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KADZKSI POWIEDA OKARAGD BARZA  
KASAKUK SIENKA  
1325-31446  
12396-3497612-2790208  
12505-349920-34992



# Citi® Payment Insights

Getting Started User Guide

# 150 years of progress

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# Table of Contents

Welcome to Citi® Payment Insights .....	3
What is Visible on Citi Payment Insights.....	4
How to Navigate to Citi Payment Insights .....	5
The Citi Payment Insights Dashboard.....	6
Debit .....	6
Credit.....	7
Search.....	8
The Transactions Table.....	9
Customize .....	9
Save As and Print.....	9
Tracking a Payment .....	10
Beneficiary Credited .....	10
Settlement Acknowledged .....	11
Sent for Settlement.....	11
Proof of Payment .....	12
Transaction Details .....	14
Audit Trail.....	14
Case Reference .....	15
(in Poland, this functionality will be available at a later date)	
Stopping & Recalling a Payment .....	16
(in Poland, this functionality will be available at a later date)	
Returning a Payment .....	19
(in Poland, this functionality will be available at a later date)	
Granting (or Denying) Debit Authority .....	22
(in Poland, this functionality will be available at a later date)	

# 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

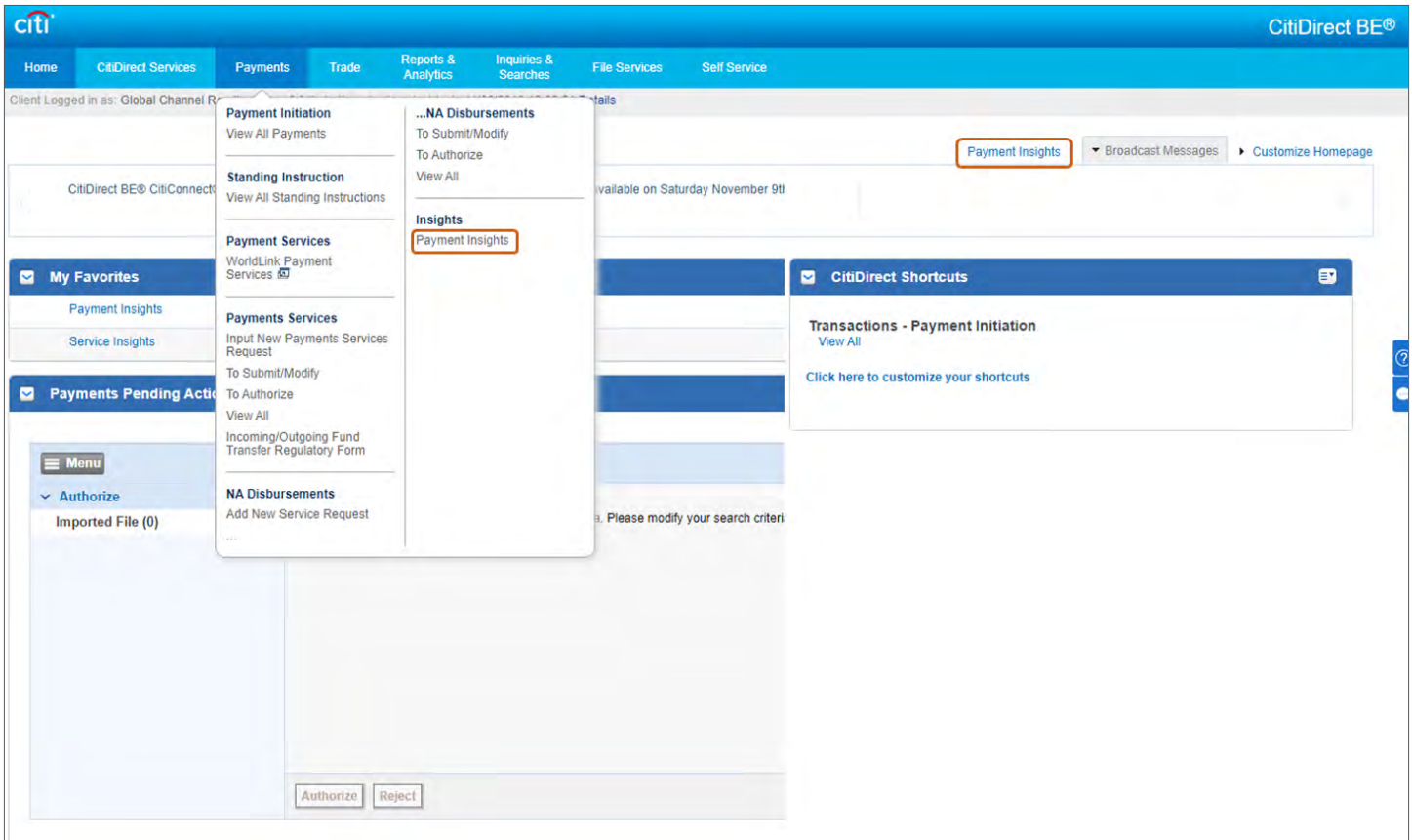
The Citi Payment Insights Network spans across **88 FT/Wire** markets (of which **56 are gpi-enabled**), **40 ACH** (Automated Clearing Houses) markets and **16 SEPA** markets. WorldLink payments are visible on Payment Insights as well, as long as the WorldLink Client ID and Funding Accounts are entitled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

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

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

# How to Navigate to Citi Payment Insights

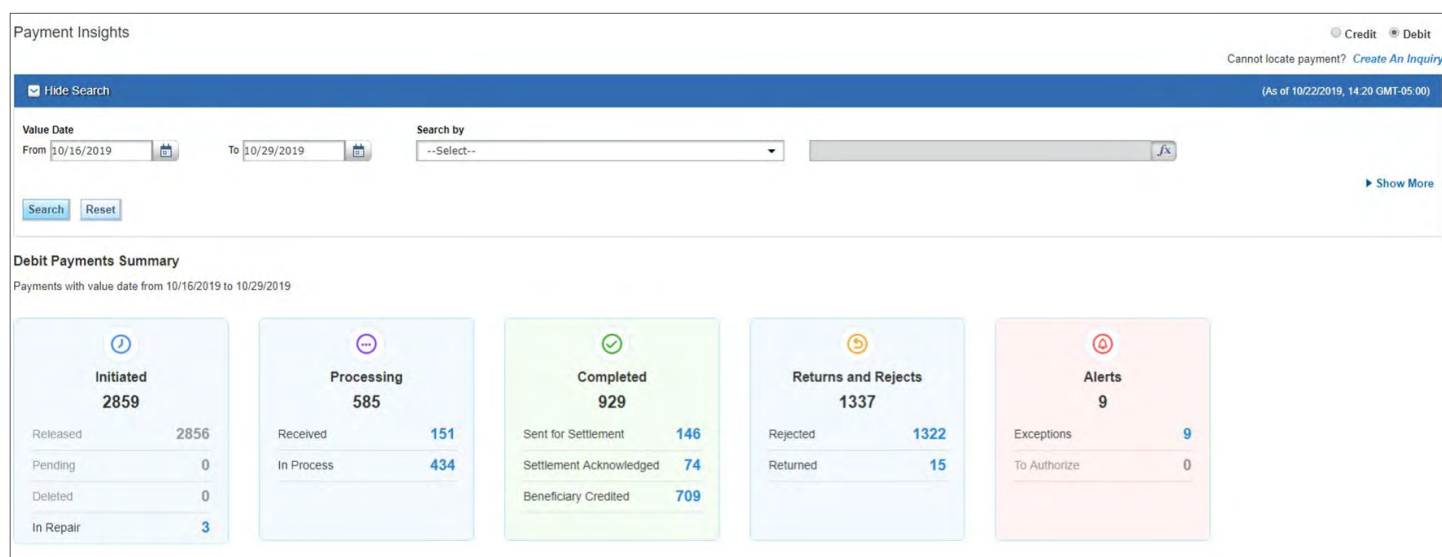
From the CitiDirect BE Homepage Screen, navigate to Payments and click on **Citi Payment Insights** from the Insights subfolder. Alternatively, simply click on **Citi Payment Insights** on the top-right of your screen.



# 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, TARGET2 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.

Payment Insights Credit Debit  
 Cannot locate payment? [Create An Inquiry](#)  
 (As of 24 Oct 2019, 23:24 GMT+08:00)

Hide Search

Value Date  
 From 18 Oct 2019 To 31 Oct 2019 Search by --Select--

Search Reset Show More

**Credit Payments Summary**  
 Payments with value date from 18 Oct 2019 to 31 Oct 2019

Category	Count	Sub-count
Credit Advice	119	Received: 119
Completed	1901	Account Credited: 1901
Returns	1	Returned: 1
Alerts	3	Exceptions: 3, Pending: 0


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

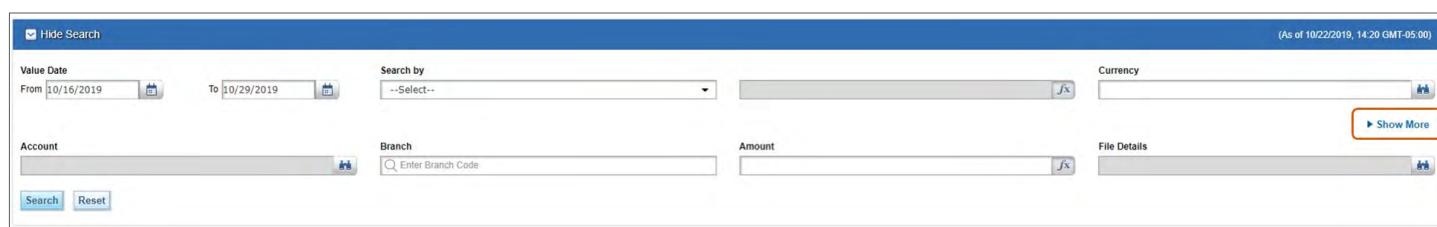
Citi Payment Insights allows clients to search for specific transactions using a variety of criteria, on either the debit or the credit side of the dashboard. Click on the drop-down menu **Search by** to search for transactions by Citi Handlowy / Citi Transaction Reference, Client Transaction Reference,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

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



The screenshot shows the search interface with the 'Search by' dropdown menu open. The menu options are: --Select--, --Select--, Citi Transaction Reference, Client Transaction Reference, Tracking Number - UETR, and Beneficiary/Remitter Name. The 'Search by' dropdown is highlighted with an orange border. The interface also includes date pickers for 'Value Date' (From 10/16/2019, To 10/29/2019), a search input field, and a 'Show More' button.

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.



The screenshot shows the search interface with the 'Show More' button highlighted in orange. The interface includes additional search criteria: Currency, Account, Branch (with a search icon and 'Enter Branch Code' text), Amount, and File Details. The 'Search by' dropdown is still set to '--Select--'. The interface also includes date pickers for 'Value Date' (From 10/16/2019, To 10/29/2019), a search input field, and a 'Reset' button.

**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.

Showing all Beneficiary Credited (709)

You can select a payment and take necessary actions like: Track Payment and Stop Payment

Save As Print

Beneficiary Credited-Completed (1 - 20 of 709) Page 1 of 36

	Status 1	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-9d92-41e72145566	556667778899	10/21/2019	KJ9HCA71A2BC	10/21/2019
>	Processed - Beneficiary Account Credited	TXN10100132	EUR 700.00	Primedia	Funds Transfer	08b5664e-73dc-4ccf-9951-030ac9112233	334457755888	10/21/2019	KJ9GB790D9D	10/21/2019
>	Processed - Beneficiary Account Credited	TXN10100133	USD 300.00	Li Shan	Funds Transfer	c9b1d26d-3801-4375-ab4c-d36c506a7a8	123456789122	10/17/2019	D0329290512345	10/17/2019
>	Processed - Beneficiary Account Credited	TXN10100143	USD 500.00	Globex Corp.	Funds Transfer	c1045ff6-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 7,800.00	Brisk Motors Inc.	Funds Transfer	KJ9EUS712345AB	22334445657	10/17/2019	KJ9EUS12345AB	10/17/2019
>	Processed - Beneficiary Account Credited	TXN10100158	CHF 9,000.00	Massive Dynamic	Funds Transfer	7b2e8ce-3161-4272-9a7c00a09acd112233	990033255554	10/16/2019	KJ9GB712345	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-bcf9-5b58-b421-d429c8a77899	444555666777	10/17/2019	D0039290588992	10/17/2019
>	Processed - Beneficiary Account Credited	TXN10100169	COP 4,000,000.00	Condash	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	02f641e4-405e-4255-8199-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-8b19-047b9029988x7	6688899111234	10/16/2019	D032890477889	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	567891234556	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.

**Customize : Payment Insights**

Display Number of Rows: 20

Select Columns to Display

Available Columns (36): Additional Information, ISO Reason Code, Return Account, Return FX Rate, Global ID, Creation Information, Charge Amount, Cheque Number, Return Transaction Reference, Return Amount, Return Citi Charges

Displayed Columns (10): Status, Client Transaction Reference +, Amount +, Beneficiary/Remitter Name +, Payment Method +, Tracking Number, Beneficiary/Remitter Account Number +, Bank Value Date +, Citi Transaction Reference, Value Date +

Primary Sort Column: Status (Ascending selected)

Secondary Sort Column: Status (Ascending selected)

Select Column Widths: Use current column widths (selected)

Buttons: Save, Cancel, Reset

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

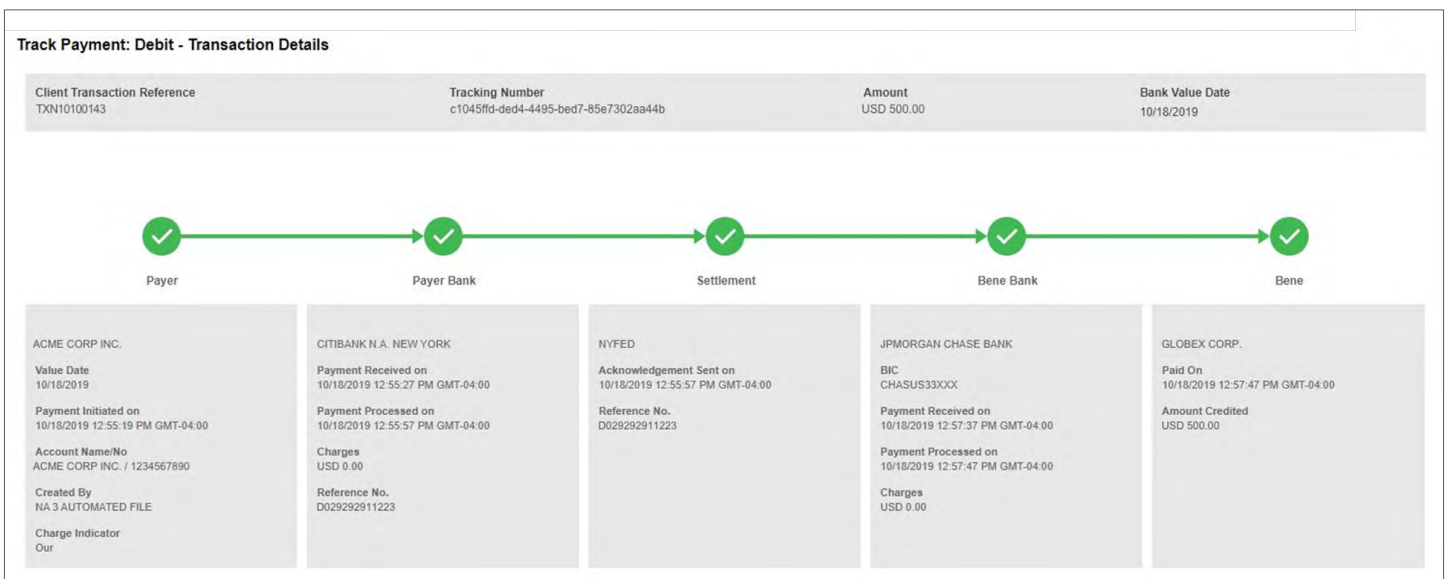
To track any payment, users need to click the **checkbox** to the left of the transaction and then click on the **Track Payment** button from the bottom of the Transactions Table.

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

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:

**Track Payment: Debit - Transaction Details**

Client Transaction Reference	Tracking Number	Amount	Bank Value Date
TXN100100	39391100000	EUR 500.00	11/14/2019

Payer	Payer Bank	Correspondent Bank	Settlement	Bene Bank	Bene
ACME CORP INC. Value Date 11/14/2019 Payment Initiated on 11/14/2019 08:41:23 AM GMT-05:00 Account Name/No ACME CORP INC /1234567890 Created By NA 3 AUTOMATED FILE Charge Indicator Shared	CITIBANK INTERNATIONAL LTD SCHIPHOL Payment Received on 11/14/2019 08:41:40 AM GMT-05:00 Payment Processed on 11/14/2019 08:42:38 AM GMT-05:00 Charge Indicator Shared Reference No. 39391100000	CITIBANK EUROPE PLC DUBLIN Payment Received on 11/14/2019 08:42:46 AM GMT-05:00 Payment Processed on 11/14/2019 08:43:51 AM GMT-05:00 Charge Indicator Shared Reference No. 39391100000	EBA Acknowledgement Sent on 11/14/2019 08:43:51 AM GMT-05:00 Charge Indicator Shared Reference No. 39391100000	UNICREDIT BANK AG (HYPOVEREINSBANK) BIC HYVEDEMM488	FIZZY POP CO. Charge Indicator Shared

## 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:

**Track Payment: Debit - Transaction Details**

Client Transaction Reference	Tracking Number	Amount	Bank Value Date
002 12234455566677	TXN10100130	MXN 70,000.00	10/17/2019

Payer	Payer Bank	Correspondent Bank	Bene Bank	Bene
ACME CORP INC. Value Date 10/17/2019 Payment Initiated on 10/16/2019 11:22:07 AM GMT-04:00 Account Name/No ACME CORP INC / 1234567890 Created By System Charge Indicator Shared Funding Account 000000001122334	Citi WorldLink Payment Received on 10/16/2019 11:22:07 AM GMT-04:00 Payment Processed on 10/16/2019 11:24:00 AM GMT-04:00 Reference No. TXN10100130 FX rate 1	BANCO NACIONAL DE MEXICO S.A. MEXICO BIC BNMXMXMMXXX	SCOTIABANK INVERLAT, S.A. MEXICO BIC MBCOMXMM	UMBRELLA CORP. Charge Indicator Shared

# 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.

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

Track Payment **Proof of Payment** Raise An Inquiry

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

**Payment Summary**

Beneficiary: GLOBEX CORP.      Amount: USD 500.00

A Proof of Payment letter including SWIFT details will be sent to your email address: [acmecorp.user@acmecorp.com](mailto:acmecorp.user@acmecorp.com)

ProofOfPayment 1 / 3



DELAWARE CITIBANK  
Letter Generation Date: 22-Oct-19

To Whom this May concern  
We hereby confirm that ACME CORP INC made the below payment to GLOBEX CORP on 21-OCT-19

**Send** **Cancel**

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:



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	c1045fdd-ded4-4495-t
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

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Debit Confirmation Message

SWIFT  
.LONFUCB  
TEST NR  
{1:F01CITIGB20AXXX0000000000}{2:1103CCLABEB0  
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  
:71F:USD0,00  
:71F:USD0,00  
-}

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Final Outbound Message

SWIFT  
.LONFUCB  
TEST NR  
{1:F01CITIGB20AXXX0000000000}{2:1103CCLABEB0X004N}{3:{108:1991297541800L00}{111:001}{1  
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  
:71F:USD0,00  
:71F:USD0,00  
-}

Yours Faithfully  
Raluca Nicolau



Cristina Nita



Citi Delivery Head  
TTS Client Operations

Service Officer  
TTS Client Operations

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3 of 3

# 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.

Processed - Beneficiary Account Credited		TXN10100130	CHF 9,000.00	Fizzy Pop Co.
<b>Citi Transaction Reference</b> KJ9EGB789012	<b>Account Name</b> ACME CORP INC.	<b>Account Number</b> 1234567890	<b>Beneficiary/Remitter Bank</b> HSBC UK BANK PLC	
<b>Created By</b> --	<b>Created Date &amp; Time</b> --	<b>Payment Details</b> PAY. 7112233445 DOCS 123	<b>Case Reference</b> CIT19111-000000	
<b>FX Rate</b> 1	<b>FX Deal Number</b> FN09SILI	<b>Funding Reference Number</b> 9008007		

[Audit Trail](#)

## 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.

**Audit Trail - Debit**

**Client Transaction Reference:**  
TXN10100130 [Print](#)

**Citi Transaction Reference:**  
KJ9EGB789012

- 10/16/2019 01:18:47 AM GMT-04:00  
**Beneficiary: Beneficiary Received - Processed - Beneficiary Account Credited**  
Updated By: System
- 10/15/2019 11:08:22 PM GMT-04:00  
**Settlement: Acknowledged - Settlement Acknowledged**  
Updated By: System
- 10/15/2019 11:08:22 PM GMT-04:00  
**Citi: In-Process - Advice Sent to Beneficiary Bank**  
Updated By: System
- 10/15/2019 11:06:14 PM GMT-04:00  
**Citi: Sent for Settlement - Sent for Settlement**  
Updated By: System
- 10/15/2019 11:40:00 AM GMT-04:00  
**Citi: In-Process - In Process with Citi**  
Updated By: System
- 10/15/2019 11:39:43 AM GMT-04:00  
**Citi: In-Process - Checking Account Balance**



### Case Reference

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.

**Comments** [Close]

**Case Reference Number:** CIT191111-000000

11/11/2019 11:08:27 AM GMT-05:00  
Initiator:Citi Service  
Comments:  
## 1 Swift\_MT999 - Auto Acknowledgement to Inquirer  
[SWIFT.html]

11/11/2019 11:08:25 AM GMT-05:00  
Initiator:Citi Service  
Comments:  
Swift MT199  
[Message.html]

**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



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.

Hide Search

Value Date  
From 10/19/2019 To 11/01/2019

Search by  
Client Transaction Reference

Client Transaction Reference  
TRANUS25101901

Search Reset

Beneficiary Credited-Completed (1 - 1 of 1)				
	Status 1	Client Transaction Reference	Amount	Beneficiary/Remitter Name
<input checked="" type="checkbox"/>	> Processed - Beneficiary Account Credited	TRANUS25101901	USD 120.00	FIZZY POP CO.

Track Payment Proof of Payment Raise An Inquiry **Stop Payment**

## Step 2:

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

Stop Payment: 1 Payment(s) Selected

\* Stop Reason  
Paid in error

Client Inquiry Reference  
100123sp

Notes  
Please recall this payment, it was paid in error

Characters remaining :192

Submit Cancel



**Step 3:**

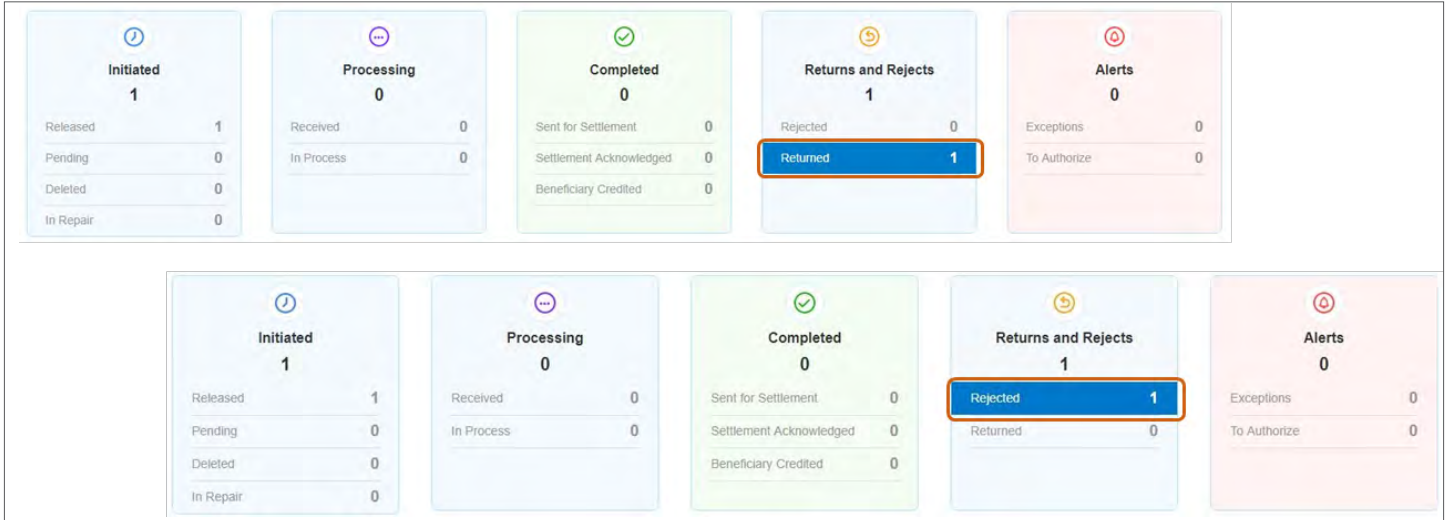
Another user with authorize entitlements should log into Citi Payment Insights, locate the payment pending authorization within **Alerts – To Authorize**, and click on the checkbox and then the **Authorize** button (or **Reject** button if you want to reject the stop payment request).

To Authorize-Alerts (1 - 1 of 1)				
<input type="checkbox"/>	Status 2 ▲	Client Transaction Reference	Amount	Beneficiary/
<input checked="" type="checkbox"/>	> Stop Requested - Authorization Required   Processed ...	TRANUS25101901	USD 120.00	FIZZY POP CO.

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

Exceptions-Alerts (1 - 1 of 1)			
<input type="checkbox"/>	Status 2 ▲	Client Transaction Reference	Amount
<input checked="" type="checkbox"/>	^ Stop payment in process   Processed - Beneficiary Account Credited	TRANUS25101901	USD 120.00
Citi Transaction Reference D0392980000901		Account Name ACME CORP INC.	Account Number 000000002244668
Created By ACME CORP INC. USER		Created Date & Time 10/25/2019 02:26:26 AM GMT-05:00	Payment Details --
FX Rate --		FX Deal Number --	Funding Reference Number --
Stop Reason Paid in error		Client Inquiry Reference 100123sp	Stop Notes Please recall this payment, it was paid in error

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



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.

The screenshot shows a search interface with two input fields: 'Account' containing '12345678' and 'Branch' containing '930 - NEW YORK CITIBANK - CORPORATE'. Below these are 'Search' and 'Reset' buttons. A table titled 'Account Credited-Completed (1 - 4 of 4)' is displayed with the following data:

	Status 2 ▲	Client Transaction Reference	Amount	Beneficiary
<input checked="" type="checkbox"/>	Processed - Account Credited	BKT940TO930	USD 100.00	Turtle Oil and Gas

At the bottom of the interface are three buttons: 'Track Payment', 'Raise An Inquiry', and 'Return', with the 'Return' button highlighted by a red box.

### 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.

The 'Return' form displays the following information and fields:

- Payment Currency:** USD
- Amount Credited:** 100.00
- \* Return Amount:** A text input field containing '100'.
- \* Return Reason:** A dropdown menu with 'Remitter not recognized' selected.

At the bottom of the form are 'Submit' and 'Cancel' buttons.

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).

Pending-Alerts (1 - 1 of 1)				
<input type="checkbox"/>	Status 1 ▾	Client Transaction Reference	Amount	Beneficiary/
<input checked="" type="checkbox"/>	> Debit Authority Pending Authorization - Return Payment	BKT940T0930	USD 100.00	Turtle Oil and Gas


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.

Exceptions-Alerts (1 - 1 of 1)				
<input type="checkbox"/>	Status 2 ▲	Client Transaction Reference	Amount	Beneficia
<input type="checkbox"/>	Return in Process	BKT940T0930	USD 100.00	Turtle Oil and Gas
	Citi Transaction Reference	Account Name	Account Number	Benefic
	D0492890000301	ACME CORP LLC	12345678	--
	Payment Details	Case Reference	FX Rate	
	--	CIT191024-000195	--	


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.

  
**Returns**  
**1**

Returned
**1**

  
**Alerts**  
**0**

Exceptions	0
To Authorize	0

Returned>Returns (1 - 1 of 1)					
	Status 1▲	Client Transaction Reference	Amount	Beneficiary/Remitter Name	Beneficiary/Rem Account Num
	Payment Returned to Remitter - Party who initiated the message is not recognised by the end customer	BKT940TO930	USD 100.00	Turtle Oil and Gas	000000246810
<hr/>					
<b>Citi Transaction Reference</b>	<b>Account Name</b>	<b>Account Number</b>	<b>Beneficiary/Remitter Bank</b>	<b>Original Amount</b>	
D0492890000301	ACME CORP LLC	12345678	--	USD 100.00	
<b>Payment Details</b>	<b>Case Reference</b>	<b>FX Rate</b>			
--	CIT191024-000195	--			
<hr/>					
<b>Return Transaction Reference</b>	<b>Return Amount</b>	<b>Return Citi Charges</b>	<b>Return Third Party Charges</b>	<b>Return Reason</b>	
S069297004FD01	USD 100.00	0.00	--	Party who initiated the message is not recognised by the end customer	
<b>Return Date</b>	<b>Return Account</b>	<b>Return FX Rate</b>			
10/24/2019	24624688	--			

# Granting (or Denying) Debit Authority



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.

Exceptions-Alerts (1 - 3 of 3)				
	Status 1	Client Transaction Reference	Amount	Beneficiary
<input type="checkbox"/>	> Debit Authority Requested - Remitter's Bank Requests Return	TRNEM24101904	EUR 100.00	FIZZY POP DUBLIN
<input checked="" type="checkbox"/>	> Debit Authority Requested - Remitter's Bank Requests Return	TRANUS25101905	USD 120.00	FIZZY POP CO.

Track Payment Grant Debit Authority Refuse Debit Authority Raise An Inquiry

**Step 2:**

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

**Grant Debit Authority** ✕

<b>Payment Currency</b>	<b>Amount Credited</b>
USD	120.00

**\* Return Amount**

**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.

**Returns**

**1**

Returned **1**

**Alerts**

**5**

Exceptions **3**

Pending **2**

Pending-Alerts (1 - 2 of 2)				
	Status <span style="font-size: 12px;">2 ▲</span>	Client Transaction Reference	Amount	Beneficiary/Re
<input type="checkbox"/>	> Debit Authority Pending Authorization - Remitter's Bank Requests Return	TRNEM24101903	EUR 100.00	JON SNOW
<input checked="" type="checkbox"/>	> Debit Authority Pending Authorization - Remitter's Bank Requests Return	TRANUS25101905	USD 120.00	FIZZY POP CO.

<b>Description</b> Kindly provide Citi the authority to debit your account for this payment. Remitter is requesting recall	<b>Citi Transaction Reference</b> D0392980003001	<b>Account Name</b> ACME CORP INC.
	<b>Beneficiary/Remitter Bank</b> CITIBANK N.A.	<b>Original Amount</b> USD 120.00

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.

Exceptions-Alerts (1 - 3 of 3)					
	Status 2 ▲	Client Transaction Reference	Amount	Beneficiary/R	
<input type="checkbox"/>	>	Return in Process - Remitter's Bank Requests Return	TRANUS25101905	USD 120.00	FIZZY POP CO.

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.

Returned>Returns (1 - 1 of 1)					
	Status 1 ▲	Client Transaction Reference	Amount	Beneficiary/Remitter Name	Beneficiary/Remitt Account Number
<input type="checkbox"/>	^	Payment Returned to Remitter – Cancellation requested by the Debtor	TRANUS25101905	USD 120.00	FIZZY POP CO. 1133557799
Citi Transaction Reference		Account Name	Account Number	Beneficiary/Remitter Bank	Original Amount
D0392980003001		ACME CORP INC.	00000123456789	--	USD 120.00
Payment Details		Case Reference	FX Rate		
--		CIT191025-000083	--		
-----					
Return Transaction Reference	Return Amount	Return Citi Charges	Return Third Party Charges	Return Reason	
S06930200E9401	USD 120.00	0.00	--	Cancellation requested by the Debtor	
Return Date	Return Account	Return FX Rate			
10/29/2019	1133557799	--			



[www.citihandlowy.pl](http://www.citihandlowy.pl)  
Bank Handlowy w Warszawie S.A.

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