency date of maximum 30 days into the future.

Domestic Funds Transfer Collapse all

▼ Payment Details * = Required Fields

* Transaction Reference Number

* Value Date

Payment Details

Confidential

Faster Payment

Mark this Payment as Important

▼ Beneficiary Details * = Required Fields

* Beneficiary Name

Beneficiary Bank Routing Code

* Beneficiary Account Number

Beneficiary Address Line 1

Beneficiary Bank Name

Beneficiary Address Line 2

Add Recurring Payment Instruction

Save As Template

Submit Submit and Copy Copy Save As Draft Cancel Clear Entered Data

Write here:
Bank Handlowy w
Warszawie S.A.
ul. Senatorska 16
00-923 Warszawa

Fields „Beneficiary Bank Routing Code”
and „Beneficiary Bank Name” will be filled
automatically after „Submit” action.

Enter here an appropriate account number for your
postal transfer. If the base number of your account
(digits from 17 to 23) is in this format:

1. 00XXXXX (min. 2 zeros at the beginning) - write:
47103015080000000100008939
2. 0XXXXXX (exactly 1 zero at the beginning) - write:
34103015080000000100008009

Cross Border Funds Transfer

Write any sequence of up to 10 characters. The same identifier may be assigned to several transfers. If automatic identifier assignment is set in the system, it will not be possible to edit the field.

Principal's Account Debit Date. The transfer must be wired to the Bank before 2:30 pm, so that it is credited to the account on the transfer day. You may send your transfer with a currency date of maximum 180 days into the future.

The screenshot shows a web form for a cross-border funds transfer, divided into two main sections: **Payment Details** and **Beneficiary Details**. Both sections have a header with a collapse arrow and a note: *** = Required Fields**.

Payment Details Section:

- * Transaction Reference Number:** A text input field.
- * Debit Value Date:** A date picker showing 05/18/2017.
- * Payment Details:** A large text area for additional information.
- * Charges Indicator:** A dropdown menu with 'Our' selected.
- Charges Account:** A text input field showing 51 1030 1508 0000 0001 0003 5057.
- Confidential:** An unchecked checkbox.
- Mark this Payment as Important:** An unchecked checkbox with an information icon.
- Intra-Company:** An unchecked checkbox.
- Other Instructions:** A large text area for bank-specific instructions.

Beneficiary Details Section:

- * Beneficiary Name:** A text input field with a search icon.
- Beneficiary Bank Routing Method:** A dropdown menu with 'Select' chosen.
- * Beneficiary Account Number:** A text input field.
- Beneficiary Bank Routing Code:** A text input field with a search icon.
- * Beneficiary Bank Name:** A text input field with a search icon.
- Beneficiary Bank Address Line 1, 2, 3:** Three text input fields.
- Bank Details:** A text input field with a search icon.
- Advise Beneficiary:** A dropdown menu with 'No Advice Required' selected.
- Advice to Beneficiary Bank:** An unchecked checkbox.

Intermediary Bank Details and **Ordering Party Details** are shown as collapsed sections at the bottom.

Specify who will pay transfer fees:
1. Beneficiary - all the fees will be paid by the recipient,
2. Our - all the fees will be paid by the Principal,
3. Shared - each party will pay fees required by their bank

Select the account to which the fees will be credited. By default, the system will pick the debited account.

Write here the Beneficiary's bank code (e.g. SWIFT). Upon selecting the Search option, the system will automatically populate Wire Method and Bank Name. Do not enter bank names manually.

Enter the account number based on the international standard applicable in a given country. For EU countries, for instance, provide IBAN.

Field for other instructions for the Bank. For example, you may fill it out with the following information:

1. VDO - express transfer order - the Beneficiary's account will be credited on the day the transfer is made
2. VD1 - urgent transfer order - the Beneficiary's account will be credited on the day following the day on which the transfer is made
3. Currency Conversion - enter the value of the rate you have negotiated, and last name of the Bank employee you have concluded your agreement with.

Please note: in the Other Instructions field, you can give the following information:

- 1) VDO - express transfer order
- 2) VD1 - urgent transfer order
- 3) Currency Conversion - enter the value of the rate you have negotiated, and last name of the Bank employee you have concluded your agreement with.
- 4) TARGET2 - TARGET2 transfer order
- 5) Information regarding a correspondent bank, plus SWIFT/BIC
- 6) Equivalent info

The Bank reserves the right to charge additional fees for correcting transfer details prior to wiring the transfer. If you provide information, in the Other Instructions field, in a format and content other than those presented above, you will be charged with additional fees as per our Table of Fees and Commissions.

SEPA Transfer

SEPA transfers enable EUR wires between accounts administered by different banks in the EU, Iceland, Liechtenstein, Norway, Switzerland and Great Britain.

Please note: SEPA payments cannot be used to make internal EUR transfers (i.e. between Citi Handlowy accounts). For such payments, please use the existing method, i.e. a standard international payment form.

In order to make a SEPA transfer, select the SEPA Transfer form and fill it out in accordance with the instructions below. Pursuant to the European SEPA rules, the only admissible fee payment option is the "Shared" option - therefore, the Select Cost Option field cannot be used for orders of this type.

Select your transfer type:

- Credit Transfer - standard SEPA payment
- Credit Transfer - Same day - urgent SEPA payment

Optional field, enter your payment details.

Enter here Beneficiary's name and address: PLEASE NOTE: The Beneficiary's name cannot be longer than 35 characters.

Enter Beneficiary's account in the IBAN format - in one sequence, with no spaces.

Optional field, you can enter here the SWIFT/BIC code of Beneficiary's Bank.

TARGET 2 Transfer

TARGET 2 transfers must be made in EUR.

Select the Shared fee type - each party will pay fees required by their bank

Enter the code word (TARGET2) to have your payment made via this channel.

Leave these fields blank.

Write the Beneficiary's bank code (BIC/SWIFT). Upon pressing the arrow, the system will automatically populate Wire Method and Bank Name.

Enter the account number in the IBAN format.

The screenshot shows a web form for a TARGET 2 Transfer. It is divided into two main sections: 'Payment Details' and 'Beneficiary Details'. The 'Payment Details' section includes fields for Transaction Reference Number, Debit Value Date (05/18/2017), Payment Details, Charges Indicator (set to 'Our'), Confidential checkbox, Mark this Payment as Important checkbox, Charges Account (51 1030 1508 0000 0001 0003 5057), Intra-Company checkbox, and Other Instructions. The 'Beneficiary Details' section includes Beneficiary Name, Beneficiary Bank Routing Method (set to 'Select'), Beneficiary Bank Routing Code, Beneficiary Bank Name, Beneficiary Bank Address Lines 1-3, Beneficiary Account Number, Bank Details, Advise Beneficiary (set to 'No Advice Required'), and Advice to Beneficiary Bank checkbox. There are also expandable sections for Intermediary Bank Details and Ordering Party Details. Red asterisks indicate required fields. Blue callout boxes with arrows point to specific fields and provide instructions: 'Select the Shared fee type - each party will pay fees required by their bank' points to the Charges Indicator; 'Enter the code word (TARGET2) to have your payment made via this channel.' points to the Payment Details field; 'Leave these fields blank.' points to the Beneficiary Name and Address Lines; 'Write the Beneficiary's bank code (BIC/SWIFT). Upon pressing the arrow, the system will automatically populate Wire Method and Bank Name.' points to the Beneficiary Bank Routing Code; and 'Enter the account number in the IBAN format.' points to the Beneficiary Account Number.

Please note: should you select the "Our" cost option, the bank will charge additional fees for flat-rate costs of third party banks.

3. Payment Management

Payment Status Verification - by default, the system displays, in the **View All Payments** tab, payments created today and yesterday. The older transactions will be hidden, and if you want to see them, you will need to use the Search option.

Payments Pending Action (As of 05/18/2017 5:28 PM GMT+01:00)

Navigation: To Submit / Modify | To Authorize 10 | Batch Authorize 7 | **View All Payments**

View All Payments (Save As | Print)

View Details | View Totals | Page Total*: PLN 1.00

Show Applied Search Criteria

View All Payments (1 - 1 of 1) Selected Items: 0 (As of 05/18/2017 5:32 PM GMT+01:00)

| Payment Details | Status | Payment Currency | Creation Method | Payment Amount | Value Date |
|--------------------|--------|------------------|-----------------|----------------|------------|
| [Empty table body] | | | | | |

View Details | View Totals | Page Total*: PLN 1.00

Legend:
 ! = Marked as Important
 * = Processing
 ▲ = Error and Warning Message Indicator
 i = Information
 [Imported] = Imported
 [Other Actions] = Other Actions
 * In Client Base Currency

Any payment being searched for will have to meet all the criteria entered. So, use as few criteria as possible, so that you do not narrow down your search more than necessary.

Payment Modification - every user authorized to enter payments debiting the account, from which the transfer was made, can modify it as long as the transfer has not been wired to the Bank. In order to modify your transfer, select the **To Submit / Modify** option.

Payments Pending Action (As of 05/18/2017 5:48 PM GMT+01:00)

Navigation: **To Submit / Modify** | To Authorize 10 | Batch Authorize 7 | View All Payments

To Submit / Modify (Save As | Print)

Submit | Delete | View Details | View Totals | Page Total*: PLN 100.00

Hide Applied Search Criteria

Creation Date From: 02/19/2017 | Creation Date To: 05/19/2017 | Beneficiary Name: 'Starts With' test | Status: CB Rejected , Input , Invalid , Repair Required , Repair Invalid

Start New Search

Payments to Submit/Modify (1 - 1 of 1) Selected Items: 0 (As of 05/18/2017 5:50 PM GMT+01:00)

| Transaction Reference Number | Customer Reference Number | Beneficiary Name | Beneficiary Account Number | Payment Amount | Value Date |
|------------------------------|---------------------------|------------------|----------------------------|----------------|------------|
| [Empty table body] | | | | | |

Submit | Delete | View Details | View Totals | Page Total*: PLN 100.00

Legend:
 ! = Marked as Important
 ▲ = Error and Warning Message Indicator
 i = Information
 [Imported] = Imported
 [Other Actions] = Other Actions
 * In Client Base Currency

You can modify any previously authorized transfer if it has not been wired to the Bank. In that case, the modification will call off any earlier authorizations, and they will have to be effected again.

Before you confirm your payment again, remember to correct the expired currency date. Otherwise, the system will not let you save the payment, displaying an error message and informing you of the need to correct the date.

Transaction Status - it is an important parameter allowing you to track progress of your transfer.

Possible transaction statuses:

| Status | Description |
|----------------------------------|---|
| Input data | The payment has not been submitted. The system keeps it in memory and it may be further edited in To Submit / Modify tab. |
| Invalid | The system did not allow to save the payment as it has detected some errors. Invalid payments can be repaired in To Submit / Modify tab. |
| Authorization Level ... required | The payment is saved and waiting for authorization (level 1 - 9 in accordance with company's authorization scheme). |
| Release required | The payment is saved and waiting for release in accordance with authorization scheme. Release may occur directly after submitting or after last required authorization level. |
| Released | The payment is released. Such status persists for about 60s after release until system confirms that the transfer has been accepted for execution. |
| CB accepted | The payment is sent to the Bank. The system has confirmed that the payment is accepted for execution. |
| Processed | The payment has been processed - booked in the ordering party's account. |
| Deleted | The person responsible for entering, authorizing or releasing a payment deleted it. Deleted payments are hidden by default. You may find them in View All Payments tab. |
| Repair required | The person responsible for entering, authorizing or releasing a payment rejected it for repair. Repair is possible in Repair Transaction tab. |
| Rejected | The company's profile is blocked, which makes impossible to accept a payment for processing. Contact CitiService to resolve the problem. |

Payment Authorization/Sending - pursuant to the transaction flow scheme accepted by the customer, the payment - upon saving, but before being wired to the Bank - may be subject to one of the following schemes:

7) 1) Sending

8) 2) Authorization of one or more levels

9) 3) Authorization of one or more levels + Sending

Depending on the configuration, the system requires an additional payment authorization. Therefore, in a dedicated menu, enter a one-time password (OTP) which is generated similarly to what you do during login.

The Bank offers other risk limiting functionalities such as blocking manual creation of payments by Users, making it necessary to authorize created payment templates, or setting payment limits.

Sending - when set up in a flow scheme, it is done by one person as the last step, after which the payment is wired to the bank.

A person authorized to create and send payments may wire transfers created on their own.

A person authorized to authorize and send payments may wire transfers authorized on their own.

Authorization - acceptance of payments created by **other** users. It may take place at one or more levels. At the same time, if the company has not set up its sending rules, the highest authorization level sends payments to the Bank.

Users may be authorized to create payments and use all authorization levels.

A person duly authorized to make and authorize payments may perform ONLY ONE of those activities. They may either create the payment or authorize it only at one of the levels.

It is also possible to set up global amount limits for a given authorization scheme, or a given user.

For example:

1. The system may require only sending up to a given amount, and if the amount is exceeded, the system will require authorization.
2. Users may be authorized to send payments up to a specific amount. Any higher amount payments will be inaccessible to them, and they will not be able to wire them.

Using the **To Authorize** tab in the top menu, select **Authorize** or **Send** - you will see a list of all transactions you have the right to send/authorize. Tick a transaction or several transactions you want to authorize/send. Press **Authorize** or **Send**. You can also go to payment details, clicking **View Details**. Moreover, you may authorize/send your payments from the Payment Details level, clicking **Authorize** or **Send**. If you think your transfer was sent incorrectly, you can send it for repairs, clicking **Send to Repair**. You can also remove the entire transaction, pressing **Delete**.

Payments Pending Action (As of 05/18/2017 5:52 PM GMT+01:00) ↻

← To Submit / Modify
To Authorize **10**
Batch Authorize **7**
View All Payments

To Authorize Save As Print

Authorize
Send to Repair
Delete
View Details
View Totals ▾

Page Total*:

Hide Applied Search Criteria

Creation Date From: 02/19/2017
Creation Date To: 05/19/2017
Beneficiary Name: 'Starts With' test
Status: Level 1 Authorization Required , Level 2 Authorization Required , Level 3 Authorization Required , Level 4 Authorization Required , Level 5 Authorization Required , Level 6 Authorization Required , Level 7 Authorization Required , Level 8 Authorization Required , Level 9 Authorization Required

Start New Search

Payments to Authorize (1 - 2 of 2) Selected Items: 0 (As of 05/18/2017 5:52 PM GMT+01:00) ↻ ⚙

| <input type="checkbox"/> | <input type="checkbox"/> | Transaction Reference Number | Customer Reference Number | Beneficiary Name 1 ▲ | Beneficiary Account Number | Paym Curr | Payment Amount | Value Date | Payment Method | Payme Type |
|--------------------------|--------------------------|------------------------------|---------------------------|----------------------|----------------------------|-----------|----------------|------------|----------------|------------|
| <input type="checkbox"/> | <input type="checkbox"/> | 12470435LHN | | TEST | | | | | | |

Authorize
Send to Repair
Delete
View Details
View Totals ▾
Page Total*:

! = Marked as Important
i = Information
📄 = Imported
☰ = Other Actions

* In Client Base Currency

If you authorize/send a payment as the second person, right after it was authorized by the first user, please wait a few minutes until the status of all transactions changes. Otherwise, you might not be able to see all the items in the list.

Users with authorization rights will see all the payments they can authorize at every authorization level. It happens now and then that the only person in the company with the right to authorize payments at Level 2 will have authorized a transfer requiring Level 1 authorization. Should that be the case, you should ask the person who has entered the payment to save it again. That will call off the authorization.

Batching Authorization/Sending - if there are a lot of transactions to authorize or send, you can use the Batch Authorize function.

Hide Search

Search Batch
Create Batch

Branch fx 🏠
Account Number fx 🏠

Payment Currency fx 🏠
Payment Method fx 🏠

Batch Creation Date
 From To

Default Create Options
 No Default Criteria
 Save as Default Criteria

Search Batch
Reset

Payments to Batch Authorize (1 - 7 of 7) Selected Items: 0 (As of 05/18/2017 5:55 PM GMT+01:00) ↻ ⚙

| <input type="checkbox"/> | Batch Creation Date / Time | Bran 2 ▲ | Account Number | Payment Method | Payment Type | Payment Currency | Confidenti | Number of Transactions | Total Amount | Value Date 1 ▲ | Batch Status | Processing Date | File Run Id | File Name | File Completion Date / Time |
|--------------------------|----------------------------|----------|----------------|----------------|--------------|------------------|------------|------------------------|--------------|----------------|--------------|-----------------|-------------|-----------|-----------------------------|
| <input type="checkbox"/> | | | | | | | | | | | | | | | |

Authorize
Delete

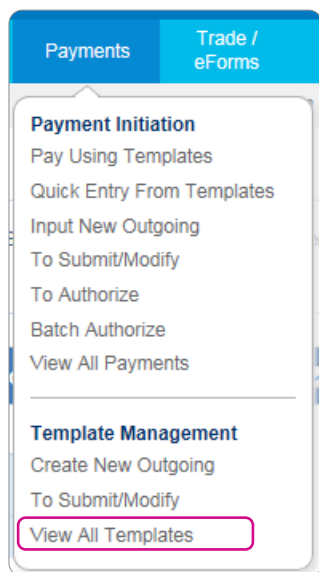
☰ = Other Actions

4. Payment Templates

If you do not want to fill out all the transfer fields every time you make a payment, you can save it as a template to be used going forward. Apart from Recipient's data, the following information is saved in the template: Currency, Debited Account, and Payment Type.

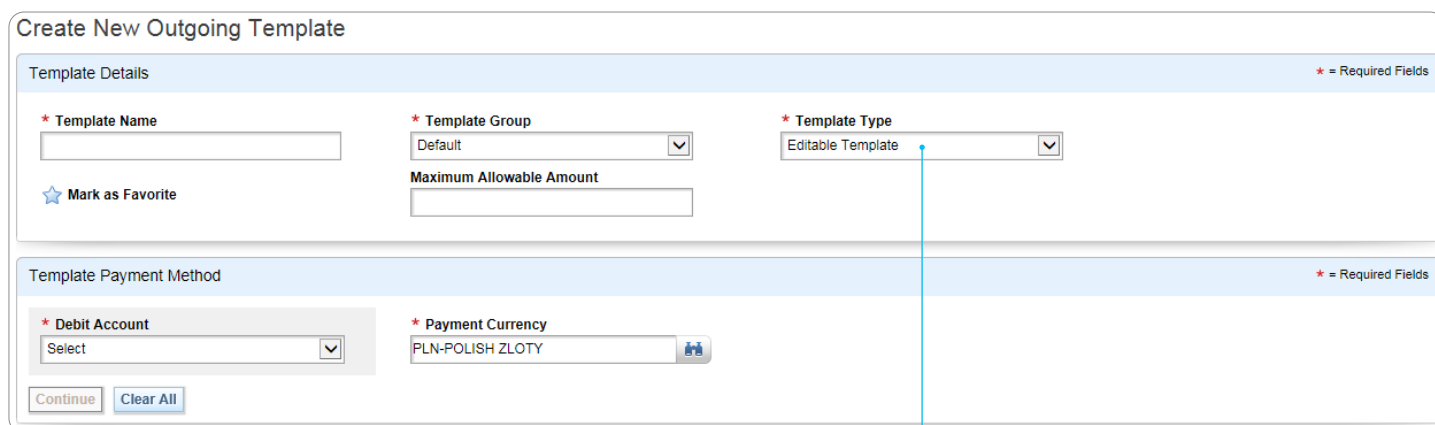
Templates Library - in order to open Templates Library, go to Payments -> Template Management -> View All Templates. You will see a list of defined, available templates, i.e. those with defined debit accounts to which you have authorizations.

The actions you may perform in the templates list depend on your authorizations.



Templates may be created in two ways:

- 1) Template created directly in the library - option: Create New Outgoing

A screenshot of the 'Create New Outgoing Template' form. The form is divided into two main sections: 'Template Details' and 'Template Payment Method'. The 'Template Details' section includes fields for '* Template Name' (text input), '* Template Group' (dropdown menu with 'Default' selected), '* Template Type' (dropdown menu with 'Editable Template' selected), and 'Maximum Allowable Amount' (text input). There is also a 'Mark as Favorite' button. The 'Template Payment Method' section includes '* Debit Account' (dropdown menu with 'Select' selected) and '* Payment Currency' (dropdown menu with 'PLN-POLISH ZLOTY' selected). At the bottom of the form are 'Continue' and 'Clear All' buttons. A red asterisk icon indicates required fields. A blue line points from the 'Template Type' dropdown to a callout box.

Once the currency has been selected, it cannot be changed either in the template or the corresponding transfer.

Try not to enter any amounts and payment details in your template to avoid accidental sending of transfers with invalid data and/or incorrect amounts.

Normally, users creating payments are authorized to create templates. The templates become active and usable right after they have been created. It is also possible to implement some alternative settings limiting access to pattern creation functionalities and/or making it necessary to authorize them.

Please specify your template type:

- **Editable Template** - all the fields in the transfer created on the basis of that template can be modified
- **Predefined Beneficiary** - only Payment Amount and Payment Details in the transfer created on the basis of that template can be modified
- **Full - Limited Modification** - only Payment Amount and Payment Details in the transfer created on the basis of that template can be modified

Differences between the Defined Beneficiary and Full templates exist only for International Transfers. In a transfer created on the basis of the Predefined Beneficiary template, it will still be possible to modify the intermediary bank data.

2) Template Creation While Saving Transfer

When you create a template and fill out all the fields, tick the **Save as Template** button.

The screenshot displays a web form for creating a payment template. It is divided into three main sections:

- Payment Details:** Includes fields for Transaction Reference Number, Value Date (05/18/2017), and a Payment Details text area. There are checkboxes for Confidential, Faster Payment, and Mark this Payment as Important.
- Beneficiary Details:** Includes fields for Beneficiary Name, Beneficiary Bank Routing Code, Beneficiary Account Number, Beneficiary Address Line 1, Beneficiary Bank Name, and Beneficiary Address Line 2.
- Save As Template:** This section is highlighted with a red box. It contains a checked checkbox for 'Save As Template', a Template Name field, a Template Group dropdown (Default-Default Pre-Format Group), a Template Type dropdown (Editable Template), a Maximum Allowed Amount field, Save Payment checkboxes for Amount and Details, and a Mark as Favorite button.

At the bottom of the form, there are buttons for Submit, Save As Draft, Cancel, and Clear Entered Data.

Try not to enter any amounts and payment details in your template to avoid accidental sending of transfers with invalid data and/or incorrect amounts.

Normally, users creating payments are authorized to create templates. The templates become active and usable right after they have been created. It is also possible to implement some alternative settings limiting access to pattern creation functionalities and/or making it necessary to authorize them.

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Bank Handlowy w Warszawie S.A.

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