

## USER GUIDE: Citi® Payment Outlier Detection

### Artificial Intelligence and Machine Learning to the Rescue

#### 1. Product Usage

- 1.1 Payment Outlier Detection Overview
- 1.2 Email Notification and Product Access
- 1.3 Offline Risk Review
- 1.4 Online Risk Review
- 1.5 View All Risk Payments
- 1.6 Report for CPOD
- 1.7 Contingency Workflow during Service Unavailability

#### 2. Product Configurations

- 2.1 User Entitlement in CitiDirect BE
- 2.2 Payment Outlier Detection Library Setup
- 2.3 Fine Grained Entitlement Restriction (Optional)
- 2.4 Payment Outlier Detection Report Entitlement (Optional)
- 2.5 SMS Notification Setup (Optional)

#### Disclaimer



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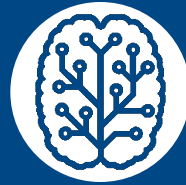
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## Key Features



### Machine Learning

The system trains itself and continually updates the baseline by incorporating new transaction data and user responses.



### Payment Field Tracker

The system uses the multiple fields of a payment transaction for self training and tuning the underlying algorithms.



### Unique Profiles

A unique profile is generated for each client which can increase detection accuracy and reduce false positive rates.



### Enterprise-wide Alerts

Instant alerts are delivered to designated authorizers without affecting corporate workflow.



### Robust Predictability

An ensemble machine-learning approach combines the best of multiple algorithms.



### Single Sign-on

No need to login to separate application. Access the UI via existing CitiDirect BE.



### Time-barred Hold

Review Bay holds outlier transactions for client-defined time periods to ensure easier oversight and informed decision making.



### Online and Offline Mode

Use Offline mode to trial the product without affecting existing flows. Switch to online mode to actively stop outlier transactions.

Continued...

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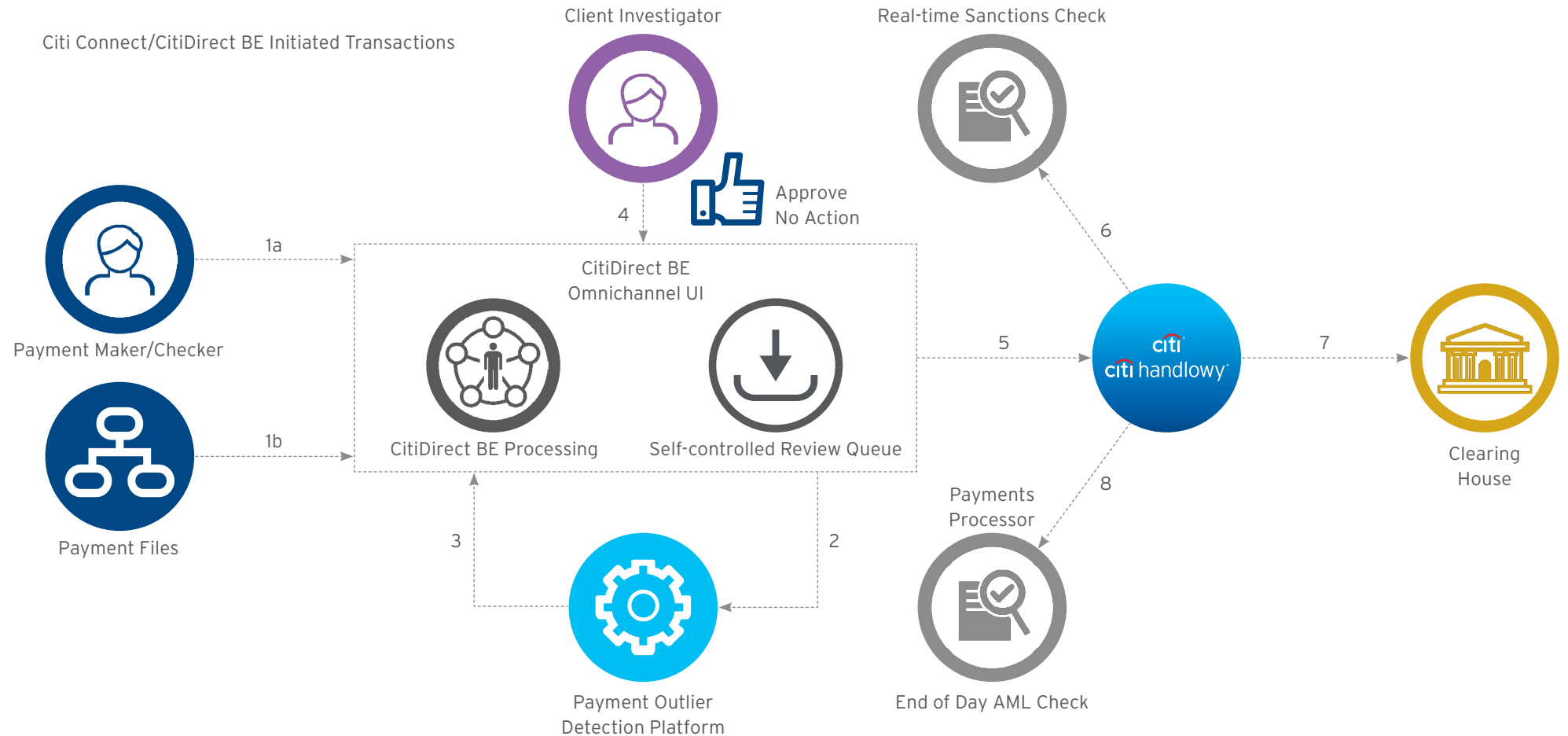
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Approval Workflow

Seamless Client Experience - The Citi Payment Outlier Detection Service gives you control without disrupting your workflow.



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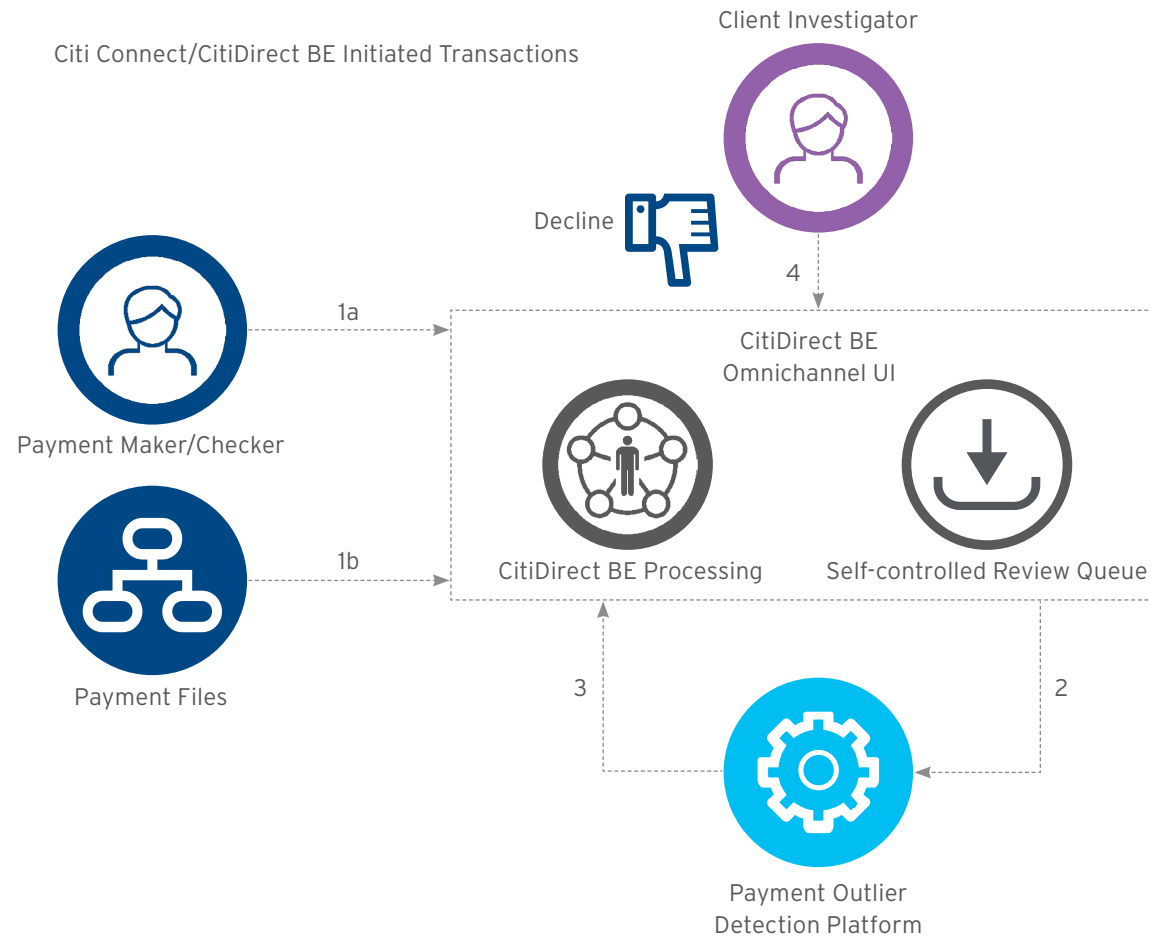
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Decline Workflow

Seamless Client Experience - The Citi Payment Outlier Detection Service gives you control without disrupting your workflow.





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## How Clients Access the Payment Outlier Tool

- Whenever any transaction is classified as an outlier by the Payment Outlier engine, the payment is logged in a CitiDirect queue for user review
- Further, whenever a transaction is actively stopped in the Online mode, an automated email alert is sent to the user who has been designated as the payment reviewer
- This queue can be accessed by logging in to CitiDirect and selecting the Payments Outlier Detection service within the Payments service class

**From:** CitiDirectbe.notifications@citi.com <CitiDirectbe.notifications@citi.com>  
**Sent:** Saturday, February 8, 2020 10:57 PM  
**To:** CPODuser@client.com  
**Subject:** Payment Outlier Notification (Online)

Below transaction is available in the Payment Outlier Detection Queue for your review and action. Please log in to CitiDirect BE and Approve or Reject the transaction.

Client Definition Name: INFORMATION SERV. PRODUCTION DEMO

Trans Ref Number: XXXXXXXXXXXXXXX

Beneficiary Name: PVT FT 930 TO 940

Beneficiary Account Number: \*\*\*\*\*983

Debit Account Number: XXXXXXXXX

Debit Account Name: Citidirect Demo 2

Payment Amount: USD 0.01

Payment Method: Funds Transfer

Bank Value Date: 10-Feb-2020

Please do not reply to this e-mail address as it is not monitored for incoming mail.

**From:** CitiDirectbe.notifications@citi.com <CitiDirectbe.notifications@citi.com>  
**Sent:** Saturday, February 8, 2020 6:37 PM  
**To:** CPODuser@client.com  
**Subject:** Payment Outlier Notification (Online)

Transactions are available in the Payment Outlier Queue for your review and action. Please log in to CitiDirect BE and Approve or Reject the transaction.

File Name: sample.txt  
 Number of transactions in file: 1  
 Number of transactions in Outlier Queue: 1

Please do not reply to this e-mail address as it is not monitored for incoming mail.

The screenshot shows the CitiDirect BE web application interface. The top navigation bar includes the Citi logo and the text 'CitiDirect BE®'. Below the navigation bar, there are several menu items: Home, CitiDirect Services, Payments, Liquidity & Investments, Reports & Analytics, Inquiries & Searches, File Services, Self Service, and More Citi Products. The 'Payments' menu is expanded, showing a list of sub-sections: Payment Initiation, Payment Services, Digitization, Match Pay, Purchase FX, Netting Process, and Payment Exchange. The 'Netting Process' sub-section is further expanded, showing 'Payment Outlier Detection' (highlighted with a red box), 'Online Outlier Review', 'Offline Outlier Review', and 'View All Outlier Payments'. Other sub-sections include 'Payment Initiation' (Pay Using Templates, Quick Entry From Templates, Input New Outgoing, Input New Incoming, Incoming Arrival Notice, To Submit/Modify, To Verify, To Authorize, Fund FX, Batch Release, To Release, View All Payments, FX Funding, Beneficiary Name Validation, Settlement via CLS™), 'Payment Services' (WorldLink Payment Services, Payment Flow Manager, Single Check / Advise Print), 'Digitization' (Payments Overview), 'Match Pay' (Decision, To Authorize, View All), 'Purchase FX' (Input New Purchase FX, To Submit/Modify, To Authorize, Fund FX, Batch Release, View All), and 'Payment Exchange' (Payment Exchange).

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Offline Outlier Review

- Any transaction that has a risk score greater than the threshold set by the client is held in the offline Outlier queue when in Offline mode
- Transactions that are awaiting client payment reviewer to review and action in Offline mode are available on this screen
- The Offline Risk review is a queue that shows all the transactions that are classified as an outlier in the Offline mode
- In the offline mode, transactions are not actively stopped by the Payment Outlier Detection service and continue to be processed as before. The only purpose of the user action (approved or rejected) is to enable the engine to automatically learn from the new payment behavior/user action and update the transaction profile
- Once transactions are actioned, they move out of this queue. Such transactions can then be viewed from the "View All Outlier Payments Screen"
- We recommend that clients first use the product in the offline mode to adjust the optimal Risk score threshold that is appropriate for them. Once they become familiar with the workflow, they can then switch the product to the Online mode

**Payment Outlier Detection**

(As of 04/12/2018 11:38 AM GMT-05:00)

Online Outlier Review 296 Offline Outlier Review 4522 View All Outlier Payments 4988

**Offline Outlier Review** Save As .csv Print

Show Search

Approve Reject

Payments (1 - 10 of 4522) Page 1 of 453 (As of 04/12/2018 11:38 AM GMT-05:00)

	Transaction Reference Number	Debit Account Number	Payment Currency	Payment Amount	Value Date	Outlier Score	Outlier Manager Status	Input Date
<input type="radio"/>	BKTTRANS4		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	O4V88IDC41		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	TRANSBKT25		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	BKTTRANS54		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	BKTTRANS74		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	OV488IDC41		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	TRANSBKT15		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	BKTTRANS24		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	CRDPIDC41		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018
<input type="radio"/>	O488IDC41		USD	7880000000.00	2/15/2018	100	Under Outlier Review	2/14/2018

Approve Reject

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(Optional)

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Online Outlier Review - Transaction Approval

- When transactions are risk scored, those that are scored above the threshold are put into this queue for the client payment reviewer to review and action.
- The Online Outlier review is a queue that shows all the transactions that are classified as an outlier in the Online mode. In the online mode, transactions are actively stopped by the Payment Outlier Detection service until the user has taken an action (approved or rejected) or the cut off time has been reached.
- Once the transactions are actioned or released due to the cutoff time, they are moved out of this queue. Such transactions can then be viewed from the "View All Outlier Payments Screen".
- This is the summary screen and shows the listing of all transactions.
- Clients can click on the individual transaction to see the details as part of their review. Alternatively they can select the checkbox and approve or reject the transaction directly from this screen.
- The screen also has a search panel that enables users to search transactions based on different criterions.

The screenshot displays the 'Online Outlier Review' interface. At the top, there is a breadcrumb trail: 'Payments > Payment Outlier Detection > Online Outlier Review'. Below this, a navigation bar shows 'Online Outlier Review 3', 'Offline Outlier Review 177', and 'View All Payments 406'. A date stamp '(As of 18 Feb 2020 5:12 PM GMT-05:00)' is visible. The main section is titled 'Online Outlier Review' and includes a 'Show Search' button and 'Save As .csv' and 'Print' options. Below the title, there are buttons for 'Approve', 'Reject', 'Hold', and 'View Details'. A table lists three transactions, all with an 'Outlier Score' of 43 and 'Payment Outlier Status' of 'Under Outlier ...'. The table columns are: Transaction Reference Number, Debit Account Number, Client Definition, Payment Currency, Payment Amount, Value Date, Outlier Score, Outlier Reason, Payment Outlier Status, Input Date, Beneficiary Name, and Time of Release. At the bottom, there are more 'Approve', 'Reject', 'Hold', and 'View Details' buttons.

Transaction Reference Number	Debit Account Number	Client Definition	Payment Currency	Payment Amount	Value Date	Outlier Score	Outlier Reason	Payment Outlier Status	Input Date	Beneficiary Name	Time of Release
TRANSAC01	012345	ASIA 4.8	EUR	45453545345.00	1/27/2020	43	Explanation: Party - Payee Accou...	Under Outlier ...	1/27/2020	FSF	25-Jul-2020 09:2...
TRANSAC01	012345	ASIA 4.8	EUR	45453545345.00	1/27/2020	43	Explanation: Party - Payee Accou...	Under Outlier ...	1/27/2020	FSF	25-Jul-2020 09:2...
TRANSAC01	012345	ASIA 4.8	EUR	45453545345.00	1/27/2020	43	Explanation: Party - Payee Accou...	Under Outlier ...	1/27/2020	FSF	16-Feb-2020 06:...

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## Online Outlier Review - Transaction Approval

- The “Approve” button in the summary screen can be used to either approve one or multiple transactions.
- Multiple transactions can be approved at the same time by selecting multiple transactions in the checkbox and clicking the “Approve” button.
- The comment entered in the popup is used for all the transactions that are approved.

Payments (1 - 3 of 3)

<input checked="" type="checkbox"/>	Transaction Reference Number	Debit Account Number	Client Definition	Payment Currency	Payment Amount	Value Date	Outlier Score	Outlier Reason	Payment Outlier Status	Input Date	Beneficiary Name	Time of Release
<input checked="" type="checkbox"/>	EMEAJAN271	527769	ASIA 4.6	EUR	45453545345.00	1/27/2020	43	Explanation:, Party - Payee Accou...	Under Outlier ...	1/27/2020	FSF	25-Jul-2020 09:2...
<input checked="" type="checkbox"/>	EMEAJAN273	527769	ASIA 4.6	EUR	45453545345.00	1/27/2020	43	Explanation:, Party - Payee Accou...	Under Outlier ...	1/27/2020	FSF	25-Jul-2020 09:2...
<input checked="" type="checkbox"/>	EMEAJAN272	527769	ASIA 4.6	EUR	45453545345.00	1/27/2020	43	Explanation:, Party - Payee Accou...	Under Outlier ...	1/27/2020	FSF	16-Feb-2020 08:...



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Online Outlier Review - Transaction Approval

- Clicking on the individual transaction in the previous screen shows the detail screen. This screen has two panels. The top panel shows the details of the outlier and the bottom panel shows the details of the transaction
- For each transaction, the four most important drivers of the risk score are listed.

Payments > Payment Outlier Detection > Online Outlier Review

**Online Review : Payment Detail** ★   
 Print

**Approve** **Reject** **Hold**

**Payment Outlier Details** \* =Required Field

<p><b>Outlier Score</b> 62</p> <p><b>Payment Outlier Status</b> Under Outlier Review</p> <p><b>Email/Phone number for callback</b> <input type="text"/></p> <p><b>Extend Time Out</b> <input type="text"/></p>	<p><b>Outlier Reason</b> Explanation: Party - Payee Account combination not known, USD transaction value [987456321987456] significantly exceeds historical norms, USD transaction value</p> <p><b>Reject Reason</b> <input type="text"/></p> <p><b>Request Callback</b> <input type="checkbox"/></p> <p><b>Time of Release</b> 19-Feb-2020 05:57 PM ICT</p>	<p><b>* Comments</b> <input type="text"/></p> <p><b>Supporting Document (if any)</b> <input type="button" value="Upload Document"/></p>
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<p><b>Debit Account</b> 100000547</p> <p><b>Account Name</b> XXXXXXXXXXXXXXXXXXXX</p> <p><b>Branch Name</b> CITIBANK N.A. INDONESIA</p>	<p><b>Payment Currency</b> USD</p> <p><b>Payment Amount</b> 987456321987456.00</p>	<p><b>Payment Method</b> Book Transfer</p> <p><b>Payment Type</b></p>
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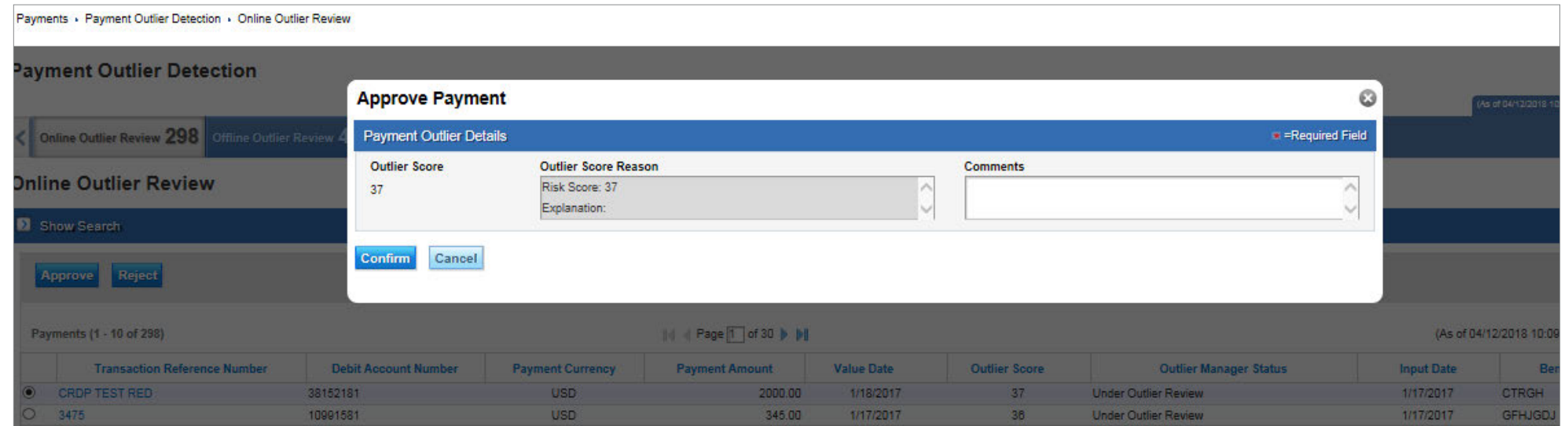
2.4 Payment Outlier Detection Report Entitlement (Optional)

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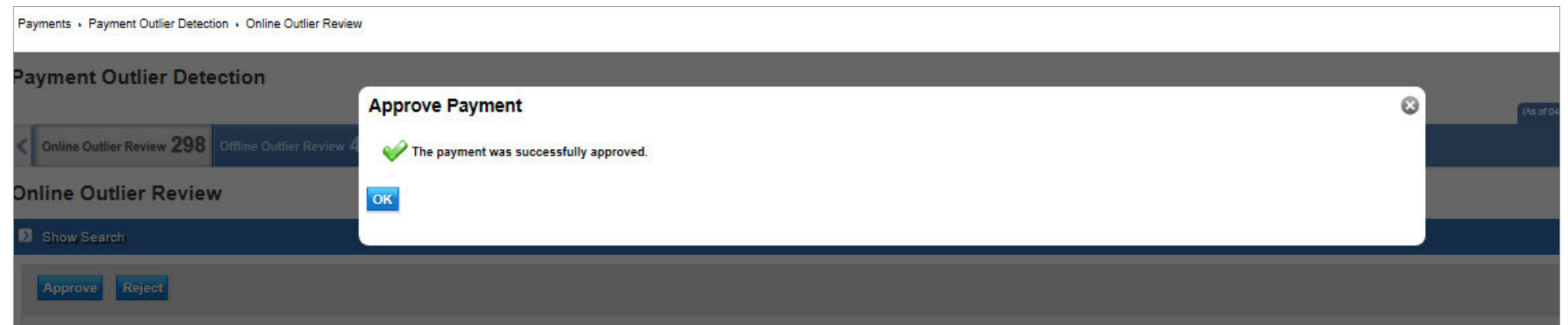
Disclaimer

Online Outlier Review - Transaction Approval

- Upon investigation, if the client payment reviewer determines that the transaction is valid, then it can be approved from this screen
- Transactions can be approved by clicking the Approve button. The reason for approval can be given in the Comments field



- Confirmation of transaction approval is shown on screen



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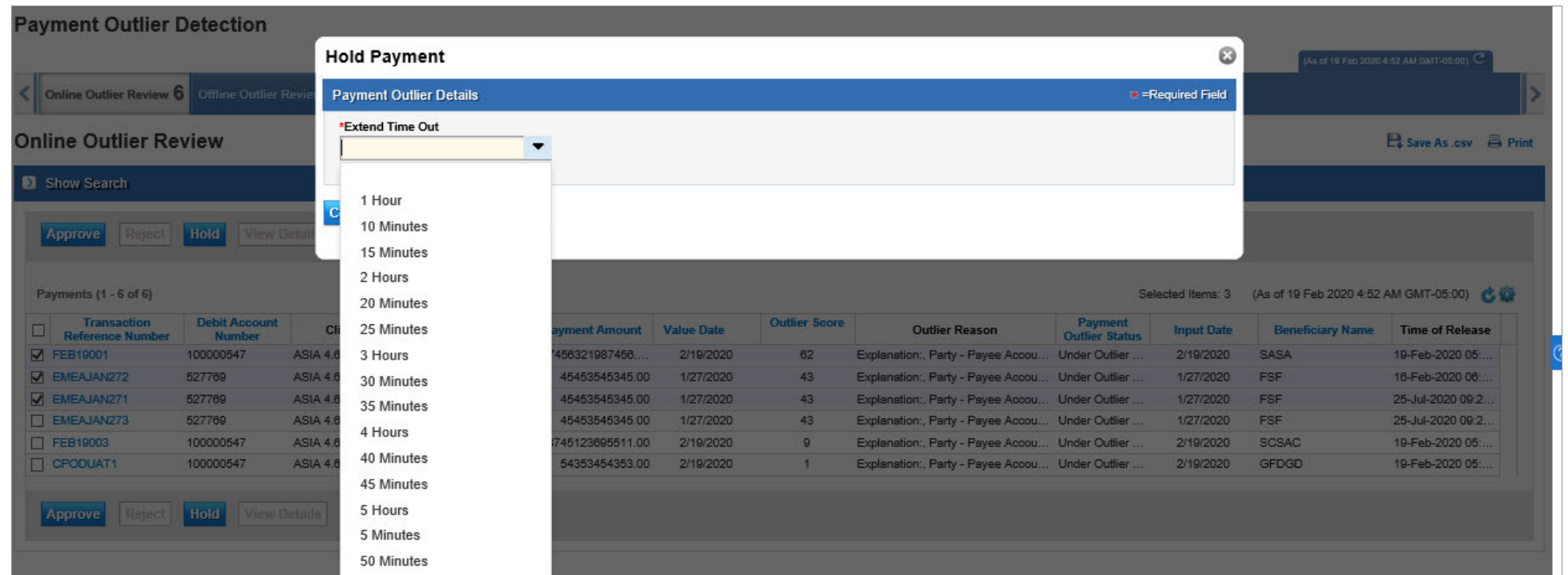
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(Optional)

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Online Outlier Review - Hold for Additional Review Time

- If users need more time to review an outlier transaction, they can click on the optional “HOLD button” either on the summary screen or within the detail screen of the individual transaction.
- Clicking the “HOLD” button brings up the pop up screen where users can specify the amount of time that they need for review. This time period is added to the current time, giving users additional time to action the payment.
- Users can use the HOLD button any number of time until the payment has been auto released. The values range from 10 minutes to 8 hours.



- The “Time of Release” field in the summary and detail screen shows the time that the transaction will be auto released in case of no user action. Every time the HOLD button is used, the “Time of Release” field is auto-updated. The system adds the selected HOLD time to the current time and overrides the value of this field. The original value in this field is calculated based on the CPOD library configuration
- The HOLD button can be used for either one single transaction (in the summary or detail screen) or it can be used for multiple transactions together in the Summary screen. The latter can be done by selecting multiple transactions and clicking “HOLD” in the Summary screen.

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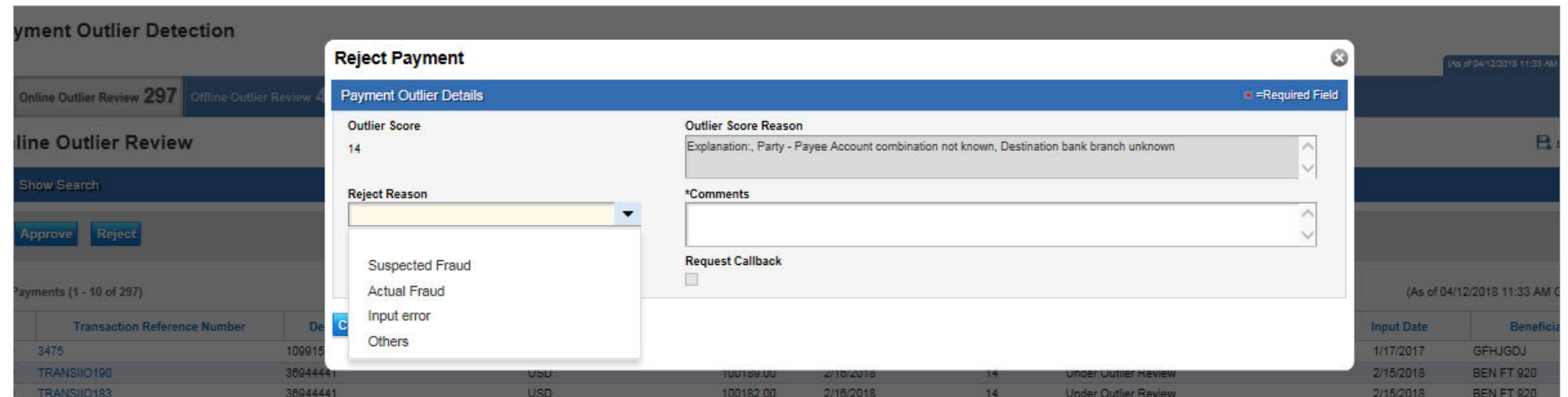
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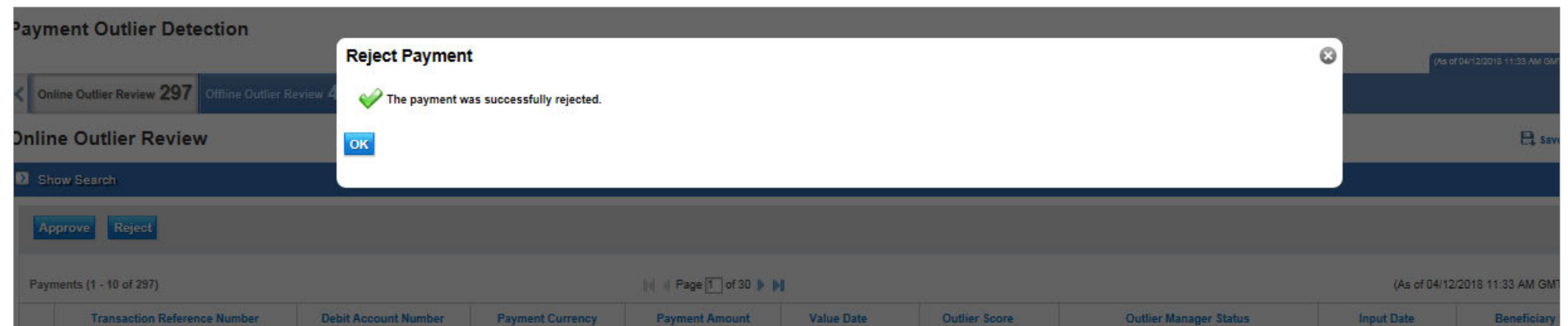
Disclaimer

Online Outlier Review - Transaction Rejection

- Upon investigation, if the client payment reviewer determines that the transaction is not valid, then it can be rejected from this screen.
- Transactions can be rejected by clicking the Reject button. The reason for rejection should be selected from a dropdown menu; there is space for additional comments.
- The request call-back button indicates whether clients would like Citi investigations team to call back. Users should check this box when they have had a confirmed fraudulent activity and should indicate such an incidence by choosing "Actual Fraud" as the dropdown in the Reject Reason field.



- Confirmation of transaction rejection is shown on screen





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View All Outlier Payments

- Any transactions that are either waiting for client action (in online or offline Outlier queue) are visible in the View All Outlier Payments screen.
- Once transactions are actioned from the online or offline Outlier review screen, the transactions with updated status will show up in this screen.
- Hovering the cursor over the comment icon in the last column of the transaction listing table shows the comments entered by the client payment reviewer at the time of actioning the transaction.

The screenshot shows the 'View All Payments' screen with a navigation bar at the top containing 'Online Outlier Review 8', 'Offline Outlier Review 1193', and 'View All Payments 1428'. Below the navigation bar are buttons for 'Approve Feedback', 'Reject Feedback', and 'View Details'. The main area displays a table of payments (1-10 of 1185) with the following columns: Transaction Reference Number, Debit Account Number, Client Definition, Payment Currency, Payment Amount, Value Date, Outlier Score, Outlier Reason, Payment Outlier Status, Input Date, Beneficiary Name, Time of Release, Approver/Rejecter User Name, Auto Released without Outlier Review, and View Document. The table contains 10 rows of data, including transactions for ASIA 4.6 clients in various currencies (EUR, ARS, INR, USD, AED) with outlier scores of 100. The interface also includes a search bar, pagination controls (Page 1 of 119), and a 'Selected Items: 0' indicator.

Transaction Reference Number	Debit Account Number	Client Definition	Payment Currency	Payment Amount	Value Date	Outlier Score	Outlier Reason	Payment Outlier Status	Input Date	Beneficiary Name	Time of Release	Approver/Rejecter User Name	Auto Released without Outlier Review	View Document
0360000045137...		ASIA 4.6	EUR	999999999.00	2/5/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	2/5/2020	ABC			No	
0360000045137...		ASIA 4.6	EUR	999999999.00	2/5/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	2/5/2020	ABC			No	
CPODJAN30		ASIA 4.6	ARS	65465656565464...	1/30/2020	100	Explanation:, ... Approved-Off...	Approved-Off...	1/30/2020	JYGU		SHIVA17 SHIVA17	No	
CPODJAN28ASIA		ASIA 4.6	INR	5685656657.00	1/29/2020	100	Explanation:, ... Approved-Off...	Approved-Off...	1/27/2020	FHGF557		SHIVA24 SHIVA24	No	
CPJAN27ASIA		ASIA 4.6	INR	6765667455.00	1/27/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	1/27/2020	RFEREWR			No	
MAR123		ASIA 4.6	USD	999999999999.91	1/27/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	1/27/2020	name			No	
JAY123		ASIA 4.6	USD	999999999999.91	1/27/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	1/27/2020	name			No	
AAK123		ASIA 4.6	USD	999999999999.91	1/27/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	1/27/2020	ARCOS DORA...			No	
HUN123		ASIA 4.6	USD	999999999999.00	1/27/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	1/27/2020	name			No	
VOYSAMPLE8...		ASIA 4.6	AED	54793210478965...	1/20/2020	100	Explanation:, ... Under Outlier...	Under Outlier...	1/20/2020	sai			No	

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View All Outlier Payments

- By default this screen only displays the transactions that are determined as outlier i.e. transactions with score above the score threshold.
- Users can change the search criteria to see all transactions processed by the engine and not just the ones that are outliers by changing the "Scoring Feedback" field.

**Payment Outlier Detection** (As of 19 Feb 2020 6:26 AM GMT-05:00) ↻

← Online Outlier Review 4
Offline Outlier Review 1197
View All Payments 1428
→

**View All Payments** Save As .csv Print

☑ Hide Search

<b>Beneficiary Name</b> <input type="text" value="Beneficiary Name"/>	<b>Payment Currency</b> <input type="text" value="Payment Currency"/>	<b>Payment Amount</b> From: <input type="text" value="0"/> To: <input type="text" value="0"/>
<b>Value Date</b> From: <input type="text"/> To: <input type="text"/>	<b>Input Date</b> From: <input type="text"/> To: <input type="text"/>	<b>Outlier Score</b> From: <input type="text" value="0"/> To: <input type="text" value="0"/>
<b>Transaction Reference Number</b> <input type="text" value="Transaction Reference Number"/>	<b>Account Currency</b> <input type="text" value="Account Currency"/>	<b>Scoring Feedback</b> <input type="text" value="Outlier"/> <ul style="list-style-type: none"> <li>Both</li> <li>Non Outlier</li> <li>Outlier</li> </ul>
<b>Client Definition</b> <input type="text" value="ASIA 4.6"/>	<b>Payment Outlier Status</b> <input type="text" value="Under Outlier Review"/>	

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(Optional)

Disclaimer

## View All Outlier Payments

- Details of the transaction, including the Outlier reason and the person approving/rejecting the transaction can be seen in the detail section of the View All screen.
- The field "Auto Release without Outlier Review" indicates if the transaction was released without scoring due to processing delays.
- The "Time of Release" field indicates when the transaction will be auto released from CPOD processing if no user action is received.
- This screen can also be used to override/correct a previous feedback that was provided for the machine learning model to lean. This can be done by clicking on the Approve/Reject Feedback buttons. If after further reviews its determined that a transactions that was previously approved should not have been approved or a transaction that was rejected should not have been rejected, then users can select the "Approve Feedback/Reject Feedback" to correct the previous feedback. This action does not recall a transaction that was already processed and is only used to correct the previous feedback to the scoring engine so that it gets recalibrated more accurately.

Payments > Payment Outlier Detection > View All Payments

**View Review : Payment Detail** Print

[Approve Feedback](#) [Reject Feedback](#)

**Payment Outlier Details**

<b>Outlier Score</b> 100	<b>Outlier Reason</b> Explanation: Party - Payee Account combination not known, USD transaction value [7543429920548] significantly exceeds historical norms, USD transaction value	<b>Comments</b>
<b>Payment Outlier Status</b> Approved-Offline	<b>Request Callback</b> <input type="checkbox"/>	<b>Approver/Rejecter User Name</b> SHIVA17 SHIVA17
<b>Email/Phone number for callback</b> <input type="text"/>	<b>Time of Release</b>	<b>Auto Released without Outlier Review</b> No
<b>Feedback</b> Others		

<b>Debit Account</b> 0808123029	<b>Payment Currency</b> ARS	<b>Payment Method</b> USFPS
<b>Account Name</b> FARMANET SA	<b>Payment Amount</b> 65465656565464.00	<b>Payment Type</b> 084
<b>Branch Name</b> ARGENTINA CITIBANK		

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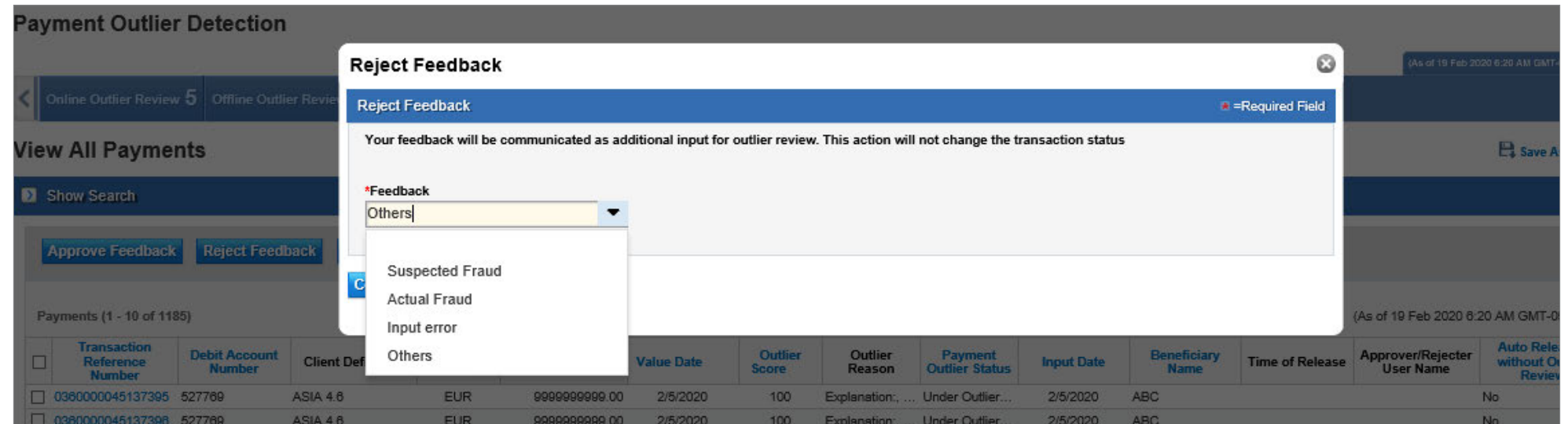
2.4 Payment Outlier Detection Report Entitlement (Optional)

2.5 SMS Notification Setup (Optional)

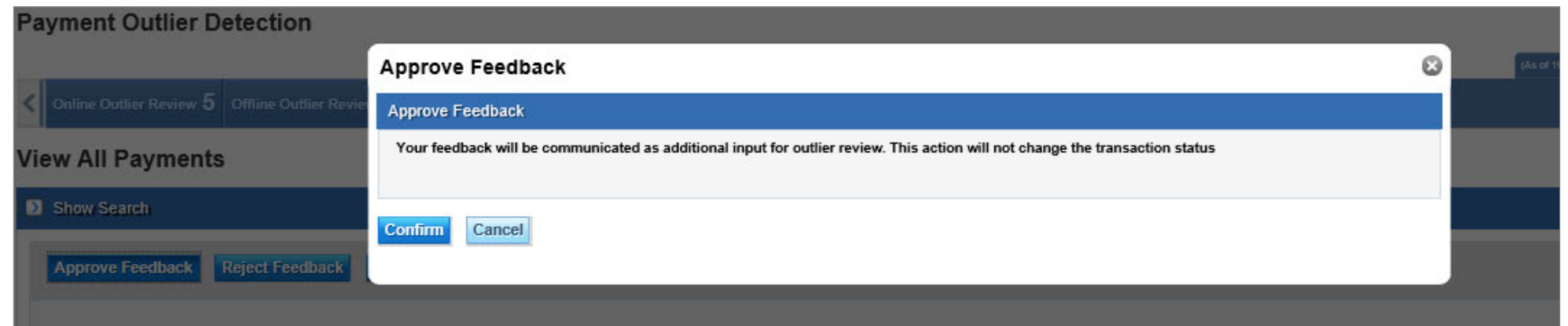
Disclaimer

View All Outlier Payments

- The Reject Feedback button can be used to provide a feedback for a transaction that was previously approved. And this action results in the feedback going to the scoring engine where the model gets recalibrated based on the latest feedback



- The Approve Feedback button can be used to provide a feedback for a transaction that was previously rejected. And this action results in the feedback going to the scoring engine where the model gets recalibrated based on the latest feedback





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(Optional)

Disclaimer

Report for CPOD

- Navigation → Reports → Payment Reports → Payment Outlier Detection Check Service Reports

The screenshot shows the CitiDirect BE interface. At the top, there is a navigation bar with the Citi logo and 'CitiDirect BE®'. Below the navigation bar, a status bar indicates the user is logged in as 'CDBE UAT EXTERNAL CLIENT-Global' with '0 failed attempts since last login 06/10/2019 13:18:12 Details'. The main content area is titled 'Reports & Analytics' and is divided into several columns of report categories:

- Analytics**: Includes Inquiries Analytics, Payments Analytics, Payments Risk Manager, Receivable Analytics, Agency Receivables Analytics, Account Analytics, Private Reports, Public Reports, and Scheduled Reports.
- ...Netting Reports**: Includes Netting - Reconciliation Reports, Netting - Sub-Center Reports, Netting - IATA Manager Reports, Netting - IATA Participant Reports, Netting Reconciliation, and Netting Account Reconciliation.
- Liquidity Reports**: Includes Liquidity Reports.
- Trade Reports**: Includes Trade Services - FI Reports, Trade Services - Guarantee Reports, and Trade Services - Guarantee/Standby Letter of Credit Reports.
- Schedule Reports**: Includes Create Schedule and View All Schedules.
- ...Cash Reports**: Includes Cash Statements Reports, Cash Transaction Initiation Reports, Operations Reports (Access Management, Audit, Automated File and Report Delivery, Operations), Client Definition and Linkage Reports, Continuity of Business Contact Information, and Map Governance Reports.
- Brazil Reports**: Includes Brazil Account Information.
- Canada Reports**: (Category header visible).
- Japan Reports**: Includes Bank of Japan Report.
- Korea Reports**: Includes Korea Reports.
- Mexico Reports**: Includes Mexico Reports.
- Payment Reports**: Includes Payments - Asia Reports, Bank Statements - US Reports, Payments - CEEMEA Reports, Payments - Europe Reports, Payments - Japan Reports, Payments - Latin America Reports, Taiwan Digital Signature Reports - Payments, and SDR Reports.
- Cash Statement and Detail Reports**: Includes Cash Statement and Detail Reports.
- Report of Foreign Bank and Financial Accounts (FBAR)**: Includes Report of Foreign Bank and Financial Accounts (FBAR).
- Manual FT Payments Report**: Includes Manual FT Payments Report.
- Payment Outlier Detection Check Service Reports**: This category is highlighted with an orange border and includes 'Payment Outlier Detection Check Service Reports'.
- Intraday Liquidity**: Includes Intraday Liquidity Dashboard and Customized Reports.
- Scorecard Analytics**: Includes Account Analytics, Inquiries Analytics, Payments Analytics, Receivable Analytics, Private Reports, Scheduled Reports, Public Reports, Agency Receivables Analytics, and Payments Risk Manager.
- Trade FI**: Includes Trade FI Dashboard and My Reports (Trade FI).
- Verifi-X**: Includes Verifi-X.

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2.5 SMS Notification Setup (Optional)

Disclaimer

## Report for CPOD

- Navigation → Click on “Payment Outlier Detection Service Detail Report” and click on Run.
- Report will be generated with default criteria

The screenshot shows the CitiDirect BE interface for generating reports. The breadcrumb trail is: Reports & Analytics > Payment Outlier Detection Check Service Reports > Payment Outlier Detection Check Service Reports. The page includes a search bar with 'Report Category: Payment Risk Manager Check Service Reports' and 'Report Type: All Reports'. Below the search bar are buttons for 'Generate Reports' and 'View Available Reports'. The search results table shows one result: 'Payment Risk Manager Check Service Details Report' with a 'Base Report Name 1 ▲' dropdown. The 'Run' button is highlighted with a red box.

Report Name	Base/Derived 2 ▲	Report Category	Report Type
Payment Risk Manager Check Service Details Report	Base	Payment Risk Manager Check Service Reports	Private

- If user needs to edit the criteria of report Click on the report name hyperlink, which will open the report criteria page

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2.5 SMS Notification Setup  
(Optional)

Disclaimer

## Report for CPOD

- After editing the criteria, user to enter the report name and click Run to generate report

Reports & Analytics > Payment Outlier Detection Check Service Reports > Payment Outlier Detection Check Service Reports

Report Criteria

Payment Risk Manager Check Service Details Report \* = Required Fields

<p><b>* Derived Report Name</b></p> <input type="text"/>	<p><b>Base Report Name</b></p> <input type="text" value="Payment Risk Manager Check Service Details R"/>	<p><b>* Format</b></p> <input type="text" value="Adobe(PDF)requires Acrobat Reader (5.0 or higher)"/>
<p><b>Delivery Options</b></p> <input type="text"/>	<p><b>Designated Owner</b></p> <input type="text" value="NIKUNJ.DONDA"/>	<p><input type="checkbox"/> Sign with Citibank Certificate</p> <p><input type="checkbox"/> Compress with Winzip</p>
<p><b>Share</b></p> <p><input checked="" type="radio"/> Private <input type="radio"/> Public</p>	<p><input type="checkbox"/> Favorite</p>	

Report Specific Field Details

<p><b>* Branch Number/Branch Name</b></p> <input type="text"/>	<p><b>By User</b></p> <input type="text"/>	<p><b>Customer Number/Name</b></p> <input type="text"/>
<p><b>* Debit Account Number</b></p> <input type="text"/>	<p><b>Outlier Score Range</b></p> <p>From <input type="text"/> To <input type="text"/></p>	<p><b>Payment Method</b></p> <input type="text"/>
<p><b>Type of Payment Outlier detection Service</b></p> <input type="text" value="Offline"/>	<p><b>Payment Outlier detection Status</b></p> <input type="text" value="Under Risk Review"/>	<p><b>Status</b></p> <input type="text"/>
<p><b>Page Break</b></p> <input type="text" value="Account Level"/>		

**Value Date Range**

No Date Selected
  Latest
  Today
  Yesterday
  Last 7 Days
  Last 14 Days
  Last 30 Days
  Date Range

Relative  \* From  Days \* To  Days

Include Business days only

**Sort By**

Ascending
  Descending

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2.5 SMS Notification Setup  
(Optional)

Disclaimer

Report for CPOD

- Report generated will be available under View Available Reports. User can click on the Output to view the details

The screenshot shows the CitiDirect BE interface for 'Payment Outlier Detection Check Service Reports'. The top navigation bar includes 'Home', 'Payments', 'Receivables & Collections', 'Supplier Finance', 'Trade', 'Liquidity & Investments', 'Reports & Analytics', 'Inquiries & Searches', 'File Services', 'Self Service', and 'More Citi Products'. The user is logged in as 'ASIA 4.6'. The main content area shows a search filter for 'Payment Risk Manager Check Service Reports' and a 'View Available Reports' button. Below this is a table with the following data:

Report Name	Report Category	Status	Creation Date/Time	Output	Report Instance ID	Base Report Name
Payment Risk Manager Check Service Details Report	Payment Risk Manager Check Service Reports	No Da...	06/14/2019 10:55:27 PM GMT+08:00		44556329	Payment Risk Manager Check Service Details Report

The screenshot displays the details of a 'Payment Outlier Detection Check Service Details Report'. The report includes the following information:

- Payment Outlier detection Status
- Branch Number/Branch Name
- Customer Number/Customer Name
- Debit Account Name/Number/Account Currency
- Payment Outlier Detection Threshold
- Payment Outlier Score
- Payment Information**
- Payment Method
- Payment Type
- Transaction Reference Number
- Value Date
- Processing Date
- Payment Currency/Payment Amount
- Beneficiary Name

- User will be displayed with all the payment details that falls within the criteria

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Disclaimer

Report for CPOD

- User will be able to view the provided search criteria at the bottom of the generated report

Payment Outlier Detection Check Service Details Report		
SELECTION CRITERIA		
Branch Number/Name	920	DELAWARE CITIBANK
Branch Number/Name	940	NEW YORK CITIBANK - FI
Branch Number/Name	155	TORONTO CITIBANK
Branch Number/Name	157	CITIBANK, N.A., CANADIAN BRANCH
Branch Number/Name	930	NEW YORK CITIBANK - CORPORATE
Debit Account		
Value Date Range	20/01/2017 to 23/01/2017	
Type of Payment Outlier detection Service	Online	
Payment Outlier detection Status	Payment Outlier detection Approved - Online	
Sort By	Value Date	Ascending
Page Breaks	Account Level	
User		
Share	Public	
Format	DHTML Report	
Favorite	No	

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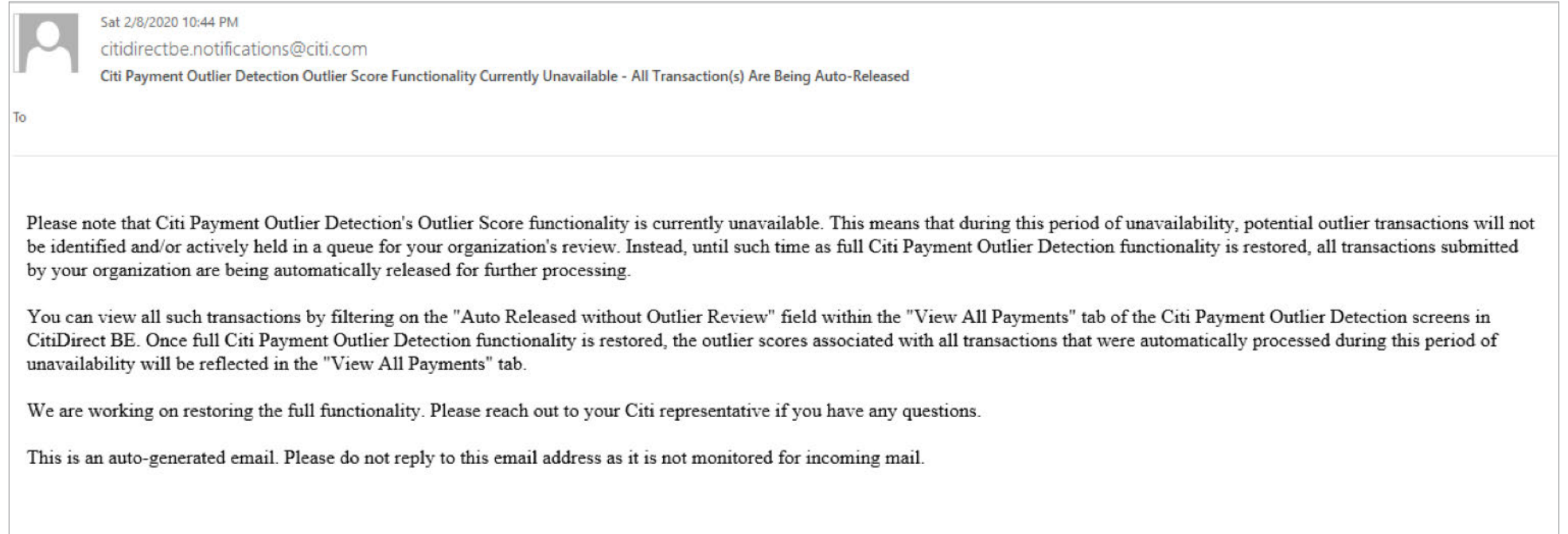
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Disclaimer

## Contingency Workflow during Service Unavailability

- If CPOD service has a scheduled downtime due to system maintenance or any other unexpected processing delays, payments will be automatically released from the CPOD processing after a certain time. This will ensure that critical payments are never indefinitely held up until the system is back up.
- Whenever this happens, an email will be automatically triggered to the designated users informing them as shown in the screenshot above. All the transactions that were released without getting scored can be identified by sorting on the field "Auto Released without Outlier Review" in the View All Payments screen - see the next screenshot.
- Once the service is back up, these transactions may be scored and the scores can be seen in the View All Payment screen like the rest of the transactions. Note that this is applicable only for certain conditions of system unavailability and not for all.



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Contingency Workflow during Service Unavailability

- All the transactions that were released without getting scored can be identified by sorting on the field "Auto Released without Outlier Review" in the View All Payments screen.

The screenshot shows the 'View All Payments' screen with a table of 10 payments. The 'Auto Released without Outlier Review' column is highlighted with a red box, and all entries in this column are 'No'. The interface includes navigation buttons like 'Approve Feedback', 'Reject Feedback', and 'View Details'.

Transaction Reference Number	Debit Account Number	Client Definition	Payment Currency	Payment Amount	Value Date	Outlier Score	Outlier Reason	Payment Outlier Status	Input Date	Beneficiary Name	Time of Release	Approver/Rejecter User Name	Auto Released without Outlier Review	View Doc
<input type="checkbox"/>		ASIA 4.6	EUR	999999999.00	2/5/2020	100	Explanation: ... Under Outlier...		2/5/2020	ABC			No	
<input type="checkbox"/>		ASIA 4.6	EUR	999999999.00	2/5/2020	100	Explanation: ... Under Outlier...		2/5/2020	ABC			No	
<input type="checkbox"/>		ASIA 4.6	ARS	65465656565464.00	1/30/2020	100	Explanation: ... Approved-Off...		1/30/2020	JYGU		SHIVA17 SHIVA17	No	
<input type="checkbox"/>		ASIA 4.6	INR	5685656657.00	1/29/2020	100	Explanation: ... Approved-Off...		1/27/2020	FHGF557		SHIVA24 SHIVA24	No	
<input type="checkbox"/>		ASIA 4.6	INR	6765567455.00	1/27/2020	100	Explanation: ... Under Outlier...		1/27/2020	RFEREW			No	
<input type="checkbox"/>		ASIA 4.6	USD	99999999999.91	1/27/2020	100	Explanation: ... Under Outlier...		1/27/2020	name			No	
<input type="checkbox"/>		ASIA 4.6	USD	99999999999.91	1/27/2020	100	Explanation: ... Under Outlier...		1/27/2020	name			No	
<input type="checkbox"/>		ASIA 4.6	USD	99999999999.00	1/27/2020	100	Explanation: ... Under Outlier...		1/27/2020	ARCOS DORA...			No	
<input type="checkbox"/>		ASIA 4.6	USD	99999999999.00	1/27/2020	100	Explanation: ... Under Outlier...		1/27/2020	name			No	
<input type="checkbox"/>		ASIA 4.6	AED	54793210478965...	1/20/2020	100	Explanation: ... Under Outlier...		1/20/2020	sai			No	

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## Contingency Workflow during Service Unavailability

- All the transactions that were released without getting scored can be identified searching on the field "Auto Released without Outlier Review" in the search criteria of the View All Payments screen.

### Payment Outlier Detection

(As of 19 Feb 2020 6:26 AM GMT-05:00)

← Online Outlier Review 4
Offline Outlier Review 1197
View All Payments 1428
→

Save As .csv Print

Hide Search

<p><b>Beneficiary Name</b></p> <input type="text" value="Beneficiary Name"/> <p><b>Value Date</b></p> <p>From <input type="text"/> To <input type="text"/></p> <p><b>Transaction Reference Number</b></p> <input type="text" value="Transaction Reference Number"/> <p><b>Client Definition</b></p> <input type="text" value="ASIA 4.6"/>	<p><b>Payment Currency</b></p> <input type="text" value="Payment Currency"/> <p><b>Input Date</b></p> <p>From <input type="text"/> To <input type="text"/></p> <p><b>Account Currency</b></p> <input type="text" value="Account Currency"/> <p><b>Payment Outlier Status</b></p> <input type="text" value="Under Outlier Review"/>	<p><b>Payment Amount</b></p> <p>From <input type="text" value="0"/> To <input type="text" value="0"/></p> <p><b>Outlier Score</b></p> <p>From <input type="text" value="0"/> To <input type="text" value="0"/></p> <p><b>Scoring Feedback</b></p> <input type="text" value="Outlier"/> <div style="border: 2px solid orange; padding: 5px;"> <p><b>Auto Released without Outlier Review</b></p> <input type="text" value="No"/> <ul style="list-style-type: none"> <li>Yes</li> <li>No</li> </ul> </div>
---	--	--

# USER GUIDE: Citi® Payment Outlier Detection

## Artificial Intelligence and Machine Learning to the Rescue

### 1. Product Usage

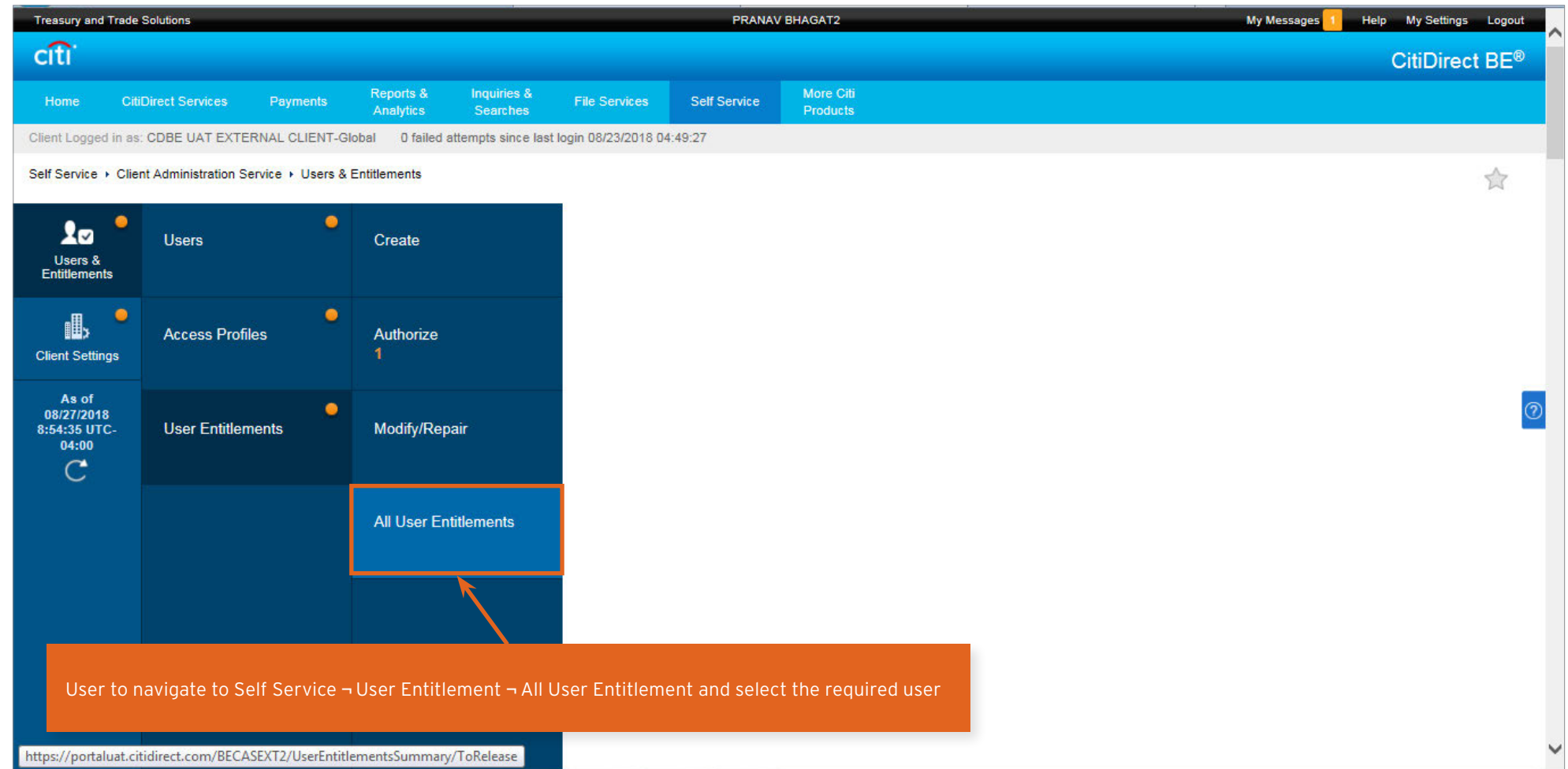
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Disclaimer

## CitiDirect BE User Entitlement



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Disclaimer

CitiDirect BE User Entitlement

Step 1 – Select the required user from the all user entitlement list and click on the hyperlink

The screenshot shows the CitiDirect BE interface for 'All User Entitlements(48)'. The page includes a navigation menu with options like Home, CitiDirect Services, Payments, Reports & Analytics, Inquiries & Searches, File Services, Self Service, and More Citi Products. The user is logged in as 'CDBE UAT EXTERNAL CLIENT-Global'. The main content area displays a table of user entitlements with the following columns: User Name, User Alias, Worklist Status, Access Profiles, and User Status. The table shows 10 rows of data, with the first row having 13 access profiles and an 'Active' status, and the last row having 16 access profiles and an 'Active' status. There are also icons for 'Save As' and 'Print' at the top right of the table area.

<input type="checkbox"/>	User Name 1▲	User Alias	Worklist Status 2▲	Access Profiles	User Status		
<input type="checkbox"/>			Processed	13	Active		
<input type="checkbox"/>			Processed	7	Active		
<input type="checkbox"/>			Processed	7	Active		
<input type="checkbox"/>			Processed	7	Active		
<input type="checkbox"/>			Pending Authorization	15	Active		
<input type="checkbox"/>			Processed	10	Active		
<input type="checkbox"/>			Processed	11	Active		
<input type="checkbox"/>			Processed	7	Inactive		
<input type="checkbox"/>			Processed	7	Inactive		
<input type="checkbox"/>			Processed	16	Active		

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Disclaimer

## CitiDirect BE User Entitlement

Step 2 – Scroll down to section 3: User Entitlements

Step 3 – Search for "Payment Risk" & select the DUG & DAP, then hit Add

Step 4 – Once added, hit Submit & have another SM authorise the user profile

The screenshot displays the '3 - User Entitlements' configuration page. At the top right, it notes 'This section is optional'. The main area is titled 'Select one or more access profiles to add.' and is divided into two columns. The left column, 'Available Access Profiles (1 - 1 of 1)', contains a search box with 'PAYMENT RISK MANAGEMENT - DAP' and a 'Search' button. Below the search, a list shows the selected profile 'PAYMENT RISK MANAGEMENT - DAP' with a checked checkbox and a 'Default' label. The right column, 'Added Access Profiles', shows 'ACTIVATION & SUPPORT BRAZIL' and 'CitiDirect Services (BE)' with checkboxes. Between the columns are 'Add >' and '< Remove' buttons. At the bottom, there are 'Expand All' and 'Collapse All' options, and a row of 'Submit', 'Save', and 'Cancel' buttons.

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CitiDirect BE User Entitlement

The screenshot shows the CitiDirect BE interface for user entitlement management. At the top, there is a navigation bar with options like Home, CitiDirect Services, Payments, Reports & Analytics, Inquiries & Searches, File Services, Self Service, and More Citi Products. Below this, a status bar indicates the client is logged in as 'CDBE UAT EXTERNAL CLIENT-Global' with 0 failed attempts since the last login on 08/22/2018 at 10:40:29.

The main content area is titled 'All User Entitlements : Details' and shows a confirmation message: 'Confirmation: The User Entitlement has been Modified and sent for authorization. 1. You can track the record status in the All User Entitlements section'. An orange callout box points to this message with the text: 'Wait for the confirmation message to be populated before having it authorized'. Below the message, there is a section for 'Add/Remove access profiles to update the user entitlement.' and a table with columns for 'User Alias' and 'User Status' (Active).

At the bottom, there are two panels: 'Available Access Profiles' and 'Added Access Profiles'. The 'Available Access Profiles' panel shows a search bar and a 'Select All' checkbox. The 'Added Access Profiles' panel shows a 'Select All' checkbox and the text 'No Access Profile Added'.

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Disclaimer

Library Setup

- The configurations associated with Timeout period and Library from CitiDirect Classic has been consolidated into a new library in CitiDirect BE. Users should not use these screens any more and should only use the new CPOD library in CitiDirect BE, described in the next few slides.

The screenshots illustrate the configuration steps for the Payment Outlier Detection Library. The first screenshot shows a dialog box for selecting a threshold limit, with options ranging from 5 to 40 minutes. The second screenshot displays a summary table of existing library entries. The third screenshot shows the detailed configuration form for a new library entry, including fields for account information, threshold, and payment details. The final screenshot shows the resulting table structure for the library configuration.

(1) Branch	(2) Debit Account No	Account Familiar Name	Payment Outlier Detection Threshold	Status
155			1	Processed
155			5	Processed
157				
157				
920				

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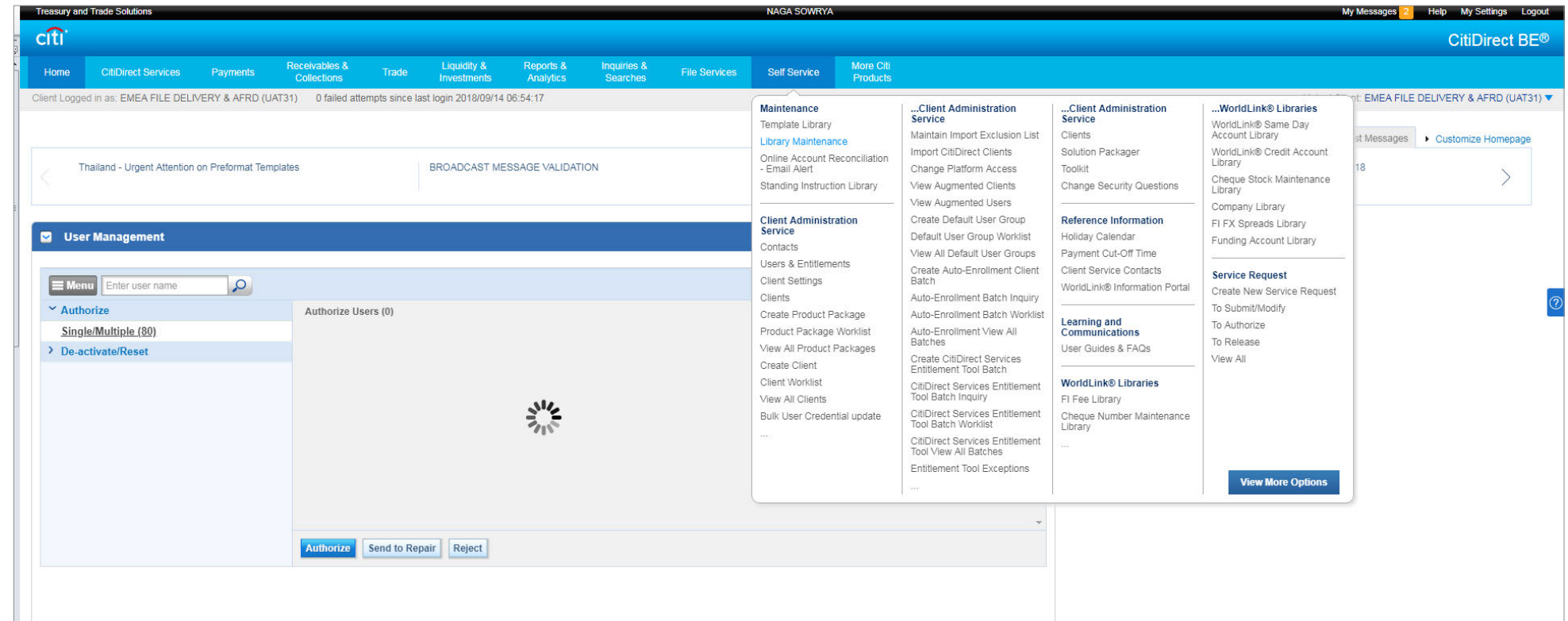
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Disclaimer

Library Setup

Note – Before users are able to view the Library screen, they should make sure that they are entitled to the “Payment Outlier Detection Library” (defined under the Libraries access profile) or the entire “Libraries” access profile.

Step 1: Login to CitiDirect BE and go to Self Service mega menu. Click on Library Maintenance link under Maintenance sub-menu.



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Disclaimer

Library Setup

Step 2: Search for Payment Outlier Detection Library by clicking on *Filter* button

The screenshot shows the CitiDirect BE interface for Library Maintenance. At the top, there is a navigation bar with 'Home', 'CitiDirect Services', 'Payments', 'Receivables & Collections', 'Trade', 'Liquidity & Investments', 'Reports & Analytics', 'Inquiries & Searches', 'File Services', 'Self Service', and 'More Citi Products'. The user is logged in as 'EMEA FILE DELIVERY & AFRD (UAT31)'. The main content area is titled 'Library Maintenance' and features a search filter section with a 'Description' field containing 'Payment' and a 'Service Class' dropdown menu. Below the filter are 'Filter' and 'Clear' buttons. A message states: 'Disabled libraries are not available to manage on CitiDirect BE. Go to CitiDirect to manage the libraries.' Below this is a table of library items.

Description	Service Class
Delivery Options	Automated File and Report Delivery
Drawee/Payer	Collection Item Initiation
BAI Currency Code Library	Export Profile
Export Branch Code Library	Export Profile
File Export Account Output Format Library	Export Profile
File Export BAI, ISO and SWIFT Code Library	Export Profile
File Export Infopool BAI Type Code Mapping Library	Export Profile
File Export LatAm AsoBancaria Library	Export Profile
File Export Transaction Details Configuration Library	Export Profile
Straight Through Reconciliation Library	Export Profile
File Import Map Definition Rule Set	Import Map Definition
Lockbox Client Setup	Lockbox Activity and Image Inquiry
Admin Messages	Messages
Managed Treasury	Netting
Netting Calendar	Netting
Netting Center Bank Details	Netting
Netting Center Control Information	Netting
Participant Bank Details	Netting
Participant Control Information	Netting

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Disclaimer

## Library Setup

Step 3: Click on **Payment Outlier Detection** Library from the search results to navigate to library.

Note – when the solution is initially activated on the Client definition, all the accounts belonging to that Client definition are automatically set up for scoring in CPOD and will be created in this Library. Subsequently, users can update (add/delete) accounts at any point of time.

The screenshot displays the 'Library Maintenance' page in the CitiDirect BE interface. At the top, there's a navigation bar with the Citi logo and various service categories. The main content area shows a search filter section with a description 'Starts With Payment' and a 'Start New Filter' button. Below this is a table listing various libraries, with 'Payment Outlier Detection Library' highlighted. A message indicates that disabled libraries are not available for management on CitiDirect BE.

Description 2 ▲	Service Class 1 ▲
Payment Category Code Library	Payments
Payment Description	Payments
Payment Details Code	Payments
<b>Payment Outlier Detection Library</b>	Payments
Payment Priority Indicator Library	Payments
Payment Purpose Code Library	Payments
Payment Title	Payments
Payment Type	Payments
Payments Supporting Documents Upload and Labels Library	Payments

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Disclaimer

Library Setup

- The library shows three screens
  - View All: Shows all existing records in read only mode
  - To Submit/Modify: Enables modifying existing records or adding new records
  - To Authorize: Screen to be used for authorizing new/modified records before they become effective
- The “View All” page shows the summary of all records set up in the CPOD library. This page shows all the selected accounts and some of the configuration associated with that account like outlier threshold, online/offline mode and configurations related to timeout.
- Selecting the individual records and clicking on the “View Detail” button brings to the details of each record.

Self Service > Maintenance > Library Maintenance > Payment Outlier Detection Library: View All

Payment Outlier Detection Library Pending Actions (As of 19 Feb 2020 1:27 AM GMT+05:30)

View All 350 To Submit/Modify 325 To Authorize 4

Payment Outlier Detection Library: View All Save As Print

Show Search

View Details

View All (1 - 20 of 350) Page 1 of 18 Selected Items: 0 (As of 19 Feb 2020 1:27 AM GMT+05:30)

<input type="checkbox"/>		Debit Account Number	Account Familiar Name	Branch	Payment Outlier Detection Threshold	Type of Payment Outlier Service	Threshold Limit for Auto Release	Status	Time Limit for Auto Release	Send Notification for Offline Outlier	
<input type="checkbox"/>				001	0	Online	5 Minutes	Processed	05:00 AM	No	
<input type="checkbox"/>				001	15	Offline	30 Minutes	Deleted		No	
<input type="checkbox"/>				001	5	Offline	30 Minutes	Deleted		No	
<input type="checkbox"/>				001	0	Online	30 Minutes	Deleted	07:29 PM	No	
<input type="checkbox"/>				001	10	Offline	30 Minutes	Deleted		No	
<input type="checkbox"/>				001	50	Offline	30 Minutes	Deleted		No	
<input type="checkbox"/>				001	1	Offline	20 Minutes	Processed		No	
<input type="checkbox"/>				001	1	Offline	30 Minutes	Invalid		Yes	
<input type="checkbox"/>				001	23	Offline	30 Minutes	Processed		No	
<input type="checkbox"/>				001	5	Offline	4 Hours	Level 1 Aut...		No	

View Details

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Disclaimer

Library Setup

- This screen shows the details of the selected record in view only mode. All the configurations associated with the record are shown in this screen. Please refer to the corresponding "To Submit/Modify" screen to review the individual configuration.

Self Service » Maintenance » Library Maintenance » Payment Outlier Detection Library: View All » Payment Outlier Detection Library Details Print

### Payment Outlier Detection Library Details

<b>Client Definition Name</b> ASIA 4.6	<b>Debit Account Number</b> 100193051	<b>Account Familiar Name</b> XXXXXXXXXXXXXXXXXXXX
<b>Branch</b> 001	<b>Payment Outlier Detection Threshold</b> 1	<b>Description</b> sdfdsfs
<b>Type of Payment Outlier Service</b> Offline	<b>Threshold Limit for Auto Release</b> 20 Minutes	
<b>Send Notification for Offline Outlier</b> No	<b>Threshold Amount</b> --	

#### Payment Method / Payment Type

Payment Method / Payment Type (1 - 8 of 8)	
Payment Method	Payment Type
Domestic Funds Transfer	
ACH Credit/GIRO	
Cross Border Funds Transfer	
Batch Funds Transfer	
ACH Credit/GIRO	
Book Transfer	
Direct Tax	
Advice To Receive	

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Disclaimer

Library Setup

- "To Submit/Modify" screen shows all the records in the edit mode.
- Select the individual record and click on the View Details to edit the selected record.
- Select the record and click Delete to delete the selected record.

Client Logged in as: CDBE UAT EXTERNAL CLIENT-Global 0 failed attempts since last login Thursday, June 4, 2020 Details

Self Service > Maintenance > Library Maintenance > Payment Outlier Detection Library: To Submit/Modify

Payment Outlier Detection Library Pending Actions (As of 6/11/2020 10:31 AM GMT-04:00)

< View All 4 To Submit/Modify 3 To Authorize 0 Bulk Update >

Payment Outlier Detection Library: To Submit/Modify Save As Print

Show Search

View Details Delete Create Library

To Submit/Modify (1 - 3 of 3) Selected Items: 0 (As of 6/11/2020 10:31 AM GMT-04:00)

	Debit Account Number 2 ▲	Account Familiar Name	Branch 1 ▲	Payment Outlier Detection Threshold	Type of Payment Outlier Service	Status
<input type="checkbox"/>			157	15	Online	Processed
<input type="checkbox"/>			920	9	Online	Processed
<input type="checkbox"/>			940	15	Online	Processed

View Details Delete Create Library

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Disclaimer

Library Setup

**Payment Outlier Detection Library Details**

Submit Delete

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**Payment Outlier Detection Library Details**

<p>* Client Definition Name ASIA 4.6</p>	<p>Debit Account Number 100000008</p>	<p>Account Familiar Name XX.XXXXXX.XXXXXXXX.</p>
<p>Branch 001</p>	<p>* Payment Outlier Detection Threshold 1</p>	<p>Description venkat 2</p>
<p>* Type of Payment Outlier Service Online</p>	<p>Threshold Amount 0.00</p>	

Send Notification for Offline Outlier

Payment Method / Payment Type Add

Payment Method / Payment Type (1 - 4 of 4)				Selected Items: 0
<input type="checkbox"/>	Payment Method	Payment Type	Threshold Period for Auto Release	Time Limit for Auto Release
<input type="checkbox"/>	Domestic Funds Transfer		30 Minutes	
<input type="checkbox"/>	ACH Credit/GIRO	PAYLINK LLG Vendor, Indonesia	30 Minutes	12:41 PM
<input type="checkbox"/>	Cross Border Funds Transfer		30 Minutes	12:41 PM
<input type="checkbox"/>	ACH Credit/GIRO	PAYLINK LLG Payroll, Indonesia	30 Minutes	12:41 PM

Delete

- The following configurations control which transactions get scored by the Outlier Engine. Only transactions that satisfy all these filtering criteria are scored by the Payment Outlier Detection engine.
  1. Select the Debit account number from the dropdown. Only one account can be selected at a time.
  2. Select one or more Payment Method/Payment Type combination by clicking the Add button and selecting all the Payment Method/Payment Type records to be added using the checkbox and pressing "Ok". Similarly one or more Payment Method/Payment Type records can be deleted by selecting the checkbox and clicking "Delete".
  3. Threshold Amount: Optional configuration that can be used to set up a floor limit for the transaction amount above which transactions are sent to the outlier engine for scoring. Transactions below the amount value set up in this field will not be sent for outlier scoring. By default this field is not set.

- Type of Payment Outlier Service
  - This configuration determines how an outlier transaction is handled. The Default value is OFFLINE.
  - Choosing "Online" switches on the service in the Online mode. In the Online mode, the Outlier transactions are stopped and not released to the scheme until the user approves the payment from the ONLINE Outlier Queue (or until the cut off time is reached, whichever is earlier).
  - Choosing "Offline" switches on the service in the Offline mode. In the Offline mode, Outlier transactions are not stopped and continue to get processed as BAU. The transactions just appear in the Outlier queue post facto. The reason they appear in the offline queue is so that users can review and action such payments subsequently so that the machine learning models can automatically get recalibrated based on this feedback.
  - We recommend that clients use the service in offline mode for a couple of weeks before switching to Online mode. The offline mode allows the users to observe the behavior of the engine and become familiar with the product without affecting the BAU flow. Further, the number of outlier transactions is dependent on the threshold score. So users can also vary the threshold in this mode to determine the optimal number of outlier transactions that can be actioned. Once this threshold is finalized and users become familiar with the service, they can switch the service to Online mode.
  - Once this parameter is turned ON, a back end service will initiate the baseline profile build process for the account and payment types listed in the library configuration. This process will happen in the background and will complete at the end of the day.

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Disclaimer

Library Setup

**Payment Outlier Detection Library Details**

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**Payment Outlier Detection Library Details**

* <b>Client Definition Name</b> ASIA 4.6	* <b>Debit Account Number</b> 100000008	* <b>Account Familiar Name</b> XX.XXXXXX.XXXXXXXX.
<b>Branch</b> 001	* <b>Payment Outlier Detection Threshold</b> 1	<b>Description</b> venkat 2
* <b>Type of Payment Outlier Service</b> Online	<b>Threshold Amount</b> 0.00	

Send Notification for Offline Outlier

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**Payment Method / Payment Type**

Payment Method / Payment Type (1 - 4 of 4)				Selected Items: 0
<input type="checkbox"/>	Payment Method	Payment Type	Threshold Period for Auto Release	Time Limit for Auto Release
<input type="checkbox"/>	Domestic Funds Transfer		30 Minutes	
<input type="checkbox"/>	ACH Credit/GIRO	PAYLINK LLG Vendor, Indonesia	30 Minutes	12:41 PM
<input type="checkbox"/>	Cross Border Funds Transfer		30 Minutes	12:41 PM
<input type="checkbox"/>	ACH Credit/GIRO	PAYLINK LLG Payroll, Indonesia	30 Minutes	12:41 PM

- Payment Outlier Detection Threshold
  - Transactions with a score greater this value are considered as outliers and are made available in the Payment Outlier Detection Queue for user action. Transactions with a score below the threshold are not considered as an outlier. The default value is set as 50 and client users are free to update it to a different value.
  - We recommend that users initially select a score threshold of 50 and then progressively increase the score to determine the optimal level. As the number of outliers is dependent on the Threshold score, the threshold should eventually be set at a level that enables all outliers to be investigated by the client’s investigator.
- Send Notification for Offline Outlier
  - Configuration that can be used to initiate email notification in the OFFLINE mode. Unlike ONLINE model, only emails can be triggered whenever outlier transactions are identified. By default, this configuration is SWITCHED OFF.

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Payment Method / Payment Type (1 - 4 of 4)		Selected Items: 0		
<input type="checkbox"/>	Payment Method	Payment Type	* Threshold Period for Auto Release	Time Limit for Auto Release ⓘ
<input type="checkbox"/>	Domestic Funds Transfer		30 Minutes	
<input type="checkbox"/>	ACH Credit/GIRO	PAYLINK LLG Vendor, Indonesia	30 Minutes	12:41 PM
<input type="checkbox"/>	Cross Border Funds Transfer		30 Minutes	12:41 PM
<input type="checkbox"/>	ACH Credit/GIRO	PAYLINK LLG Payroll, Indonesia	30 Minutes	12:41 PM

- Time Limit for Auto Release
  - This configuration is visible only when the “Type of Payment Outlier Service” is chosen as “Online”.
  - This configuration can be used to specify a specific time after which the transactions are automatically released. The system uses this field along with the “Threshold Period for Auto Release” while calculating the cutoff time. While users can specify a specific period in the “Threshold Period for Auto Release”, they can specify a fixed time, say 4 pm in the “Time Limit for Auto Release” field.
  - The system calculates the earlier cutoff time between “Threshold Period for Auto Release” and “Time Limit for Auto Release” to determine when the transactions will be automatically released. For example if the outlier was identified at 2 pm and the “Threshold Period for Auto Release” is set up as 4 hours and the “Time Limit for Auto Release” is set at 4 pm, then the transaction will be released by CPOD at 4 pm. Similarly if the “Threshold Period for Auto Release” is set up as 1 hour and the “Time Limit for Auto Release” is set at 4 pm, then the transaction will be released at 3 pm instead.
  - Users should specify the time as per the local timezone of the branch that the account belongs to. For example if there are two accounts - one in a Branch in London and the other belonging to New York, the cut off times need not be converted to one single time zone and should be specified for London and New York time zones respectively.
  - This field allows clients to specify a time which is aligned with the scheme cut off time in case they don’t want any outlier payments to be held up beyond a specific time of that branch.
- Threshold Period for Auto Release
  - This configuration determines the period of time an outlier transaction waits in the Online Outlier queue for user action. Default value is 30 minutes.
  - If the transaction is not actioned by the client investigator within the time out period specified, then the transaction is automatically released from the online queue and it undergoes the rest of the payment processing. This payment is then available in the offline queue, where user can subsequently take an action; although that action will not stop the transaction.
  - A selection of None indicates that no time out parameter has been set. Consequently, a transaction in the online queue will wait indefinitely until it is actioned by the user.
  - It is important that users set this parameter for critical time-bound payments.

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Disclaimer

## Library Setup

Self Service > Maintenance > Library Maintenance > Payment Outlier Detection Library: Bulk Update

Payment Outlier Detection Library Pending Actions (As of 6/11/2020 10:56 AM GMT-04:00)

View All 4
To Submit/Modify 3
To Authorize 0
Bulk Update

Payment Outlier Detection Library: Bulk Update Save As Print

Show Search

Edit

Bulk Update (1 - 10 of 10) Selected Items: 0 (As of 6/11/2020 10:56 AM GMT-04:00)

<input type="checkbox"/>	Debit Account Number 2 ▲	Account Familiar Name	Branch 1 ▲	Payment Outlier Detection Threshold	Type of Payment Outlier Service	Threshold Amount
<input type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			157	15	Online	
<input checked="" type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			157	15	Online	
<input type="checkbox"/>			920	9	Online	
<input type="checkbox"/>			940	15	Online	

Edit

**Disclaimer: Any record which is pending approval will not be available for update.**

- For Bulk update of multiple records with the same values, users can use the “Bulk Update” screen. This screen can be used only for making bulk edits to existing records.
- Note that the system cannot support adding new records in the library in bulk. New records can only be added individually and to do that, users should use the “To Submit/Modify” Screen.
- To delete multiple records in bulk, user should use the “To submit/Modify screen”.

USER GUIDE: Citi®  
Payment Outlier  
Detection

Artificial Intelligence and  
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1. Product Usage

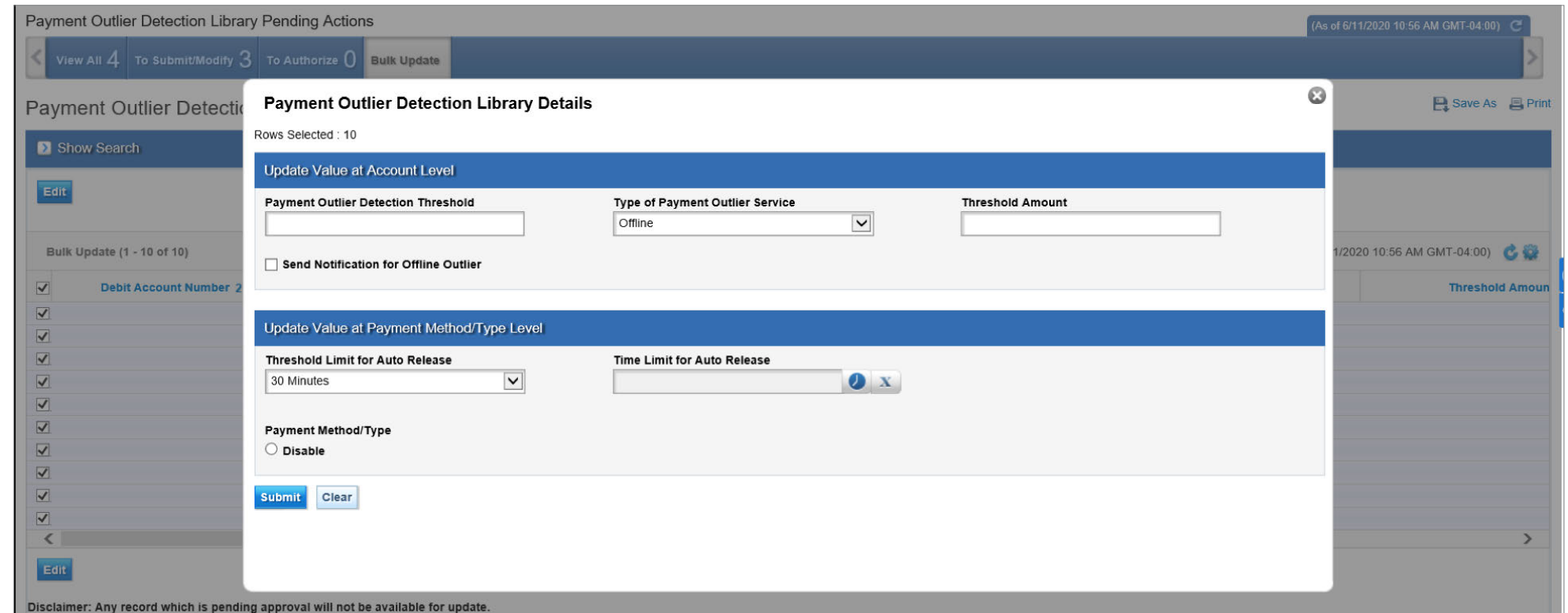
- 1.1 Payment Outlier Detection Overview
- 1.2 Email Notification and Product Access
- 1.3 Offline Risk Review
- 1.4 Online Risk Review
- 1.5 View All Risk Payments
- 1.6 Report for CPOD
- 1.7 Contingency Workflow during Service Unavailability

2. Product Configurations

- 2.1 User Entitlement in CitiDirect BE
- 2.2 [Payment Outlier Detection Library Setup](#)
- 2.3 Fine Grained Entitlement Restriction (Optional)
- 2.4 Payment Outlier Detection Report Entitlement (Optional)
- 2.5 SMS Notification Setup (Optional)

Disclaimer

Library Setup



- To update records in this screen, users can select multiple records using the checkbox and press "Edit" which will open a new pop up screen with the fields that can be updated in bulk across all selected records .
- This screen shows fields in two sections - one set of fields are available at the account level and the other set of fields are available at the payment method/type level. Any value that is updated in this screen for any of the field will update the same value in all the records that were originally selected.
- The Payment Method/Type selection box can be used to disable any selected payment method across all the selected records

Continued...



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## Library Setup

Self Service » Maintenance » Library Maintenance » Payment Outlier Detection Library: To Authorize

Payment Outlier Detection Library Pending Actions (As of 19 Feb 2020 3:18 AM GMT+05:30)

View All 350 To Submit/Modify 325 To Authorize 4

Payment Outlier Detection Library: To Authorize Save As Print

Show Search

Authorize Send to Repair Reject View Details

To Authorize (1 - 4 of 4) Selected Items: 0 (As of 19 Feb 2020 3:18 AM GMT+05:30)

<input type="checkbox"/>	Debit Account Number ↕ ▲	Account Familiar Name	Branch 1 ▲	Payment Outlier Detection Threshold	Type of Payment Outlier Service	Threshold Limit for Auto Release	Status	Time Limit for Auto Release	Send Notification for Offline Outlier
<input type="checkbox"/>			032	20	Online	None	Level 1 Authorization Required	05:00 PM	No
<input type="checkbox"/>			032	43	Offline		Level 1 Authorization Required		No
<input type="checkbox"/>			438	25	Offline		Level 1 Authorization Required		No
<input type="checkbox"/>			835	66	Offline		Level 1 Authorization Required		No

Authorize Send to Repair Reject View Details

Comments

- “To Authorize” screen shows all the records that were added/modified and require an authorization before they become effective.
- Select the record and click “Authorize” to authorize the record.

USER GUIDE: Citi® Payment Outlier Detection

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1. Product Usage

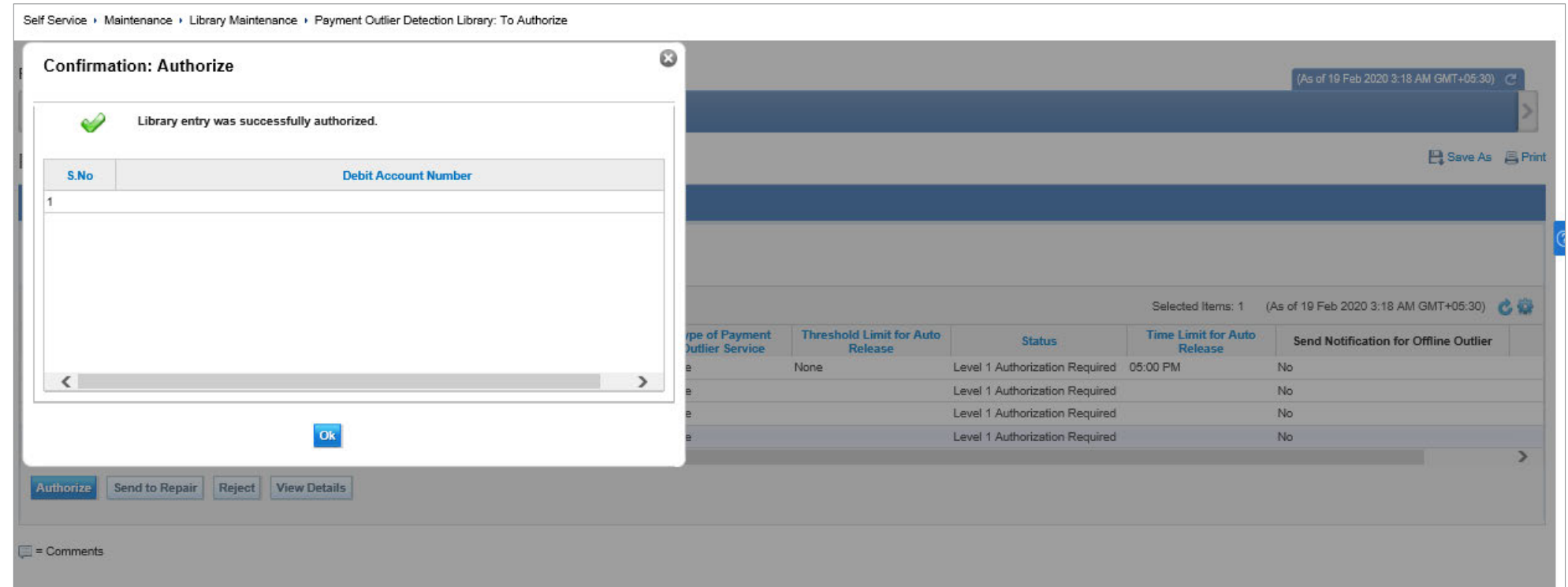
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Disclaimer

Library Setup



- This shows the confirmation screen once the record is authorized.

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- 2.5 SMS Notification Setup (Optional)

Disclaimer

Fine Grained Restriction

- Click on Self Service → Client Administration Service → Users & Entitlements

The screenshot shows the Citi Handlowy Self Service interface. At the top, there is a navigation bar with the following tabs: Home, CitiDirect Services, Payments, Receivables & Collections, Trade, Liquidity & Investments, Reports & Analytics, Inquiries & Searches, File Services, Self Service, and More Citi Products. Below the navigation bar, a status bar indicates 'Client Logged in as: ASIA 4.6' and '0 failed attempts since last login 20 Feb 2020 18:36:15 Details'. The main content area is divided into several sections:

- Self Service**
  - Maintenance**
    - Template Library
    - Standing Instruction Library
    - Netting Import Map
    - Netting Import Run
    - Netting FX Rates
    - Library Maintenance
    - Platinum Library Maintenance
    - Online Account Reconciliation - Email Alert
    - Merchant Library
    - Standing Instruction Library
    - Pseudo Base Currency Maintenance
  - Client Administration Service**
    - Contacts
    - Users & Entitlements** (highlighted with a red box)
    - Client Settings
    - Create Product Package
    - Product Package Worklist
    - View All Product Packages
    - Create Client
- ...Client Administration Service**
  - Import CitiDirect Clients
  - View Augmented Clients
  - View Augmented Users
  - Create Default User Group
  - Default User Group Worklist
  - View All Default User Groups
  - Create CitiDirect Services Entitlement Tool Batch
  - CitiDirect Services Entitlement Tool Batch Inquiry
  - CitiDirect Services Entitlement Tool Batch Worklist
  - CitiDirect Services Entitlement Tool View All Batches
  - Entitlement Tool Exceptions
  - Clients
  - Solution Packager
  - Toolkit
  - Change Security Questions
- WorldLink® Libraries**
  - FI Fee Library
  - Cheque Number Maintenance Library
  - WorldLink® Same Day Account Library
  - WorldLink® Credit Account Library
  - Cheque Stock Maintenance Library
  - Company Library
  - FI FX Spreads Library
  - Funding Account Library
- Service Request**
  - Create New Service Request
  - To Submit/Modify
  - To Authorize
  - To Release
  - View All
- Online Account Balance Reconciliation**
- Client Administration Service Reports**

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- 2.4 Payment Outlier Detection Report Entitlement (Optional)
- 2.5 SMS Notification Setup (Optional)

## Fine Grained Restriction

- Click on Access Profile under Users & Entitlement
- Clients can either create separate access profiles and add the desired entitlement or they can modify the default access profile. To do the former, click on the "Create" button and for modifying the default access profile, click on "All Access profile" button and look for PAYMENT RISK MANAGEMENT – DAP.

Navigation	Section	Action
Users & Entitlements	Users	Create
Client Settings	Access Profiles	Authorize 3
Contact	User Entitlements	Modify/Repair
As of 22 Feb 2020 2:45:24 UTC+05:30		Unlock User
		All Access Profiles
		Bulk User Credential Update

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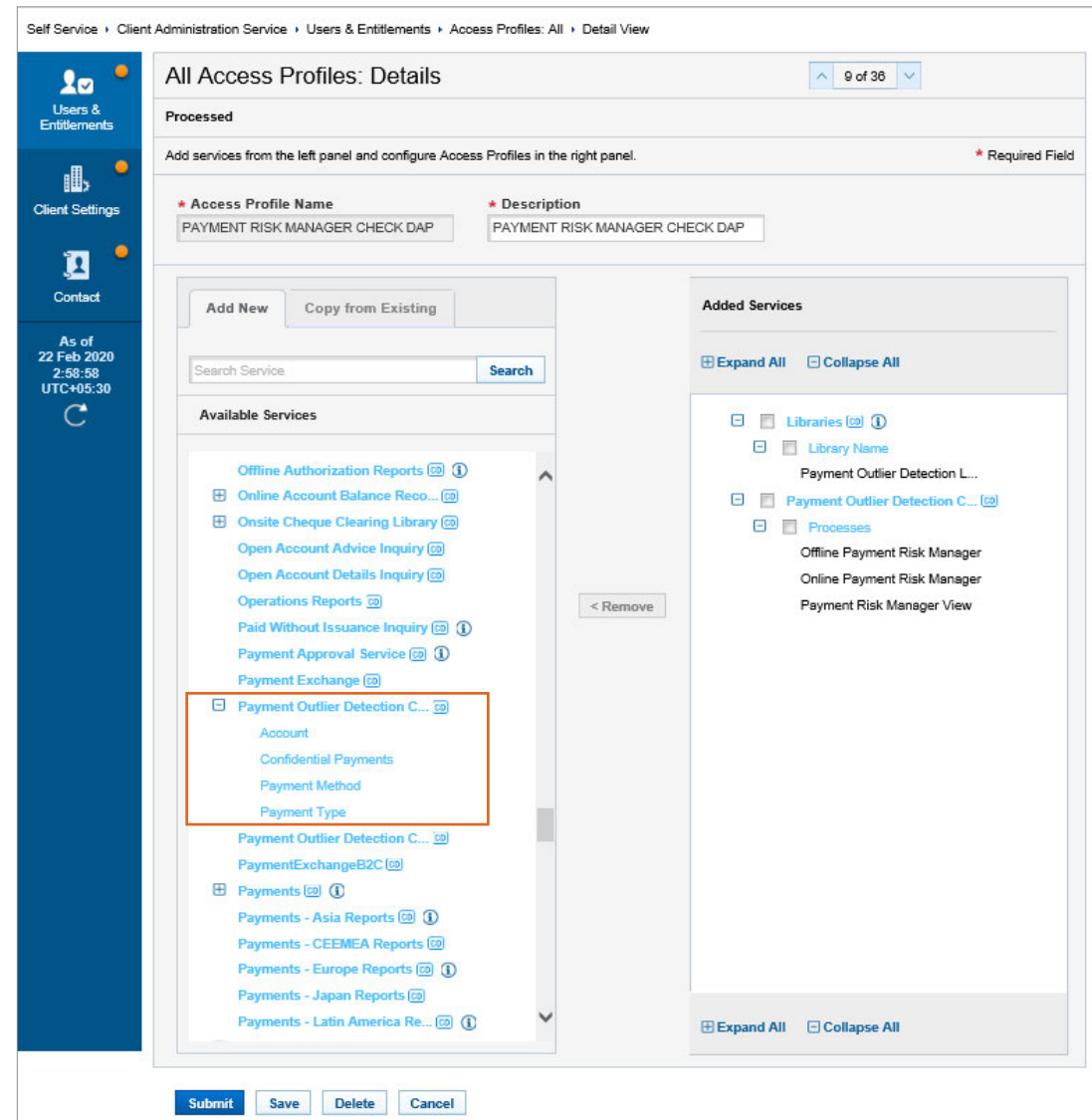
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- 2.5 SMS Notification Setup (Optional)

Fine Grained Restriction



- The screenshot shows the contents of the Default Access Profile (DAP) that can be used AS IS for accessing CPOD screens without any account level restrictions.
- In case client investigators need to be restricted to only specific set of accounts, the security administrator should first create a new Access profile and include the "Payment Outlier Detection Library" and the "Payment Outlier Detection Check" (along with the processes) entitlements, modelled on the DAP shown above. Additionally, they can add other fine grained entitlement setting like "Processes", "Account", "Payment Method" and "Payment Type" from the Payment Outlier Detection check entitlement – refer to the next slide for the screenshots and steps.



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2.1 User Entitlement in CitiDirect BE

2.2 Payment Outlier Detection  
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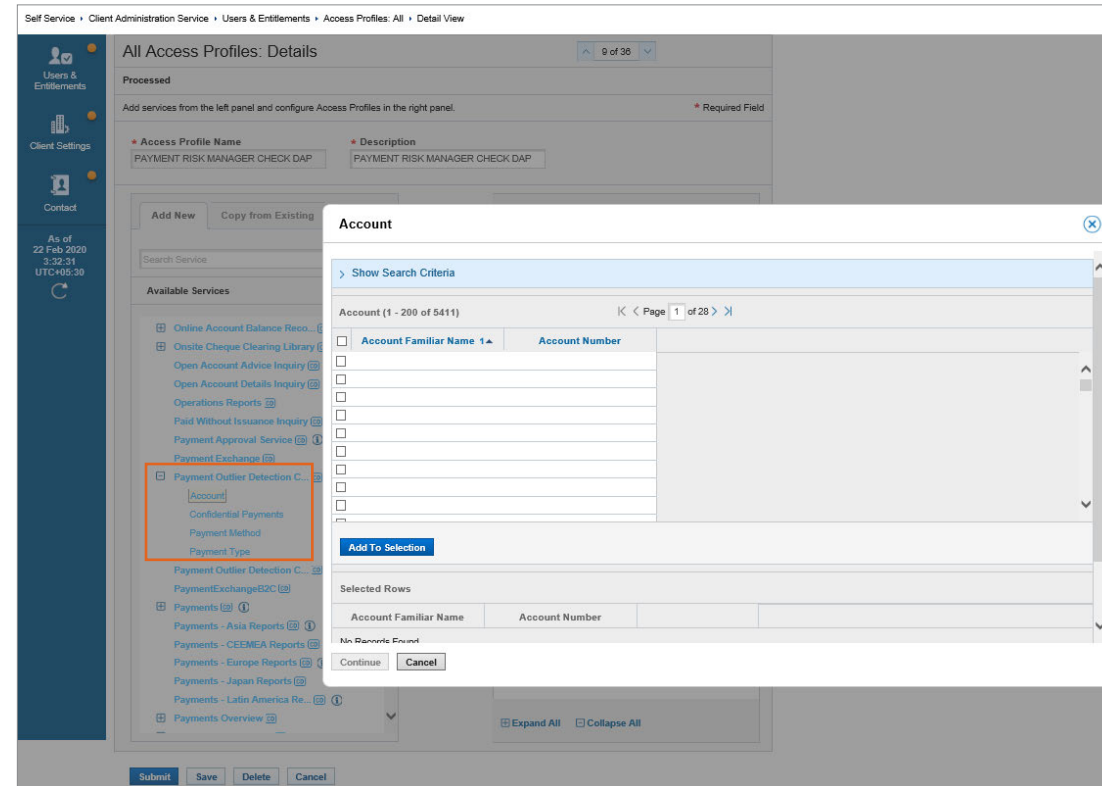
2.3 Fine Grained Entitlement  
Restriction (Optional)

2.4 Payment Outlier Detection  
Report Entitlement (Optional)

2.5 SMS Notification Setup  
(Optional)

Disclaimer

## Fine Grained Restriction



- Click the option “Account”, “Payment “Method”, Payment Type” under the “Payment Outlier Detection Check” entitlements and select the list that needs to be included
- Once the Access profile is created and authorized, the new access profile can be assigned to client investigators to restrict them to specific list of accounts, “Payment “Method”, Payment Type” only.
- An access profile with a limited set of accounts and Payment Method/Type will mean that users will have access to outliers generated from those accounts and Payment Method/Type only. And similarly the users will get an alert from outliers belonging to that combination only.
- It should be noted that if both the DAP and a newly created Access profile with a list of accounts is assigned to a user, the former will take precedence and there will be no restriction. In that case, the DAP should be removed from the user before the new access profile is assigned.

USER GUIDE: Citi® Payment Outlier Detection

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1. Product Usage

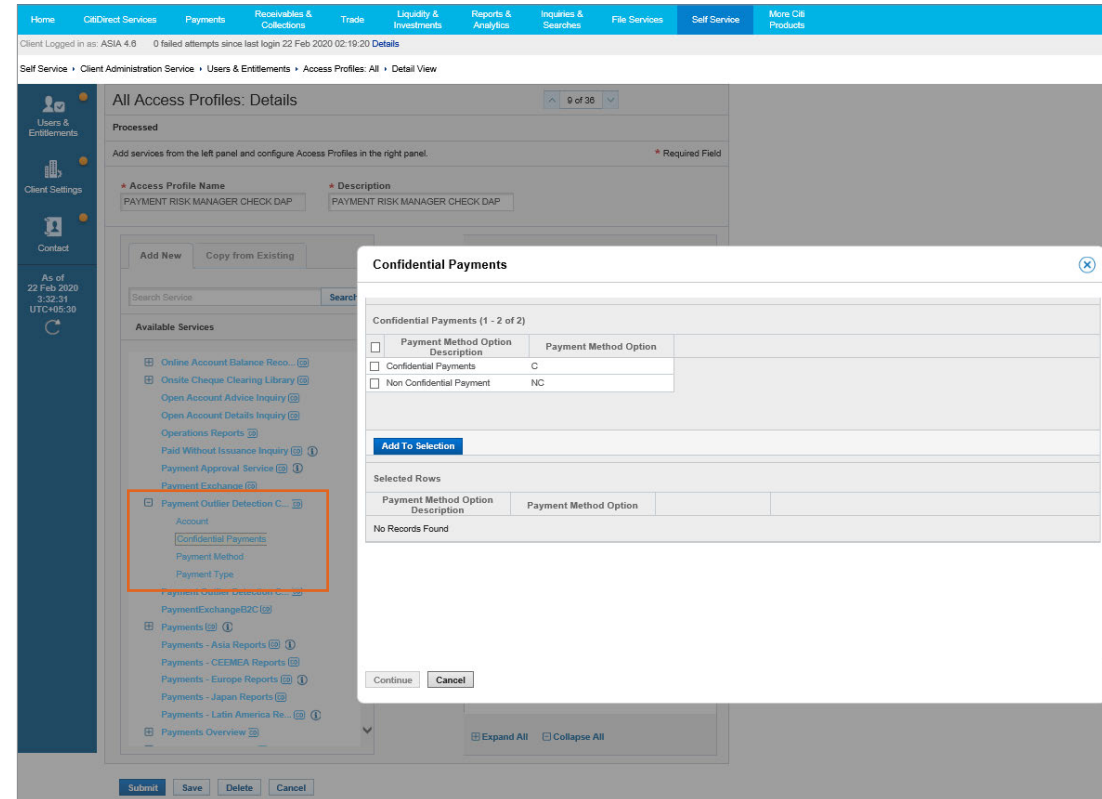
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Fine Grained Restriction



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#### 2. Product Configurations

2.1 User Entitlement in CitiDirect BE

2.2 Payment Outlier Detection  
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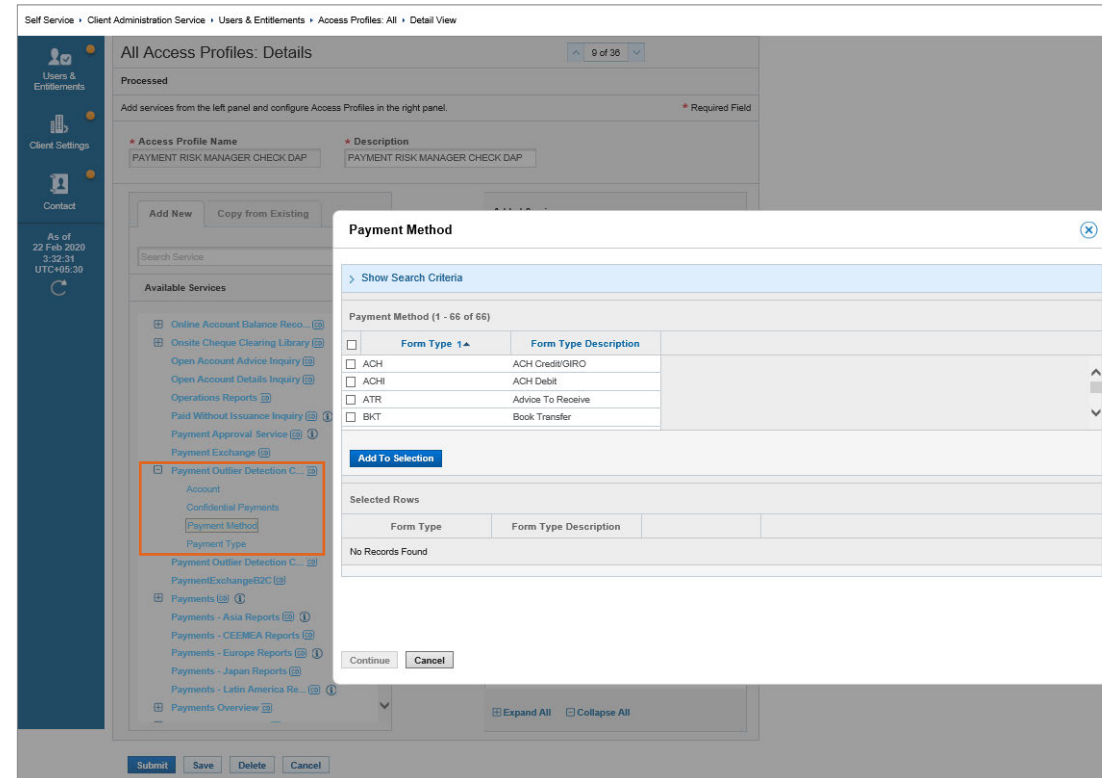
2.3 Fine Grained Entitlement  
Restriction (Optional)

2.4 Payment Outlier Detection  
Report Entitlement (Optional)

2.5 SMS Notification Setup  
(Optional)

Disclaimer

## Fine Grained Restriction



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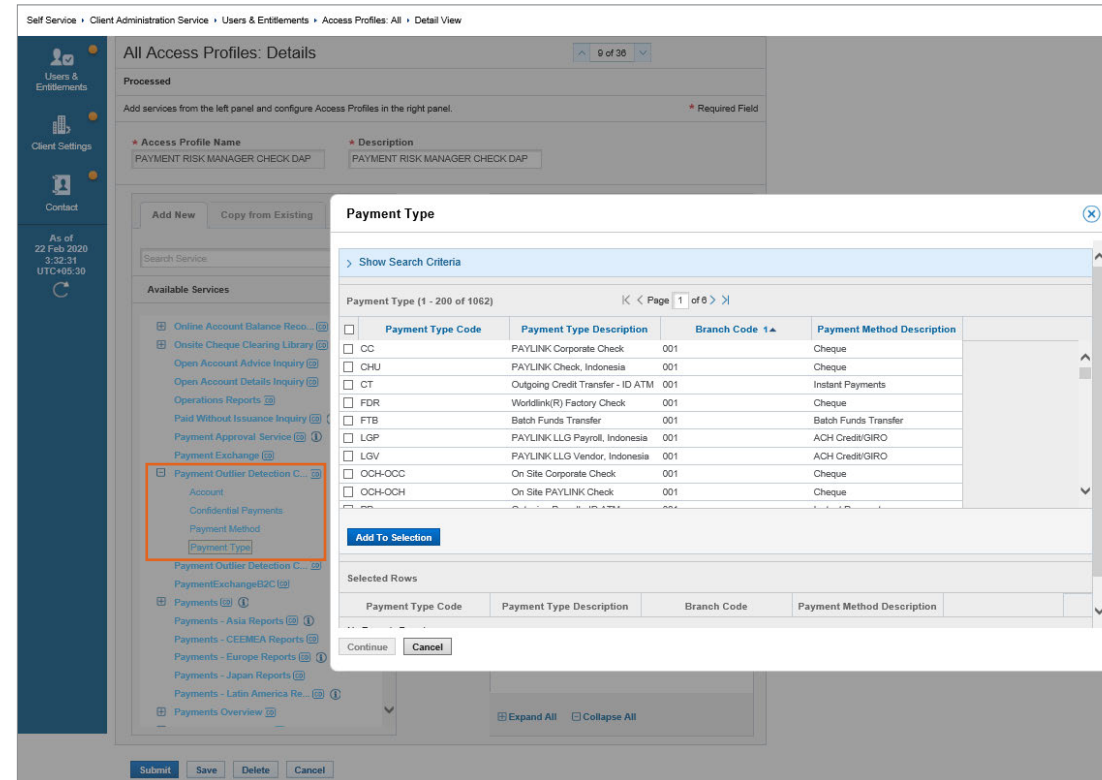
2.3 Fine Grained Entitlement Restriction (Optional)

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Disclaimer

Fine Grained Restriction



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# USER GUIDE: Citi® Payment Outlier Detection

## Artificial Intelligence and Machine Learning to the Rescue

### 1. Product Usage

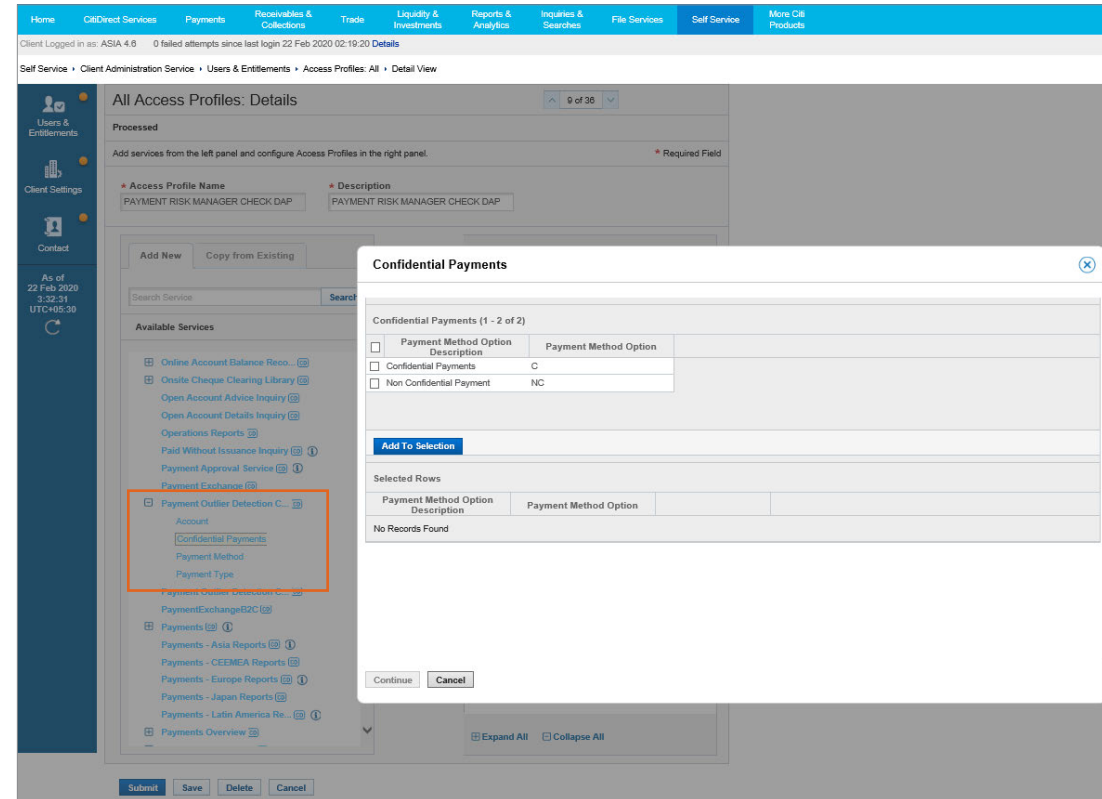
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Disclaimer

Fine Grained Restriction

The screenshot displays the 'All Access Profiles: Details' page in the Citi Handlowy system. The breadcrumb trail at the top reads: 'Self Service > Client Administration Service > Users & Entitlements > Access Profiles: All > Detail View'. The page title is 'All Access Profiles: Details' with a sub-header 'Processed' and a page indicator '9 of 36'. Below the title, there is a note: 'Add services from the left panel and configure Access Profiles in the right panel.' followed by a '\* Required Field' indicator. The main configuration area has two input fields: '\* Access Profile Name' (containing 'PAYMENT RISK MANAGER CHECK DAP') and '\* Description' (containing 'PAYMENT RISK MANAGER CHECK DAP'). Below these are two panels: 'Available Services' on the left and 'Added Services' on the right. The 'Available Services' panel has a search bar and a list of services including 'Online Account Balance Reco...', 'Onsite Cheque Clearing Library', 'Open Account Advice Inquiry', 'Open Account Details Inquiry', 'Operations Reports', 'Paid Without Issuance Inquiry', 'Payment Approval Service', 'Payment Exchange', 'Payment Outlier Detection C...', 'Account', 'Confidential Payments', 'Payment Method', 'Payment Type', 'Payment Outlier Detection C...', 'PaymentExchangeB2C', 'Payments', 'Payments - Asia Reports', 'Payments - CEEMEA Reports', 'Payments - Europe Reports', 'Payments - Japan Reports', 'Payments - Latin America Re...', and 'Payments Overview'. The 'Added Services' panel has 'Expand All' and 'Collapse All' buttons. It shows a tree structure: 'Libraries' (expanded) -> 'Library Name' (expanded) -> 'Payment Outlier Detection L...' (expanded) -> 'Payment Outlier Detection C...' (expanded) -> 'Processes' (expanded). The 'Processes' section contains three items: 'Offline Payment Risk Manager', 'Online Payment Risk Manager', and 'Payment Risk Manager View', which are highlighted with a red rectangular box. At the bottom of the page are buttons for 'Submit', 'Save', 'Delete', and 'Cancel'.

- The entitlement access profile can be additionally restricted by ONLINE, OFFLINE or VIEW screens - or everything.

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Disclaimer

## Report Entitlement

- Click on Self Service → Client Administration Service → Users & Entitlements.

The screenshot shows the Citi Handlowy Self Service portal interface. At the top, there is a navigation bar with the following tabs: Home, CitiDirect Services, Payments, Receivables & Collections, Trade, Liquidity & Investments, Reports & Analytics, Inquiries & Searches, File Services, Self Service, and More Citi Products. Below the navigation bar, a status bar indicates 'Client Logged in as: ASIA 4.6' and '0 failed attempts since last login 20 Feb 2020 18:36:15 Details'. The main content area is divided into four columns of links:

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  - Toolkit
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  - Reference Information**
    - Holiday Calendar
    - Payment Cut-Off Time
- WorldLink® Libraries**
  - FI Fee Library
  - Cheque Number Maintenance Library
  - WorldLink® Same Day Account Library
  - WorldLink® Credit Account Library
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  - Funding Account Library
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    - Create New Service Request
    - To Submit/Modify
    - To Authorize
    - To Release
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  - Client Administration Service Reports**
- ...Client Administration Service Reports**
  - Logon Activity Report
  - Client Linkage Report
  - User Entitlements Detail Report
  - AML User by Client Report
  - Audit Log Detail Report
  - Audit Log Summary Report
  - Client Definition Report
  - Service Inquiry Manager**
    - Service Inquiry Manager
  - Tools and Utilities**
    - Performance Optimizer
  - Alerts and Notification**
    - Create Alert
    - Event Notification

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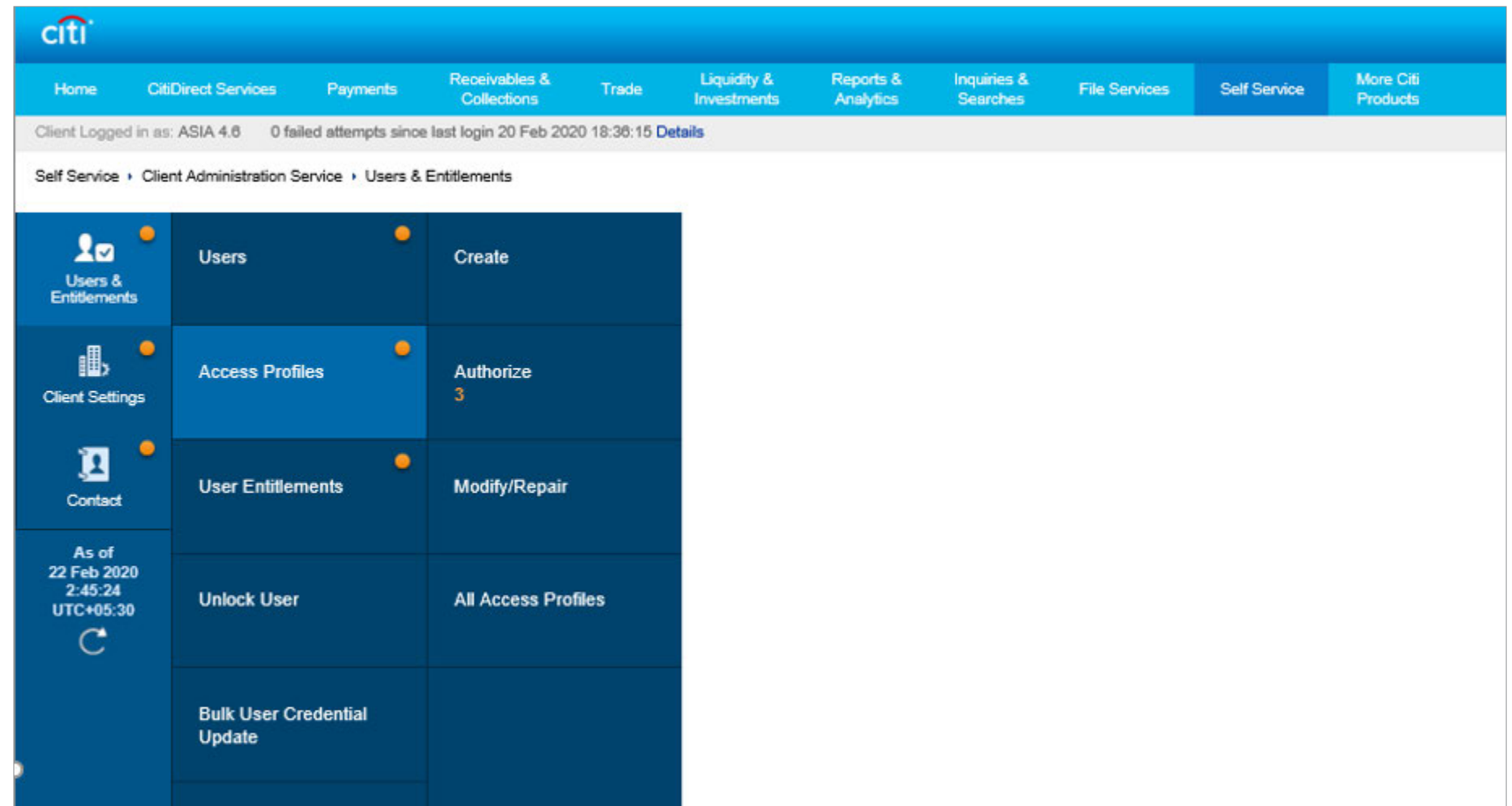
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Disclaimer

Report Entitlement

- Click on Access Profile under Users & Entitlement
- Clients can either create separate access profiles and add the desired entitlement or they can modify the default access profile. To do the former, click on the “Create” button and for modifying the default access profile, click on “All Access profile” button and look for PAYMENT RISK MANAGEMENT – DAP.
- Please note that Reports entitlements are already included in the default access profile. They can be removed from the default access profile, if required



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Disclaimer

Report Entitlement

- Look for “Payment Outlier Detection Check Service Reports” and remove that from the PAYMENT RISK MANAGEMENT – DAP access profile.

The screenshot displays the 'All Access Profiles: Details' page in the Citi Handlowy system. The breadcrumb trail at the top reads: 'Self Service > Client Administration Service > Users & Entitlements > Access Profiles: All > Detail View'. The page title is 'All Access Profiles: Details' with a '2 of 6' indicator. Below the title, there's a 'Processed' status and instructions: 'Add services from the left panel and configure Access Profiles in the right panel.' A 'Required Field' indicator is present. The main area is divided into two panels. The left panel, 'Available Services', lists various services with expand/collapse icons. A red box highlights the '< Remove' button next to 'Payment Outlier Detection Check Service Reports'. The right panel, 'Added Services', shows a tree view of services. The 'Payment Outlier Detect...' category is expanded, showing 'Payment Outlier Detection Check Service Reports' with a checkmark. At the bottom, there are 'Submit', 'Save', 'Delete', and 'Cancel' buttons.

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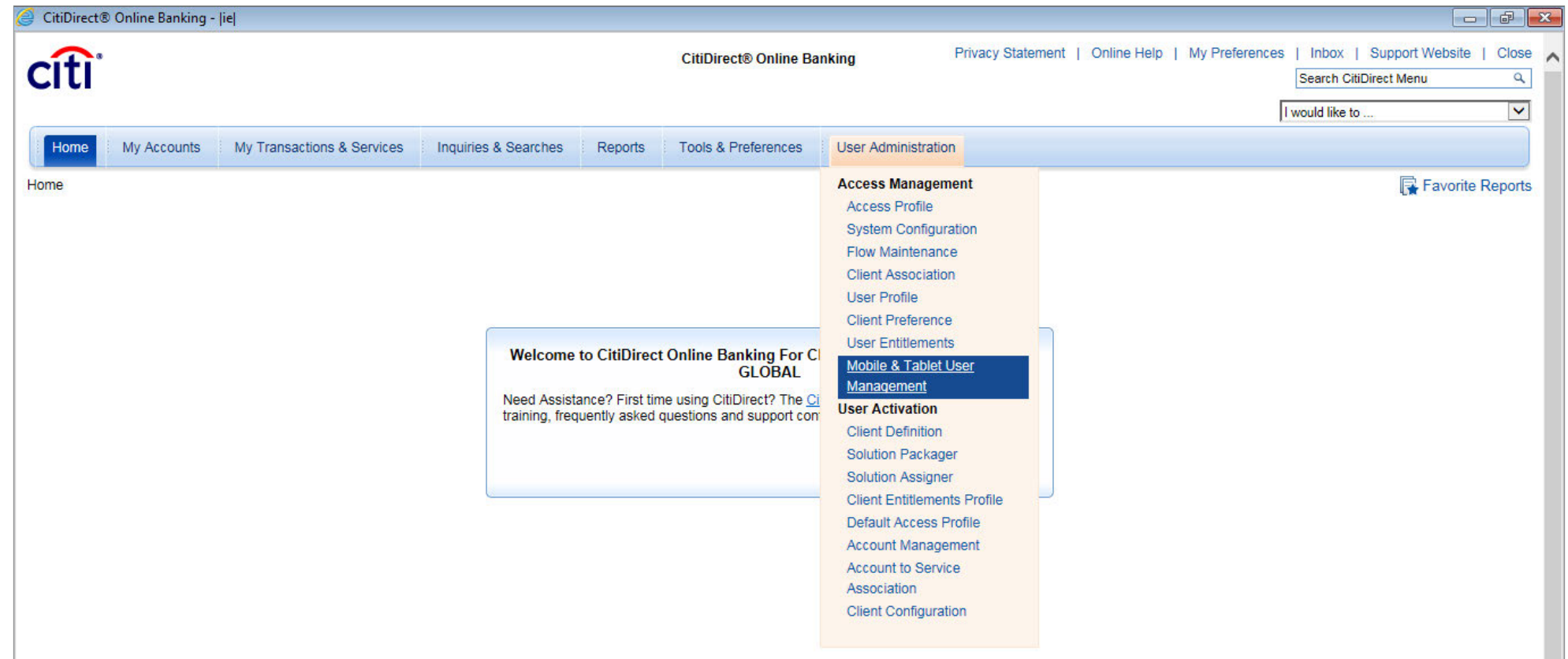
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- 2.4 Payment Outlier Detection Report Entitlement (Optional)
- 2.5 SMS Notification Setup (Optional)

Disclaimer

## SMS Notification Setup

- STEP 1: Login to CDBE application and Click on Citi Direct Services
- STEP 2: Click on "Mobile and Tablet User Management" under User Administration



Continued...





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- STEP 5: Click on "NEW" under Notification Setup and pop up will be displayed

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Home >> User Administration >> Access Management >> Mobile & Tablet User Management Favorite Reports

**Mobile & Tablet User Management Detail** Last Login Date 08/27/2018 13:25:38

First Name Middle Name Last Name

SMS Country Code/Phone Number

\* E-mail \* Language Preference for E-mail

Mobile Access Enabled  Tablet Access Enabled (ONLY AVAILABLE IN CERTAIN MARKETS, PLEASE CONTACT YOUR CITI REPRESENTATIVE)

**Notification Set Up**

Services	Processes	SMS	E-mail
Payments	Authorize	Yes	Yes
Payments	Authorize	Yes	Yes
Payments	Authorize	Yes	Yes
Payments	Authorize	Yes	Yes

<< Row 0 of 96 >> | (1)(2) sorted columns New Edit Delete

Pin Generated Date 10/27/2016 Opt In Date Opt-Out Date

\* Required Field Submit Delete Next Return to Summary Other Options

Continued...

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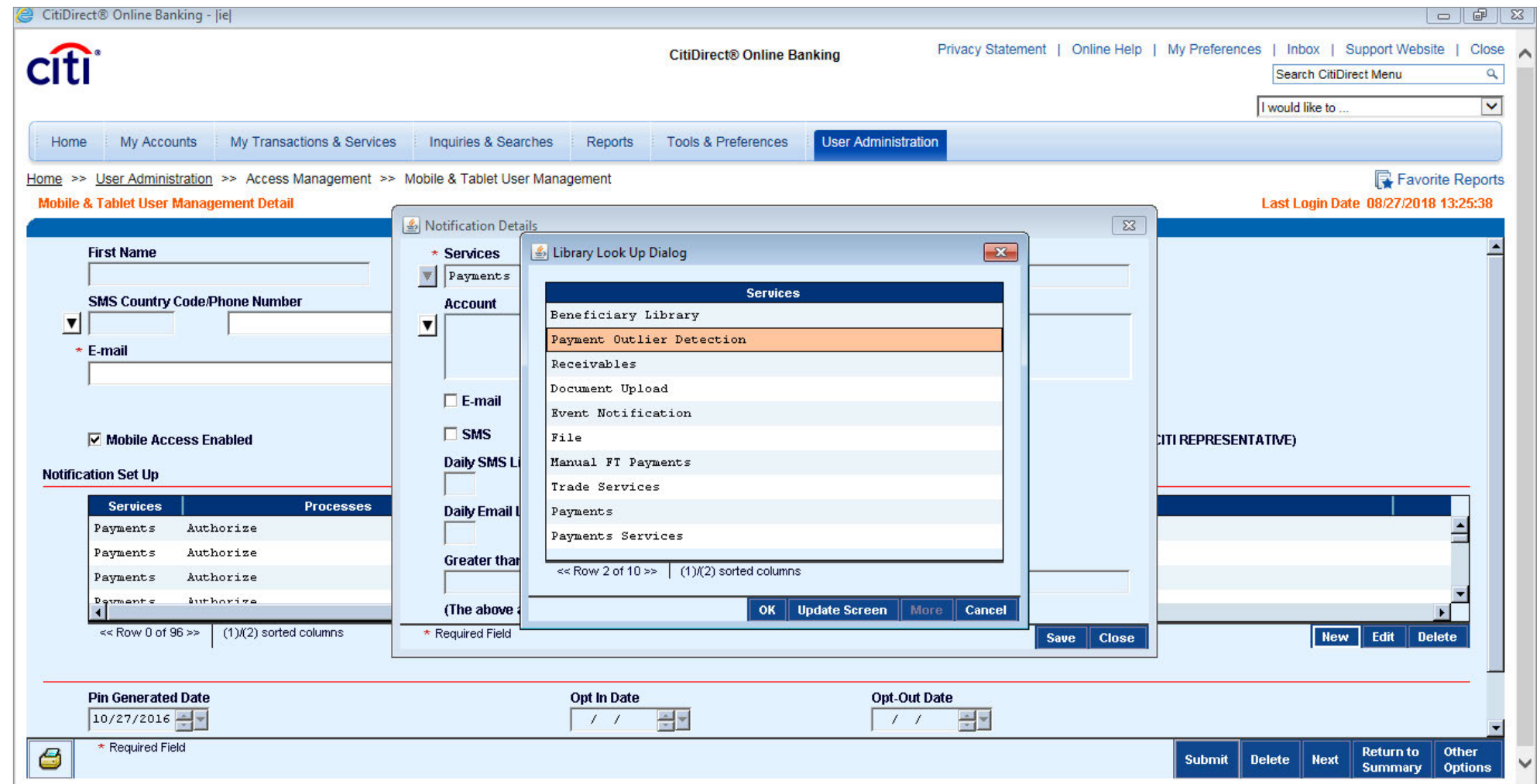
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- STEP 6: Click on "Services" look up and new pop up will all available services will be displayed
- STEP 7: Select "Payment Outlier Detection" under services list



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SMS Notification Setup

- STEP 8: Select "Sent to Risk Review" under processes
- STEP 9: Select the SMS alert check box and click Save
- STEP 10: Submit the user after selection

The screenshot displays the CitiDirect Online Banking interface. At the top, there's a navigation bar with 'CitiDirect® Online Banking' and various utility links like 'Privacy Statement', 'Online Help', 'My Preferences', 'Inbox', 'Support Website', and 'Close'. Below this is a search bar and a dropdown menu. The main navigation tabs include 'Home', 'My Accounts', 'My Transactions & Services', 'Inquiries & Searches', 'Reports', 'Tools & Preferences', and 'User Administration'. The current page is 'Mobile & Tablet User Management', with a breadcrumb trail: 'Home >> User Administration >> Access Management >> Mobile & Tablet User Management'. A 'Favorite Reports' icon and 'Last Login Date 08/27/2018 13:25:38' are also visible.

The 'Mobile & Tablet User Management Detail' page has several input fields: 'First Name', 'SMS Country Code/Phone Number', 'E-mail', and a 'Mobile Access Enabled' checkbox. Below these is a 'Notification Set Up' section with a table:

Services	Processes
Payments	Authorize
Payments	Authorize
Payments	Authorize
Payments	Authorize

At the bottom of this section, there are 'Pin Generated Date' (10/27/2016), 'Opt In Date', and 'Opt-Out Date' fields. A 'Notification Details' dialog box is open in the foreground, showing 'Services' set to 'Payment Outlier' and 'Processes' set to 'Sent to Risk Review'. It also has checkboxes for 'E-mail' and 'SMS' (checked). 'Save' and 'Close' buttons are at the bottom of the dialog.

Continued...

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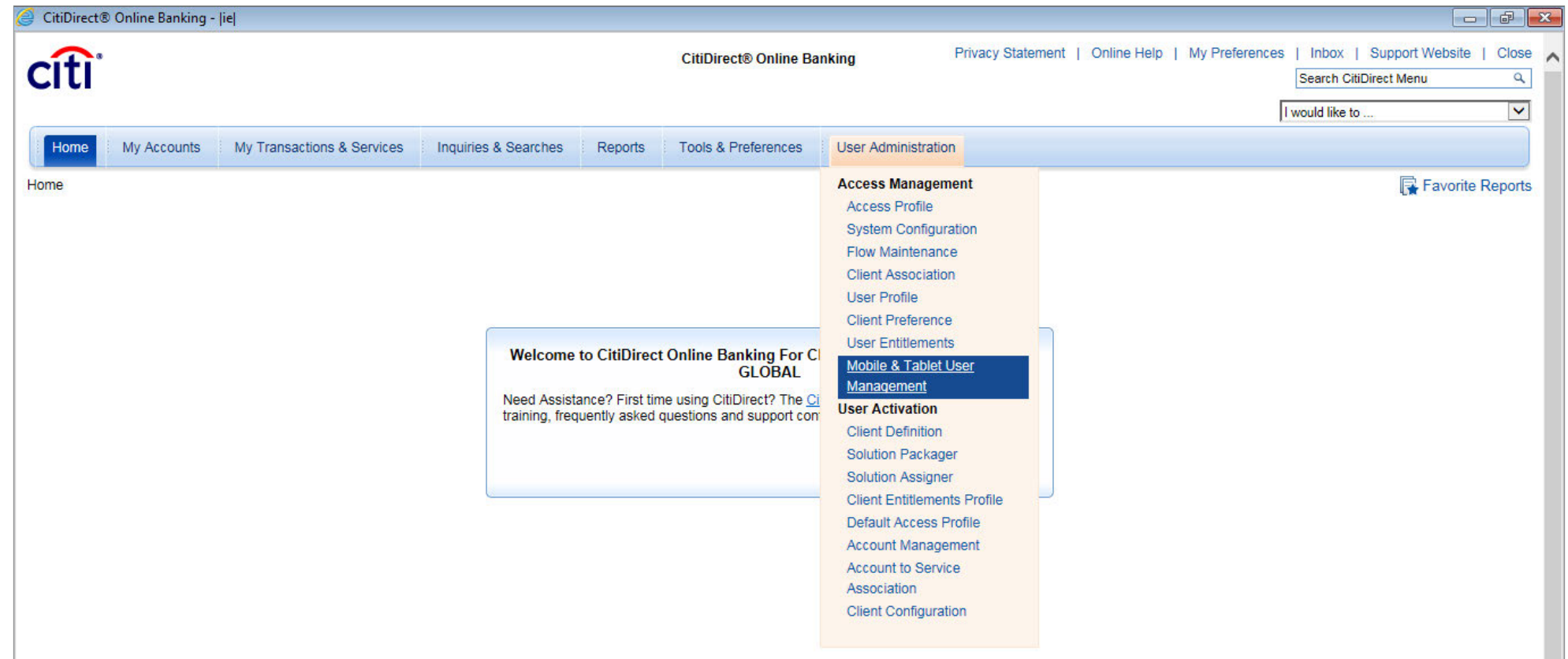
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## SMS Notification Setup

- STEP 11: Login to CDBE application and Click on Citi Direct Services
- STEP 12: Click on "Mobile and Tablet User Management" under User Administration



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## SMS Notification Setup

- STEP 13: Click on Auth Required Tab and authorize the required user

The screenshot shows the CitiDirect Online Banking interface. The navigation bar includes 'Home', 'My Accounts', 'My Transactions & Services', 'Inquiries & Searches', 'Reports', 'Tools & Preferences', and 'User Administration'. The breadcrumb trail is 'Home >> User Administration >> Access Management >> Mobile & Tablet User Management'. The page title is 'Mobile & Tablet User Management Summary'. The client name is 'CDBE UAT EXTERNAL CLIENT-GLOBAL'. The page has tabs for 'Input/Modify', 'Authorization Req'd', and 'View'. A table displays user management data:

(1) User ID	Last Name	First Name	Status
			Processed
			Processed
			Processed
			Processed
			Processed
			Processed
			Processed
			Processed
			Processed
			Processed
			Processed
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			Processed
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			Processed
			Processed
			Processed
			Processed

The footer of the window shows 'Completed' and '100%' zoom.

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- 2.5 SMS Notification Setup (Optional)

SMS Notification Setup

- STEP 1: Login to CDBE application and Click on Citi Direct Services.
- STEP 2: Click on "OTP-IN SMS Notification" under Tools and Preferences

The screenshot shows the CitiDirect Online Banking interface. The main content area is titled "Mobile & Tablet User Management Detail". It contains several input fields: "First Name", "Middle Name", "SMS Country Code/Phone Number", "E-mail", and "Language Preference" (set to English). There are checkboxes for "Mobile Access Enabled" and "Tablet Access Enabled". Below these is a "Notification Set Up" table.

Services	Processes	SMS	
Payments	Authorize	Yes	Yes
Payments	Authorize	Yes	Yes
Payments	Authorize	Yes	Yes
Payments	Authorize	Yes	Yes

At the bottom of the table, it says "<< Row 0 of 97 >> | (1)(2) sorted columns". Below the table are fields for "Pin Generated Date" (10/27/2016) and "Opt In Date". A legend indicates that an asterisk (\*) denotes a "Required Field".

The interface also features a navigation menu with "Tools & Preferences" and "User Administration" highlighted. A sidebar menu lists various options like "Maintenance", "Contact Management", "Change Preferences", and "Resources". At the bottom right, there are buttons for "Submit", "Delete", "Next", "Return to Summary", and "Other Options".

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SMS Notification Setup

- STEP 3: Accept the terms and conditions
- STEP 4: Add the required Mobile number and enter the PIN sent to the mobile number for addition and click Submit
- Once the registration is completed then the user will receive SMS notification, in addition to the email alerts whenever any Outlier Transactions are held in the Online Mode

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Home >> Tools & Preferences >> Resources >> OPT-IN - SMS Notifications

Favorite Reports

OPT-IN - SMS Notifications

Last Login Date 08/27/2018 13:25:38

**Legal Disclaimer**

CitiDirect@registered BE Mobile Access Disclosure Statement

Reference is made to the General Account Conditions and any applicable Local Conditions (collectively, the "GAC") between the Customer and Citibank. Capitalized terms used herein have the meanings set out in the GAC.

CitiDirect BE Mobile ("Mobile Access") is a feature that permits the Customer to connect to the CitiDirect Platform using mobile phones, tablet computers and/or other wireless devices that access the Internet by means of a web browser (collectively, "Mobile Devices"). Please note, however, that at the present time Mobile Access does not enable the Customer to utilize the full functionality of the CitiDirect platform that would otherwise be available if the Customer were accessing the CitiDirect platform through a desktop computer, work station or laptop.

Citibank will not be responsible for any charges made by any telecommunications operator in connection with any Communication. The Customer shall ensure that its users of CitiDirect are aware that they may incur charges imposed by the telecommunications operator when they use CitiDirect, including, without limitation, charges for SMS text messaging.

**Msg frequency is based on the payment activity. Msg&Data rates may apply.**

**For a list of supported carriers**  
[Click here](#)

**To unsubscribe for SMS notifications contact your security manager or text STOP to CITIBE(248423).  
For Help, on your mobile device, text HELP to CITIBE(248423).**

[Privacy Policy](#)

**(Above short code for STOP and HELP message on mobile device is valid only in US. For your country specific short code, please contact your security manager).**

**For any questions, please contact CitiDirect helpdesk at 1-877-531-3054.**

I have read and accept the Terms and Conditions for the CitiDirect @register SMS Notification Services.

SMS Country Code/Phone Number \* PIN

\* Required Field

Submit Cancel

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(Optional)

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