



CitiDirect[®] Lockbox

User Guide

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Overview

This guide provides an overview of the Lockbox capability in CitiDirect® Online Banking.

A lockbox is a post office box used to accelerate the collections of receivables. Receivables are routed to a specific PO Box number, where they are picked up several times a day. Accompanying each pickup is a report containing the summary and/or details of that Lockbox pickup. Data entry clerks may further consolidate information of multiple lockboxes that will be deposited to the same lockbox account number.

This document introduces you to the Lockbox processes and procedures. It covers the following topics:

- Lockbox Activity and Image Inquiry
- Lockbox Interim Notification Inquiry
- Lockbox Reports

Additional Resources


Basics Guides

In conjunction with this Lockbox guide, you are encouraged to read the CitiDirect Basics guides, available in the CitiDirect Basics section of the Learning Center at www.citidirect.com.

The CitiDirect Basics guides provide an overview of CitiDirect, including installation, sign-on procedures, basic navigation and procedures for customizing the CitiDirect navigation bar and summary forms, specifying your global user preferences, running reports and submitting inquiries.

Online Help

For general questions while working in CitiDirect, you can use Online Help. Online Help, a comprehensive self-service capability, contains detailed information and descriptions of terms for all functionality and services offered through CitiDirect.

You can access Online Help by pressing **F1** on your keyboard or by clicking the **Help** button  at the bottom of the CitiDirect navigation bar.

For help with your current task, click anywhere on the CitiDirect form displayed in your workspace to ensure that it is active, and then access Online Help.

CitiDirect Customer Support

In addition to Online Help, the following CitiDirect customer support resources are available to you:

- **www.citidirect.com** Our website contains frequently asked questions (FAQs) addressing both the use of the application and the website. The website also features the *Learning Center* section, where you can access training support materials anytime.
- **Customer Service Centers** You can contact our CitiDirect Online Banking Service Representatives, who are available to support your technical needs as well as to assist you with general CitiDirect questions. For a list of representatives in your area, go to the *Contacts* section of www.citidirect.com.

Sign on to CitiDirect® Online Banking

In order to follow all the procedures included in this Lockbox guide, you must successfully sign on to CitiDirect using your SafeWord™ card.

For sign-on procedures, see the *CitiDirect Basics: Getting Started* guide, available in the Learning Center at www.citidirect.com.

Note: This guide covers lockbox-related services in general. For product, region and country information for Lockbox services, refer to Online Help in CitiDirect.

My Preferences

Use *My Preferences* to set your preferences for the Lockbox service class.

Make sure to also set your global preferences, which include date format, amount format, default menu and default application. All preferences that you define are specific to your CitiDirect sign-on name and ID and cannot be shared with or viewed by others. For step-by-step procedures for setting your preferences, please refer to the *CitiDirect Basics: Setting Your Preferences* guide, available in the Learning Center at www.citidirect.com.

Available Preference Criteria for Lockbox

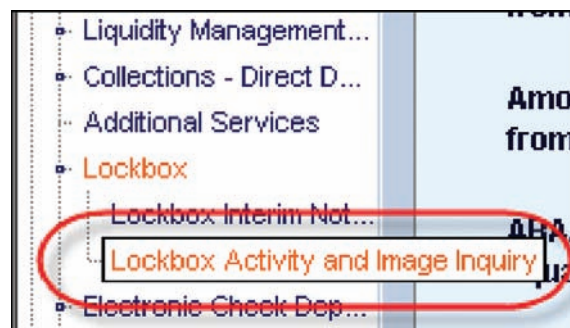
The preference criteria available on the My Preferences form for Lockbox are listed in the table below.

Preference Category	Available Preference Criteria	Description	CitiDirect Default Settings
Other	Default Lockbox Account Number	The Lockbox Account Number you want to use as your default data entry account.	None specified

Lockbox Activity and Image Inquiry

The *Lockbox Activity and Image Inquiry* allows you to view images of retail and wholesale lockbox transactions by lockbox account. A lockbox can contain images of checks and other documentation such as check stubs, invoices, envelopes and other correspondence.

The inquiry can be found in the *Inquiries* category under the *Lockbox* service class:



It contains the following tabs: Criteria, Summary, Daily Detail, Batch Detail and Transaction Detail.

Criteria Tab

The *Criteria* tab is used to access and research lockbox receipt activity.

Lockbox Activity and Image Inquiry ONLINE BANKING HELP

Criteria | Summary | Daily Detail | Batch Detail | Transaction Detail

** Account Number
equals []

** Lockbox Site
equals []

** Lockbox Number
equals []

* Processed Date
from 11/09/2008 to 11/09/2008

Batch Number
from [] to []

Batch Amount
from [] to []

Check Number
from [] to []

Amount
from [] to []

ABA/RT
equals []

Checking Account Number
equals []

Customer Identifier
equals []

Legend: * Required Field ** At least one required field

Submit | Clear Criteria | Default Search Criteria Options | Print | Go to Batch Detail | Go to Transaction Detail

Follow these steps to submit a *Lockbox Activity and Image Inquiry*:

1. Enter at least one of the following search criteria: the **Account Number**, **Lockbox Site** or **Lockbox Number**.
2. Enter the desired date range in the **Processed Date** fields.

Notes:

- If only batch criteria are selected, the date range should be limited to two days.
- If a combination of check and batch criteria are selected, the date range should be limited to five days.
- If only check criteria are selected, the date range should be limited to ten days.

3. Enter information in any or all of these optional fields: **Batch Number, Batch Amount, Check Number, Amount, ABA/RT, Checking Account Number, Customer Identifier, Payee Name or Invoice Number.**

Notes: The Customer Identifier field allows you to query on Customer Identifier information that is captured in the processing of remittances.

4. Click the **Submit** button. The Summary tab appears.

Notes:

- Click the **Default Search Criteria Options** button and choose from one of the following: Save Default Search Criteria With Auto Execute, Save Default Search Criteria Without Auto Execute, or Remove Default Search Criteria.
- Click the **Print** button to print a listing of the search criteria used for the inquiry.
- Click the **Go to Batch Detail** button to skip the Daily Detail tab and go immediately to the Batch Detail tab for the selected date.
- If the Processed Date field is set to a specific date, you may click the **Go to Transaction Detail** button. When you click the button the inquiry is run. If only one transaction is found, the Transaction Detail tab appears with the details of the transaction. Otherwise, the results appear on the Summary tab.

Summary Tab

The Summary tab contains the results of your *Lockbox Activity* and *Image Inquiry* with a summary list of lockbox activity sorted by date.

Account Number	Currency	Lockbox Site	(1) Lockbox Number	Date	Items	Deposit
38383838	USD	DELAWARE	400	03/04/2008	31	30,590.38

View details for an item by following the steps below.

1. Select the line item.
2. Click the **Go to Details** button. The Daily Detail tab appears.

Notes:

- Click the **Update Screen** button to update the tab with the most recent data.
- Click the **Print** button to print a summary list of the selected records, including column headings.

Daily Detail Tab

The Daily Detail tab displays detailed information about lockbox activity for the date selected from the Summary tab. The top portion presents the details of the box or account selected from the Summary tab, while the lower portion lists the batches in the lockbox for the chosen date.

Lockbox Activity and Image Inquiry INFORMATION SERV. PRODUCTION DEMO

Criteria Summary **Daily Detail** Batch Detail Transaction Detail

Date	Account Number	Currency
03/04/2008	38383838	USD
Lockbox Number	Deposit Total	
400	30,590.38	
Lockbox Site	Total Items	
DELAWARE	31	

(1) Batch	Batch Total Items	Batch Total Amount
1	9	6,071.18
2	11	12,831.82
3	11	11,697.39

<< Row 1 of 3 >> Right Click on column titles to customize (1)/(2) sorted columns More

* Required Field ** At least one required field

Return to Summary Criteria Go to Details Print

View details of a specific batch by following the steps below.

1. Select the desired batch from the bottom portion of the tab.
2. Click the **Go to Details** button. The Batch Detail tab appears.

Notes:

- Click the **Return to Summary** button to return to the Summary tab.
- Click the **Criteria** button to return to the Criteria tab.
- Click the **Print** button to print the content of the Daily Detail tab.

Batch Detail Tab

The Batch Detail tab displays detailed batch information for a lockbox for the date selected from the Daily Detail tab. The top portion presents the details of the batch selected from the Daily Detail tab, while the bottom portion lists the transactions in the chosen batch.

Lockbox Activity and Image Inquiry INFORMATION SERV. PRODUCTION DEMO

Criteria Summary Daily Detail **Batch Detail** Transaction Detail

Date: 03/04/2008 Account Number: 38383838 Currency: USD

Batch Number: 1 Batch Deposit Total: 6,071.18

Lockbox Site: DELAWARE Batch Total Items: 9

Lockbox Number: 400

(1) Transaction ID	Amount	# of Documents	# of Notatio...	Most Recent Notation	Active Reason Co...	Active Reason Code 2
1	911.09	2	0			
2	598.17	2	0			
3	1,801.38	2	0			
4	386.30	2	0			
5	110.10	2	0			
6	798.67	2	0			
7	315.61	2	0			
8	449.37	2	0			
9	700.49	2	0			

<< Row 1 of 9 >> Right Click on column titles to customize (1)/(2) sorted columns More

* Required Field ** At least one required field
Return to Daily Detail
Criteria
Go to Details
Print
Print Images
View Images
Add/View Notations

View the details of a specific transaction by following the steps below.

1. Select the desired transaction from the bottom portion of the tab.
2. Click the **Go to Details** button. The Transaction Detail tab displays.

Notes:

- For Retail Lockbox, the **# of Documents** column represents the total number of associated checks and retail coupons in the transaction. A transaction with one check and two retail coupons would have three (3) in this column. For Wholesale Lockbox, the column represents the total number of associated checks and remittance documents. A transaction with a check, an invoice and correspondence would have a three (3) in this column.
- Click the **Return to Daily Detail** button to return to the Daily Detail tab.
- Click the **Criteria** button to return to the Criteria tab.
- Click the **Print** button to print the contents of the Batch Detail tab.
- Click the **Print Images** button to print a check or document image that has been scanned as part of the transaction.
- Click the **View Images** button to view an image of the check or document in the Image Viewer. For information on the Image Viewer, refer to the *Image Viewer* section of this guide.
- Click the **Add/View Notations** button to add or view a notation to a check, document or transaction.

Transaction Detail Tab

The Transaction Detail tab displays detailed information about the transaction selected from the Batch Detail tab.

The Document Detail section in the middle of the screen lists the items associated with the transaction. Details presented under this tab include a listing of the document types and their dollar amount, if applicable.

The DDE Details section on the bottom of the screen displays additional data captured about the selected check or retail document.

Lockbox ActMty and Image Inquiry INFORMATION SERV. PRODUCTION DEMO

Criteria Summary Daily Detail Batch Detail **Transaction Detail**

Transaction ID: 11 Date: 03/04/2008

Batch Number: 602 Account Number: 38383838 Currency: USD

Lockbox Site: DELAWARE Amount: 143,285.05 # of Notations: / / : : Most Recent Notation

Lockbox Number: 9998 Active Reason Code 1: Active Reason Code 2:

Document Detail

Document Type	Document Amount
DOCUMENT	0.00
DOCUMENT	0.00
CHECK	143,285.05

<< Row 2 of 3 >> | (1)(2) sorted columns

DDE Detail

Field	Values
Account Number	00000000000000000000

<< Row 0 of 1 >> | (1)(2) sorted columns

* Required Field
 ** At least one required field

[Return to Batch Detail](#)
[Criteria](#)
[Previous](#)
[Next](#)
[Print](#)
[View Image](#)
[View All Images](#)
[Add/View Notations](#)

Notes:

- Click the **Return to Batch Detail** button to return to the Batch Detail tab.
- Click the **Criteria** button to return to the Criteria tab.
- If you selected more than one transaction on the Batch Detail tab, click the **Previous** button to view the previously displayed transaction. Click the **Next** button to view the next transaction in the list.
- Click the **Print** button to print the details of the displayed transaction.
- Click the **View Image** button to view an image of the selected check or document in the Image Viewer. For information on the Image Viewer, refer to the *Image Viewer* section of this guide.
- Click the **View All Images** button to view an image of all checks and documents listed in the Document Detail section.
- Click the **Add/View Notations** button to add or view a notation to a check or document.

Open a Document Image Using the Thumbnail Viewer

You can see a thumbnail image of all the documents in the transaction to help locate the correct documents quickly.

View thumbnails of images by following the steps below.

1. Select a record from the Document Details section.

Lockbox Activity and Image Inquiry INFORMATION SERV. PRODUCTION DEMO

Criteria Summary Daily Detail Batch Detail **Transaction Detail**

Transaction ID: 1 Date: 03/04/2008
Batch Number: 1 Account Number: 30303030 Currency: USD
Lockbox Site: DELAWARE Amount: 911.09 # of Notations: 0 Most Recent Notation: / / : :
Lockbox Number: 400 Active Reason Code 1: Active Reason Code 2:

Document Detail	
Document Type	Document Amount
DOCUMENT	911.09
CHECK	911.09

<< Row 0 of 2 >> | (1)(2) sorted columns

DDE Detail	
Field	Values

<< Row 0 of 0 >> | (1)(2) sorted columns

Return to Batch Detail Criteria Previous Next Print **View Image** View All Images Add/View Notations

2. Click the **View Image** button. The image appears in the View Image window.

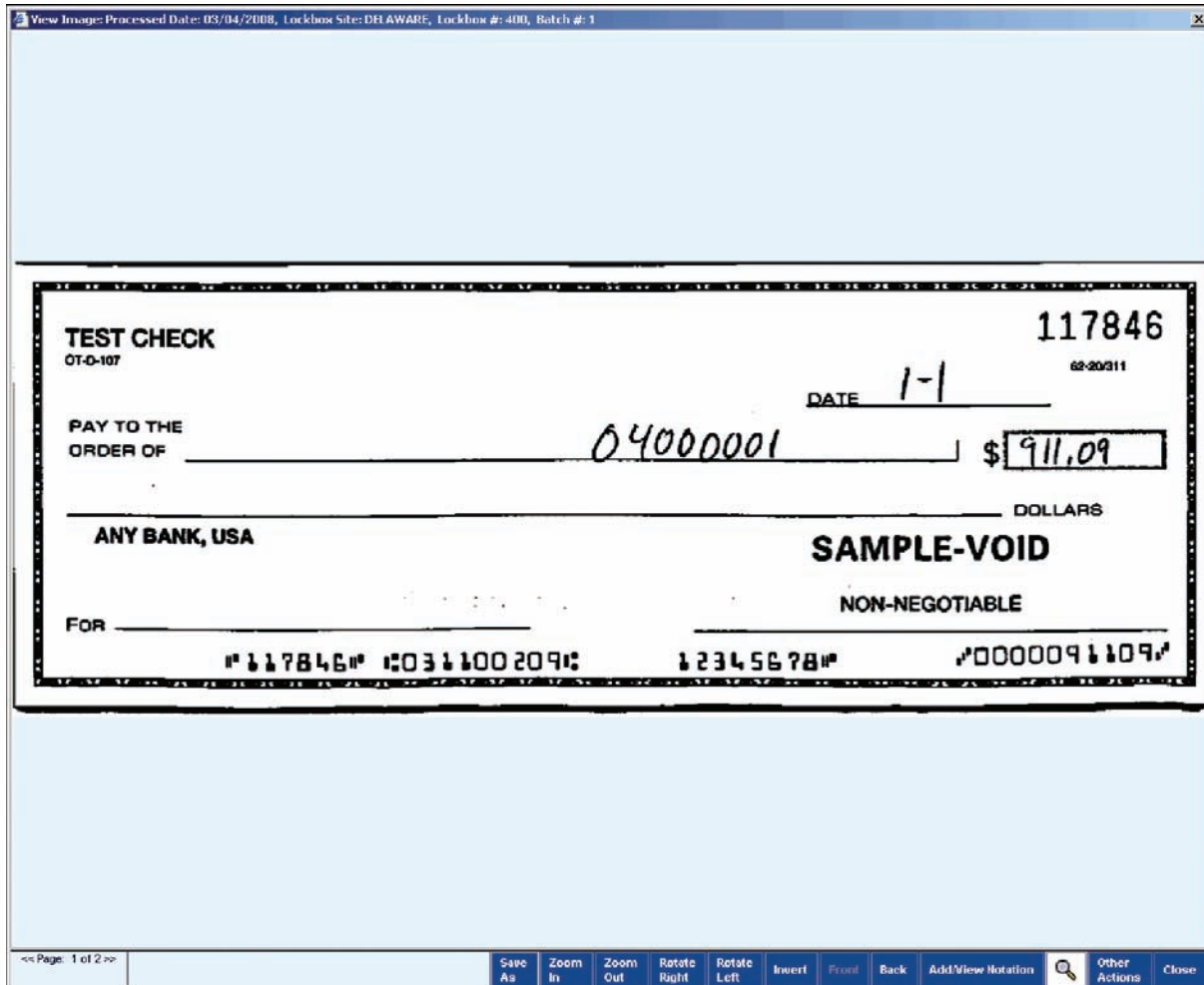


Image Viewer

The Image Viewer functionality allows you to view any documents from the lockbox account.

Save As Button

The Save As button allows you to save a copy of the image.

Zoom In Button

When you click the Zoom In button, a larger view of the image appears.

Zoom Out Button

When you click the Zoom Out button, a smaller view of the entire image appears.

Rotate Right Button

The **Rotate Right** button rotates the image 90 degrees clockwise from its existing position.

Rotate Left Button

The **Rotate Left** button rotates the image 90 degrees counter-clockwise from its existing position.

Invert Button

The **Invert** button displays a negative of the existing image, by flipping the colors.

Front Button

When the Image Viewer is displaying the back of an item, the clicking the **Front** button displays the front again.

Back Button

When a document is accessed, the image viewer initially displays the front of the item. When you click the **Back** button, the image viewer displays the back of the item.

Add/View Notation Button

The **Add/View Notation** button allows you to add a notation to the document. If a notation already exists, you can view the existing notations.

Magnifier Off/On Button

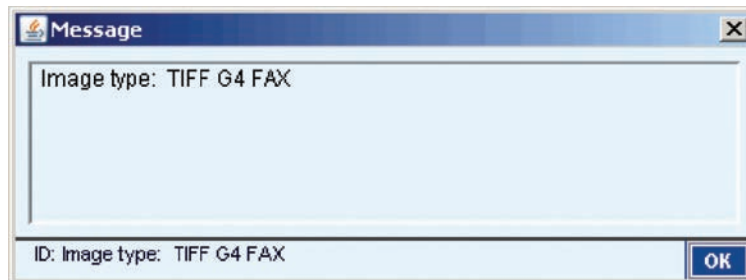
The **Magnifier Off/On** button turns on or off a small window that magnifies portions of the image. You can move the window to view any area of the image.

Other Actions Button

The **Other Actions** button displays a menu with additional commands you can use to manipulate the image.

- **Reset** Resets the image to its original view.
- **Flip X** Creates a mirror image, reversing the original image from one side to another. It flips the image horizontally.
- **Flip Y** Creates a mirror image, reversing and flipping the original image upside down. It flips the image vertically.
- **Fit Width** Adjusts the zoom so that the width of the document fits in the current window.
- **Fit Height** Adjusts the zoom so that the height of the document fits in the current window.

- **Image Type** Displays a Message window that contains the type of the image displayed.



- **Print** Prints the screen image of the check or document.

Note: E-mail image capability is enabled when proper configurations are set in CitiDirect (user entitlements), a compliant version of Microsoft Outlook is available, and when *ActiveX* controls within the Internet Explorer browser are turned on.

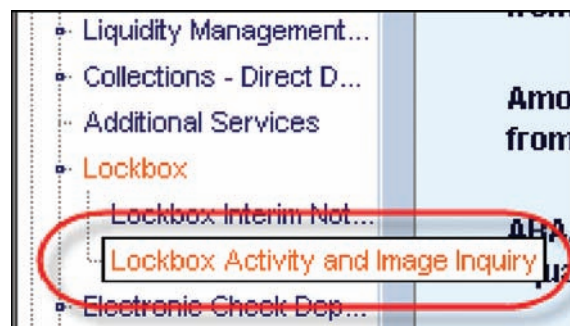
Close Button 

Click the **Close** button to close the Image Viewer and return to the Transaction Detail tab.

Lockbox Interim Notification Inquiry

The *Lockbox Interim Notification* Inquiry displays information on outstanding lockbox deposits with corresponding float information. It also allows customers to debit their lockbox account in order to make an electronic payment to a beneficiary.

The inquiry can be found in the *Inquiries* category under the *Lockbox* service class:



It contains the following tabs: Criteria, Summary and Details.

Criteria Tab

The Criteria tab allows you to search for pending deposits and funds availability.

The screenshot shows the 'Criteria' tab of the 'Lockbox Interim Notification Inquiry' interface. The page has a light blue background and a dark blue header with the title 'Lockbox Interim Notification Inquiry' and a link for 'ONLINE BANKING HELP'. Below the header are three tabs: 'Criteria' (selected), 'Summary', and 'Details'. The main content area contains three search criteria, each with a dropdown menu and a text input field:

- * Account Number**: A dropdown menu with 'equals' selected and a large empty text input field.
- Lockbox Site**: A dropdown menu with 'equals' selected and a medium-sized empty text input field.
- Lockbox Number**: A dropdown menu with 'equals' selected and a small empty text input field.

At the bottom of the form, there is a footer bar with a printer icon, a globe icon, a '* Required Field' label, and four buttons: 'Submit', 'Clear Criteria', 'Default Search Criteria Options', and 'Print'.

Specify search criteria and submit a Lockbox Interim Notification Inquiry by following the steps below.

1. Select the **Account Number**.
2. Select information for either or both of these optional fields: **Lockbox Site** or **Lockbox Number**.
3. Click the **Submit** button. The Summary tab appears.

Summary Tab

The Summary tab contains the results of your inquiry. Each account number matching the search criteria is listed in the bottom portion of the screen. The top portion contains a list of lockbox numbers and lockbox sites that are associated with the selected account number.

Lockbox Interim Notification Inquiry INFORMATION SERV. PRODUCTION DEMO

Criteria **Summary** Details

Lockbox Number and Lockbox Site Per Account

Lockbox Number	Lockbox Site
400	DELAWARE
402	DELAWARE
9998	DELAWARE

<< Row 0 of 3 >> | (1)/(2) sorted columns Details

(1) Account Number	Date/Time	Pending Deposits	AM Available	1 Day	2 Day
38383838	01/05/2009 07:01:04 -0500	0.00	0.00	0.00	0.00

<< Row 1 of 1 >> | Right Click on column titles to customize | (1)/(2) sorted columns More

Required Field Run Date/Time: 01/05/2009 at 15:46:32 EST Update Screen Go to Details Print

Following each account number are the following fields:

- **Date/Time** This is the date and time of the last update.
- **Pending Deposits** This field contains the AM deposit total, which equals the AM Available amount plus the 1 Day and 2 Day amounts.
- **AM Available** This field contains the lockbox funds that are immediately available.
- **1 Day** This field contains the lockbox funds that will be available in one day.
- **2 Day** This field contains the lockbox funds that will be available in two days.

View the ledger balance for an account by following the steps below.

1. Select the desired account from the bottom portion of the tab.
2. Click the **Go to Details** button. The Details tab appears.

Details Tab

The Details tab displays detail information of open lockbox activity.

Lockbox Interim Notification Inquiry INFORMATION SERV. PRODUCTION DEMO

Criteria Summary **Details**

Date/Time: 2009/05/01 07:01:04 EST Account Number: 38383838

Lockbox Number and Lockbox Site Per Account

Lockbox Number	Lockbox Site
400	DELAWARE
402	DELAWARE
9998	DELAWARE

<< Row 0 of 3 >> | (1)(2) sorted columns

Ledger	Prior Available	AM Available	Total Available	Adjustments	Returns	Net Available
57.41	57.41	0.00	57.41	0.00	0.00	57.41

<< Row 0 of 1 >> | (1)(2) sorted columns

Required Field

Return to Summary Criteria Previous Next Print Debit Transfer

Make a Debit Transfer from One Account to Another

You can initiate a debit transfer from your lockbox deposit account to another Citibank or non-Citibank account by following the steps below.

1. Select the ledger balance of the account from which you want to transfer.

2. Click the **Debit Transfer** button. The Debit Transfer Dialog box appears.
3. Adjust the Debit Amount, if necessary.

Notes:

- You may transfer a different amount as long as it is less than or equal to the available balance.
- You cannot change the Account Number. If you want to transfer from a different account, click the **Cancel** button and select another account from the Details tab.

4. Click the **OK** button. The Payment Details screen appears.
5. Enter payment details and submit as necessary.

Lockbox Reports

This section of the guide presents a description of lockbox-related reports. For a description of all CitiDirect Online Banking reports and inquiries, refer to the *Online Help*.

The *Report* category on the CitiDirect navigation bar contains service classes that are used to group reports designed for specific business purposes. Your solution package and access profile determine the reports that are available to you and the account and transaction information you can view.

- CitiDirect allows you to select a report and edit its content so that your report includes only the information you need.
- Some reports are available as condensed reports. Condensed reports contain the same information as regular reports, but the information is displayed to include more information on one page.
- When editing report content, you can specify whether or not the report should include page breaks.

Notes: The procedures for selecting, editing, running and viewing reports are the same for all CitiDirect reports. For step-by-step procedures, refer to the *CitiDirect Basics: Reports and Inquiry guide*, available in the Learning Center at www.citidirect.com.

Reports for lockbox can be found in the *Collections – NA Lockbox Reports* service class.

- **Lockbox Account and Box Summary Report Lists** deposit totals for transactions processed from each lockbox at the account level. High-level individual box summary information is also provided. Information is sorted by Reported Date/Time.
- **Lockbox Account Summary Report Lists** deposit totals for transactions processed from each lockbox. The report displays availability breakouts and status. Information in this report is sorted by Reported Date/Time.
- **Lockbox Detail Report Lists** individual details, where available, of transactions processed through a lockbox and any additional data added through lockbox processing. The report displays information for a specific date. Information on this report is grouped by Account Number/Branch.

Global Transaction Services
www.transactionservices.citi.com

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