Citi® Payment Insights

Getting Started User Guide

150 years of progress

www.citihandlowy.pl
Bank Handlowy w Warszawie S.A.

citi handlowy®

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Welcome to Citi Payment Insights

Citi Payment Insights provides payment status via a visual tracker, making payment tracking as simple as tracking a package. The solution applies to multiple payment methods such as Wire, ACH (Automated Clearing Houses), SEPA and WorldLink®. The full suite of powerful features is accessible through CitiDirect BE® (although clients can receive enhanced payment status updates directly into their ERP or TMS through CitiConnect® for Files, SWIFT or API). This is an omni-channel solution powered by the use of SWIFT gpi and Big Data, providing data access and control through the entire transaction cycle.

This user guide provides an outline of features, quick navigation tips and guidance on Citi Payment Insights screens to assist users with utilizing this powerful digital tool.

What can users do in Citi Payment Insights?

Citi Payment Insights is a lot more than just payment tracking and SWIFT gpi. Users can take advantage of many powerful functionalities such as:

1. **Track Payments:** View enhanced payment statuses (including SWIFT gpi) with information on the payment's journey through participating banks and clearing, along with payment processing times and charges details via a visual tracker – as simple as tracking a package
2. **Generate Proof of Payment Letters:** View, save or email proof of payments on Citi Handlowy / Citi letterhead with applicable SWIFT messages and branch officer signatures
3. **View Rejects and Returns:** View transactions rejected by Citi Handlowy / Citi or those returned by settlement or beneficiary
4. **Check Detailed Transaction History via the Audit Trail:** View, save or print all actions taken during the payment lifecycle
5. **View Incoming Payments:** Get visibility into credit payments as they're posted into your accounts, and see future-dated payments' credit advices for better cash flow management
6. **Stop or Recall Payments** (in Poland, this functionality will be available at a later date): Stop a payment still in process with Citi Handlowy / Citi or recall a payment sent out for settlement or credited to the beneficiary
7. **Return Credit Payments** (in Poland, this functionality will be available at a later date): Proactively return unrecognized credit payments posted into your accounts back to the remitter
8. **Return Payments When Remitters Request Recall** (in Poland, this functionality will be available at a later date): Grant (or deny) Citi Handlowy / Citi the authority to debit your account for a payment that's credited into your account but is recalled by the remitter

What is Visible on Citi Payment Insights

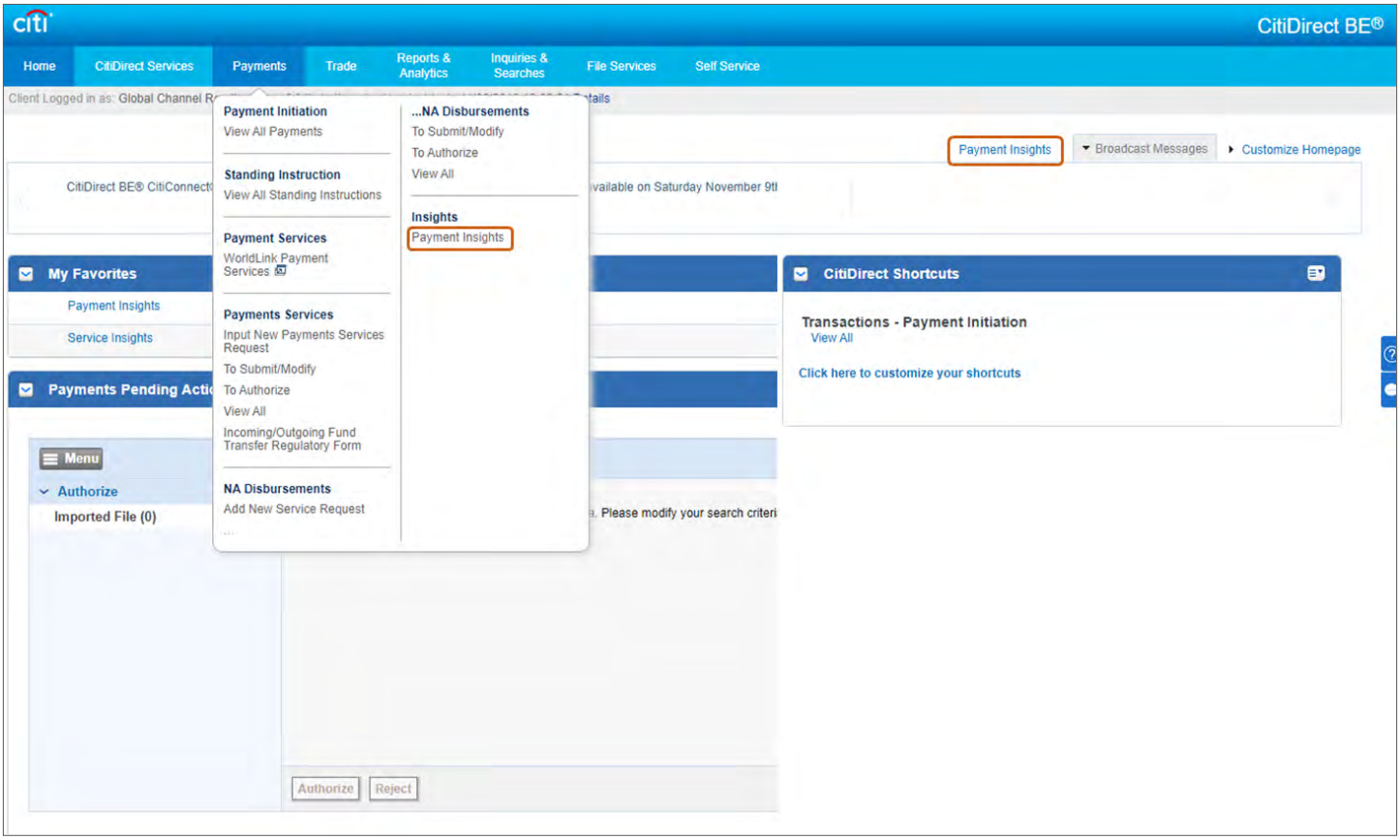
The Citi Payment Insights Network spans across **88 FT/Wire** markets (of which **56 are gpi-enabled**), **40 ACH** (Automated Clearing Houses) markets and **16 SEPA** markets. WorldLink payments are visible on Payment Insights as well, as long as the WorldLink Client ID and Funding Accounts are entitled in the CitiDirect client definition.

#	gpi	Market	FT	ACH	SEPA
1		Algeria	✓		
2		Argentina	✓	✓	
3	✓	Australia	✓		
4	✓	Austria	✓		✓
5		Bahamas	✓	✓	
6	✓	Bahrain	✓		
7	✓	Bangladesh	✓		
8	✓	Belgium	✓		✓
9		Brazil	✓	✓	
10	✓	Bulgaria	✓		
11		Cameroon	✓	✓	
12	✓	Canada	✓		
13		Chile	✓	✓	
14	✓	China	✓		
15		Colombia	✓	✓	
16	✓	Congo	✓	✓	
17		Costa Rica	✓	✓	
18	✓	Czech Republic	✓		
19	✓	Denmark	✓	✓*	
20		Dominican Republic	✓	✓	
21		Ecuador	✓	✓	
22	✓	Egypt	✓	✓	
23		El Salvador	✓	✓	
24	✓	Finland	✓		✓
25	✓	France	✓		✓
26		Gabon	✓	✓	
27	✓	Germany	✓		✓
28	✓	Greece	✓		✓
29		Guatemala	✓	✓	
30		Haiti	✓	✓	
31		Honduras	✓	✓	
32	✓	Hong Kong	✓		
33	✓	Hungary	✓		
34	✓	India	✓		
35	✓	Indonesia	✓		
36	✓	Ireland	✓		✓
37	✓	Israel	✓	✓	
38	✓	Italy	✓		✓
39		Ivory Coast	✓	✓	
40		Jamaica	✓	✓	
41	✓	Japan	✓		
42	✓	Jersey C.I.	✓		✓
43		Jordan	✓		
44	✓	Kazakhstan	✓	✓	
45	✓	Kenya	✓		
46	✓	Kuwait	✓		
47	✓	Lebanon	✓	✓	
48	✓	Luxembourg	✓		✓
49	✓	Malaysia	✓		
50		Morocco	✓	✓	
51	✓	Netherlands	✓		✓
52	✓	New Zealand	✓		
53		Nigeria	✓	✓	
54	✓	Norway	✓	✓*	
55		Pakistan	✓		
56		Panama	✓	✓	
57		Paraguay	✓	✓	
58		Peru	✓	✓	
59	✓	Philippines	✓		
60	✓	Poland	✓	✓	✓
61	✓	Portugal	✓		✓
62		Puerto Rico	✓		
63	✓	Qatar	✓		
64	✓	Romania	✓		
65		Russia	✓	✓	
66		Senegal	✓	✓	
67	✓	Singapore	✓		
68	✓	Slovakia	✓		
69	✓	South Africa	✓	✓	
70	✓	Spain	✓		✓
71	✓	Sri Lanka	✓		
72	✓	Sweden	✓	✓*	
73		Switzerland	✓		✓
74	✓	Taiwan	✓		
75	✓	Tanzania	✓	✓	
76	✓	Thailand	✓		
77		Trinidad & Tobago	✓		
78	✓	Tunisia	✓	✓	
79	✓	Turkey	✓	✓	
80	✓	UAE	✓		
81	✓	Uganda	✓	✓	
82	✓	UK	✓		✓
83	✓	Ukraine	✓		
84		Uruguay	✓	✓	
85	✓	USA	✓		
86		Venezuela	✓	✓	
87	✓	Vietnam	✓		
88		Zambia	✓	✓	
	56	**Total**	**88**	**40**	**16**

*ACH (Automated Clearing Houses) transactions for Denmark, Norway and Sweden visible only if initiated on CitiDirect.

How to Navigate to Citi Payment Insights

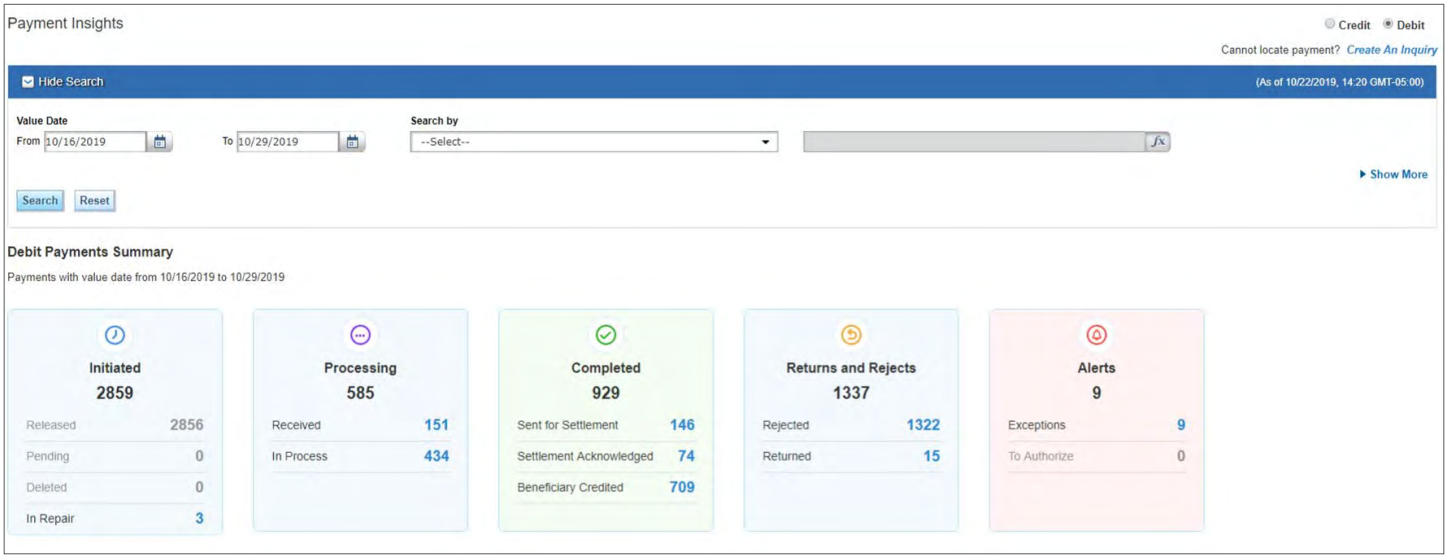
From the CitiDirect BE Homepage Screen, navigate to Payments and click on **Citi Payment Insights** from the Insights subfolder. Alternatively, simply click on **Citi Payment Insights** on the top-right of your screen.



The Citi Payment Insights Dashboard

Debit

Upon clicking **Citi Payment Insights**, the user will be directed to the Citi Payment Insights Dashboard. The default load screen will be the Debit view, which shows all the outgoing payments from all the accounts users have access to. The default loaded date range will be from 1 week before to 1 week after the login date.



Transactions are divided into 5 intuitive categories:

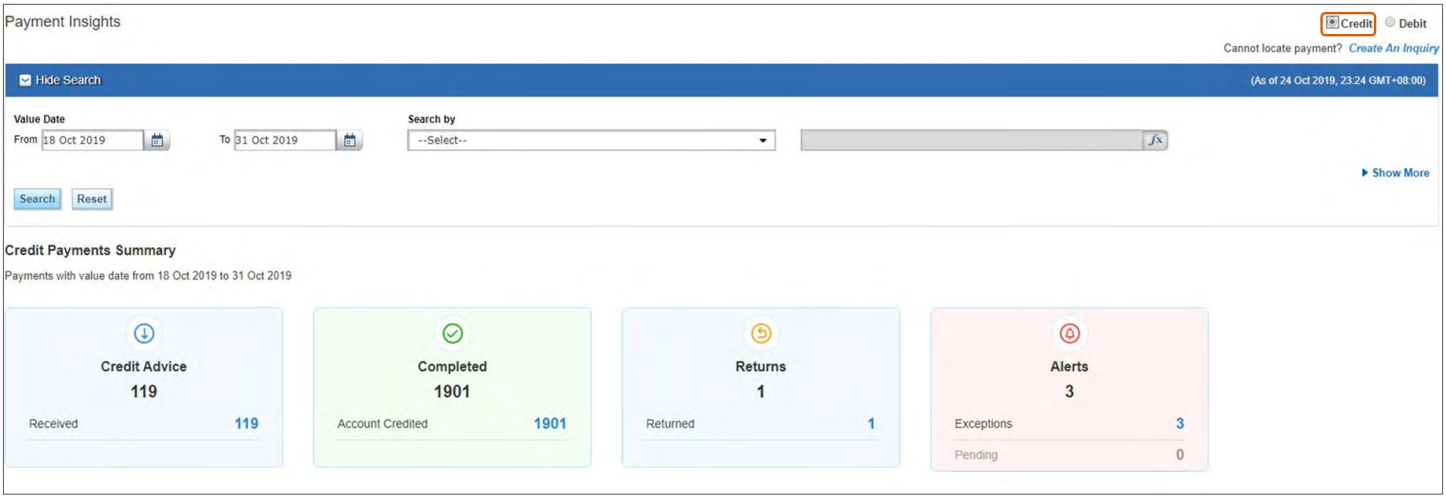
- **Initiated:** payments sent to Citi Handlowy / Citi including any in repair, pending or deleted
  - *Released* payments are those that have been successfully sent to Citi Handlowy / Citi for processing
  - *Pending* payments are those that require authorization before they're released
  - *Deleted* payments are those that were canceled/deleted by the initiator
  - *In Repair* payments are those that need the payment initiator's action in CitiDirect Payment Initiation screens before they can be released
- **Processing:** payments that Citi Handlowy / Citi has received and is processing
- **Completed:** payments that Citi Handlowy / Citi has successfully paid out, with the amount of visibility dependent on the type of transaction (more details below)
- **Returns and Rejects:** payments that were rejected by Citi Handlowy / Citi or by settlement/beneficiary bank
- **Alerts:** payments that require clients' attention or action

The amount of visibility on payments is dependent on the type of transaction. What does that mean?

- **Beneficiary Credited:** this section will display all the payments that were confirmed as credited to the beneficiary's account.
  - In this section, users should expect to see SWIFT gpi payments (where the beneficiary bank branch is gpi-enabled) and payments that are settled within Citi Payment Insights' network.
- **Settlement Acknowledged:** this section will display all the payments that have been successfully settled. This will occur when Citi Handlowy / Citi receives the acknowledgment from clearinghouses such as FED, CHIPS, EBA, TARGT2 etc.
  - In this section, users should expect to see SWIFT gpi payments where beneficiary bank branch is not gpi-enabled and certain FT, ACH (Automated Clearing Houses) and SEPA payments etc.
- **Sent for Settlement:** this section will display all the payments that Citi Handlowy / Citi has successfully paid out but is unable to receive an acknowledgement from the clearinghouses.
  - In this section, users should expect to see ACH (Automated Clearing Houses) and SEPA flows, certain Funds Transfer payments, and certain WorldLink flows.

Credit

To view the incoming payments (or receivables) credited into Citi Handlowy / Citi accounts, users should click **Credit** on the top right of the Citi Payment Insights dashboard. Upon doing so, the Credit view will appear as below. The default loaded date range will be from 1 week before to 1 week after the login date.



Transactions are divided into 4 intuitive categories:

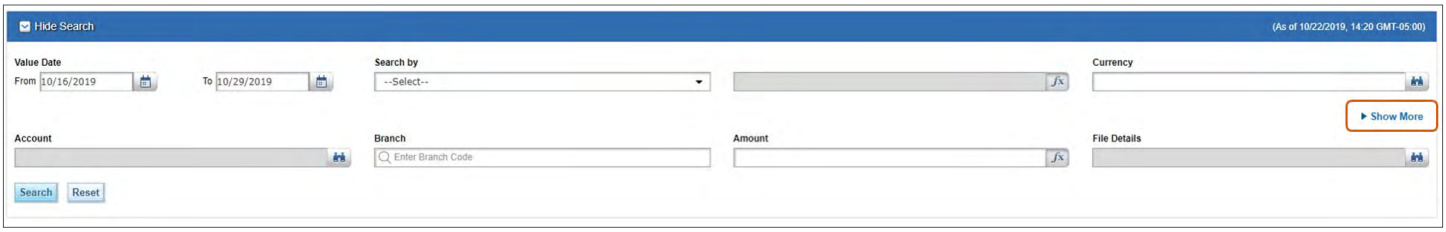
- **Credit Advice:** payments Citi Handlowy / Citi has been notified of, but is yet to receive, e.g., direct and cover payments
- **Completed:** payments Citi Handlowy / Citi has successfully received and credited to clients' accounts
- **Returns:** payments that have been returned to the remitter based on clients' actions e.g. proactive return of credit or as a result of approving a Debit Authority request
- **Alerts:** payments requiring clients' attention or action

Search

Citi Payment Insights allows clients to search for specific transactions using a variety of criteria, on either the debit or the credit side of the dashboard. Click on the drop-down menu **Search by** to search for transactions by Citi Handlowy / Citi Transaction Reference, Client Transaction Reference, UETR or Beneficiary/Remitter Name.

Users can search for up to 10 transaction references at a time, by separating the references by a comma.

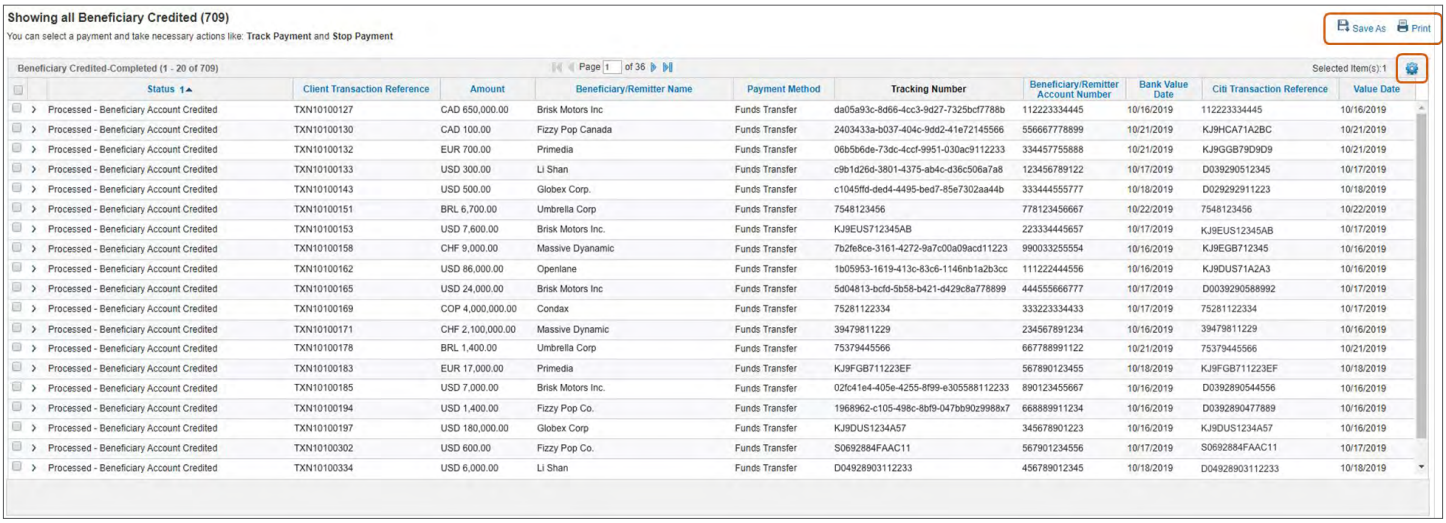
Clicking on **Show More** allows users to search for transactions using other criteria such as Currency, Account, Branch, Amount or File Details. Search by **Account** or **Branch** will be driven by the user's entitlements i.e. users can only search for accounts they have access to within Payments.



Tip: to search for WorldLink payments, click on **Branch** and enter "999".

The Transactions Table

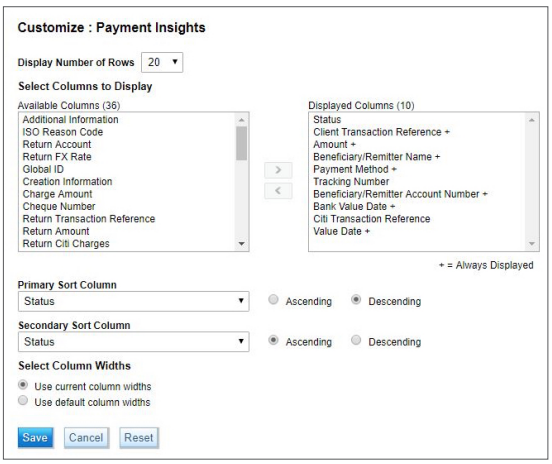
Clicking on any category of transactions (e.g. Beneficiary Credited) from the dashboard will make the Transactions Table appear.



Status	Client Transaction Reference	Amount	Beneficiary/Remitter Name	Payment Method	Tracking Number	Beneficiary/Remitter Account Number	Bank Value Date	Citi Transaction Reference	Value Date
Processed - Beneficiary Account Credited	TXN10100127	CAD 650,000.00	Brisk Motors Inc	Funds Transfer	da05a93c-8d66-4cc3-9d27-7325bcf7788b	112223334445	10/16/2019	112223334445	10/16/2019
Processed - Beneficiary Account Credited	TXN10100130	CAD 100.00	Fizzy Pop Canada	Funds Transfer	2403433a-b037-404c-9dd2-41e72145566	556667778899	10/21/2019	KJ9HCA71A2BC	10/21/2019
Processed - Beneficiary Account Credited	TXN10100132	EUR 700.00	Primedia	Funds Transfer	06b5b6de-73dc-4ccf-9951-030ac9112233	334457755888	10/21/2019	KJ9GGB79D9D9	10/21/2019
Processed - Beneficiary Account Credited	TXN10100133	USD 300.00	Li Shan	Funds Transfer	c9b1d26d-3801-4375-ab4c-d36c506a7a8	123456789122	10/17/2019	D039290512345	10/17/2019
Processed - Beneficiary Account Credited	TXN10100143	USD 500.00	Globex Corp.	Funds Transfer	c1045ffd-ded4-4495-bed7-85e7302aa44b	333444555777	10/18/2019	D029292911223	10/18/2019
Processed - Beneficiary Account Credited	TXN10100151	BRL 6,700.00	Umbrella Corp	Funds Transfer	7548123456	778123456667	10/22/2019	7548123456	10/22/2019
Processed - Beneficiary Account Credited	TXN10100153	USD 7,600.00	Brisk Motors Inc.	Funds Transfer	KJ9EUS712345AB	223334445657	10/17/2019	KJ9EUS12345AB	10/17/2019
Processed - Beneficiary Account Credited	TXN10100158	CHF 9,000.00	Massive Dyanamic	Funds Transfer	7b2fe8ce-3161-4272-9a7c00a09acd11223	990033255554	10/16/2019	KJ9EGB712345	10/16/2019
Processed - Beneficiary Account Credited	TXN10100162	USD 86,000.00	Openlane	Funds Transfer	1b05953-1619-413c-83c6-1146nb1a2b3cc	111222444556	10/16/2019	KJ9DUS71A2A3	10/16/2019
Processed - Beneficiary Account Credited	TXN10100165	USD 24,000.00	Brisk Motors Inc	Funds Transfer	5d04813-bcfd-5b58-b421-d429c8a778899	444555666777	10/17/2019	D0039290588992	10/17/2019
Processed - Beneficiary Account Credited	TXN10100169	COP 4,000,000.00	Condax	Funds Transfer	75281122334	333223334433	10/17/2019	75281122334	10/17/2019
Processed - Beneficiary Account Credited	TXN10100171	CHF 2,100,000.00	Massive Dynamic	Funds Transfer	39479811229	234567891234	10/16/2019	39479811229	10/16/2019
Processed - Beneficiary Account Credited	TXN10100178	BRL 1,400.00	Umbrella Corp	Funds Transfer	75379445566	667788991122	10/21/2019	75379445566	10/21/2019
Processed - Beneficiary Account Credited	TXN10100183	EUR 17,000.00	Primedia	Funds Transfer	KJ9FGB711223EF	567890123455	10/18/2019	KJ9FGB711223EF	10/18/2019
Processed - Beneficiary Account Credited	TXN10100185	USD 7,000.00	Brisk Motors Inc.	Funds Transfer	02fc41e4-405e-4255-8f99-e305588112233	890123455667	10/16/2019	D0392890544556	10/16/2019
Processed - Beneficiary Account Credited	TXN10100194	USD 1,400.00	Fizzy Pop Co.	Funds Transfer	1968962-c105-498c-8bf9-047bb90z9988x7	668889911234	10/16/2019	D0392890477889	10/16/2019
Processed - Beneficiary Account Credited	TXN10100197	USD 180,000.00	Globex Corp	Funds Transfer	KJ9DUS1234A57	345678901223	10/16/2019	KJ9DUS1234A57	10/16/2019
Processed - Beneficiary Account Credited	TXN10100302	USD 600.00	Fizzy Pop Co.	Funds Transfer	S0692884FAAC11	567901234556	10/17/2019	S0692884FAAC11	10/17/2019
Processed - Beneficiary Account Credited	TXN10100334	USD 6,000.00	Li Shan	Funds Transfer	D04928903112233	456789012345	10/18/2019	D04928903112233	10/18/2019

Customize

Users can customize their view by clicking on the **gear** icon. Clicking the icon brings the below pop-up.



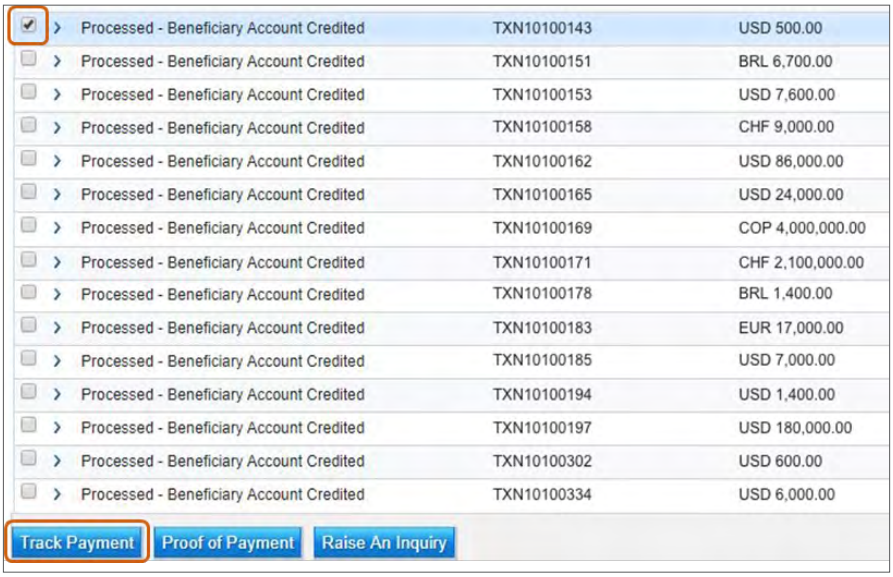
Users can change the number of rows to display, change which columns are displayed, choose primary and secondary sort columns and revert to default column widths. Plenty of opportunities to customize the transaction table view to each user's preference.

Save As and Print

Users can export the entire displayed transaction table or certain selected transactions by clicking on the **Save As** button. Export options are available in PDF, CSV or XLSX formats. Users can also choose to print by clicking on **Print**.

Tracking a Payment

To track any payment, users need to click the **checkbox** to the left of the transaction and then click on the **Track Payment** button from the bottom of the Transactions Table.



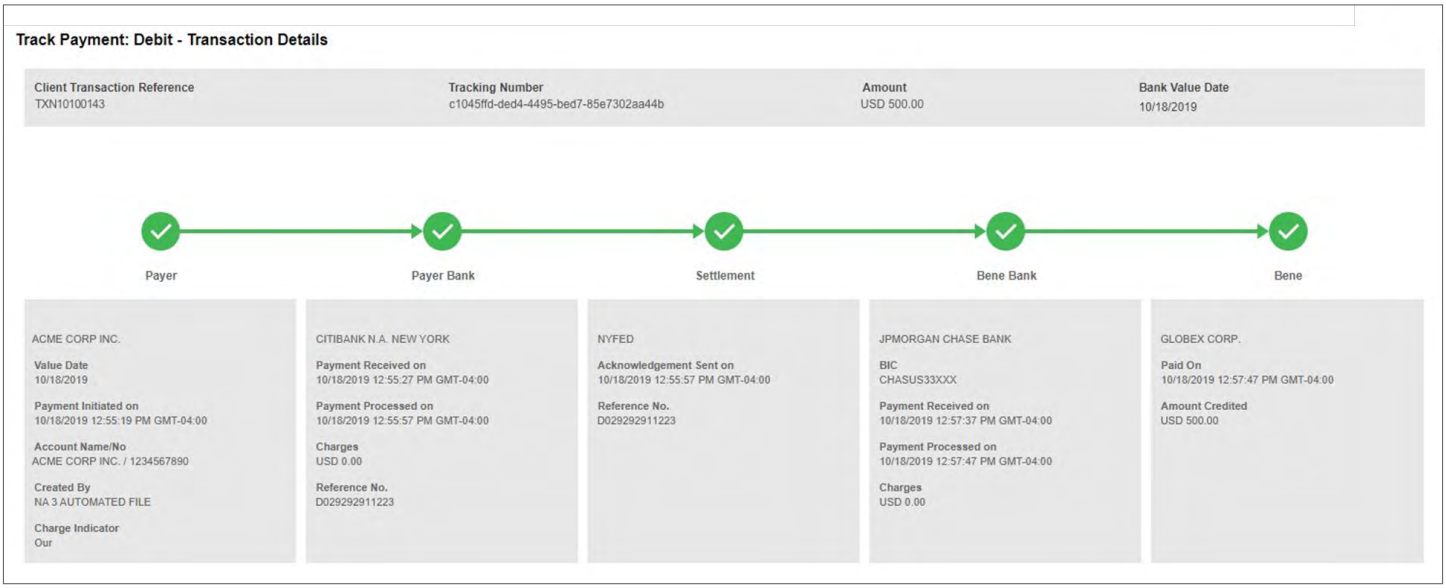
Processed - Beneficiary Account Credited	TXN10100143	USD 500.00
Processed - Beneficiary Account Credited	TXN10100151	BRL 6,700.00
Processed - Beneficiary Account Credited	TXN10100153	USD 7,600.00
Processed - Beneficiary Account Credited	TXN10100158	CHF 9,000.00
Processed - Beneficiary Account Credited	TXN10100162	USD 86,000.00
Processed - Beneficiary Account Credited	TXN10100165	USD 24,000.00
Processed - Beneficiary Account Credited	TXN10100169	COP 4,000,000.00
Processed - Beneficiary Account Credited	TXN10100171	CHF 2,100,000.00
Processed - Beneficiary Account Credited	TXN10100178	BRL 1,400.00
Processed - Beneficiary Account Credited	TXN10100183	EUR 17,000.00
Processed - Beneficiary Account Credited	TXN10100185	USD 7,000.00
Processed - Beneficiary Account Credited	TXN10100194	USD 1,400.00
Processed - Beneficiary Account Credited	TXN10100197	USD 180,000.00
Processed - Beneficiary Account Credited	TXN10100302	USD 600.00
Processed - Beneficiary Account Credited	TXN10100334	USD 6,000.00

Track Payment | Proof of Payment | Raise An Inquiry

Please refer to the **Citi Payment Insights Debit Dashboard** section that explains the visibility scope for transactions for additional information.

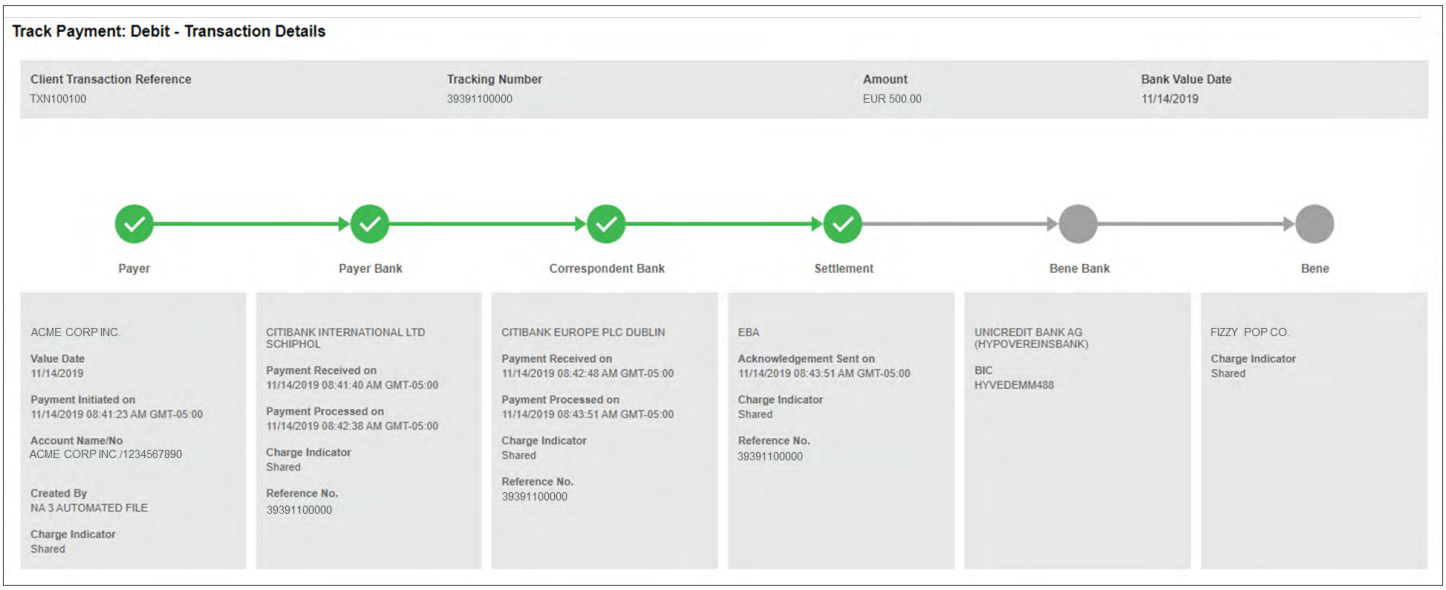
Beneficiary Credited

Transactions in **Beneficiary Credited** are those where we can confirm the beneficiary has received the payment. The track payment screen for these types of transactions looks like:



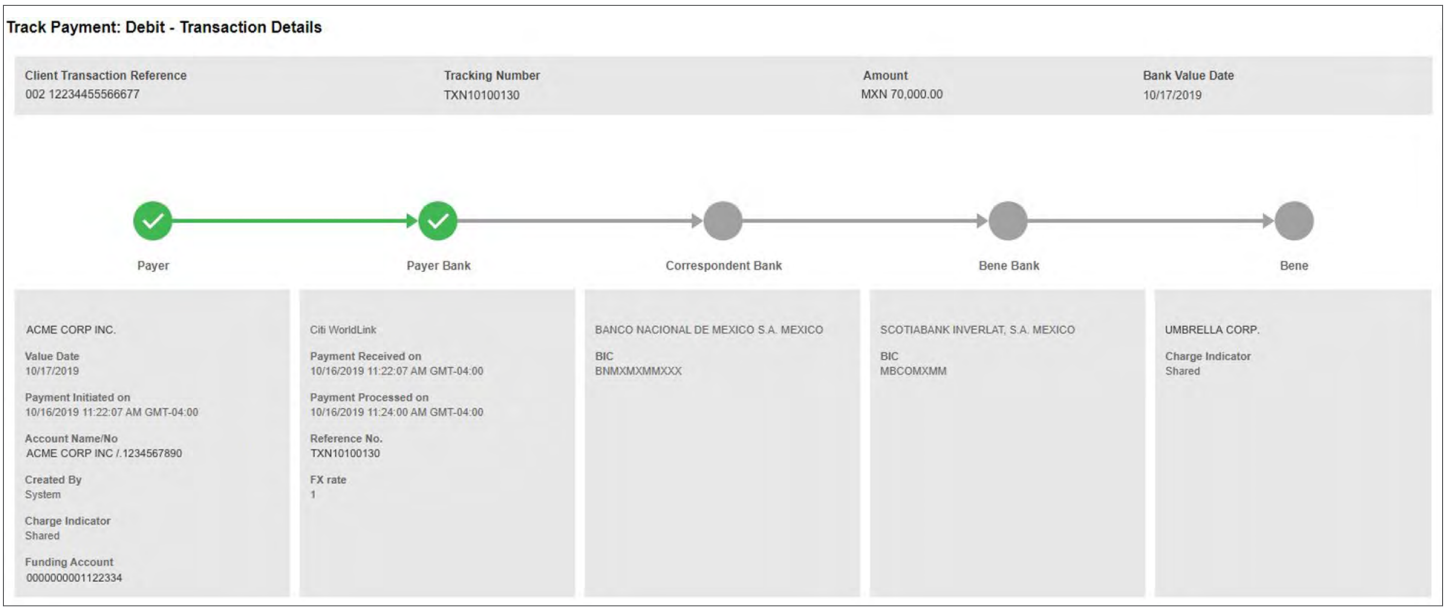
Settlement Acknowledged

Transactions in **Settlement Acknowledged** are those where we can confirm the payment has been successfully cleared and is en-route to the beneficiary bank. The track payment screen for these types of transactions looks like:



Sent for Settlement

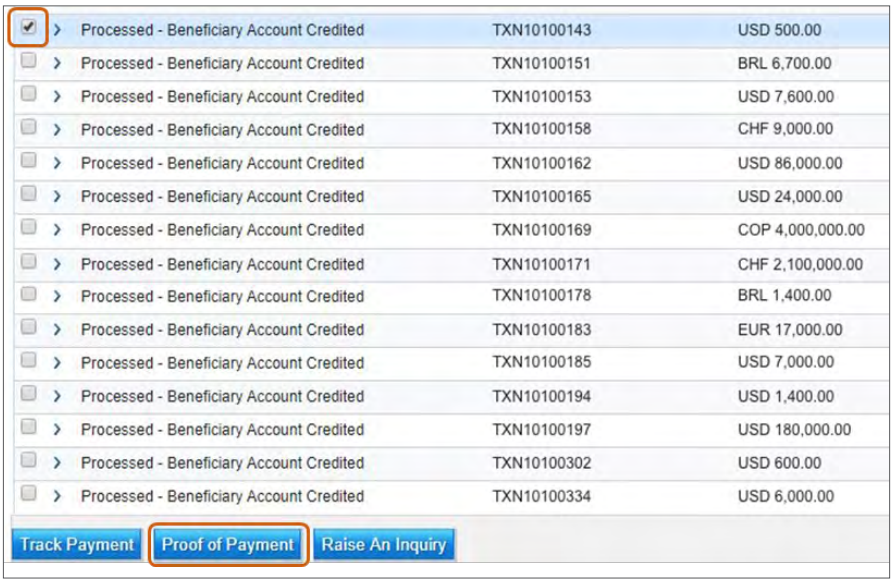
Transactions in **Sent for Settlement** are those where we can confirm that Citi Handlowy / Citi has successfully paid it out, but the tracking information ceases to be available once the payment leaves the bank. The track payment screen for these types of transactions looks like:



Proof of Payment

A proof of payment letter can be useful in a number of situations such as- if the client's beneficiary is claiming non-receipt of funds, or if goods are stuck at customs and clients need to prove they have paid for them. Proof of payment letters are available only once Citi Handlowy / Citi processes the transaction i.e. it is in the **Completed** section of the dashboard. Proof of payment is not available for returned transactions.

To generate a proof of payment, users need to click the **checkbox** to the left of the transaction and then click on the **Proof of Payment** button from the bottom of the Transactions Table.

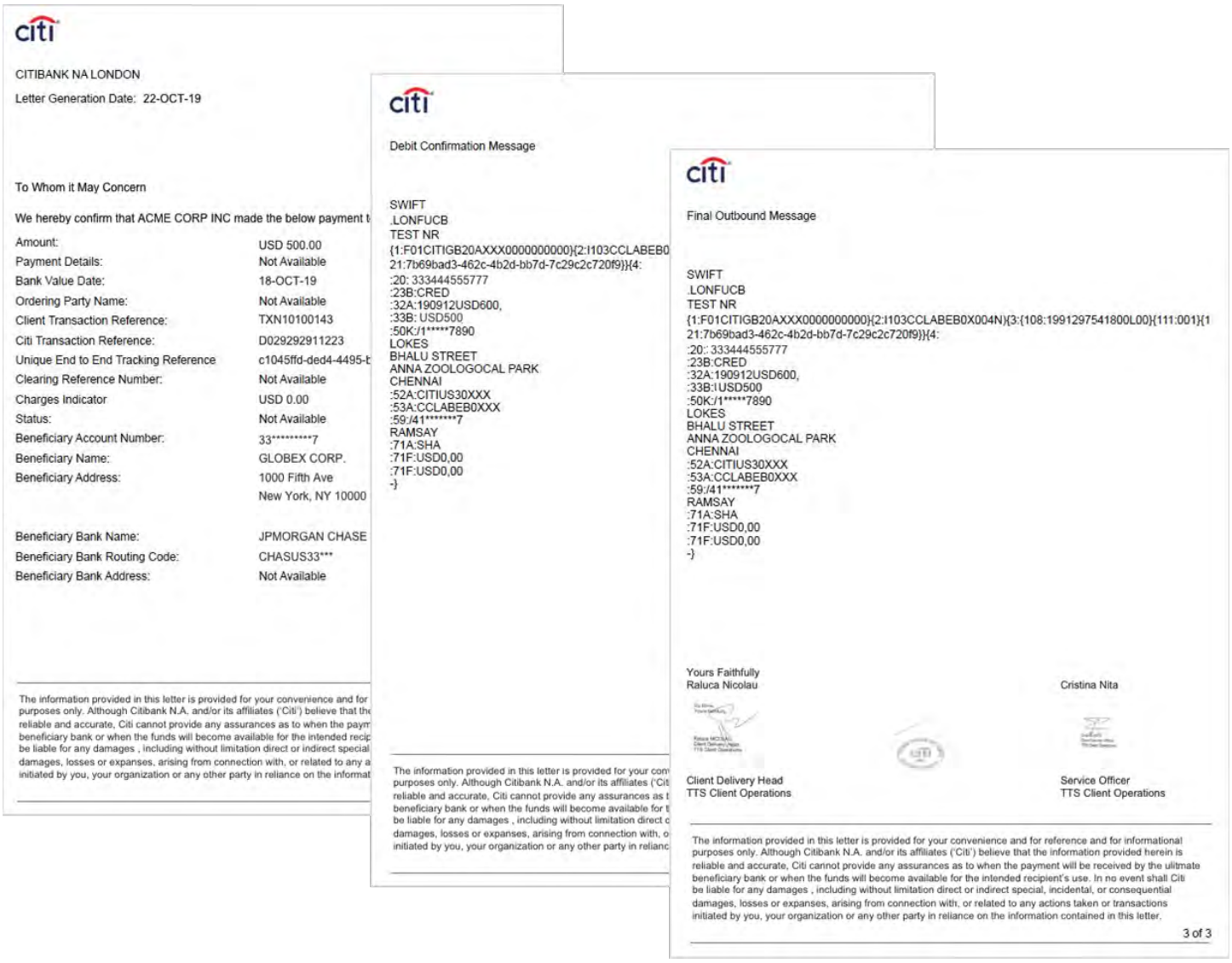


Users can send the proof of payment letter to themselves in a secure email by clicking **Send**, or download the letter directly on to their system.

Proof of payment letters generated on Citi Payment Insights will have the following features:

- On the **Citi Handlowy / Citi letterhead**
- With all the **transaction details** and information on the first page
- **Debit Confirmation Message** on the second page: the MT101/103 or clearing message showing client's account was debited
- **Final Outbound Message** on the third page: the final MT101/103/202 showing the payment has successfully left Citi Handlowy /Citi 's network (where available and applicable)
- **Branch Service Officer Signatures** (or stamp where applicable) on the final page

An example of a proof of payment letter is shown below:



citi

CITIBANK NA LONDON

Letter Generation Date: 22-OCT-19

To Whom it May Concern

We hereby confirm that ACME CORP INC made the below payment t

Amount:	USD 500.00
Payment Details:	Not Available
Bank Value Date:	18-OCT-19
Ordering Party Name:	Not Available
Client Transaction Reference:	TXN10100143
Citi Transaction Reference:	D029292911223
Unique End to End Tracking Reference	c1045ffd-ded4-4495-b
Clearing Reference Number:	Not Available
Charges Indicator	USD 0.00
Status:	Not Available
Beneficiary Account Number:	33*********7
Beneficiary Name:	GLOBEX CORP.
Beneficiary Address:	1000 Fifth Ave New York, NY 10000
Beneficiary Bank Name:	JPMORGAN CHASE
Beneficiary Bank Routing Code:	CHASUS33***
Beneficiary Bank Address:	Not Available

The information provided in this letter is provided for your convenience and for purposes only. Although Citibank N.A. and/or its affiliates ('Citi') believe that the reliable and accurate, Citi cannot provide any assurances as to when the paym beneficiary bank or when the funds will become available for the intended recip be liable for any damages , including without limitation direct or indirect special damages, losses or expanses, arising from connection with, or related to any a initiated by you, your organization or any other party in reliance on the informat

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Debit Confirmation Message

SWIFT
.LONFUCB
TEST NR
{1:F01CITIGB20AXXX0000000000}{2:I103CCLABEB0
21:7b69bad3-462c-4b2d-bb7d-7c29c2c720f9}}{4:
:20: 333444555777
:23B:CRED
:32A:190912USD600,
:33B: USD500
:50K:/1*****7890
LOKES
BHALU STREET
ANNA ZOOLOGOCAL PARK
CHENNAI
:52A:CITIUS30XXX
:53A:CCLABEB0XXX
:59:/41*******7
RAMSAY
:71A:SHA
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Yours Faithfully
Raluca Nicolau

Client Delivery Head
TTS Client Operations

Cristina Nita

Service Officer
TTS Client Operations

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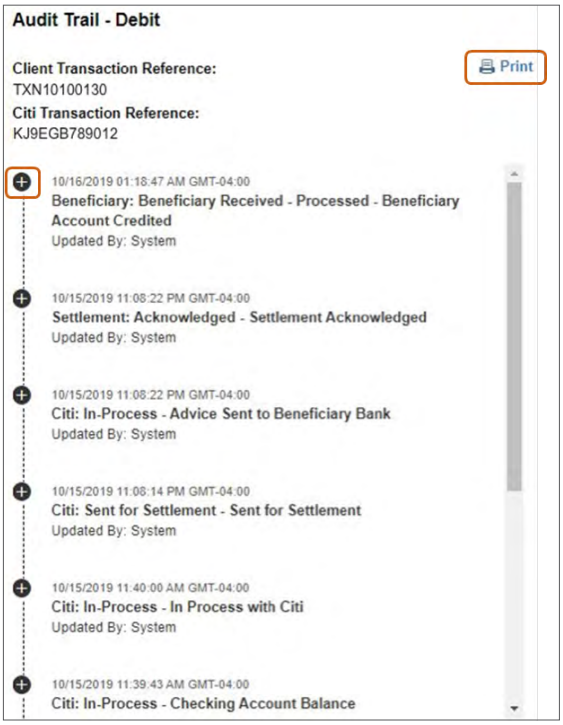
Transaction Details

To view further details on any transaction, including WorldLink information (where applicable), click on the **caret** or the arrow next to the checkbox. Within the transaction details section, users can view the **Audit Trail** or **Case Reference** comments by clicking on the buttons.

Audit Trail

Users can generate audit trails to view the detailed event history of any transaction. This includes creation, approvals, status updates, etc. with the party, date and time stamps.

Below is what an audit trail looks like when generated on Citi Payment Insights. Users can click on the **plus** icon(s) to see additional relevant details per event (where available) or click on **Print** to print or save the audit trail.

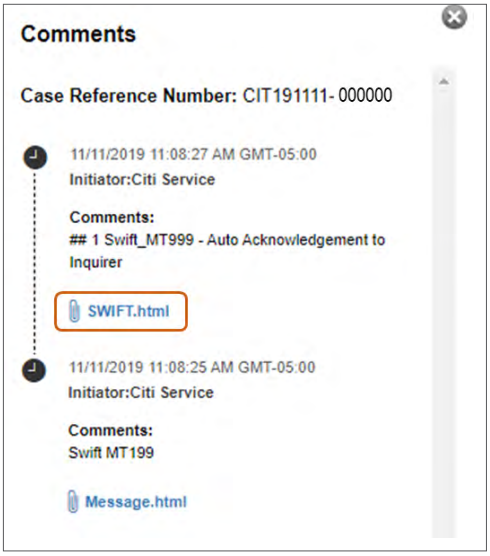


Case Reference

The functionality will be available at a later date

When Citi Service opens an inquiry against a payment for any reason e.g. Stop Payment, Bene Claims Non Receipt of Funds etc., users will be able to see the **Case Reference Number** linked to a payment. Clicking on this link will open an audit trail with inquiry-related events. This audit trail will contain all the critical updates Citi Handlowy / Citi has initiated in order to resolve the inquiry.

To view the details on each individual event, users should click on the clipboard link, which will trigger a new pop-up window with the event content. An example is shown below.



Note: if the client definition and user is also enabled for **Citi® Service Insights**, then clicking on the **Case Reference** link will redirect the user to Citi Service Insights where they can track and manage the case.

Stopping & Recalling a Payment

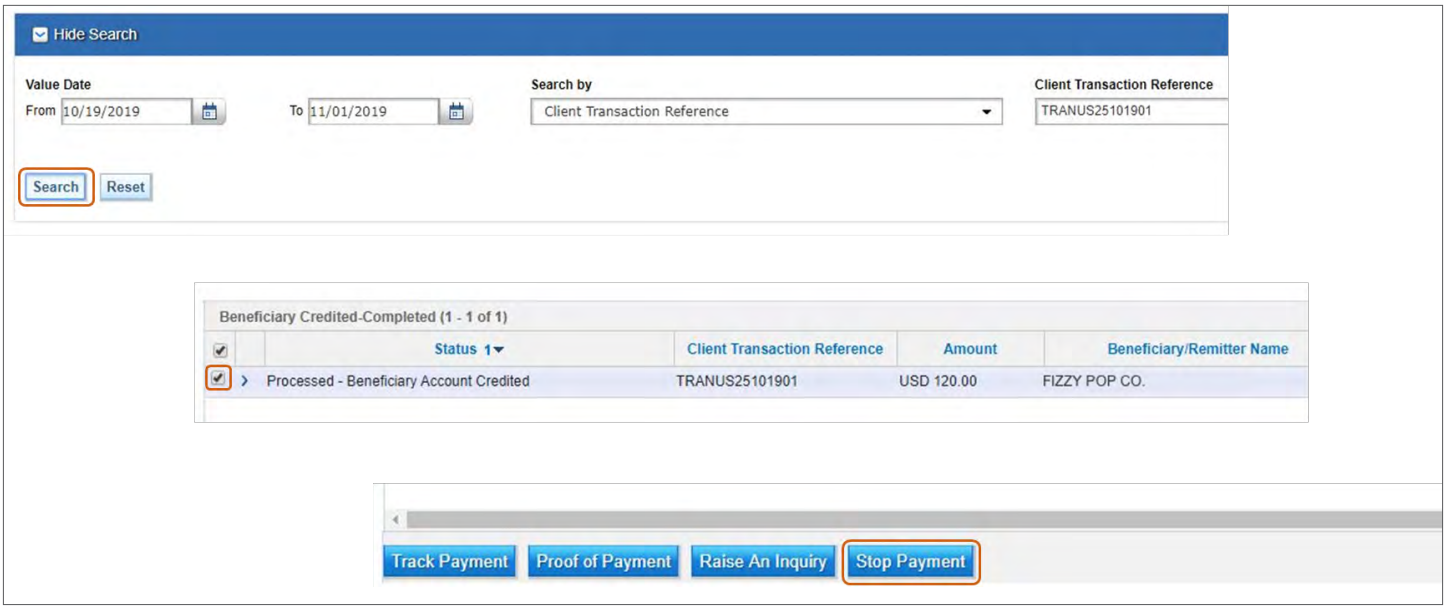
The functionalty will be available at a later date

This feature allows clients to facilitate their intention to stop a payment that's still in process with Citi Handlowy / Citi (generally in the case of future-dated payments) or recall a payment that's sent out for settlement, or credited to the beneficiary. This feature is available only for FT/Wire payments.

Users can action a stop payment request through the Citi Payment Insights Debit Dashboard as long as they have the requisite entitlements using three simple steps. If the user does not have the right entitlements, they should reach out to their Security Manager and refer this guide.

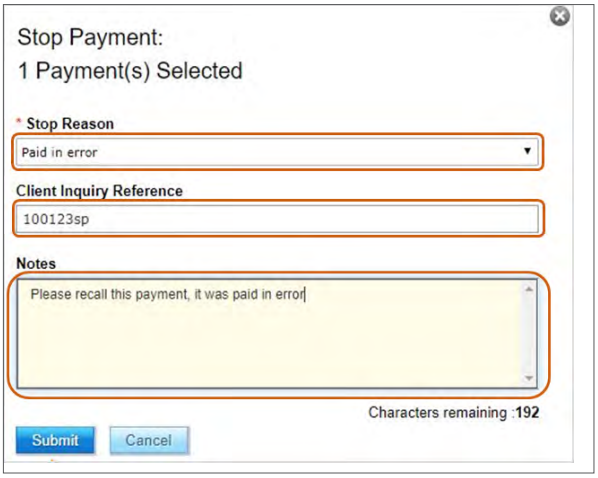
Step 1:

Search for the payment, click on the checkbox and then the **Stop Payment** button.



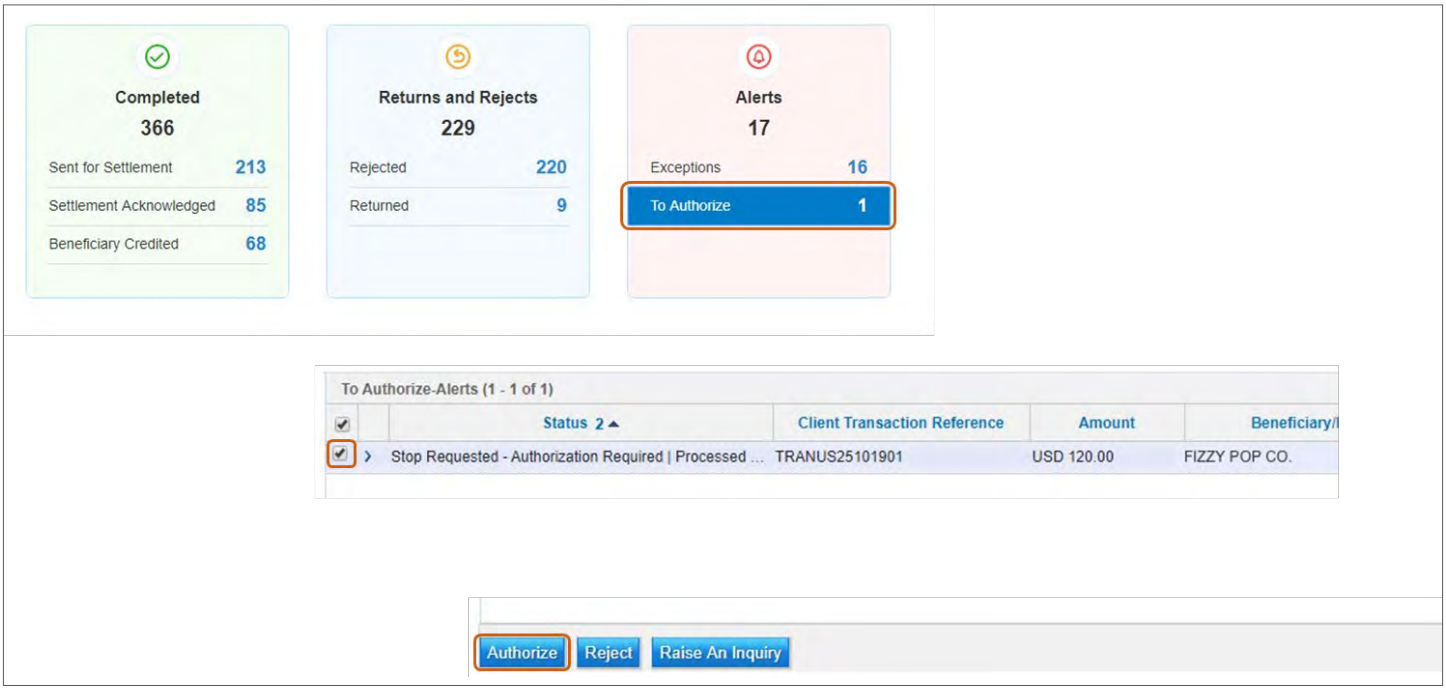
Step 2:

Select the **Stop Reason** from the drop down menu, and enter **Client Inquiry Reference** and any **Notes** if desired.

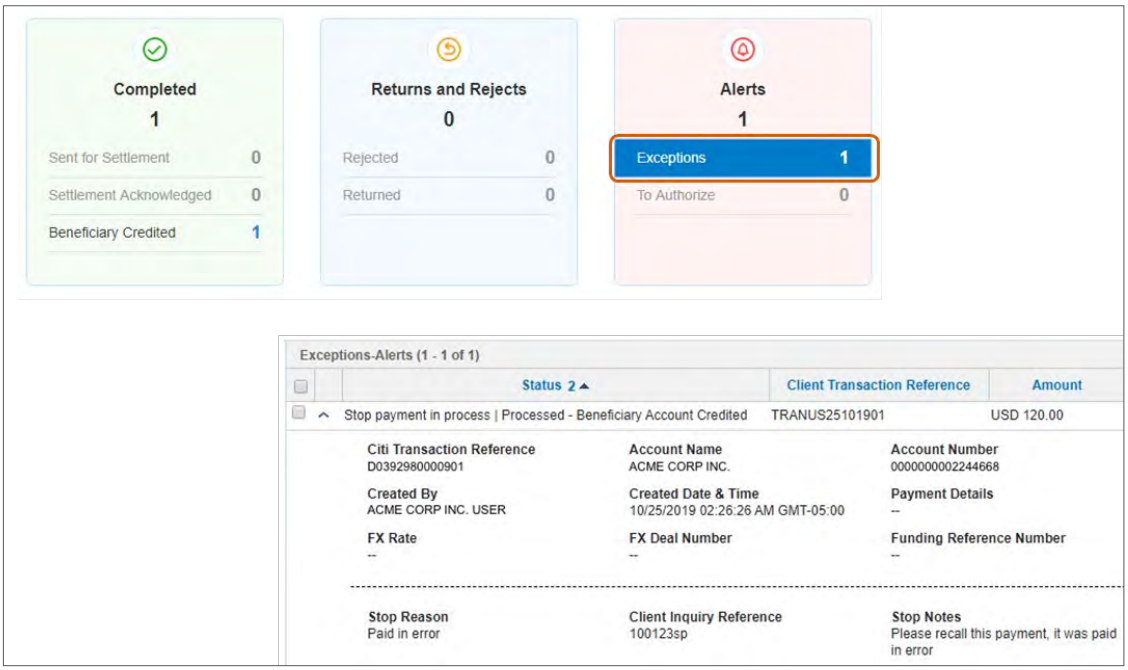


Step 3:

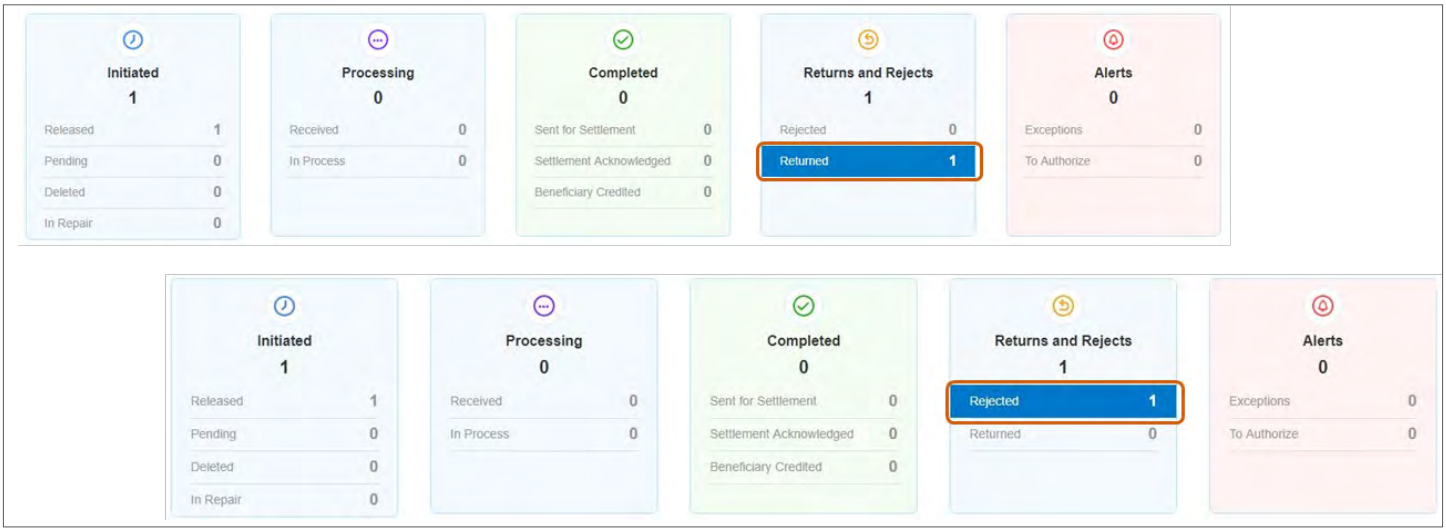
Another user with authorize entitlements should log into Citi Payment Insights, locate the payment pending authorization within **Alerts – To Authorize**, and click on the checkbox and then the **Authorize** button (or **Reject** button if you want to reject the stop payment request).



Once this is complete, the payment will move into the **Exceptions** queue while it is in process.



Once successfully processed, the payment will move to **Rejects** in a Stop (Cancel) scenario or to **Returns** in a Stop (Recall) scenario.



Returning a Payment

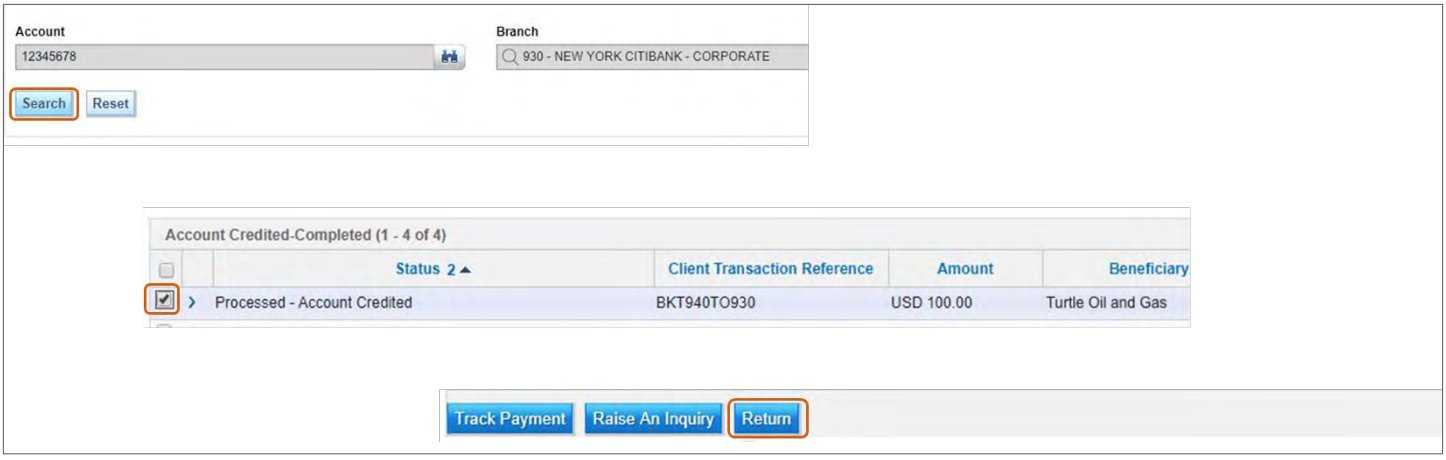
The functionalty will be available at a later date

This feature allows clients to facilitate their intention to return payments credited into their accounts in scenarios they don't want the funds e.g. they don't recognize the remitter, it's a duplicate payment etc. This feature is available only for FT/Wire payments.

Users can action a return payment request through the Citi Payment Insights Credit Dashboard as long as they have the requisite entitlements using three simple steps. If the user does not have the right entitlements, they should reach out to their Security Manager and refer this guide.

Step 1:

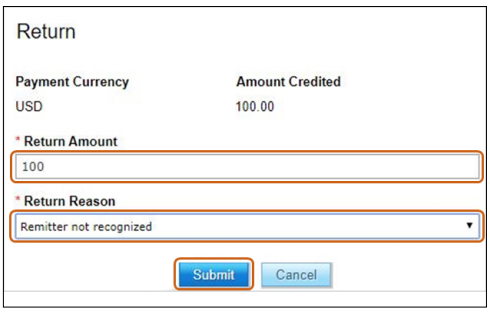
Search for the payment, click on the checkbox and then the **Return** button.



Step 2:

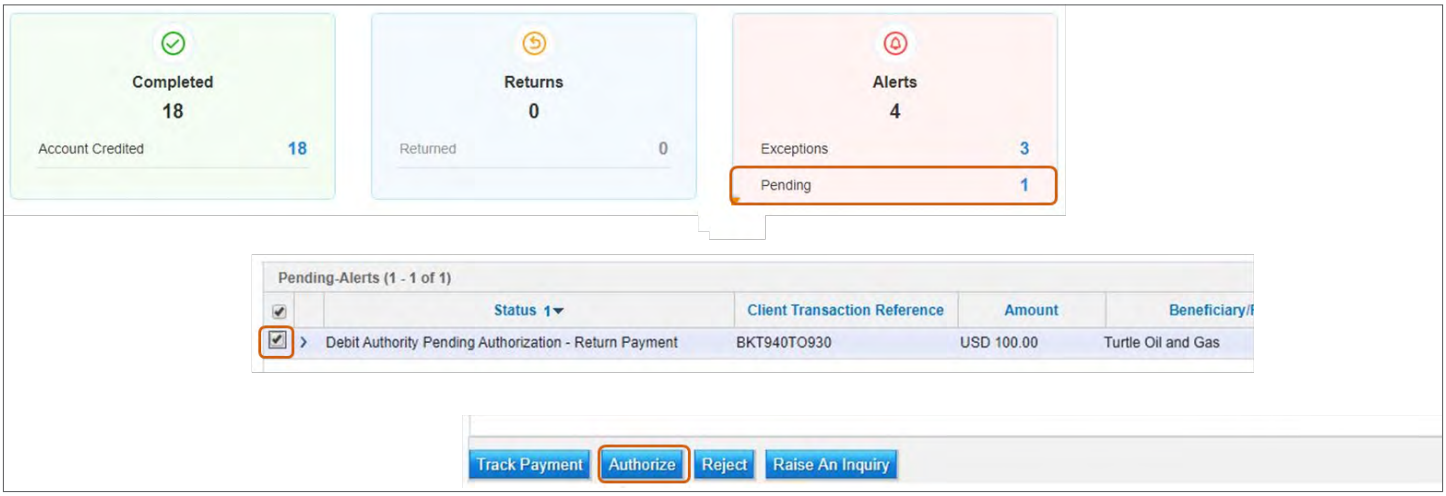
Select the **Return Reason** from the drop down menu. Users can choose to return the full or partial amount in the **Return Amount** field.

All branches live with return payment functionality through Citi Payment Insights accepts **full** or **partial** return **except** Bangladesh, China, Indonesia, Taiwan, Vietnam, Cameroon, Congo, Gabon, Ivory Coast, Kazakhstan, Nigeria, Romania, Senegal, Slovakia and Canada.

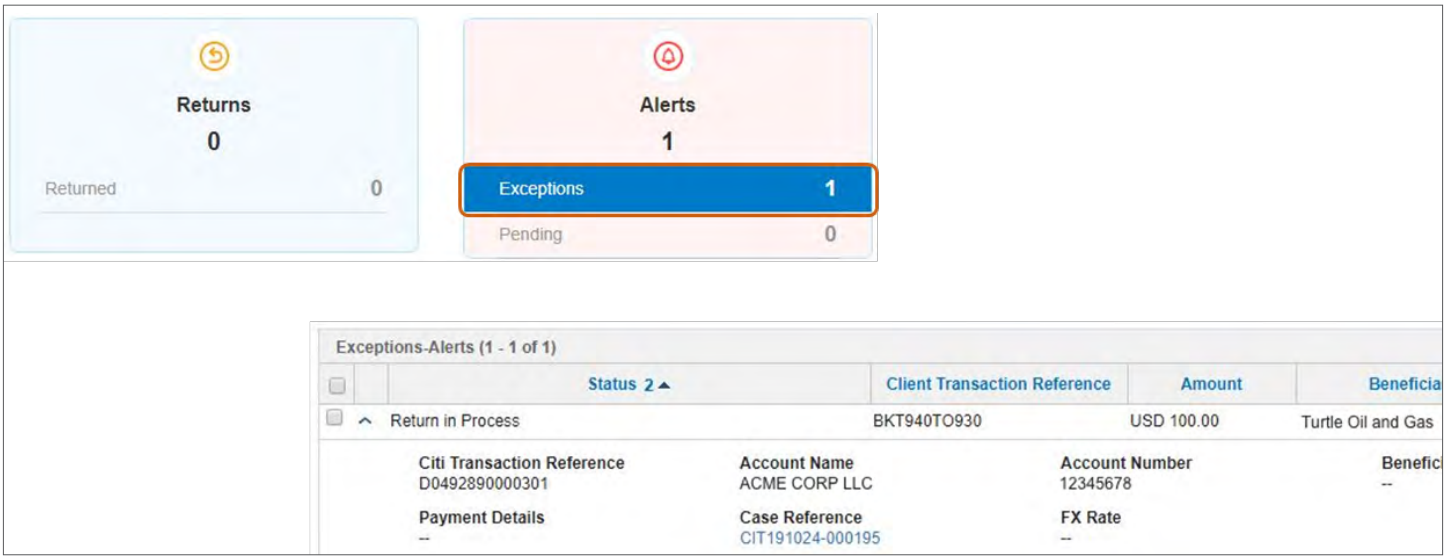


Step 3:

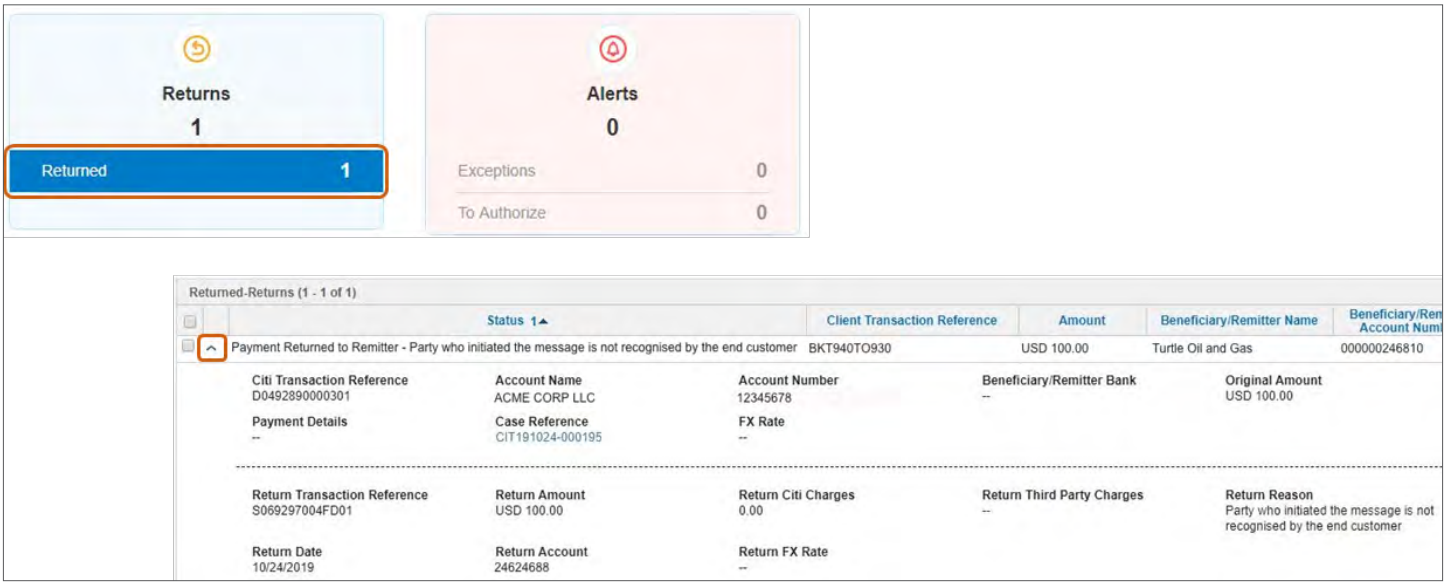
Another user with authorize entitlements should log into Citi Payment Insights, locate the payment pending authorization in **Alerts – Pending**, and click on the checkbox and then the **Authorize** button (or **Reject** button if you want to reject the return payment request).



Once this is complete, the return payment will move into the **Exceptions** queue while it is in process. For return payments in Western Europe or North America, this should be instantaneous.



Once successfully processed, the payment will move to the **Returned** bucket. The returned transaction details will be added to the transaction details area. Simply click on the **caret** or arrow to view.



Granting (or Denying) Debit Authority

The functionality will be available at a later date

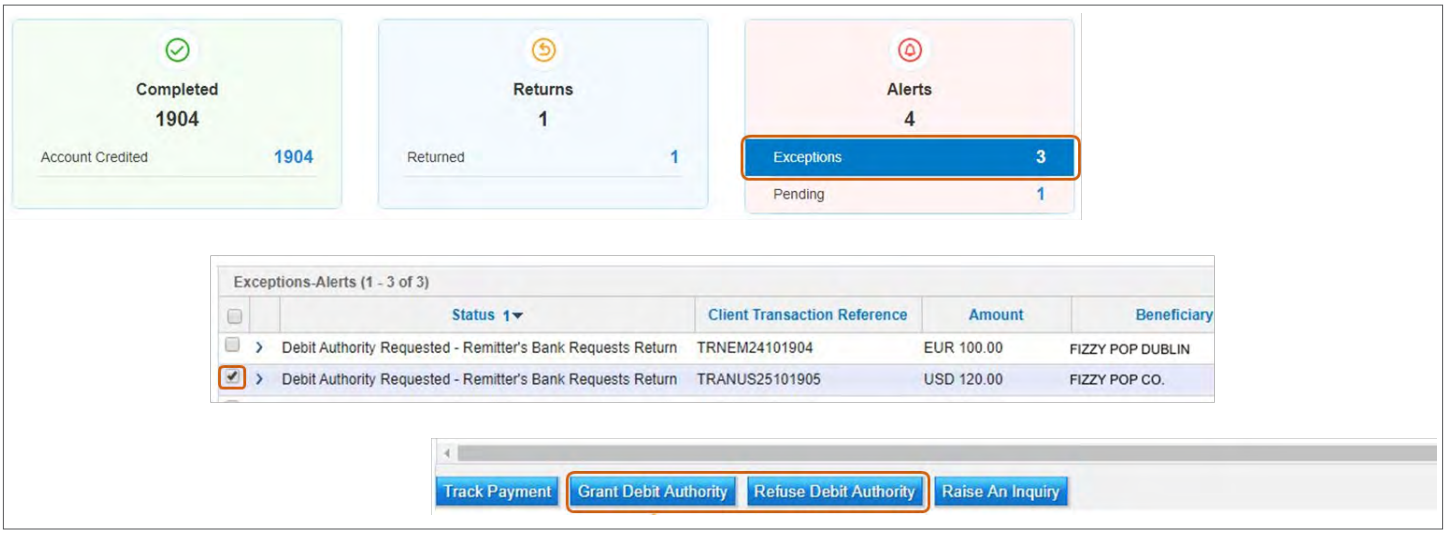
When a remitter requests a recall of their payment made into a client's account, clients have the ability to grant (or deny) Citi Handlowy / Citi the authority to debit their account and send the funds back to the remitter. This feature, called Grant Debit Authority (or GDA) facilitates the client's intention to allow a recall request from their remitter. This feature is available for both, FT/Wire and ACH (Automated Clearing Houses) payments.

Users can action a GDA request through the Citi Payment Insights Credit Dashboard as long as they have the requisite entitlements using three simple steps. If the user does not have the right entitlements, they should reach out to their Security Manager and refer this guide.

Step 1:

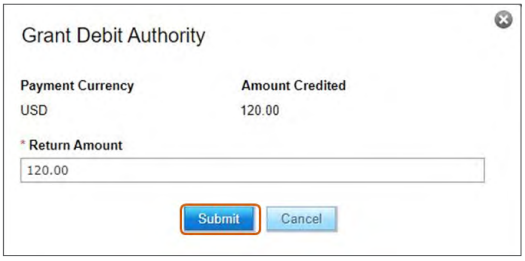
Locate the payment pending debit authority within the **Exceptions** queue, click on the checkbox and then the **Grant Debit Authority** button.

Note: if the user clicks on **Refuse Debit Authority**, they will simply have to choose a reason from the drop-down menu for the reason of refusal.



Step 2:

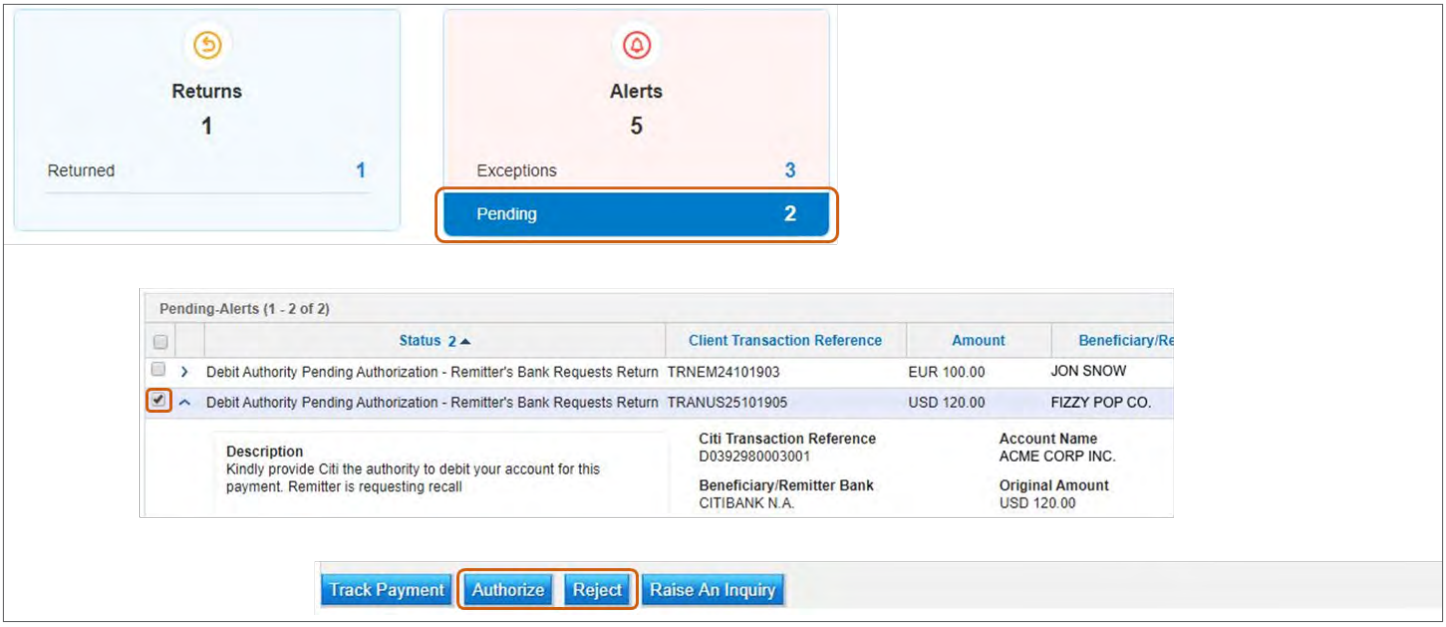
Select the **Return Amount** from the pop-up box and simply click on **Submit**.



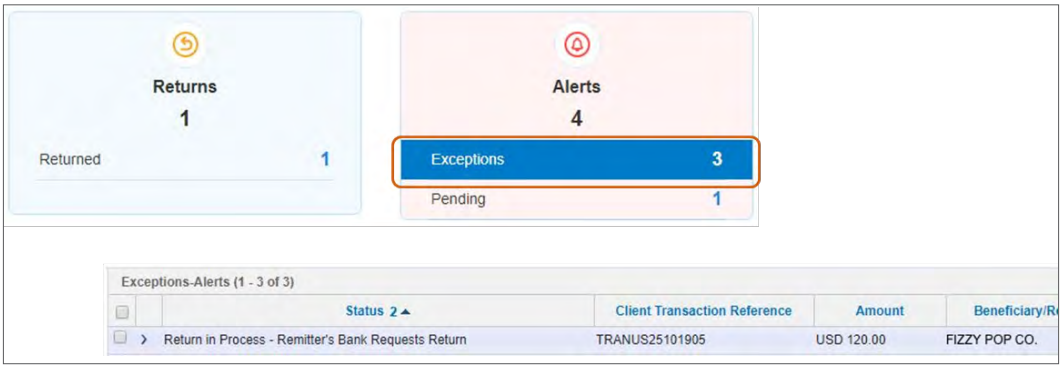
Step 3:

Another user with authorize entitlements should log into Citi Payment Insights, locate the payment pending authorization in **Alerts – Pending**, and click on the checkbox and then the **Authorize** button (or **Reject** button if you want to reject the GDA request).

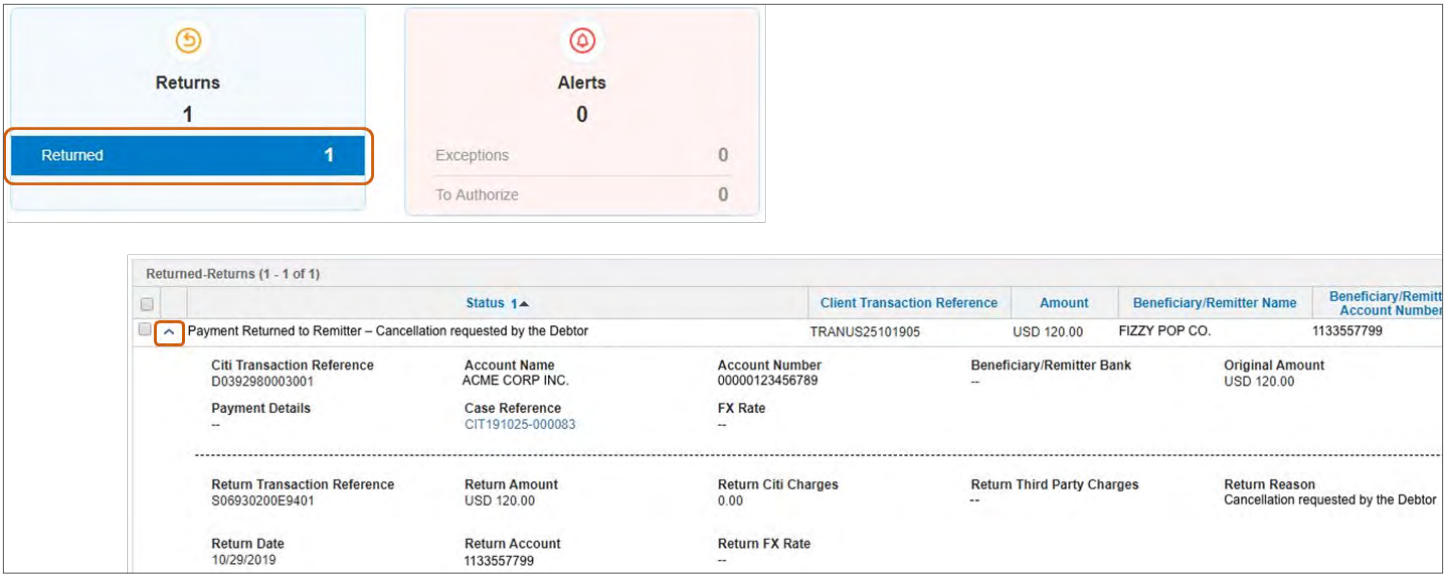
Note: the flow for **Reject Debit Authority** will be entirely the same. The only difference will be that instead of the transaction going into the **Returned** bucket, it will go back to the **Account Credited** bucket.



Once this is complete, the GDA payment will move into the **Exceptions** queue while it is in process. For GDA payments in Western Europe or North America, this should be instantaneous.



Once successfully processed, the payment will move to the **Returned** bucket. The returned transaction details will be added to the transaction details area. Simply click on the **caret** or arrow to view.



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